



BANKING 101

Delivering self-paced banking training with flexibility for today's staff

Enhance your team's banking knowledge

Effective training has a direct impact on individual employee performance. A banking organization's ability to achieve performance excellence is directly related to the scope and quality of employee training. To help financial institutions train new employees with limited banking knowledge, and to provide reinforcement of industry terms and concepts to all staff, FIS clients can now take advantage of Banking 101.

Banking 101 is a series of self-paced courses for any employee benefiting from an introduction to banking concepts. Your learner could be starting their career in the industry, or an experienced professional transitioning from another field. This program offers visually appealing courses to engage learners of varying backgrounds. From front-line to back-office staff, FIS has you covered.

A broad and varied curriculum

The program consists of 21 courses that explain the basics of banking through a series of impactful videos designed for your busy staff. Banking 101 empowers learners with the industry knowledge they need to launch a new career, or to refresh their understanding of industry concepts.

A sample of the robust course list includes:

- A Day in the Life of a Bank and Common Regulations
- Communication Etiquette and Credit Scores
- Customer Identification Program
- Introduction to Being a Teller, BSA/AML, Consumer Lending, Deposit Products, General Ledger, IRAs, Lending, Lending Escrow and Mortgage Lending
- Loss Prevention, Modern Banking and Robbery Procedures
- What is ACH, FATCA and OFAC?

Effective e-learning programs can quickly respond to knowledge gaps or situations that require additional employee banking knowledge. Your bank avoids training development time and investment while accelerating employee learning. FIS Learning Solutions help your bank:

- Save time
- Improve performance
- Deliver better customer experiences

The Value of eLearning

Banking 101 provides consistency in training without interrupting day-to-day responsibilities. E-learning enables a student-centered teaching approach, allowing familiarity of concepts to be obtained at each student's pace. Key benefits include:

- Access the content an unlimited number of times.
- Content delivery is consistent – ensuring all learners receive the same type of training with this learning mode.
- Cover all the material without having to travel to a classroom.
- Learners can define their own pace of learning, instead of following the speed of the whole group.
- It is cost-effective compared to traditional forms of learning. Training time is reduced with respect to trainers, travel, course materials and accommodations.

Below are examples of the visuals used in the courses. You can also visit the [FIS Learning Management System](#) for a sneak preview of Banking 101.

1 Capacity

2 Capital

3 Collateral

4 Conditions

5 Character

Click each item to learn more about it.

CAPITAL

Lenders consider any capital the borrower puts toward a potential investment.

A large contribution by the borrower decreases the chance of default. The size of the down payment indicates the level of seriousness for the borrower. This can make the lender more comfortable lending money.

EXAMPLE
Borrowers who have a down payment for a home typically find it easier to get a mortgage.

Credit Score

What is it? ✓

How does it help?

What are the factors?

What are the score ranges?

I have viewed them all →

What is a credit score?

- An algorithm that produces a three-digit score used to predict if the person will pay back a debt
- Ranges from 300-850 and FICO scores are used by over 90% of all financial institutions in the U.S.
- There are three credit scores, one from each of the major credit bureaus:
 - Equifax
 - Experian
 - TransUnion



Contact Us

For more information about Banking 101, and a sneak preview of the variety of courses available, visit the [FIS Learning Management System](#), or contact us at FIS.LearningSolutions@fisglobal.com