

Banking and Finance: Teller Operations: Grades 11, 12

Adopted 2011

Role of a Teller

1.1 Define terminology

1. Prepare a list of terms with definitions 1.1.1

1.2 Examine common work practices

1. Provide examples of common work practices
 - Punctuality/attendance
 - Communication skills
 - Professional dress
 - Following rules and procedures1.2.1

1.3 Discuss duties of a teller

1. Research and present, in the form of a job description, the duties of a teller
 - Promoting good customer relations
 - Maintaining confidentiality
 - Selling bank product and services
 - Cash handling
 - Recording transactions
 - Balancing transactions1.3.1

1.4 Explore different mission statements of banks

1. Obtain and evaluate mission statements from multiple banks 1.4.1

1.5 Discuss the supervisor role

1. Describe the role of the supervisor (Head Teller) 1.5.1

Primary Responsibilities

2.1 Define terminology

1. Prepare a list of terms with definitions 2.1.1

2.2 Recognize opening teller procedures

1. Simulate teller opening procedures
 - Verify work station area
 - Review supply stock
 - Order currency and coin from vault
 - Sign on to the computer system2.2.1

2.3 Demonstrate balancing procedures

1. Reconcile/balance cash drawers 2.3.1
2. Describe the role of cash in balancing 2.3.2
3. Discuss the importance of internal and external controls 2.3.3

4. Describe steps to take to resolve differences 2.3.4
5. Discuss cash errors 2.3.5

2.4 Recognize closing procedures

1. Simulate teller closing procedures
 - Bundle all proof work
 - Secure negotiables
 - Sign off computer
 - Lock up all cash
 - Search work area for valuables
 - Complete cash totals for cash in and cash out for the day2.4.1

Check Handling

3.1 Define terminology

1. Prepare a list of terms with definitions 3.1.1

3.2 Recognize the elements of a check

1. Identify the basic components of a check 3.2.1

3.3 Discuss different types of checks

1. Recognize the different types of checks 3.3.1

3.4 Discuss different types of endorsements

1. Compare several types of endorsements 3.4.1

3.5 Verify acceptable forms of identification

1. Examine different forms of acceptable identification 3.5.1

3.6 Explain the concept of clearing checks for payment

1. Identify the different methods for clearing checks for payment 3.6.1

3.7 Discuss electronic money transfers

1. Identify the advantages electronic transfers have over checks as a means of payment 3.7.1

Characteristics of Currency & Coin

4.1 Define terminology

1. Prepare a list of terms with definitions 4.1.1

4.2 Discuss how new currency is placed into circulation and old currency is removed

1. Identify the importance of the circulation of good currency in the system 4.2.1

4.3 Identify mutilated, unfit, altered and counterfeit money

1. Differentiate mutilated, unfit, altered and counterfeit money 4.3.1

4.4 Examine the characteristics of currency

1. Diagram the characteristics of currency 4.4.1

4.5 Compare and contrast the methods of counting currency

1. Demonstrate a method of counting currency
 - hand to counter method
 - hand to hand method 4.5.1
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4.6 Discuss cash transactions that require completing a Currency Transaction Report and Suspicious Activity Report

1. Complete the form based on a case scenario 4.6.1
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Bank Security

5.1 Define terminology

1. Prepare a list of terms with definitions 5.1.1
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5.2 Understand the appropriate behavior before, during and after a robbery

1. Demonstrate appropriate behavior before, during, and after a robbery 5.2.1
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5.3 Restate the safe/appropriate response to a fire, bomb or kidnapping threat

1. List appropriate responses to a bomb or kidnapping threat 5.3.1
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5.4 Know your emergency response plan for natural disasters

1. Develop an emergency response plan 5.4.1
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5.5 Describe methods of identify theft and discuss ways to prevent identify theft

1. Create a chart outlining the methods and prevention of identity theft 5.5.1
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5.6 Discuss technology security

1. List ways to prevent technology security breaches 5.6.1
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5.7 Discuss physical security

1. Explain varies methods of physical security such as building design, surveillance and alarm technology, employee training and transportation security 5.7.1