COURSE CATALOG *for*

MORGAGE LENDERS

Efficient • Effective • Engaging

OnCourse Learning

OnCourse Learning

YOUR PARTNER
for Ensuring an Engaged, Compliant Workforce

Financial institution regulations are constantly changing. That means preparing your team needs continual attention, including the frontlines, compliance team, executive leadership and board of directors. When you factor in a tight labor market and the need to provide training that engages employees, that's one big challenge.

Wouldn't life be easier if you had one place to go for all your regulatory compliance and professional development needs? You'll find everything you need from OnCourse Learning.

- Deep experience in financial services
- Enterprise compliance, risk management and professional development courses
- ACAMS accredited continuing education and certifications
- Multi-modal formats - webinars, videos, micro-learning, animation and more
- Regulatory compliance updates

We enable career success with a flexible, purpose-built learning management platform, and effective and engaging online courses designed to minimize and mitigate compliance risk. Our learning, subject matter and compliance experts monitor regulatory changes and update courses to deliver compliance and professional development that sticks.

Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, over the course of our 40+ year history we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses.

Webinars presented by **Industry Experts**

Our clients have access to more than 450 webinars delivered by industry professionals from TTS, an OnCourse Learning company. Webinar topics include Compliance, Cybersecurity, Risk Management and more. View all upcoming webinars at bankwebinars.com or directorseries.com.

Compliance Training
for Mortgage Lenders

Designed to meet all your compliance needs

OnCourse Learning Financial Services is the choice partner for governance, risk and compliance training for Mortgage Lenders.

Our mortgage catalog includes over 300 courses published and reviewed by our experts to meet your specifc training needs. We'll help to ensure your employees are compliant and current on the latest industry issues.

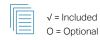### Packages Include:

Mortgage Compliance Essentials:
This package gives you access to the basics, with 12 courses aimed to provide an overall understanding of mortgage compliance essentials.

Mortgage Compliance Advantage:
Broaden your training with 67 courses that cover a wide-range of useful topics.

Mortgage Compliance Complete:
Extend training across your organization with this premier package that includes nearly 250 courses to meet all your training needs.

√ = Included
O = Optional

OnCourse Learning

Series	Mortgage Compliance Essentials	Mortgage Compliance Advantage	Mortgage Compliance Complete
Mortgage Compliance Essentials	√	√	√
Mortgage Compliance Advantage	O	√	√
Banker's Knowledge	O	O	√
Diversity and Inclusion	O	O	√
Customer Information Security Awareness (CISA)	O	O	√
Consumer Lending and Financial Knowledge	O	O	√
Retirement Management	O	O	√
REAL Customer Service	O	O	√
REAL Sales	O	O	√
Leadership in Management	O	O	√
Personal Productivity	O	O	√
Impactful Communication	O	O	√
Dynamic Leadership	O	O	√
Prescriptive Selling	O	O	√
OnCourse Unplugged	O	O	O
Cybersecurity Starter	O	O	O
Cybersecurity Fundamentals	O	O	O
Cybersecurity Advanced	O	O	O
GDPR	O	O	O
HIPAA/HITECH	O	O	O
PCI Compliance	O	O	O
Human Trafficking Awareness Suite	O	O	O

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What is an E3 Course?

Our new E3 courses include animation, video, infographics and a variety of role based scenarios for an efficient, effective and engaging learning experience. Contact us to get these courses added to your current packages.

*Accredited courses. See course description for accreditation type.

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Mortgage Compliance Essentials

A Borrower's Right to Privacy in a Mortgage Transaction
30 Minutes

This course reviews the privacy laws that protect borrowers from the time they receive a solicitation for a mortgage loan until their loans are repaid. It also discusses the actions that are necessary to maintain compliance with privacy laws, which are an ongoing concern for mortgage professionals.

Anti-Money Laundering (AML) / Bank Secrecy Act (BSA)
30 Minutes

This course will provide an overview of the requirements imposed on those persons subject to the Anti-Money Laundering Law, including information relating to currency transaction reports, suspicious activity reports, and customer identification programs.

Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) - E3
45 Minutes

This new microlearning video course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. Within the framework of the BSA, this course also discusses the key elements of an anti-money laundering (AML) compliance program, which is required for all financial institutions.

The Equal Credit Opportunity Act (ECOA)
30 Minutes

This course provides a review of ECOA's requirements, including protected classes, disclosure requirements, special purpose credit programs, and more. This course also explores recent disparate impact claims and their effect on the industry.

Equal Credit Opportunity Act: Regulation B - E3
35 Minutes

This course provides an overview of the Equal Credit Opportunity Act and its implementing Regulation B, which prohibits discrimination in any aspect of the credit process on the basis of race, gender, marital status, religion, national origin, age, color, receipt of public assistance income, or the exercise of rights under the Consumer Credit Protection Act. Important regulatory restrictions and precautions are discussed in the course, that involve taking the credit applications, evaluating the application, notifying applicants of the credit decision, and maintaining records of the loan. Who and what are covered by the law are explored. Adverse action and appraisal disclosure requirements are explained.

Fair Credit Reporting Act (FCRA)
60 Minutes

Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

Fair Credit Reporting Act - FCRA - E3
30 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information.

Fair Lending Laws Overview
30 Minutes

This course has been revised and completely updated to incorporate CFPB rule changes, and provides students with the most up-to-date information available regarding fair lending laws in the mortgage marketplace.

Fair Lending Overview - E3
30 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

Fair Lending Overview - Lending Staff - E3
40 Minutes

This course will provide you with an understanding of the basic concepts regarding fair lending that you need to understand and apply to customers and loans during any part of the loan life cycle. By the end of this course, you will be able to describe the basic concepts and purposes of the group of laws known as the Fair Lending Laws, identify types of unfair lending and discriminatory lending practices, illustrate how the ECOA impacts all loans across the loan life cycle, recognize how the FHA applies to housing-related credit, and portray how the HMDA is used by the government and the public to monitor compliance with fair lending laws in connection with the general requirements that surround the collection and reporting of HMDA data.

Home Mortgage Disclosure Act (HMDA)
21 Minutes

Home Mortgage Disclosure Act (HMDA) data is being collected at historically detailed levels. Are you ready to explain what your numbers tell about your lending practices? This program will help you understand what type of data is collected about your dwelling-secured consumer and commercial loans.

Homeowners Protection Act (HPA)
15 Minutes

This course provides a review of the provisions of the Homeowners Protection Act (HPA), including definitions associated with the Act, identification of entities covered by its provisions, disclosure requirements, guidelines for compliance with the HPA, and penalties for violations.

Red Flags of Fraud
30 Minutes

This course was created in order to fulfill the fraud education requirement set forth by Freddie Mac for seller/servicers. This course educates mortgage professionals on mortgage fraud, identify theft, and the dangers that these practices present to consumers and organizations alike. Students will also learn common indicators of fraudulent and harmful practices, and how to equip themselves to recognize and thwart unlawful transactions. Course participants will gain an understanding of federal efforts to identify and prevent acts of identity theft, learning specific red flags of fraudulent use of consumer information and the steps that they can take in the mortgage process to detect and prevent fraud.

Real Estate Settlement Procedures Act (RESPA)

30 Minutes

This course will review the requirements of the federal
Real Estate Settlement Procedures Act (RESPA).
Newly updated to incorporate recent rule changes by the CFPB,
this course includes the most up-to-date information available
regarding RESPA and its requirements, including those related to
disclosures, servicing, fee prohibitions, and more.

Reporting and Recordkeeping Requirements - E3

30 Minutes

Reporting and recordkeeping are essential to BSA compliance,
as the reports create the documentation needed to track
criminal activity. This new microlearning video course
explains the responsiblities of employees for collecting
customer information to meet reporting and recordkeeping
rules or reviewing and maintaining these reports.

Suspicious Activity Reporting (SAR) - E3

30 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily
to prevent money laundering and other illegal financial activity.
To comply with the BSA, all financial institution employees
must be able to detect and report suspicious activity.
This new microlearning video course defines and identifies
several types of suspicious activity and discusses
your reporting responsibilities.

Suspicious Activity Reports - Red Flags for Lenders - E3

15 Minutes

The Federal Financial Institutions Examination Council's (FFIEC's)
BSA/AML Examination Procedures provide examples of potentially
suspicious activities, or "red flags," for both money laundering and
terrorist financing. Red flags may help financial institutions recognize
possible money laundering and terrorist-financing schemes.
This new microlearning video course will introduce you to various
examples of red flags relevant to your role at your financial institution.

TILA - RESPA Integrated Disclosure (TRID)

60 Minutes

This course takes students through each disclosure page by page
and section by section, ensuring a thorough understanding of the
new forms and the standards and requirements that come with them.

Truth in Lending Act (TILA)

30 Minutes

In this course, participants will review the purpose of TILA,
 learn about creditors and loans regulated by TILA,
explore required disclosures, and more. Students will review
rescission rights, advertising requirements and prohibitions,
and recent legislation implementing updated requirements for
consideration of borrower repayment ability, qualified mortgages,
higher-priced mortgage loans, escrow accounts and loan servicing.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

30 Minutes

Examine the principles of unfairness, deception and abuse in the
context of offering and providing consumer financial products and
services. Also, learn how to identify unfair, deceptive, or abusive
practices and explore the interplay between such acts or practices
and other consumer protection statutes.

Mortgage Compliance Advantage

Ability to Repay (ATR) and Qualified Mortgage (QM) Rules
60 Minutes

This course will help participants understand the importance of the Rule and its effect on the mortgage landscape, and will highlight compliance concerns that may arise. The course will also review some examples in the form of Discussion Scenarios.

Accurate and Ethical Advertising
30 Minutes

This course will review the legal and ethical importance of truthful and accurate advertising. The course will highlight some of the more important legislative changes related to advertising and accountability since the mortgage industry "meltdown." Specific provisions addressed include those under the Truth in Lending Act (Regulation Z) and the MAP Rule (Regulation N). The course will also review some examples based on real advertising that has been distributed throughout the consumer marketplace.

Active Shooter / Critical Incidents in Financial Institutions
60 Minutes

This course will examine the unique dynamics of active shooter and critical incidents occurring in financial institutions. Ways to capitalize on the unique advantages of financial institutions will be discussed, as well as strategies for dealing with the distinct challenges this public business space presents.

Adjustable-Rate Mortgages
30 Minutes

This course will focus on essential information about adjustable-rate mortgages, their role in the current mortgage marketplace, and the impact of recent government legislation on ARMs. Students will also learn about ARM products that were and are available, consumers for whom adjustable products are most suitable, and the function of different types of ARM products and features.

Americans with Disabilities Act
60 Minutes

This course provides a description of the Americans with Disabilities Act (ADA) provisions of importance to most financial institution employees. It also describes the primary public accommodation requirements of the ADA.

Anti-Terrorism - E3
20 Minutes

Several federal laws have been passed to strengthen homeland security and help detect and deter terrorist activity in the financial sector. This course will discuss the U.S. government's efforts to combat terrorism and related illegal activities with the help of financial institutions like yours. The new microlearning video course will provide an overview of the U.S. ant-terrorism laws and the international anti-terrorism efforts. You will learn about common terrorist financing methods and how you can be a part of the effort to detect and deter that activity.

Appraisal and Evaluation Interagency Guidelines
30 Minutes

This course provides an overview of the appraisal and evaluation guidelines developed for all the federal financial institution bank, savings bank and credit union regulators.

Appraisals
30 Minutes

In this course, participants will learn the basics of the property appraisal process. This includes a review of the Uniform Standards of Professional Appraisal Practice (USPAP), which govern appraiser conduct, and the entities and regulations that apply to appraisal activities. This course will also briefly discuss recent changes to federal law that impact appraisal requirements, including standards for providing appraisal reports and related disclosures. Finally, students will learn about the three approaches that professional appraisers use when developing a property valuation, and will explore the appraisal process step by step.

Beneficial Ownership
30 Minutes

This course explains the requirements of the final rule on beneficial ownership and related customer due diligence (CDD), a CDD Rule issued by FinCEN. The institutions to which the rule applies were provided a two-year period to prepare for the effective date of May 11, 2018. The impact of the newly required beneficial ownership transparency and the need to obtain information from customers who were not required to provide such information in the past is major. The implementation of the various aspects of this rule affect multiple departments and lines of business. The new regulatory requirements mandate review of and revisions to Customer Identification Programs, OFAC procedures, CIP/CDD Risk Assessments, and BSA/AML policies.

Business Continuity and Disaster Recovery
90 Minutes

If a natural disaster or other unexpected catastrophic event disrupted your business's day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

CCPA
30 Minutes

In today's ever-advancing technology-driven environment, data is continually changing hands. Whether the data comes or goes by way of paper or computer, this information must be safeguarded to the fullest extent possible. Upon completion of this course, employees and supervisors will have a better understanding of the California Privacy Rights and Enforcement Act (CCPA) of 2020. This course is intended to help you recognize CCPA violations and how to address them.

Change Management
20 Minutes

This course defines organizational change, describes the different types of change and discusses the management change process.

Customer Information Security Awareness (CISA)
120 Minutes

Explore specific requirements and general rules you must follow to ensure the security of customer information.

Collection Practices and Loan Workouts
60 Minutes

This course provides an overview of responsibilities of the collection department. It explains the use of letter and telephone collection techniques. Lastly, it explains repossessions, foreclosures, loan workouts, and bankruptcy.

Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 Minutes

CDD is a critical component of your institution's Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

Customer Identification Program (CIP) - E3

25 Minutes

This new microlearning video course explains the basic requirements of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It details the six basic elements of a CIP and what types of customers and accounts are affected. Although each institution's Customer Identification Program will be tailored to its own specific needs and circumstances, this course will outline the law's requirements for collecting and verifying customer identifying information, including beneficial owners of legal entity customers.

Escrow Accounts and Disclosures

30 Minutes

This course explains what escrow account are and how they are used. It also discusses escrow analysis, escrow statement and required disclosure.

Ethical Dilemmas and the Fight Against Mortgage Fraud

90 Minutes

This course focuses on the how the new rules issued by the Consumer Financial Protection Bureau generally help to resolve ethical dilemmas faced by loan originators during the mortgage lending process. It will describe ethical dilemmas that may arise in mortgage lending transactions, show how unethical practices contributed to market losses, and outline new statutory and regulatory requirements that are intended to guide mortgage professionals toward the right choices. Although this course generally addresses some of the provisions found in the rules, the information provided in this course does not address specific details of these rules and should not be used as a complete review of the regulations discussed.

Exploring Mortgage Servicing Rules

60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

Exploring Small Servicer Mortgage Servicing Rules

60 Minutes

This course will explore the Rules and their requirements, including those related to billing statements and information requests, error resolution, acceptance of payments, and loss mitigation. This course will also help students to understand policies and procedures, prohibitions, and the exemption for certain small servicers under the new regulations.

FACT Act Overview - E3

30 Minutes

This course provides an overview of the FACT Act (Fair and Accurate Credit Transactions Act of 2003), which amends the Fair Credit Reporting Act (FCRA). The goal of the FCRA and the FACT Act is to "require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of the Act."

Fair Debt Collection Practices Act (FDCPA)

60 Minutes

Explore FDCPA rules for how debt collection agencies may communicate with consumers.

Fair Housing Act (FHA)

30 Minutes

Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

Fast Track to Success: A Primer for New Mortgage Loan Originators

360 Minutes

This course will provide new mortgage loan originators with insight into the industry, giving them an opportunity to become familiar with the unique responsibilities and characteristics of the job. Students will also review some basics of the industry itself, to ensure that they are well-equipped with the knowledge necessary to start out on the right foot and find the fast track to success as a mortgage loan originator.

Federal Foreclosure Laws and Regulations

30 Minutes

This course looks at federal initiatives aimed at addressing the recent mortgage market crisis. Students will learn about federal efforts to curb harmful practices and create opportunities for struggling homeowners to regain ground and recover from the rampant foreclosures that took place from 2007 to 2011. This course discusses the circumstances that led to the market crisis, reasons behind the record numbers of foreclosures, and initial steps taken by the federal government to help the industry - and borrowers - bounce back. Areas covered include the Emergency Economic Recovery Act, HAMP, the MARS Rule, and the CFPB's Mortgage Servicing Final Rules. Students will learn the background and details of each law and their applicability in today's rebounding mortgage market.

Federal Regulation of Real Estate Appraisals

60 Minutes

Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

FHA Factor in Mortgage Lending

30 Minutes

In this course, participants will review the role of the Federal Housing Administration (FHA) and the latest requirements and changes involved in becoming an FHA lender. Students will also explore FHA programs and their unique features, discuss the FHA's primary programs and the qualifying factors involved in origination, and review the origination and processing steps for FHA loans.

Flood Disaster Protection Act

15 Minutes

Students will explore the origins of the FDPA, its most essential provisions, and the impact of recent legislation on the Act itself and on the industry in affected areas.

Handling Consumer Complaints

30 Minutes

This course explains why handling complaints is so important to a business' success and how to develop and implement an effective complaint program.

Home Ownership and Equity Protection Act (HOEPA)
30 Minutes

This course will also explore high-cost home loan thresholds, homeownership counseling requirements, higher-priced mortgage loan standards, expanded prohibitions, and more.

Home Purchases, Refinances and Mortgages
45 Minutes

The course describes the process and key issues for a potential home buyer. It presents the issues of deciding to buy or rent, and the financial issues related to both choices. The courses then covers the fundamental steps of applying for a mortgage through the final step of settlement.

Interest Rate Risk Management
90 Minutes

This course discusses the responsibilities of senior management and the board of directors in the management of interest rate risk. It covers measuring interest rate risk, duration, and net economic value.

Key Components of Credit Reports
30 Minutes

The purpose of this course is to make the originator conversant in and knowledgeable of all aspects of the credit report, its contents, and its utility in the loan decision process. It is important to be familiar with the components of the credit report, how the report is compiled, and what the ultimate score will mean for a potential borrower. By examining the specifics of the credit report, one can better help the potential borrower understand the process and make a credit decision that is right for him or her.

Loan Originator Compensation
30 Minutes

This course will provide students with the essential information necessary to understand the Rule, and will provide a review of the regulatory and industry concerns considered by the CFPB in its rulemaking. This course will help participants understand the importance of the Rule and its effect on the mortgage landscape.

Managing OREO
20 Minutes

Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institutions' original intent - they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

Military Lending Act
30 Minutes

This course provides general knowledge of the Military Lending Act and its requirements for credit unions. It begins by discussing how the Military Lending Act has evolved since its implementation in 2007. Elements of coverage, general requirements, and other key aspects are considered.

Mortgage Loan Cycle
50 Minutes

This course concentrates on the basic concepts and practices related to the loan cycle, and will provide an overview of the process from origination to funding. Each of the steps of the loan cycle and the legal requirements related to each step will be reviewed.

Mortgage Loan Processing 101
15 Minutes

This course will provide a basic introduction for loan processors that are new to the business, or for those professionals looking for a refresher. Students will have the opportunity to review information relating to automated loan origination and underwriting, including the most commonly used systems, as well as the avenues by which a loan processor may receive a new loan application. In addition, students will take a look at information relating to credit reports, appraisals, and important disclosures required by law. Finally, students will review important responsibilities related to documentation and verification, as well as time management strategies and ethical considerations.

Mortgage Math
30 Minutes

In this course, students will explore the fundamental financial calculations of loan origination. Concepts learned include principal and interest payments, income determinations, DTI and LTV ratios, periodic and per diem interest, and more. Students will learn formulas for these calculations and others, such as discount points and closing costs, and will apply their knowledge through several interactive scenarios to test their new skills.

Mortgage Profession
30 Minutes

This course examines all of these and more, reviewing the roles of various "players" in the industry, important considerations in the borrower qualification process, and the essentials of the loan cycle. Students will also learn some of the mathematics of mortgage lending, and learn how all of these elements fit together to ensure a smooth, safe mortgage loan origination process.

Office of Foreign Assets Control (OFAC)
30 Minutes

Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

Office of Foreign Assets Control (OFAC) - E3
30 Minutes

This new microlearning video course explains the purpose and mission of the Office of Foreign Assets Control (OFAC). The course will provide an overview of the coverage and scope of the sanctions and regulations administered by the OFAC. The sanctions and regulations require financial institutions, such as yours, to block or restrict transactions involving individuals, entities, or governments that are known or suspected of financial criminal activity. You will be an important participant in your financial institution's efforts to help ensure that terrorists, drug cartels, criminal enterprises, and foreign governments subject to U.S. economic sanctions are not using the U.S. financial system to circumvent U.S. economic sanctions, launder money, and further their illegal activities. The course will also describe the essential elements of a sound OFAC compliance program.

Originating VA Loans
30 Minutes

This course will help mortgage professionals to understand general concepts about VA lending, including its background, current requirements, eligibility standards, how to become an approved lender, available loan types, and more.

Providing Service to Customers with Disabilities
60 Minutes

Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

Red Flags Rule
15 Minutes

Course participants will understand the origins of federal efforts to fight identity theft, learn the overall requirements of the Red Flags Rule, gain a familiarity with the expectations that relate to the mortgage industry, and review specific steps that mortgage professionals can take in the loan origination process to detect and help prevent identity theft.

Reverse Mortgages
30 Minutes

This course will take students through a review of what exactly reverse mortgage loans are, the types of products available, and to whom they are best suited. In addition, students will explore government-insured reverse mortgage loans in-depth, understand prohibitions and regulations for these loan types under the law, and examine the steps of the reverse mortgage lending process.

Review of Consumer Leasing Act
30 Minutes

This course provides a review of the provisions of the Consumer Leasing Act, including definitions associated with the Act, an explanation of who is regulated, its disclosure and advertising requirements, and the consequences of committing violations.

Review of Electronic Fund Transfer Act
30 Minutes

This course explores the various provisions of the EFTA, including disclosures required under the law, provisions surrounding consumer liability and error resolution, requirements related to receipts and periodic statements, overdraft protection, and penalties for violations of the EFTA.

Right to Financial Privacy Act (RFPA)
30 Minutes

Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

Rural Development and the Single Family Housing Guaranteed Loan Program
30 Minutes

This course explores requirements for the Program, including eligibility for lenders, borrowers, and properties. Students will also learn about permitted and prohibited use of loan funds, the guarantee process, and how guaranteed loans are serviced.

Safeguarding Information: The Gramm-Leach-Bliley Act
30 Minutes

This course explores various aspects of the Gramm-Leach-Bliley Act (GLB Act). It discusses the purpose of the GLB Act, the protections offered under its provisions, details of the various privacy and opt-out notices it requires, and the differences in these requirements for consumers versus customers. The course also discusses practices prohibited and limited by the Act, as well as penalties for violations.

Securitization and the Secondary Mortgage Market
30 Minutes

This course will review basic concepts related to securitization, explore its role in the mortgage industry, and learn about who is typically involved in the process. Students will also examine further investment opportunities that can result from the formation of mortgage-backed securities, and learn about the future of this part of the industry.

Servicemembers Civil Relief Act (SCRA)
60 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The "six percent dividend rate rule" and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. In recent years, other laws have been passed that enhance or modify the protections of the SCRA, and we have incorporated the applicable provisions into this course.

Servicemembers Civil Relief ACT (SCRA) - E3
45 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act as they impact financial institutions. The SCRA and the Military Lending, although different in scope and specific application, both provide benefits and protections to members of the armed forces and impact financial institutions. The course will review the important rights and protections afforded servicemembers under these laws as they relate to financial institutions.

The S.A.F.E. Act
30 Minutes

Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) - specifically mortgage loan originators' and their employers' requirements to register with the federal government annually.

The S.A.F.E. Act - E3
45 Minutes

This course covers the federal regulations governing financial institutions under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), specifically the requirements of mortgage loan originators (MLOs) to register with a nationwide registry annually. The course also discusses the provisions of the Truth in Lending Act and implementing Regulation Z regarding loan originator qualification requirements.

Telemarketing Consumer Fraud and Abuse Prevention Act
60 Minutes

Compliance concerns begin when a mortgage professional uses the telephone to solicit business from a consumer. Consumers have protection against unwanted telephone solicitations under the national Do-Not-Call Registry, the Telemarketing Sales Rule, and state Do-Not-Call laws. This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

Third-Party Vendor Management
30 Minutes

This course introduces the concept of third-party vendor management, explains it as an element of risk management, reviews the regulatory requirements and expectations surrounding it, and also identifies best practices.

Title Insurance
15 Minutes

This course concentrates on one of the basic concepts related to the mortgage loan cycle: title insurance. This course will provide students with an overview of reasons for title insurance, types of title insurance, and key elements of title. It also discusses the steps in the title process and some important details of the closing and post-closing process.

Underwriting
10 Minutes

This course will examine underwriting standards and guidelines, help students understand the various responsibilities of the underwriter, review.

USA PATRIOT Act
10 Minutes

This course will review the various provisions of the PATRIOT Act, as they pertain to mortgage transactions.

Banker's Knowledge

This series covers a variety of valuable topics for financial professionals who do not focus on regulatory compliance. Topics in this series range from financial institution overview and financial math skills training to etiquette and professional dress. Valuable knowledge that will help your team be more successful and help your institution present itself in an educated and professional manner.

Advanced Financial Math
120 Minutes

This course covers financial math needed to solve most basic financial problems. It includes the mathematical equations and provides examples.

Beginning Financial Math
90 Minutes

This course discusses percentages and interest rates, and the essential equations used to make calculations pertaining to loans.

Bomb Threats and Other Security Issues
60 Minutes

The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.

Business Etiquette
20 Minutes

This course describes good business etiquette and provides examples for meals, meeting people, greeting people and in communication by phone, letter or email.

Community Relations Programs
20 Minutes

This course explains the role of community relations and provides practical suggestions for how to implement a program.

CPR - AED Training
60 Minutes

This course is designed to give potential first responders a cognitive understanding of basic life support. It is recommended that this online Cardio Pulmonary Resuscitation - Automated External Defibrillators (CPR- AED) course be followed by a hands-on training session. This course offers a broader skill set that teaches you how to respond in the first minutes of care.

Delegation Skills
20 Minutes

This course defines delegation, it advantages and the reasons many managers don't delegate. It also explains the steps to be taken to effectively delegate.

Direct Mail Marketing Techniques
60 Minutes

This course provides a comprehensive overview of the use, development and implementation of a direct mail marketing program.

Federal Reserve and Monetary Policy
90 Minutes

This course covers the Federal Reserve System and its component parts. It explains the responsibilities of the Federal Reserve through discussions of the implementation of monetary policy and the tools used to conduct monetary policy. It concludes with a discussion of the impact of monetary policy of asset values.

Greening the Office
20 Minutes

This course provides numerous ideas for how to reduce waste in the office. Special emphasis is placed on paper products, energy and water.

Local Promotion and Advertising Programs
20 Minutes

This course explains effective local area promotion and advertising and demonstrates how to develop programs to accomplish it.

Negotiation Skills
30 Minutes

This course describes negotiation and explains why it is so important in business. It discusses the process used in successful negotiation. Finally it discusses the human side of the negotiation process. Negotiators have different attitudes, values and power.

Office Safety
20 Minutes

This course introduces office safety and explains how to improve office safety.

Professional Business Dress - Men
30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for men.

Professional Business Dress - Women
30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for women.

Diversity & Inclusion

Today's workforce requires employees and managers to possess the ability to understand their co-workers and fellow team members. These courses provide the most up-to-date information on topics that educate staff to understand and handle these subjects.

DI - Age
30 Minutes

Increase awareness about age discrimination in the workplace, and explore strategies for prevention.

DI - Barriers to Diversity
30 Minutes

Learn to recognize commonly shared negative attitudes and behaviors that can be barriers to workplace diversity and inclusion. See how these biases can harm working relationships, stifle individual growth, and damage morale and productivity.

DI - Cross-Cultural Business
30 Minutes

Sales, customer service, and negotiation are difficult enough in a common marketplace without adding different cultures to the mix. Learn how to navigate across cultures by developing the ability to talk with - and listen to - people who have unique personalities, tastes and needs.

DI - Cultural Diversity
30 Minutes

Job transfers, immigration, technology, changes in economic and political conditions - all of these elements contribute to cultural differences in today's workplace. Gain the knowledge, flexibility and sensitivity necessary to communicate effectively with customers and coworkers across cultures.

DI - Defamation
30 Minutes

The edict, "Be truthful about employees." sounds simple enough. Yet, unfortunately, this value is not always observed at work. Discover why employees have to be careful about the information shared with, and about, each other.

DI - Defamation for Managers
30 Minutes

Master the skills necessary to foster a harassment - and discrimination - free work environment for all employees, and gain insight into employment law issues related to defamation.

DI - Discrimination
30 Minutes

One employee's definition of fair treatment can be vastly different from another's. Learn more about the antidiscrimination laws that clearly define how employers must deal with all job applicants and employees in the workplace.

DI - Discrimination for Managers
30 Minutes

The broad spectrum of employees' and customers' varying races, ages, genders, ethnic groups, religions and lifestyles poses unique challenges for managers. Explore employment laws and learn how to create a harassment- and discrimination-free work environment.

DI - Diversity Awareness
90 Minutes

Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.

DI - Documentation
30 Minutes

Discover how documentation should be handled at work, and learn how to track offensive or illegal behavior in case you decide to file a workplace complaint.

DI - Documentation for Managers
30 Minutes

Managers need to be well-informed about documentation requirements - whether recording data related to employees' performance or retaining employees' annual reviews. Take a closer look at documentation-related employment law issues you may encounter in your job.

DI - Drug-Free Workplace Program
30 Minutes

This course discusses the impact of drugs on the work environment and the importance of a drug-free workplace. It explains the steps necessary to implement a typical drug-free workplace program.

DI - Employees with Disabilities
30 Minutes

Learn how employees with disabilities are protected from workplace discrimination, and discover steps you and your institution can take to accommodate their needs.

DI - Employees with Disabilities for Managers
30 Minutes

Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.

DI - Gender
30 Minutes

The number of women in the U.S. workforce has skyrocketed in the past 30 years. While the workforce is now almost equally split between both sexes, tension and discrimination still linger. Examine the role gender plays in organizations.

DI - Harassment
30 Minutes

Harassment is one of the most-reported - yet frequently misunderstood - employee complaints in the workplace, yet many sources suggest that the issue is still really underreported. Clear up confusion, and get answers to your questions about harassment.

DI - Harassment for Managers
30 Minutes

Managers need to have a deep understanding of harassment, particularly in conjunction with employment law. Review issues related to harassment that you may encounter at work.

DI - Language
30 Minutes

The way we communicate, whether by words or actions, helps shape our relationships. Language can unite and inspire, but it can also divide and offend. Learn how to use language with sensitivity toward others, and take responsibility for how you communicate at work.

DI - Marital Status
30 Minutes

As the number of women in the workplace reaches record highs and living arrangements become more complex, it's more important than ever before to protect employees against discrimination based on marital or family status.

DI - Race, Color and Nationality
30 Minutes

America is one of the most diverse countries in the world in terms of our racial and ethnic makeup. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.

DI - Religion
30 Minutes

Learn to recognize and prevent religious discrimination and harassment scenarios at work by gaining a broader understanding of the laws protecting religion from discrimination and harassment.

DI - Retaliation
30 Minutes

Retaliation makes up about 30 percent of all employment-related federal complaints. Understand your rights in this area, and learn to monitor your actions to ensure more a productive, dynamic work environment.

DI - Retaliation for Managers
30 Minutes

Retaliation continues to dominate employment-related federal complaints. Get savvy about employment law issues related to retaliation so you know what to watch for at work.

Combating Sexual Harassment (New York State)
35 Minutes

In today's work environment, preventing sexual harassment is a critical responsibility that ensures organizations maintain a respectful, safe, and productive environment. This training provides an overview of sexual harassment in the workplace and offers viable suggestions about ways to avoid noncompliance. This training is intended to help employees identify and prevent inappropriate and unlawful conduct in the workplace. This training meets the sexual harassment training requirements mandated by New York City.

Combating Sexual Harassment (New York City)
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Sexual Harassment for Non-Supervisors - CA
60 Minutes

Preventing sexual harassment and abusive behavior is an essential element in maintaining a safe, dignified, and productive work environment. This course provides an overview of sexual harassment and abusive conduct so you can recognize and avoid inappropriate and unlawful conduct. This course meets the California Department of Fair Employment and Housing sexual harassment training requirements.

Sexual Harassment for Supervisors - CA
120 Minutes

Preventing sexual harassment and abusive behavior is an essential element in maintaining a safe, dignified, and productive work environment. This course provides an overview of sexual harassment and abusive conduct so you can recognize and avoid inappropriate and unlawful conduct. This course meets the California Department of Fair Employment and Housing sexual harassment training requirements.

DI - Sexual Harassment
90 Minutes

Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

DI - Sexual Harassment Refresher
20 Minutes

This course is a refresher for experienced financial institution personnel to review the most important aspects of appropriate behavior in the workplace.

DI - Sexual Harassment for Supervisors and Managers
30 Minutes

See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.

DI - Sexual Orientation
30 Minutes

Sexual orientation and gender identity have become important topics in the American social landscape, as well as in the workplace. Gain a broader understanding of sexual-orientation discrimination and related harassment issues.

DI - Stereotypes and Assumptions
20 Minutes

Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.

DI - Veteran Status
30 Minutes

Hundreds of thousands of American men and women currently serve in state militias, National Guard units and the armed forces. Learn about the employment laws protecting veterans and people on military duty.

DI - Violence and Bullying in the Workplace
20 Minutes

What, exactly, is workplace violence? Who is affected by it? And how can violence and bullying incidents at work be prevented? Increase awareness in your institution about these growing national concerns.

DI - Workplace Inclusion
20 Minutes

Identify, recognize and understand the value of diversity on a personal and professional level, and learn how to leverage differences in the workplace to better serve customers.

Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

CISA - 01 - Security System Issues
15 Minutes

Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

CISA - 02 - Passwords
15 Minutes

Discover best practices for selecting passwords and controlling access to workstations.

CISA - 03 - Internet Banking Security
15 Minutes

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

CISA - 04 - Securing Customer Information
15 Minutes

Consider compliance with the GLBA from a bank IT perspective.

CISA - 05 - Securing Nonpublic Areas
15 Minutes

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

CISA - 06 - Information Disposal
15 Minutes

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

CISA - 07 - PINs
15 Minutes

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

CISA - 08 - Customer Requests
15 Minutes

Establish procedures for responding to lawfully authorized requests for release of confidential data.

CISA - 09 - Interactive Voice Response Systems
15 Minutes

How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

CISA - 10 - Clean Desk Policy
15 Minutes

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

CISA - 11 - Media and Equipment
15 Minutes

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

CISA - 12 - Network Component Security
15 Minutes

Take a closer look at the types of security issues connected with a bank's network hardware.

CISA - 13 - Data Encryption Standards
15 Minutes

Learn about standards for encoding/decoding customer data.

CISA - 14 - Remote Access Standards
15 Minutes

Gain a better understanding of how to enforce remote access standards when working with a service provider.

CISA - 15 - Laptop and PDA Security
15 Minutes

Brush up on laptop- and cell phone-related security issues.

CISA - 16 - Intrusion Detection and Firewall Security
15 MIN

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

CISA - 17 - Virtual Private Network Security
15 Minutes

Learn more about information security guidelines for VPN use.

CISA - 18 - Computer Room Security
15 Minutes

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

CISA - 19 - File Backup and Storage
15 Minutes

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

CISA - 20 - PC Software Controls
15 Minutes

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

CISA - 21 - Virus and Spyware Prevention
15 Minutes

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

CISA - 22 - Incident Response Program
15 Minutes

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information - a program developed to respond to unauthorized access to Customer information, including required notifications.

CISA - 23 - Social Engineering
15 Minutes

Social engineering - as it relates to information security - is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

CISA - 24 - Social Media
15 Minutes

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

Consumer Lending & Financial Knowledge

These courses explain the consumer lending process from application to processing and servicing. Subject matter covers the operational process, fraud detection and prevention, and the credit process.

Analyzing Personal Financial Statements
60 Minutes

Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Consumer Credit Products
90 Minutes

This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products.

Note: The course does not cover business loans or traditional first mortgage loans.

Accreditation - CRCM

High-Cost Mortgages (HOEPA)
90 Minutes

Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.

Accreditation - CRCM

Home Equity (Open-End Credit)
60 Minutes

Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

IRS Reporting for Real Estate Transactions
60 Minutes

The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness
60 Minutes

Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.

Accreditation - CRCM

Private Mortgage Insurance
90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

Accreditation - CRCM

Residential Mortgage 1-2-3: Mortgage Process
90 Minutes

Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage
60 Minutes

Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.

Second Lien Real Estate Mortgage Loans / Junior Real Estate Mortgage Loans
60 Minutes

Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending
60 Minutes

Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

Retirement Management

These courses provide staff members knowledge on planning and saving for retirement and the various tools for success.

Education Savings Accounts / Coverdell Education Saving Account
60 Minutes

Explore basic information about Education Savings Accounts, including rules for contributions and distributions.

Excess IRA Contributions
60 Minutes

This course explains how excess IRA contributions occur, how they can be corrected before or after the applicable deadline (generally October 15 of the year following the contribution of those who file their returns by the due date, including any extensions), and the associated reporting and record keeping requirements.

Accreditations - CTFA, CISP, CRSP

IRA Beneficiary Options
90 Minutes

Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs.

Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.

Accreditations - CTFA, CISP, CRSP

IRA Contributions
90 Minutes

Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions.

Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee's traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee's SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics. View the course descriptions to the right.

Accreditations - CTFA, CISP, CRSP

*IRA Distributions
120 Minutes

Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

Accreditations - CTFA, CISP, CRSP

IRA Required Minimum Distributions
60 Minutes

Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.

Accreditations - CTFA, CISP, CRSP

IRA Rollovers, Transfers and Direct Rollovers
90 Minutes

Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Retirement Planning and Saving
90 Minutes

This course discusses the importance of planning for retirement and provides an introduction to the retirement planning process.

Accrediations - CTFA, CSOP, CISP, CRSP

Roth IRA Overview
60 Minutes

Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.

Accreditations - CTFA, CSOP, CISP, CRSP

SIMPLE IRA Basics
90 Minutes

Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.

Accreditations - CTFA, CISP, CRSP

Simplified Employee Pension (SEP) Plans
90 Minutes

Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting.

Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.

Accreditations - CTFA, CISP, CRSP

Traditional IRA Overview
60 Minutes

Learn about the fundamentals of traditional Individual Retirement Accounts (IRAs) in this comprehensive course. Information covered includes: establishing a traditional IRA; contributing to the traditional IRA and the rules that govern contributions; and taking distributions from the traditional IRA and the rules and penalties of doing so.

Ways to Build Wealth

60 Minutes

This lesson plan takes you through investment analysis, which encompasses methods used to determine an investment's value. This is important because it can prevent you from paying more for an investment than it is really worth. Investors analyze individual investments, the market as a whole, and the companies that issue investments; each of these approaches has its own name and methods. In addition to these approaches, you will learn about short-term and long-term investing, and how each works for different types of investors.

REAL Customer Service

Delivering great value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Customer Service courses teach employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service

60 Minutes

Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

REAL Customer Service 1 - Showing Customers You Care

60 Minutes

Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

REAL Customer Service 2 - Using Language to Serve the Customer

60 Minutes

Language is powerful - particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

REAL Customer Service 3 - Opening the Conversation

60 Minutes

You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

REAL Customer Service 4 - Diagnosing Customer Needs

60 Minutes

Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

REAL Customer Service 5 - Responding to Customer Requests

60 Minutes

Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

REAL Customer Service 6 - Taming Challenging Conversations

60 Minutes

Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

REAL Customer Service 7 - That's a Wrap - Closing the Conversation

60 Minutes

By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

REAL Sales

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

Cross-Selling
90 Minutes

To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1 - The Other Side of Service
60 Minutes

In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

REAL Sales 2 - Adding Value Through Cross-Selling
60 Minutes

Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3 - Adding Value Through Up-Selling
60 Minutes

Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

REAL Sales 4 - Overcoming Resistance
60 Minutes

When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

Leadership in Management

Raise the bar in your organization with courses that create exceptional leaders. Leadership in Management courses teach employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road.

Ten modules comprise the curriculum which addresses business letters, conflict resolution, memo and email writing, time management, and interview preparation and conduct.

Recommended for:

- All employees

LE1 - Introduction to Management Basics
60 Minutes

Making the jump from front-line employee to manager can be difficult, surprising, frustrating - and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.

LE2 - Time Management
60 Minutes

After transitioning into managerial roles, many new managers often discover the need to develop better time management skills. Learn tools and techniques you can use to improve the way you use your time.

LE3 - Business Writing
60 MIN

A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.

LE4 - How to Lead and Participate Effectively in Meetings
60 Minutes

If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.

LE5 - Coaching and Feedback
60 Minutes

One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.

LE6 - Leading People Through Change
60 Minutes

Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.

LE7 - Handling Conflict
60 Minutes

Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.

LE8 - Sharpening Your Interviewing Skills
60 Minutes

Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions.

Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.

LE9 - Managing Multiple Generations at Work
30 Minutes

Today's workforce is comprised of four generations of employees - Seniors, Baby Boomers, Generation X-ers and Millennials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.

LE10 - Introduction to Project Management Concepts
60 Minutes

Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task orchestrating activities.

Personal Productivity

The Personal Productivity series provides your employees with tips and important techniques for successfully and productively managing their time, energy and other resources to maximize achievement. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including prioritization, planning and managing a schedule, and problem solving.

Personal Productivity - Introduction
2 Minutes

Personal Productivity is simply based around being able to focus on more of the right things with less time. When utilized properly, this skill can lower your stress levels, help you find that work/life balance you hear so much about, and take back control of your time and priorities.

Personal Productivity - Goal and Task Prioritization
10 Minutes

Everyone wants to be as productive as possible. Some people struggle with organizing and scheduling the day to day, but priority management is about the part before this step. This skill is about measuring and connecting the amount of time it takes to perform specific tasks and assigning them a level of priority. All of this connects to the goals and vision and allows the individual to have the "Why" they schedule a certain way.

Personal Productivity - Block Scheduling
9 Minutes

High performing individuals leverage consistent scheduling practices to ensure they're maximizing their time and using it to full effect. By blocking off common tasks in their schedule they're able to create scheduling rules to ensure they're consistently being productive. How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities?

Personal Productivity - Slush Time Management
5 Minutes

How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities? Wrap up your days with no loose ends. Slush TIme Management creates the space to do so.

Personal Productivity - Leveraging Time
5 Minutes

The only way to get more done is through leverage.
If you're not leveraging your time you'll only ever be able to use the same 1440 minutes everyone else has.
What tools do you use to help individuals leverage their time?

Personal Productivity - How to Delegate
6 Minutes

How do you delegate tasks to increase space?
Create the space you need each week through delgation, but ensure you learn the rule of when.

Personal Productivity - Planning Your Schedule
8 Minutes

How do you plan your schedule in a way that gives you the control but also provides the confidence in how you will achieve your quarterly, monthly, weekly and daily goals? Learn how to structure your planning systems in order to take back control of your calendar.

Personal Productivity - Managing Your Schedule
7 Minutes

When you're in the moment (day or week) it is important to shift within your calendar and make the most of it. It's about ensuring you achieve your goals. Walk through our time managment hacks to take advantage of what will make your your calendar easier to follow and implement.

Personal Productivity - Email Management
9 Minutes

Do you often feel that emails keep coming in, some get lost or dropped and often it is hard to prioritize them. Emails have gone from a technology innovation that helped communicate to one of the biggest time sucks and distraction. Walk through how to track and manage your emails, how to develop rules that you follow to hold consistency and how you will convert emails into productive tasks.

Personal Productivity - Energy Management
6 Minutes

Burn out is a real thing. How do you avoid it? Remove the feeling of being overwhelmed and follow these strong scheduling tips. It's all about picking the right times to do specific tasks that will keep your energy high and allow you to be the most productive possible

Personal Productivity - Series Summary
2 Minutes

Becoming more productive is a skill that is often talked about, but rarely implemented. There is no magic wand that makes you a more productive person. You have to want it, earn it, and then enjoy it. The skills you have learned in this series will grant you your wishes, but only with intent and discipline. Take back your time, after all, it was yours, to begin with!

Impactful Communication

The Impactful Communication series provides your employees with communication skills necessary to interact with internal and external clients, both written and verbally.
The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including communication rules, effective listening, handling conflict and more.

Impactful Communication - Series Introduction
2 Minutes

Impactful Communication involves many active skills, such as speaking, writing, reading, and listening. When utilized properly, Impactful Communication results in a strong culture, strengthened relationships, and a well-balanced work environment.

Impactful Communication - Setting Proper Expectations
9 Minutes

Most think performance and retention of employees come from leadership post training. The reality is that majority of the time, expectations are not set clear enough in the interview process. It is important to set expectations for the role, leadership, and future growth early and set a clear understanding about what will be tolerated.

Impactful Communication - Communication Rules
8 Minutes

Learn how to set communication rules that will help you save time with those in your organization or department. You have a destination, by ensuring that is clear and making rules as a team on how all communication channels should be treated, you gain speed as you work towards the destination.

Impactful Communication - Keys to Successful Emails
8 Minutes

How often do you receive emails that run on, lack focus or have no point to being sent? Get people bought in to your emails and messaging that will provide clear and concise communication. You will walk through how to write strong emails, when to write these emails and learn the key formats that are condusive to communicating your message.

Impactful Communication - Graduated Learning
7 Minutes

Graduated learning is the art of providing only a little information at a time so that the person can digest the development and learning slowly. Often, people want to reach the end result overnight. However, providing too much too quickly can overwhelm some people. By slowly working towards it and giving them only what they need to know when developing them can help ensure they get there faster.

Impactful Communication - Effective Listening
10 Minutes

What does it mean to actually listen? This skill can be so easy to understand but so difficult to actually implement. It is not only about how the individual makes sure they are listening and seeking to understand but more importantly to ensure the other person knows that they are being listened to. Take it a step further and acknowledge that many are terrible at this skill so it can be hard to be a great listener when the person on the other side can't reciprocate. This leads to misunderstandings, conflicts, etc. Focus on how to help people through the skill of effective listening on this module.

Impactful Communication - Assertive Behavior
7 Minutes

So often people struggle to be assertive. Most come from preference of passive or aggressive. What is the difference? What is the tact or way to approach people where it comes off as assertive? Why is it vital to be assertive in business if it be sales, leadership or other roles? This is one of the most under utilized skills in business.

Impactful Communication - Healthy Conflict
8 Minutes

This skill teaches the communication and emotional skills needed to effectively resolve conflict. For internal purposes or for clients, you will be able to use various strategies to lead productive discussions around conflict, with the end goal of finding a solution that works for all parties.

Impactful Communication - Intro to Public Speaking
7 MInutes

Effective public speaking skills can allow you to impact a larger number of people by leveraging your message to a larger audience. Being comfortable communicating in this manner gives you greater leverage and allows you to demonstrate your leadership to your team. What tactics can you use to ensure your message is clear, dynamic and exciting? This skill teaches you how to prepare yourself to speak to a group.

Impactful Communication - Series Summary
3 Minutes

Becoming a better communicator helps you in multiple areas of your life. Your job, your friends, your spouse, your kids, your parents, or even when dealing with customer service. It is the communication that is driving the results you're looking for.

Dynamic Leadership

The Dynamic Leadership series is designed to help your employees gain the necessary skills to become effective leaders. The courses in this series are focused micro-courses covering key learning skills, including identifying key leadership qualities, how to communicate vision and employee development planning.

Dynamic Leadership - Introduction
2 Minutes

Dynamic Leadership is about working to build a performance culture. Having this type of culture keeps attrition low and performance high. This skill focuses on sharing the vision, aligning on goals, developing trust, and advancing the individuals personally and professionally that you are responsible for. When done right, the ROI and retention of your team are top notch.

Dynamic Leadership - Key Leadership Qualities
10 Minutes

This is an introductory course. It's going to focus on the initial skills that make up strong qualities of a leader. So when you process through this, share what skills with brief descriptions help get people to leadership. Talk about general best practices when being a leader. This is a general session so don't feel the need to go too deep - focus more on the different elements.

Dynamic Leadership - Developing Trust
13 Minutes

How do you build trust with a team or employee? What are the key concepts to ensure you are earning and retaining their trust? Trust is a fundamental part of employee retention, but more important is being able to get strong performance out of the employee or team.

Dynamic Leadership - Creating Buy In
10 Minutes

This skill focuses on obtaining support and agreement from employees for a specific end goal, so that they want to achieve that goal themselves. Learn to how to get buy-in from employees to ensure they move the ball forward.

Dynamic Leadership - Communicating Why
10 Minutes

Why do you follow a leader? What gets you excited to work towards a common goal? A leader lacking vision that is clearly communicated can be the demise of a business. How do you ensure this doesn't happen? What are the best ways to communicate the vision and how do you ensure it's aligned on and that your team is bought in. Doesn't matter if it is a business of 2 or 2000 employees, this is such a crucial skill.

Dynamic Leadership - Key Training Principles
11 Minutes

To train someone effectively, don't focus on what is being trained; focus on how to approach a training plan, how to facilitate a training, how to identify the key learning styles and how you ensure the training works.

Dynamic Leadership - Effective Meetings
9 Minutes

What makes a meeting great? This skill helps to identify when a meeting is needed and the components that make it successful (i.e., structure, participants, content).

Dynamic Leadership - Coaching to Peak Performance
9 Minutes

Coaching is one of the four styles of leadership. It's most well known for helping develop the skills, mindset, or confidence needed to increase both skill and commitment to a task or goal. This skill focuses on the process used to coach someone as well as the tact needed to truly make a shift in skill or paradigm for the individual being coached.

Dynamic Leadership - Employee Development Planning
12 Minutes

It is important that each employee continues to receive development on their core skills. This skill is about laying out a clear development plan; including how to set it up and structure it to ensure the employee gets the proper amount of development.

Dynamic Leadership - Accountability Meetings
10 Minutes

Year-end reviews do not need to be a painful experience. This skill is about completing a performance review with an employee or even a client. Whether it be 60 days, 1 year or 10 years,it is all about creating a frequency that makes sense. The focus of this skill should be how you encourage people to look forward to performance reviews, gain value from them and be a strong piece of the excellent culture provided within the organization.

Dynamic Leadership - Series Summary
2 Minutes

Becoming a great leader requires dedication to the craft. You may have natural charisma or be sociable enough to get by in the early stages of your leadership. But you have to be ready to make the right decisions for the organization and sometimes that does not make you popular with your team. How you handle that says more about your leadership skills than anything else.

Prescriptive Selling

The Prescriptive Selling series provides your sales team with the skills necessary to sell more effectively, using proven sales process techniques. The courses in this series are focused micro-courses covering key learning skills every sales employee needs to know, including uncovering the client's need, selling the benefit, next step selling and more.

Prescriptive Selling - Introduction
2 Minutes

Prescriptive Selling is all about setting yourself up for success during your sales process. Being able to plan accordingly, share the proper amount of information at the right time, and adjust on the fly given the situation are all components that lead to you becoming a better salesperson and lead to a signature on the dotted line.

Prescriptive Selling - Goal and Metric Planning
7 Minutes

This skill teaches clients how to set goals, how to measure success effectively, and how to build a detailed sales plan. An effective sales plan connects long-term goals to short-term goals.

Prescriptive Selling - Probing for Needs
9 Minutes

This skill focuses on uncovering what is most important to your client, so you can sell to their specific needs. This skill includes asking the right questions, specifically when and how to ask detailed questions.

Prescriptive Selling - Matching Benefits
11 Minutes

This skill focuses on matching specific benefits to the needs you found during probing portion of the sales process. Everyone wants to sell features; you need to sell perceived or received BENEFIT.

Prescriptive Selling - Building Urgency
10 Minutes

Make a consumer feel the need to make a decision sooner than they would have without your help. This skill is not about making a sale right now; it is about speeding up the decision timeline relative to where your client stands.

Prescriptive Selling - Situational Selling
10 Minutes

This skill teaches you to tailor every individual sale and to sell in the same style as the person you're selling to. No two sales should sound the same; if you're the kind of person who uses memorized lines to win sales, you're probably not winning often.

Prescriptive Selling - Next Step Selling
11 Minutes

This skill focuses on identifying the steps of a sales process and how to sell to the appropriate next step.

Prescriptive Selling - Trial Closing
8 Minutes

This skill uses specific, purposeful questions to help you identify if someone is ready to close. Trial closing puts a consumer in a buying mindset and helps them work through a decision in live time. It also gives a sales rep confidence and guidance to close at the right time.

Prescriptive Selling - Objection Handling
9 Minutes

This skill focuses on how to understand and respond to client objections to help you move closer to a sale.

Prescriptive Selling - Upselling
9 Minutes

This skill focuses on making and securing additional sales. It teaches clients how to lock in the next sale and how to create additional value to lock in future sales.

Prescriptive Selling - Series Summary
3 Minutes

Becoming a strong salesperson is not impossible, but it is also not going to be an easy journey. Each moment in sales requires experience, commitment, discipline, and intention. Some people sign a deal at 8:00am and go golfing the rest of the day, some people knock on doors until 5:00pm until they land a deal. Find out where you need to improve and put the time in.

OnCourse Unplugged

OnCourse Unplugged video compliance courses are revolutionizing the way employees learn about serious topics, including courses that will change the face of compliance training and learning for years to come. The series includes a library of core video compliance courses that are published and reviewed by our compliance experts to ensure clients have everything needed to stay compliant in a fun and engaging way.

Recommended for:

- Commercial Bankers
- Deposit Operations
- Electronic Service Professionals
- Internal Security Professionals
- Lenders
- Loan Operations
- Managers
- Retail Bankers

Unplugged: Anti-Money Laundering
15 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

Unplugged: BSA/AML Overview
10 Minutes

The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

Unplugged: BSA/AML Program
10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

Unplugged: Currency Transaction Reports
15 Minutes

This course focuses on the currency transaction reporting requirements of the Bank Secrecy Act (BSA).The primary purpose of the BSA is to prevent and detect money laundering activity through financial institutions and certain other businesses within the United States. This course teaches you about the requirements for determining whether or not a Currency Transaction Report (CTR) is applicable to a transaction. Also, you will learn about the necessary customer information required by the CTR form, and how to correctly fill one out for specific situations.

Unplugged: Equal Credit Opportunity Act
20 Minutes

This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements.

Unplugged: Fair Housing Act
15 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

Unplugged: Fair Lending Overview
15 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

Unplugged: Home Mortgage Disclosure Act
15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

Unplugged: Identity Theft Program
15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

Unplugged: Identity Theft Red Flags
15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of Red Flags of Identity Theft.

Unplugged: Know Your Customer
20 Minutes

This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

Unplugged: OFAC
15 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known to have, or suspected of having, ties to terrorist activity or drug trafficking.

This course provides a working knowledge of the OFAC regulations. This includes discussing what is entailed by the OFAC regulations, what to do if someone is found to be prohibited from engaging in transactions with the United States, and what it takes to be compliant under these regulations.

Unplugged: Phishing

15 Minutes

To help your organization combat internet fraud, this course teaches about phishing threats with engaging videos to engage and train employees about these types of attacks and ways to handle them.

Unplugged: Privacy

15 Minutes

This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share nonpublic personal customer information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information. This course is for institutions that either share or don't share any of its customers' nonpublic personal information with nonaffiliated third parties outside of the permissible exceptions contained in the Privacy Rules.

Unplugged: Social Engineering

15 Minutes

This course introduces Social Engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in attempt to gain access to customer information, company proprietary information, or other protected information.

Unplugged: Suspicious Activity Reports

15 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

Cybersecurity Starter

These courses deliver a strong beginning for your first security awareness program. It offers a simple solution with easy deployment, and particularly geared towards not very complex organizations with a lower threat level.

Phishing

12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely to target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Security Awareness Essentials

30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, ransomware expansion, spear phishing expansion, and privacy and acceptable use updated statistics.

Cybersecurity Fundamentals

The fundamentals series provides a strong foundational layer of cybersecurity awareness and education across all users, and delivers the ability to reinforce that learning through interactive targeted reinforcement modules.

A Day in the Life Theme: Security Awareness
70 MIN

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, protecting your home computer, and identity theft.

Appropriate Use of Social Media
14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges.

This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

Defeating Social Engineers (Advanced)
17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defeating Social Engineers (Standard)
10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Human Firewall Theme: Security Awareness and Literacy
90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

PCI Essentials for Cardholder Data Handlers and Supervisors
25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

Phishing
12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Protecting Mobile Data and Devices
8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

Security Awareness Essentials
30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use Updated statistics, Ransomware expansion, and Spear Phishing expansion.

Strongest Link Theme: Security Awareness and Literacy
50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

Cybersecurity Advanced

Our Cybersecurity Advanced series delivers the ability to target with role based courses, comply with special standards requirements, and to shift culture with a more advanced reinforcement strategy. For organizations who are ready to transform the workforce into a security-minded culture.

A Day in the Life Theme: Security Awareness
70 Minutes

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, backups, security services, risk management, network eavesdropping, protecting your home computer and identity theft.

A Day in the Life Theme
(with Adaptive TestOut/Analytics)
Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Appropriate Use of Social Media
14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges. This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

Baseline Information Security Training for IT Professionals
60 Minutes

This course is designed to provide fundamental information security knowledge that every employee in the IT Department must have in any organization. This course is easily customized to fit your particular policies, procedures, best practices and guidelines.

Cloud Security
9 Minutes

Cloud-based services offer incredible convenience and can help people be more productive, especially while on the go. But they also create new security challenges, because the security of any information stored on the cloud is only as good as the security of the service provider who holds it. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for cloud security.

Data and Records Retention
35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

Defeating Social Engineers (Advanced)
17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defeating Social Engineers (Standard)
10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Email Security and Instant Messaging Security
11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees email and IM best practices.

GDPR: GDPR for Data Handlers
8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

GDPR: How to Comply With the GDPR in the US
10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

GDPR: Introduction and Overview
20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

GDPR: Key Principles of the GDPR
15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

GDPR: Navigating the GDPR with our US Partners
8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

GDPR: Transfers of Data Outside of the EU
8 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

Human Firewall Theme
(with Adaptive TestOut/Analytics)
Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Human Firewall Theme: Security Awareness and Literacy
90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, privacy and legal issues, security services, backups, risk management, network eavesdropping, protecting your home computer and identity theft.

Incident Reporting
7 Minutes

Reporting incidents of suspicious activity and the loss of assets or sensitive information is extremely important. In this module, employees will learn about common physical and information security incidents that should be reported and how to report them.

Information Security for Executives
14 Minutes

With the goal of breaching your network, cybercriminals have stepped up their efforts to target C-level executives, upper management and those with privileged access to an organization's systems with a variety of focused attacks. They are out to steal money, personal /credit info of clients and customers as well as intellectual property and other assets from organizations across the globe. And if yours is targeted, there may be more at stake than just loosing data. It may mean the CEO and other executives' jobs. This course focuses on what executives can do to help keep their organization safe and their business-reputation intact in the face of today's cybercriminals. Participants will explore key concepts of executive-level information security concerns and what you can do to bolster your organization's overall security posture.

Key Topics: Whaling, Business Email Compromise (BEC), Travel Security (Dark Hotel, Evil Twin, etc.), Protecting an Organization, Security Awareness Programs, Support Staff and Threat Landscape.

"Internet of Things" (IoT) and Home Security
10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

Introduction to the OWASP Top 10
15 Minutes

The Open Web Application Security Project (OWASP is a global community focused on improving the security of web application software. The OWASP Top Ten list is highly respected and has been adopted by, among other organizations, the Payment Card Industry (PCI) Security Standards Council. This short lesson reviews the top ten list to ensure all web application developers in your organization are exposed to it.

Password Management
15 Minutes

Passwords are the keys to our digital lives and protect us from hackers and cybercriminals, but how exactly could a hacker crack your password and what can you do to protect it? This HTML5-based, iPad-compatible password management course uses high-quality video and real-world simulations to show the tactics hackers use to compromise accounts and the password security best practices that can help prevent that from happening.

PCI Essentials for Cardholder Data Handlers and Supervisors
25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS – 3.2 compliance.

PCI Requirements Overview for I.T. Professionals
40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS - 3.2 compliance.

Phishing
12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Physical Security
10 Minutes

Your personal safety at work is of paramount importance. This course is designed to teach employees how to protect an organization from criminals, espionage, workplace violence, natural disasters, and other threats. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach physical security best practices.

Privacy and Data Protection
30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

Privileged User Security
20 Minutes

Hackers and cybercriminals specifically target privileged users. After all, they have access to an organization's most prized data. This course will teach privileged users the security best practices they're expected to follow in order to defend against hackers.

Protecting Mobile Data and Devices
8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

Security Awareness Essentials
30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use updated statistics, ransomware expansion, spear phishing expansion.

Security Awareness for Managers
30 Minutes

This course is designed to educate managers to lead by example and encourage their teams to conduct everyday business in a responsible and secure way that reduces organizational risk, increases productivity and complies with policies, laws and regulations. Because they are the voice of your organization to their direct reports, your managers are in a unique position to influence the success or failure of your security awareness program, and their behavior and buy-in is a critical component of ensuring your cultural transformation to a security conscious organization.

Key Topics: Introduction, leading by example, security management practices and legal issues.

Security Awareness for the Home
7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and visa-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

Security Awareness Fundamentals Theme
(with Adaptive TestOut/Analytics)
Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Strongest Link Theme
(with Adaptive TestOut/Analytics)
Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Strongest Link Theme: Security Awareness and Literacy
50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, backups, acceptable use policies incident response, privacy and legal issues, security services, risk management, network eavesdropping, encryption, protecting your home computer and identity theft.

Working Remotely
12 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.

GDPR

These courses provide a comprehensive overview of the scope of requirements. Combine this series with Security Awareness training to teach employees the critical competencies to ensure compliance.

GDPR: Introduction and Overview
20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

GDPR: Key Principles of the GDPR
15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

GDPR: Transfers of Data Outside of the EU
15 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

GDPR: Navigating the GDPR with our US Partners
8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

GDPR: GDPR for Data Handlers
8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

GDPR: How to Comply With the GDPR in the US
10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

HIPAA / HITECH

The Department of Health and Human Services has mandated annual privacy and security training, as well as regular reminders, for all employees and Covered Entities. Our engaging HIPAA and HITECH training programs can help your organization meet this legal requirement - while encouraging an organizational culture in which all employees understand the importance of compliance.

HIPAA/HITECH Privacy for Business Associates

60 MIN

The final Omnibus rules for the Health Insurance Portability and Accountability Act (HIPAA), as amended by the HITECH Act places greater responsibility on all Business Associates to safeguard Protected Health Information. Business Associates and their subcontractors will, for the first time, have some absolute obligations for how they can use and disclose protected health information that they handle on behalf of the covered entity. This privacy course is specifically tailored to help employees of business associates understand what information is private, why it is private and what they can do to protect it.

HIPAA/HITECH Privacy for Covered Entities

60 MIN

The final Omnibus rule greatly enhances a patient's privacy protections, provides individuals new rights to their health information, and significantly strengthens the government's ability to enforce the law. Training employees to safeguard Protected Health Information (PHI) is a requirement of all "covered entities" based on the Health Insurance Portability and Accountability Act of 1996, as amended by the HITECH Act. This privacy course is specifically tailored to help healthcare employees understand what information is private, why it is private and what they can do to protect it.

HIPAA/HITECH Information Security

45 MIN

This course covers information security topics related to the Health Insurance Portability and Accountability Act (HIPAA) security rule. The HIPAA Security Rule requires covered entities to maintain reasonable and appropriate administrative, technical, and physical safeguards for protecting Electronic Protected Health Information (e-PHI).

Key topics: HIPAA compliance, information security basics, password management, online security threats and how to counter them, malware, insider threats, information classifications, proper information disposal, clear desk dolicy, social engineering, phishing, online scams, acceptable use policies and ethics and incident response.

PCI Compliance

Our PCI training courses help cardholder data handlers, supervisors, and IT professionals ensure compliance with PCI standards, pass audits, and avoid data breaches.

PCI Essentials for Cardholder Data Handlers and Supervisors
25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

PCI Requirements Overview for I.T. Professionals
40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS – 3.2 compliance.

Privacy and Data Protection
30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

Data and Records Retention
35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

Human Trafficking Awareness Suite

The human trafficking course suite provides you with the knowledge about the heinous crimes of human trafficking, human smuggling and arms you with tools to identify and combat these crimes.

Introduction to Human Trafficking

30 Minutes

This introductory course is one of two courses on human trafficking. It will provide an overview of human trafficking and introduce the various aspects of this growing and heinous crime. While many different thoughts about this topic may come to mind, it's important to sift through the myths and truly understand and know what human trafficking looks like and how it operates. In doing so, this may be the best way to combat it.

Countering Human Trafficking

30 Minutes

This course is the second of two courses that introduces the topic of human trafficking. Within the first course, *Introduction to Human Trafficking*, key terms such as human smuggling and human trafficking were defined and differences highlighted. A basic understanding of the types and stages of human smuggling and human trafficking were presented. How human trafficking works was also covered by looking at the mindsets of the trafficker and victim. The focus for this course engages the viewer to recognize the various red flags that may be identified based on whether the observable behavior or transaction is human smuggling or human trafficking. Reporting is a key issue; therefore, various aspects will be explored.

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