Arkansas CTE

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 procedures 1.2.1

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 transactions 1.3.1

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 system 2.2.1

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

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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 day 2.4.1

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

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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

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

Bank Security

5.1 Define terminology

1. Prepare a list of terms with definitions 5.1.1

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

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

5.4 Know your emergency response plan for natural disasters

1. Develop an emergency response plan 5.4.1

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

5.6 Discuss technology security

1. List ways to prevent technology security breaches 5.6.1

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