

U.S. BANKING CERTIFICATION PROGRAM

On successful completion of the course and examination you will

- Receive Certificate in U.S. Banking conferred by Stratadigm
- Be ready to complete any of the consumer banking related certifications conferred by the American Bankers Association (ABA) or mortgage-related certifications offered by the Mortgage Bankers Association of America (MBAA)

Course Duration

80 hours of class room sessions

Course Delivery

- a. Instructor-led, class room sessions
- b. Instructor-led, virtual class room sessions with contact sessions

Course Schedule (for instructor-led, class room sessions)

Flexible schedules-week-end classes for working professionals and evening classes for students

Course Delivered at

Client Premises/Stratadigm Centres

Course Methodology

Course delivery will use a fine mix of Theory; Examples and Workflows. Concepts will be driven with the help of Games; Quizzes; Role Plays; Case Studies and Caselets; Exercises; and Problem Solving etc.

International Certification Linkage

American Bankers Association (ABA)
Mortgage Bankers Association of America (MBAA)

U.S. Banking Certification Program

The American Bankers Association

Founded in 1875 and based in Washington, DC, the American Bankers Association brings together banks of all sizes and charters into one association. ABA works to enhance the competitiveness of the U.S. banking industry and strengthen America's economy and communities. Its members – the majority of which are banks with less than \$125 million in assets - represent over 95 percent of the industry's \$13.3 trillion in assets and employ over 2 million men and women.

ABA's American Institute of Banking (AIB) and Institute of Certified Bankers (ICB) offer a variety of certifications and diplomas to help individuals build professional expertise in Retail Banking, Compliance and Risk Management, Mortgage and Commercial Lending, Wealth Management and Trust Services etc.

With this certificate you are a professional holding a qualification which is globally acknowledged that enhances career prospects, improves job performance, and sets benchmarks within the industry.

Stratadigm is not affiliated with ABA; it helps associates prepare for their certifications

As a holder of the certificate issued by Stratadigm you can be confident that your investment in the examination fees of the international body will be rewarded with success. The Stratadigm certification process ensures your knowledge levels are sufficient and adequately tested to be successful in the international certification exam.

About the programme

Coverage

The course covers U.S. Consumer Banking in detail including importance of consumer (or Retail) banking, deposit and loan products, typical transactions, how banks lend, credit cards, mortgages and key regulations etc.

It also helps you to get a thorough understanding of the U.S. corporate banking business including the different types of products and services like corporate loans, treasury services, international trade finance and foreign exchange services. (Complete program details are available in this brochure).

Program Delivery

The program is delivered through in class room sessions through 80 hours of instruction. Programs are driven by an exciting blend of cases, role plays, problem solving, quizzes and simulations (on a need basis).

Resource Center

The program is supported by a special subject-matter Resource Center which the participant can access online for the duration of the program till the date of the certification exam.

A Stratadigm certified candidate has ongoing access to the resource center to update his / her professional knowledge on an ongoing basis.

Café Stratadigm, Stratadigm's monthly newsletter allows participants to retain the perspective and industry awareness acquired through the program.

Participants get

- A course handbook which covers the subject matter comprehensively
- Resource Centre access
- Course notebook

Tutors

Stratadigm tutors are experienced professionals (domestic and overseas) with subject matter expertise. They are rigorously oriented to Stratadigm's proven methodology of course delivery designed for learning effectiveness.

Logistics

Programs are conducted at your work location or at a suitable location organized by Stratadigm. The timings are worked out to the requirements of working professionals who need to balance work considerations and personal commitments.

Your Commitment

Participants must commit to attending more than 80% of the sessions and complete all assignments rigorously and on time. This is necessary to derive complete benefits of the program of study and to achieve the standard necessary for eventual certification.

Examination Procedure

Examinations are typically online exams for 120 minutes with about 100 questions.

Fee

Stratadigm training fees of Rs. 20,000/- per participant is payable at the time of Registration.

Please note that the Stratadigm course fee does not include the ABA/MBAA Registration and Exam fees (currently about \$ 200 for each module).

For more information please write to: info@stratadigm.biz or call @ +91 40 40123624

Programme content

General Banking

- Generic overview of Banking
- Evolution of Banking
- Role of Banks in an Economy
- Understanding the Role of Central Banks
- Types of Banks in the U.S.A / EU / India
- Recent Developments and Key Learnings thereof

Understanding Retail / Consumer Banking

- Characteristics of Retail Banking
- Importance of Retail Banking
- The Retail Life Cycle
- Structure of the Retail Bank
 - Front Office
 - ◊ Roles and Responsibilities
 - ◊ Different channels Branch; ATMs / Kiosks' Telephone Banking; Online Banking; Mobile Banking; Direct Mail; and Agencies etc.
 - Middle Office
 - ◊ Roles and Responsibilities
 - ◊ Focus on Risk Management
 - Bank Office
 - ◊ Transaction Processing
 - ◊ Other responsibilities
- Leading retail banks of the world
 - Case study-based understanding of how some banks succeed in retail banking-comparison of one Indian and one global bank.

Retail Deposit Products

- Understanding deposit products and their operations-Transaction/Non-Transaction Accounts
 - Checking Accounts
 - NOW Accounts
 - Savings Accounts
 - Certificate of Deposits
 - Sweep Deposits
 - IRAs and 401 (K)
 - Overdrafts on Checking Accounts
 - Role of check system companies
- Understanding Deposit Insurance
 - Role and Importance of FDIC
 - FDIC protection limits
 - List the types of deposits that are and are not insured by FDIC deposit insurance coverage
 - Identify the general rules for insurance coverage
 - E.g. of the different types of rules used for individual and joint ownership accounts
- Pricing of Consumer Deposits
 - Management of the Consumer Deposit book, including retention, yield curve management, behavioral intelligence, risk/reward payoffs, pricing and profitability.

Understanding Retail Lending and Retail Loan Products

- U.S. economy and Consumer Lending
- Types of Consumer Loans
- Consumer Lending Key Aspects
 - Creating Charge/ Loan Disbursement Methods/ Loan Repayment Types
- Understanding how banks lend
 - Assessing Ability and Willingness to Pay
 - ◊ Judgmental Method 5 Cs of Credit / Credit Scoring Method / Hybrids
 - Understanding importance of Credit Reports and Credit Scores
 - ◊ Credit Bureaus and their role
 - ◊ Structure of a Credit Report
 - ◊ Factors influencing Credit Scores
 - The typical consumer loan process
 - Loan Pricing and Profitability
- Understanding Retail Mortgages
 - Introduction to Mortgages
 - Understanding Mortgage Purpose, Programs, Products and Amortizations
 - Mortgage Life Cycle
 - Mortgage Frauds and Risks
- Understanding Credit Cards
 - Industry evolution
 - Industry participants and their roles and responsibilities
 - How different participants make money
 - Transaction life cycle Authorization, Clearing and Settlement
 - Disputes and their resolutions
 - Frauds and their prevention
 - Risks and their mitigation
- Other Retail Loan products

Understanding Transactions in Retail Banking

- Transactions and Process flows in deposit accounts
 - Cash Deposits and Cash Withdrawals
 - Collection and Clearing to be discussed separately
 - Standing Instructions
 - Stop Payments
 - Fds / RDs-Premature Cancellations; Rollovers and Renewals
 - Dormancy and Inactivity
 - Bill Pays
 - Online transactions
 - Others
- Transactions and Process flows in loan accounts
 - Pre-Boarding processes
 - Account Opening
 - Disbursement/Draw downs
 - Setting up repayment schedule
 - EMI & Non-EMI repayments
 - Structured & unstructured repayments
 - Repayments Methods (PDCs, Oper acct etc.)
 - Rising Demands on the accounts.
 - Interest Concepts associated with the loans.
 - Loan restructuring
 - Asset Classification
 - Bad Loans (NPAs)
 - Write offs
 - Pre-payments & Pre-closures
 - Loan Subsidy
 - Loan Modeling

Understanding Retail Financial Technologies

- Strategic imperatives for Retail Banks
- Technology as an aid to achieving Strategic Imperatives
- Key technologies in retail banking
 - Front Office Systems
 - ◊ Teller Systems
 - ◊ CRM Applications
 - ◊ Online Banking Systems
 - ◊ POS Systems
 - ◊ IVR Systems
 - ◊ ATM Systems
 - Core Banking Systems
 - ◊ Deposits
 - ◊ Credit
 - ◊ Payment Processing Collection & Clearing Services
 - ◊ Customer Management
 - ◊ Retail Services
 - ◊ Information Delivery
 - Internal Support Systems
 - ◊ Risk Analytics
 - ◊ Customer Analytics
 - ◊ Performance Analytics
- Decision Support Systems
- External Systems
 - Integration with 3rd party systems Credit Bureaus; Document Management etc.

Understanding Small Business Services

- Characteristics of Small Businesses
- Unique needs of Small Businesses
- Importance of Small Business Services as a LoB for Banks

- Typical products and services offered to Small Businesses
 - Deposit Products
 - ◊ Different types of Deposit Ac
 - ◊ Cash Vault Services
 - Loan Products
 - Other Services
 - ◊ Foreign Exchange Services
 - ◊ Cash Management Services
 - AR/AP Management
 - Lock Box Services
 - Fraud Mitigation Services
- Risks in Small Businesses Banking

Understanding Wholesale/Corporate Banking

- Features & Importance of Corporate Banking
- Corporate Banking Products & Services
 - Fund-based and Non-fund-based limits
 - ◊ Debt Products USA/India/UK
 - ◊ Working Capital Loans
 - ◊ Term Lending
 - ◊ Asset-based lending
 - ◊ Project Finance
 - ◊ Loan Syndications
 - ◊ Securitization
- Cash Management Services
 - Receipts and Payments Management
- Trade Finance
 - Letters of Credit
 - Documentary Credits
 - Pre-shipments and Post-shipment finance
- Foreign Exchange Services

Understanding Investment Banking

- Features & Importance of Investment Banking
- Investment Banking Products & Services

Understanding Payment Systems

- Retail & Wholesale Payment Systems
 - Paper based systems
 - ◊ Cheques, Demand Drafts/Cashier's Cheques, Travellers Cheques etc.
 - ◊ Cheque Returns
 - EFT Systems
 - ◊ Automated Clearing House
 - ◊ Fedwire Funds Service
 - ◊ CHIPS
 - Card-based payments
 - ◊ Credit cards/Charge cards/Debit cards/Prepaid cards
 - Participants and their roles and responsibilities
 - Transaction flows
- Understanding CLS
- Understanding SEPA
- Emerging Payment Systems
 - Single Vault Payment Systems
 - PayPal and other 3rd party payment service providers
 - Decoupled Debit Cards
 - Other developments

Risks and Compliance Requirements in Banking

- Risks in Retail Banking
 - Overview of different types of risks faced by banks
 - Common frauds in retail banking and corresponding risks
 - How banks manage these risks
 - Portfolio Management overview
- Understanding the Regulatory and Compliance Landscape
- Overview of Key Regulations
 - AML
 - ◊ KYC
 - ◊ Bank Secrecy Act
 - ◊ Role of FinCEN
 - USA PATRIOT Act
 - ◊ CIP
 - Reg E EFT Act
 - Reg DD Truth in Savings Act
 - ECOA / FHA /
 - Fair Credit Reporting Act
 - OFAC and SDN Listing
 - Gramm-Leach-Bliley Act
 - Glass-Steagall Act
- Recent Developments

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