



BankersHub Certification

Universal Branch Employee Certificate

The UBE Certificate focuses on many critical compliance and operational responsibilities required for Universal Employees. This Certificate creates the strong, necessary foundation for any employee expanding his/her career across functional areas.

Universal Branch Employee Program Elements

Payments

1. ABCs of ACH Fundamentals
2. Introduction to Prepaid Cards
3. Stop Payments vs Authorization Revoked - Regulation E vs ACH Rules
4. Handling ATM & Debit Card Investigations Under Regulation E

Lending

1. Small Business Lending Fundamentals
2. Fair Credit Reporting Act (FCRA) - Getting to Compliance

New Accounts

1. Business Signature Cards & Resolutions: Entities, Authority & Documentation
2. CIP, CDD and Beneficial Ownership
3. Introduction to Individual Retirement Accounts (IRA)
4. Elder Financial Exploitation Program Elements and Compliance

Branch Operations

1. Garnishments, Subpoenas, Summonses, and Levies
2. Regulation CC Hold Compliance
3. BSA Regulatory Expectations: What You Don't Know WILL Hurt You
4. Components of an Effective Suspicious Activity Report (SAR)

Management

1. Guide for Improving Customer Experience and Satisfaction
2. Taking the Fear out of Firing
3. Robbery Prevention: From Desperation to Dedication
4. Hiring and Employee Acquisition