Finance

Pathway: Banking & Related Services

Code	Topic	Course	Knowledge and Skill	Performance Element	Measurement Criteria
FNPC01.01	Providing Customer Service in Banking and Related Services	#5: Fundamentals of Banking and Financial Services	Employ technical skills to perform teller functions.	Implement banking procedures to process customer transactions.	Verify endorsements.
					Prepare deposit slip.
					Cash checks.
					Issue receipt.
					Issue traveler's checks and money orders.
					Use appropriate equipment and technology.
				Maintain cash drawer to reflect teller activity.	Verify cash.
					Tender cash.
					Balance cash drawer.
					Maintain adequate cash supply.
				Respond to requests to provide other customer services.	Facilitate usage of safe deposit boxes.
					Respond to balance inquiries.
					Transfer funds between accounts.
FNPC01.02	Providing Customer Service in Banking and Related Services	#5: Fundamentals of Banking and Financial Services	Employ technical skills to perform data processing functions.	Use the information system to develop customer data.	Facilitate information system.
					Use proper codes.
					Collect vital information from physical document.
				Use proofreading skills to verify accuracy of data.	Compare physical document to information system data.
					Correct errors.
				Use equipment to process physical documents.	File/scan physical document.

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Code	Topic	Course	Knowledge and Skill	Performance Element	Measurement Criteria
FNPC01.03	Providing Customer Service in Banking and Related Services	#5: Fundamentals of Banking and Financial Services	Use technical skills to perform new account functions.	Aid customer to select appropriate services.	Analyze customer needs.
					Select product that meets customer needs.
				Prepare documents to meet selected services needs.	Input customer information into document software.
					Print documents.
					Review documents with customer.
					Obtain customer signatures on documents.
					Deliver customer copies.
					Deliver physical documents to processing.
FNPC01.04	Providing Customer Service in Banking and Related Services	#5: Fundamentals of Banking and Financial Services	Use technical and people skills to perform lending functions.	Aid customer to determine best loan alternative.	Analyze customer needs.
					Select product to meet customer needs.
				Process customer application to include all information.	Obtain written application.
					Obtain credit report.
					Verify ratios.
					Evaluate collateral.
				Process loans to complete transactions.	Approve/Deny application.
					Prepare documentation.
					Review documentation with customer.
					Obtain required signatures.
					Disburse loan funds.
					Provide customer with loan documents.

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Code	Topic	Course	Knowledge and Skill	Performance Element	Measurement Criteria
FNPC01.05	Providing Customer Service in Banking and Related Services	#5: Fundamentals of Banking and Financial Services #6: Advanced Accounting	Use accounting knowledge to perform bookkeeping functions.	Process transactions to maintain bank accounting records.	Post and balance general ledger.
					Post the customer records.
				Employ people skills to perform customer service duties.	Process stop payments.
					Research records.
					Prepare bank statements.
					Help customer with account reconciliation.
				Process documents to facilitate check collection process.	Process NSFs.
					Encode transactions.
					Transmit proof data to processing center.
					Prepare checks for shipment.
					Prepare balance settlement.
					Process return items.
FNPC02.01	Operations and Management of Banking and Related Services	#7: Operations and Management	Use technical skills to perform operations duties.	Manage cash needs to maintain cash reserves.	Monitor vault cash.
					Facilitate cash shipments.
					Maintain liquid reserves.
				Track financial ratios to monitor bank's operations.	Calculate reserve ratios.
					Prepare ratio reports for regulatory authorities.
					Prepare board of directors' reports.
				Oversee information system to manage bank records.	Maintain record database.
					Maintain information system.
					Insure software stability.
					Process back ups.
					Troubleshoot system errors.

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Code	Topic	Course	Knowledge and Skill	Performance Element	Measurement Criteria
			(CONTINUED)	Maintain policy and procedure manuals to insure consistent operations.	Review policies to ensure adequacy.
					Implement procedures within appropriate departments.
					Present policy reviews/changes to board of directors for approval.
					Distribute changes and updates to appropriate personnel.
FNPC02.03	Operations and Management of Banking and Related Services	#9: Human Resources Management	Manage personnel to maximize operations.	Maintain adequate staff to meet workload demands.	Recruit qualified employees.
					Train staff.
					Provide recommendations to promotion staff.
					Maintain positive work environment though staff recognition.
					Maintain employee handbook.
				Manage personnel budget to provide benefit packages.	Provide salary guidelines.
					Research benefit package costs.
					Present proposed benefit packages to board of directors.
				Prepare employee reviews to facilitate professional growth.	Maintain schedule of employee reviews.
					Provide supervisor with review form.
					Schedule review.
					Facilitate the review with employee and supervisor.
					Aid supervisor in determining appropriate salary/promotion adjustment.
					Adjust salary on payroll records.

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Code	Topic	Course	Knowledge and Skill	Performance Element	Measurement Criteria
FNPC03.01	Regulatory Compliance of Banking and Related Services	#10: Regulatory Compliance in Banking and Financial Services	Operate bank to meet regulatory guidelines.	Develop procedures to adhere to regulations.	Educate employees on appropriate state and federal banking regulations.
					Implement staff training on regulations.
					Interpret and implement regulatory changes.
					Research questions from the staff regarding regulations.
					Monitor pending legislation.
FNPC03.02	Regulatory Compliance of Banking and Related Services	#10: Regulatory Compliance in Banking and Financial Services	Examine bank to determine regulatory compliance.	Implement internal audit procedures to reflect compliance.	Prepare audit schedule.
					Conduct audit.
					Identify audit exceptions.
					Work with appropriate employees to correct exceptions.
					Report findings to board of directors.
				Review bank records to prepare for external examinations.	Provide examiners with requested data.
					Cooperate with exam personnel.
					Present findings of exam with staff and board of directors.
					Implement appropriate changes as suggested.

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FNPC03.03	Regulatory Compliance of Banking and Related Services	#10: Regulatory Compliance in Banking and Financial Services	Compare legal interpretations to clarify regulations.	Consult experts to obtain interpretation of regulations.	Contact appropriate regulatory agency.
					Contact legal council for interpretation of compliance.
					Implement findings of research.

Additional Recommended CTE/Degree Major Course:
#8: Principles of Banking

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