

INSIDE FINANCIAL SERVICES®

CURRICULUM COURSE DESCRIPTIONS

To effectively represent, position and provide your bank's solutions, your professionals must first understand the industry customers, business and industry. PSI's *Inside Financial Services Curriculum* of online courses establishes that foundation of current industry knowledge in a self-directed, e-learning environment that your professionals will find both informative and engaging.

Fundamentals of the Industry - Level 100 Courses

- Banking and Capital Markets
 - Inside Financial Services – Industry Overview
 - Inside Retail Banking
 - Inside Investment Management
 - Inside Corporate Financial Services

The Business of the Industry - Level 200 Courses

- Banking
 - Business of Retail Banking
 - Business of Consumer Payments
 - Business of Treasury Services
 - Business of Corporate Finance
 - Business of Core Banking
 - Risk Management in Financial Services
 - Regulatory Compliance in Financial Services
- Capital Markets
 - Business of Investment Management
 - Business of Investment Banking and Trading
 - Business of Security Services

Note: The Investment Management courses cover both wealth management and investment related services for retail and corporate customers. The Inside Corporate Financial Services course introduces commercial banking and finance, services offered to corporations and organizations and investment banking topics.

Fundamentals of the Financial Services Industry – Level 100

[Inside Financial Services](#)

[Inside Retail Banking](#)

[Inside Investment Management](#)

[Inside Corporate Financial Services](#)

INSIDE FINANCIAL SERVICES – INDUSTRY OVERVIEW

This course introduces the financial services industry, including customer needs met by financial institutions, different types of financial institutions, risks facing financial institutions and techniques used to manage these risks, how financial institutions make money, key industry regulators and additional sources of industry information.

Upon completing this course learners will be able to:

- Explain customer needs met by financial institutions
- Identify different types of financial institutions
- Describe products and services offered by financial institutions
- Discuss customer delivery channels used by financial institutions
- Recognize risks facing financial institutions and techniques used to manage these risks
- Understand how financial institutions make money
- Identify key industry regulators
- Use additional sources of industry information

Completion time: 2.5 hours

CPE Credit: 2.5

COURSE OUTLINE

Customers

- Financial Needs of Customers
- Understanding Your Institution

Types of Financial Institutions

- Depository institutions
- Capital markets firms
- Insurance companies
- Other financial institution
- Other industry participants

Financial Markets and Instruments

- Primary markets
- Secondary markets – Exchanges, London Stock Exchange , OTC Markets

- Money market instruments
- Equities and related instruments
- Debt instruments
- Derivatives

Making Money

- Net Interest Income
- Fee Income
- Operating Expenses
- Financial Statements – Profit and Loss Statement and Balance Sheet
- Key Financial Ratios – Banking and Insurance

Managing Risk

- Market risk
- Credit risk
- Underwriting risk
- Liquidity risk
- Operational risk
- Political and regulatory risk

Regulation

- Domestic Regulators
- International Associations
- Central Banks
- Key US Regulators – Banking, Securities, Insurance
- US Banking Regulations

Support Functions

- Finance
- Treasury
- Risk Management
- Information Technology
- Legal, Compliance and Audit
- Marketing
- Personnel

Summary

- Industry Resources – Industry Associations and Forums, Regulator Sites, Media Sites, Other Sites

Certification Test

INSIDE RETAIL BANKING

This course introduces the retail banking segment of the financial services industry, including customer needs met by retail banks, different types of banks and other retail banking institutions, retail banking products and services, retail banking delivery channels, risk management in retail banking and how retail banks make money.

Upon completing this course learners will be able to:

- Explain customer needs met by retail banks
- Identify different types of retail banking institutions
- Describe retail banking products and services
- Discuss retail banking delivery channels
- Recognize risks facing retail banks and techniques used to manage these risks
- Understand how retail banks make money
- Identify key industry regulators
- Use additional sources of industry information

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Customers

- Customer needs
- What customers value

Providers

- Banks
- Finance companies
- Brokerage firms
- Mutual fund groups
- Insurance companies

Products and Services

- Deposit services
- Payment services
- Loan services

Delivery Channels

- Branches
- Self-service terminals
- Phone-based services
- On-line banking
- Mobile Banking

Managing Risks

- Market risk (e.g., interest rate risk, prepayment risk)
- Credit risk
- Operational risk
- Regulatory risk

Making Money

- Net Interest Income
- Fee Income
- Operating Expenses

Industry Challenges

- Customer Retention
- Improving Efficiency
- Changes in Consumer Payments
- Regulatory Compliance

Certification Test

INSIDE INVESTMENT MANAGEMENT

This course introduces the investment management segment of the financial services industry, including customer needs met by investment management firms, different types of investment management providers, investment management products and services, investment management delivery channels, risk management in investment management and how investment management firms make money.

Upon completing this course learners will be able to:

- Explain customer needs met by investment management groups and other financial institutions
- Identify different types of investment management groups
- Describe products and services offered by investment management groups
- Discuss customer delivery channels used by investment management groups
- Recognize risks facing investment management groups and techniques used to manage these risks
- Understand how investment management groups make money
- Identify key industry regulators
- Use additional sources of industry information

Completion time: 2.5 hours

CPE Credit: 2.5

COURSE OUTLINE

Customers

- Retail Brokerage clients
- Wealth Management Clients

- Institutional Clients
- Customer Needs and Values

Providers

- Brokerage firms
- Investment banks
- Commercial banks
- Mutual fund groups
- Trust companies
- Life Insurance companies
- Independent financial advisors

Products and Services

- Financial planning
- Brokerage services
- Custody services
- Prime brokerage
- Investment funds
- Trust services
- Private banking
- Pension plan administration
- Understanding your institution

Delivery Channels

- Retail delivery channels
- Institutional delivery channels

Risk Management

- Market risk
- Operational risk
- Political and regulatory risk

Making Money

- Fee income
- Operating expenses

Industry Challenges

- New Market Opportunities
- Increased Regulations

Certification Test

INSIDE CORPORATE FINANCIAL SERVICES

This course introduces the corporate financial services segment of the financial services industry, including customer needs met by corporate and investment banks, different types of corporate financial institutions, corporate and investment banking products and services, corporate and investment banking delivery channels, risk management in corporate and investment banking and how corporate and investment banks make money.

Upon completing this course learners will be able to:

- Explain customer needs met by corporate financial institutions
- Identify different types of corporate financial services groups
- Describe the products and services offered by corporate financial services
- Discuss customer delivery channels used by corporate financial services groups
- Recognize risks facing corporate financial services groups and techniques used to manage these risks
- Understand how corporate financial services make money
- Identify key industry regulators
- Use additional sources of industry information

Completion time: 2.5 hours

CPE Credit: 2.5

COURSE OUTLINE

Customers

- Business customers
- Institutional customers
- Customer needs
- What customers value

Providers

- Commercial banks
- Depository Institutions
- Investment banks
- Finance companies
- Investment managers
- Insurance companies

Products and Services

- Corporate finance
- Commercial lending
- Terms loans
- Short term credit facilities
- Real estate lending

- Project finance
- Loan syndications
- Asset based lending
- Leasing
- Factoring
- Trade finance
- Investment banking
- Securities underwriting
- Advisory services
- Asset securitization
- Structured finance
- Private placement
- Private equity
- Proprietary trading
- Treasury management services
- Concentration services
- Disbursement services
- Investment services
- Information and reporting services
- Risk management services

Delivery Channels

Risk Management

- Market risk
- Credit risk
- Underwriting risk
- Liquidity risk
- Operational risk
- Political and regulatory risk

Making Money

- Net interest income
- Fee income
- Operating expense

Industry Challenges

- Regulatory compliance
- Risk management
- Changing business models

Certification Test

Business of the Financial Services Industry – Level 200

[Business of Retail Banking](#)

[Business of Consumer Payments](#)

[Business of Treasury Services](#)

[Business of Corporate Finance](#)

[Business of Core Banking](#)

[Business of Investment Management](#)

[Business of Investment Banking and Trading](#)

[Business of Securities Services](#)

[Business of Regulatory Compliance in Financial Services](#)

[Business of Risk Management in Financial Services](#)

[--Go back to Level 100 Courses--](#)

BUSINESS OF RETAIL BANKING

This course provides a detailed understanding of the retail banking segment of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the retail banking industry before taking this course.

Upon completing this course, students will be able to:

- Identify the business processes and IT systems associated with retail banking
- Recognize the current business and IT challenges facing retail banks today
- Identify important executives responsible for retail banking
- Identify potential opportunities, target decision-makers and prepare bright questions to ask

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Business Overview

- Business segments
- Organization structure
- Important executives

Branch Banking

- Branch role
- Branch operations
- Branch IT ecosystem
- Branch transformation

- Branch IT infrastructures
- Branch IT investments
- Deposit products

Retail Lending

- Loan issuance
- Loan servicing
- Retail lending challenges

Operations

- ATM transactions
- Contact centers
- Internet banking
- Mobile banking
- Delivery channels
- Cross channel integration

Industry Issues and Challenges

- Increasing competition
- Improved efficiency and cost control
- Revenue growth
- Regulatory compliance

Certification Test

BUSINESS OF CONSUMER PAYMENTS

This course provides a detailed understanding of the consumer payments segment of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the retail banking industry before taking this course.

Upon completing this course, students will be able to:

- Describe the products and services offered by consumer payments providers
- Describe the consumer payment business processes and IT systems used by banks
- Discuss the current business and IT challenges facing banks today in consumer payments
- Identify the lines of business responsible for consumer payments within banks
- Pursue new opportunities by using the information in this course to identify potential opportunities, target decision-makers and prepare bright questions to ask

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Business Overview

- Business model
- Making money
- Types of consumer payments
- Payment systems
- Organization structure

Card Payments

- Card authorization process
- Card settlement process
- Card economics
- Pressure on card profitability

ACH Payments

- ACH payments process
- Internal ACH transaction flow
- Real time retail payments

Check Payments

- Check clearing process
- Electronic check conversion

On-Line Payments

- Digital wallets

Mobile Payments

- Mobile carrier billing
- Mobile POS payments

Cash Payments

Industry Challenges

- Regulatory compliance
- Fraud management
- Virtual currencies
- Bank payment strategies

Certification Test

BUSINESS OF TREASURY SERVICES

This course provides a detailed understanding of the treasury services segment of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the corporate financial services industry before taking this course.

Upon completing this course, students will be able to:

- Describe the products and services offered by treasury services providers
- Explain the treasury services business processes and IT systems used by banks
- Discuss the current business and IT challenges facing banks today in treasury services
- Identify the organizational groups responsible for treasury services within banks
- Pursue new opportunities by using the information in this course to identify potential opportunities, target decision-makers and prepare bright questions to ask

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Business Overview

- Organization structure

Receivable Services

- Introduction
- ACH services
- Check processing services
- Electronic bill presentment services
- Merchant processing services
- Other receivable services

Payables Services

- Wire transfer services
- FX payments and CLS
- Corporate card services
- Electronic invoice presentment and payment
- Other Payables Services
- Liquidity management services

Information and Reporting Services

- On-line channels
- File management services

Trade Finance

- Open account trading services
- Documentary collections services
- Letters of credit services

- Trade finance challenges

Industry Issues and Challenges

- Changing client needs
- Lower processing and IT costs
- Rise of regional banks
- Supply chain finance
- Regulatory compliance
- Fraud management

Certification Test

BUSINESS OF CORPORATE FINANCE

This course provides a detailed understanding of the corporate finance segment of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the corporate financial services industry before taking this course.

Upon completing this course, students will be able to:

- Describe the business processes and IT systems used in corporate finance
- Discuss the current business and IT challenges facing corporate finance today
- Identify important executives responsible for corporate finance within financial institutions
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 1 hour

CPE Credit: 1

COURSE OUTLINE

Business Overview

- Services provided
- Importance of corporate finance

Organizational Structure

- Global banking
- Commercial banking
- Capital markets
- Treasury services
- Support functions

Commercial Lending

- Commercial loan origination
- Commercial loan administration

Investment Banking

- Advisory services
- Financing services
- Securities underwriting

Industry Challenges

- Changing competitive landscape
- Geographic expansion
- Cross-selling opportunities
- Efficiency improvements
- Risk management

Certification Test

BUSINESS OF CORE BANKING

This course provides a detailed understanding of the business and IT issues and challenges associated with core banking systems. Learners should have a fundamental understanding of the retail banking and corporate financial services industry before taking this course.

Upon completing this course, students will be able to:

- Describe the role of core banking systems within a bank's overall IT ecosystem
- Understand the business and IT issues driving core banking modernization
- Identify important executives involved in core banking modernization
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 1 hour

CPE Credit: 1

COURSE OUTLINE

What is Core Banking?

- Banking IT application ecosystem

Drivers Behind Core Banking Modernization

- IT infrastructures are complex and heterogeneous
- Support is a challenge
- Scalability is an issue
- Data management is a problem
- IT management needs to improve
- Operational efficiency is limited
- Increased regulatory scrutiny

Approaches to Core Banking Modernization

- Outsource
- Replace with third party solution
- Transform over time
- How do banks evaluate partners

Important Executives

Certification Test

BUSINESS OF INVESTMENT MANAGEMENT

This course provides a detailed understanding of the retail brokerage, asset management and private banking segments of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the investment management industry before taking this course.

Upon completing this course, students will be able to:

- Describe the business processes and IT systems associated with investment management
- Discuss the current business and IT challenges facing participants in the investment management industry
- Identify important executives responsible for investment management
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 1.5 hours

CPE Credit: 1.5

COURSE OUTLINE

Investment Management Overview

Asset Management

- Organization structure
- Front office IT ecosystem
- Back office IT ecosystem
- Industry challenges
 - Controlling costs
 - Growing revenue
 - Restoring trust

Retail Brokerage

- Organizational structure
- IT ecosystem
- Industry challenges

- Responding to new regulations
- Moving from brokers to advisors
- Investing in technology

Private Banking

- Industry challenges

Certification Test

BUSINESS OF INVESTMENT BANKING AND TRADING

This course provides a detailed understanding of the investment banking, proprietary trading and institutional brokerage segments of the financial services industry, including important business processes and current industry challenges. Learners should have a fundamental understanding of the investment management and corporate financial services industry before taking this course.

Upon completing this course, students will be able to:

- Describe the products and services offered by investment banking and trading providers
- Describe the business processes and IT systems used in investment banking and trading
- Discuss the current business and IT challenges facing investment banking and trading operations today
- Identify the organizational structure for investment banking and trading within financial institutions
- Pursue new opportunities by using the information in this course to identify potential opportunities, target decision-makers and prepare bright questions to ask

Completion time: 1.5 hours

CPE Credit: 1.5

COURSE OUTLINE

Investment Banking Overview

- Investment banking services
- Investment banking sales opportunities
- Trading overview

Organization Structure

- Investment banking & trading structure
- Investment banking structure
- Trading structure

Business Processes

- Investment banking: securities underwriting
- Trading: trade execution
- Trading: trade execution IT ecosystem

Industry Challenges

- Changes in regulatory environment
- Changes in information technology
- Rise of alternative trading systems
- Dark pool of liquidity
- Fragmentation of liquidity
- Growth of electronic trading
- Algorithmic trading
- High frequency trading
- Direct market access
- Electronic bond trading
- Changing business models
- Exchanges
- Risk management

Certification Test

BUSINESS OF SECURITIES SERVICES

Business of Securities Services covers the organizational structures, business processes, IT systems and current challenges associated with securities services operations, including issuer services, broker and advisor services along with custody. Learners should have a fundamental understanding of the capital markets industry before taking this course.

Upon completing this course, students will be able to:

- Describe the business processes and IT systems associated with securities services
- Discuss the current business and IT challenges facing participants in the securities services industry
- Identify important executives responsible for corporate securities services
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 1.5 hours

CPE Credit: 1.5

COURSE OUTLINE

Securities Services Overview

- Securities services terms
- Organization structure

Issuer Services

- Shareholder services
- Trustee services
- Depositary receipt administration

Broker and Advisor Services

- Trade execution IT ecosystem
- Securities clearing IT ecosystem
- Clearing agents provide additional services
- Trade settlement IT ecosystem
- Cross border settlement

Custody Services

- Services provided
- Custody related services
- Custody IT ecosystem

Industry Issues and Challenges

- Shifting industry landscape
- Demands for greater transparency
- Reforming OTC derivatives markets
- Industry consolidation
- Changes in the custody business model
- Revenue growth opportunities
- Cost control

Certification Test

BUSINESS OF REGULATORY COMPLIANCE IN FINANCIAL SERVICES

This cross segment course covers regulations facing the financial services industry today, and the business and IT challenges created by these regulations. This course also addresses key executives and changes in compliance management by financial institutions. Learners should have a fundamental understanding of the particular industry segment before taking this course.

Upon completing this course, students will be able to:

- Describe the important regulations facing financial institutions today
- Discuss the business and IT challenges created by these regulations
- Identify lines of business responsible for regulatory compliance within financial institutions
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Overview of Regulatory Compliance

- Introduction
- Dodd Frank Act

- Regulation in China

New Regulations

- Introduction
- The financial stability board
- US regulators
- EU regulators
- UK regulators
- Sales opportunities

Changes in Regulations

- Capital and supervisory rules
- Corporate governance
- International accounting standards
- Consumer protection
- Investor protection
- Securities trading regulations
- Investment fund requirements
- Anti-money laundering

Improving Compliance Management

Certification Test

BUSINESS OF RISK MANAGEMENT IN FINANCIAL SERVICES

This cross segment course covers techniques and IT systems used by financial institutions to manage risk, and current business and IT challenges related to risk management. This course also addresses key executives responsible for risk management and changes in risk management by financial institutions. Learners should have a fundamental understanding of the particular industry segment before taking this course.

Upon completing this course, students will be able to:

- Describe the different types of risks that impact financial institutions
- Explain the techniques and IT systems used by financial institutions to manage risk
- Discuss the current business and IT challenges facing financial institutions in risk management today
- Identify important executives responsible for risk management within financial institutions
- Pursue new opportunities by using the information in this course to identify potential opportunities, target executives and prepare bright questions to ask

Completion time: 2 hours

CPE Credit: 2

COURSE OUTLINE

Types of Risk Management

- Credit risk
- Market risk
- Liquidity risk
- Operational risk

Fraud Prevention

- Application fraud
- Payments fraud
- Card fraud

Enterprise Risk Management (ERM)

- Goal of ERM
- Where is ERM today

Risk and Compliance Management Converging

Important Executives

Certification Test

For more information please contact Chris Lawton at (973) 895-6061 or at clawton@goto-psi.com .

Thank you for considering PSI!