

INSTRUCTIONAL DESIGN DOCUMENT

Regulatory Compliance:

Employee Policies and Procedures



Empowering financial success. Delivering personalized guidance. Building lasting relationships.



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PROJECT CONTEXT

Problem

The Moneywise Banking Institution has expanded its workforce due to increased business demands and new branch openings. However, the current onboarding process needs to provide sufficient training on compliance policies and procedures. New employees, particularly those with limited banking experience, need to be made aware of the regulatory landscape and the specific policies they must adhere to.

Purpose

The purpose of the "Moneywise Banking Institute's Regulatory Compliance: Employee Policies and Procedures" e-learning course is to provide employees with a comprehensive understanding of the institute's regulatory compliance requirements and equip them with the knowledge and skills necessary to adhere to industry regulations. By addressing the importance of regulatory compliance, explaining key requirements, detailing the institute's specific policies, and offering practical guidance on mitigating compliance risks, this course aims to foster a culture of compliance, minimize potential violations, and safeguard the institute's reputation while ensuring the protection of customers and the integrity of the financial system.

Needs Analysis

The methods of data collection were conducted in the following manner:

1. Surveys: Online surveys were conducted to gather feedback and insights from employees regarding their current knowledge of compliance policies and procedures, areas of confusion or difficulty, and specific training needs. The surveys were designed to be comprehensive and targeted to ensure all relevant aspects of regulatory compliance were covered.
2. Interviews: Key stakeholders, including compliance officers, managers, and subject matter experts, were interviewed to gain a deeper understanding of the specific compliance challenges faced by the institute and its employees. These interviews helped identify compliance gaps, common compliance violations, and areas where employees required additional training and support.
3. Review of Compliance Incidents: Detailed analysis of past compliance incidents and violations within the organization was conducted to identify patterns, root causes, and



areas of weakness. This data provided valuable insights into the specific areas that required focused attention and training within the course.

4. Documentation and Policy Review: Existing compliance policies, procedures, and documentation within the institute were reviewed to assess their clarity, effectiveness, and alignment with current regulatory requirements. This review allowed for the identification of any gaps or discrepancies that needed to be addressed in the e-learning course.

5. Observation and Job Analysis: Direct observation of employees' day-to-day activities and job analysis were conducted to identify the specific tasks and responsibilities that required compliance knowledge and skills. This data helped ensure that the course content was relevant, practical, and aligned with the actual job requirements of employees.

By employing these data collection methods, a comprehensive understanding of the compliance training needs and requirements of the Moneywise Banking Institute was obtained.

Data collection **findings** revealed several key factors:

1. Recent regulatory updates have created a knowledge gap among employees, leading to confusion and potential compliance breaches.
2. Compliance violations have been observed, indicating a lack of comprehensive understanding of the institute's policies and procedures.
3. The onboarding process for new employees lacks adequate training on compliance, leaving them unaware of the regulatory landscape.

Solution

The solution to address the findings of the needs analysis for the "Moneywise Banking Institute's Regulatory Compliance: Employee Policies and Procedures" e-learning course is to develop an engaging and interactive online training program. This comprehensive course will cover key regulatory requirements, institute-specific policies, and risk mitigation strategies. The training modules will incorporate multimedia elements, practical examples, and role-based simulations to ensure the practical application of compliance knowledge. Regular assessments will be included to gauge understanding and identify areas for reinforcement. Ongoing support channels and supplementary resources will be provided to facilitate continuous learning and address



employees' questions. By implementing this solution, Moneywise Banking Institute will equip employees with the necessary knowledge and skills to navigate regulatory compliance, reduce risks, and foster a culture of compliance throughout the organization.

Addressing these needs through the course will ensure employees are well-informed, aligned with regulations, and capable of upholding the institute's compliance standards, ultimately reducing compliance risks and reinforcing a culture of adherence to regulatory requirements.

Course Outcomes

By the end of this course, employees will:

- Describe the steps involved in implementing compliance policies and procedures;
- Implement compliance best practices;
- Identify and mitigate compliance risks.

PROJECT REQUIREMENTS

Cost

Item	Rate	Total
Needs Analysis	\$60/hr	\$180
Instructional Design Document	\$50/hr	\$250
Lesson Plan Development	\$50/hr	\$100
e-Learning Course Development	\$70/hr	\$490
Student Note-taking Guide	\$50/hr	\$100
Infographic	\$50/hr	\$50
Total Cost		\$1,170

Timeline

Project development is to be completed within three weeks.



Standards

The course must be SCORM and HTML5 compliant.

LEARNING REQUIREMENTS

Audience Profile

The target audience for the "Moneywise Banking Institute's Regulatory Compliance: Employee Policies and Procedures" e-learning course consists of all employees across various departments and job roles within the institute. This audience profile is chosen because regulatory compliance is a shared responsibility that applies to every individual within the organization. Regardless of their specific roles, employees must understand the importance of compliance, be aware of regulatory requirements, and adhere to the institute's policies and procedures.

Including employees from all departments ensures compliance standards are consistently upheld throughout the organization, minimizing compliance risks and promoting a culture of adherence to regulatory guidelines. By providing comprehensive training to all employees, the course aims to create a unified understanding of compliance expectations, allowing for seamless collaboration and coordination in regulatory compliance.

Additionally, involving employees from diverse job roles enables the course to address compliance requirements for each function within the institute. This ensures that employees understand how compliance relates to their responsibilities and can effectively apply compliance guidelines in their day-to-day activities.

Overall, the chosen audience profile, including all employees, reflects the holistic approach necessary for ensuring regulatory compliance within Moneywise Banking Institute. By consistently training employees at all levels and across all departments, the institute can establish a strong foundation of compliance knowledge and practices throughout the organization.



Learning Environment

The "Moneywise Banking Institute's Regulatory Compliance: Employee Policies and Procedures" e-learning course creates an engaging and accessible learning environment. Available through an online platform, employees can complete the course at their own pace, with a deadline set for completion within 30 days. This training is mandatory for all employees to understand regulatory compliance comprehensively. The course incorporates interactive multimedia elements, assessments, and collaboration features to cater to diverse learning styles. By the end of the training, employees will possess the knowledge and skills to navigate regulatory requirements effectively and uphold compliance standards within the institute.

COURSE OBJECTIVES

Learning Objectives

- Describe the steps involved in implementing compliance policies and procedures;
- Implement compliance best practices;
- Identify and mitigate compliance risks.

Performance Goals

- Compliance Adherence: Maintain a compliance adherence rate of 100% by consistently following regulatory requirements, institute-specific policies, and procedures.
 - Metric: Monitor compliance audits and track the percentage of compliance violations or deviations identified. Aim for zero compliance breaches or penalties, striving for a 100% compliance adherence rate.
- Risk Identification and Mitigation: Proactively identify and mitigate compliance risks within work processes and environments.
 - Metric: Conduct regular risk assessments and track the identified risks, aiming to identify and mitigate at least 90% of potential compliance risks within specified timelines.
- Compliance Culture: Foster a strong organizational compliance culture by promoting ethical behavior and active participation in compliance-related initiatives.
 - Metric: Administer periodic compliance culture surveys to measure employee perception and awareness of compliance practices. Aim for



survey scores indicating at least 95% employee satisfaction and engagement in maintaining a strong compliance culture.

- **Audit Success:** Achieve positive outcomes in compliance audits by being well-prepared, providing accurate documentation, and demonstrating a deep understanding of regulatory requirements.
 - Metric: Track the results of compliance audits, aiming for at least a 95% audit success rate and minimal or no major findings or compliance deficiencies.
- **Continuous Learning and Development:** Engage in ongoing learning and professional development to stay updated on regulatory changes and enhance compliance expertise.
 - Metric: Monitor employee participation in compliance-related training, workshops, certifications, or conferences. Aim for at least 90% of employees to complete at least 20 hours of compliance training annually.

INSTRUCTIONAL STRATEGY

Presentation Patterns

The "Moneywise Banking Institute's Regulatory Compliance: Employee Policies and Procedures" course follows a structured and systematic approach to facilitate effective learning. At the start of the course, the learner will complete a formative assessment. The formative assessment will be in the form of multiple choice. The learner will read case studies to identify if regulatory compliance with policies and procedures was followed.

Following the formative assessment, the course is divided into modules. Lesson 1 will highlight the topic's relevance and importance in the banking industry. Employees will learn about the steps in implementing regulatory compliance with policies and procedures. During Lesson 2, employees will apply knowledge by implementing best practices through various scenarios and interactive elements. Finally, during Lesson 3, employees will learn to identify and mitigate compliance risks.

Content is delivered through various instructional strategies, including text-based explanations, multimedia elements, interactive scenarios, and real-world examples, enhancing comprehension and retention. Each module concludes with a recap or summary section reinforcing key concepts, and additional resources are provided for



further exploration. A summative assessment will be given with immediate feedback to wrap up the course. This summative assessment will include case studies. The learner will be required to identify if regulatory compliance with policies and procedures was followed.

Media Strategy

This e-learning course will be built in Storyline 360. Interactive elements may include Vyond animation to engage the audience through animated character scenarios, interactive elements, and visual storytelling, bringing the content to life. The course will have audio narration to accompany text and imagery.

ASSESSMENT STRATEGY

Purpose	Frequency	Scoring
- Evaluate the learner's prior knowledge - Check for Understanding - Evaluate learner's application of course objectives	- Formative - After each module (Checking for Understanding) - Summative	80% +

Formative	Summative
Objective: To assess employees' ability to apply their understanding of the organization's regulatory compliance policies and procedures that reflect real-world scenarios. Assessment: Scenario 1: Welcome to Moneywise Banking Institution. All employees are	Objective: To assess employees' ability to apply their understanding of the organization's regulatory compliance policies and procedures that reflect real-world scenarios. Assessment: Scenario 1: Welcome to Moneywise Banking Institution. All employees are



required to complete the training:
Regulatory Compliance: Employee
Policies and Procedures.

Select the best that tells the **framework** of policies and procedures for implementing regulatory compliance that you will be required to implement in your job performance.

a.	Training	Risk Assessment	Prompt Customer Service	Monitoring & Enforcement
b.	Training	Risk Assessment	Reporting	Monitoring & Enforcement
c.	Training	Risk Assessment	Suggested Practices	Monitoring & Enforcement
d.	Training	Risk Assessment	Reporting	Shortcuts for Known Customers

Scenario 2: You are a bank teller. Your branch manager is conducting a quick assessment of knowledge from the recent onboarding training. The question was posed, “What is the policy designed to identify or mitigate money laundering?”

- a. Anti-Money Laundering (AML)
- b. Customer Identification Program (CIP)
- c. Suspicious Activity Reporting (SAR)
- d. All of the Above

Scenario 3: Marshall, a customer service representative, has been an employee at the local bank for the past five years. He has been well-trained in the bank’s policies and procedures. On a particular day, Marshall received a call from a high-risk customer requesting to conduct a wire transfer. Marshall thinks that the wire transfer may be for illegal purposes. However, he feels pressure to

required to complete the training:
Regulatory Compliance: Employee
Policies and Procedures.

Select the best that tells the **framework** of policies and procedures for implementing regulatory compliance that you will be required to implement in your job performance.

a.	Training	Risk Assessment	Prompt Customer Service	Monitoring & Enforcement
b.	Training	Risk Assessment	Reporting	Monitoring & Enforcement
c.	Training	Risk Assessment	Suggested Practices	Monitoring & Enforcement
d.	Training	Risk Assessment	Reporting	Shortcuts for Known Customers

Scenario 2: You are a bank teller, and a customer approaches you to make a large cash withdrawal. This customer is unfamiliar to you. You want to follow bank policy and procedures. What should you do? (select two)

- a. File a Suspicious Activity Report (SAR).
- b. Notify the customer that, according to your bank’s Know Your Customer (KYC) policy, you cannot assist because you don’t know him/her.
- c. Follow the Customer Identification Program (CIP) procedures.
- d. Trust your instincts and seek assistance from the branch manager.

Scenario 3: Patti, a customer service representative, has been an employee at the local bank for the past three weeks. She has been onboarded in the bank’s



meet his sales quota, so he proceeds to facilitate the transaction, not following policy. What are the potential risks associated with Marshall's situation?

- a. Financial penalties
- b. Criminal charges
- c. Loss of his job
- d. All of the above

Scenario 4: Aleena, the bank's branch manager, receives a report that a customer, who is known as high-risk, has made a large cash withdrawal. She is concerned that the withdrawal may be for illegal purposes. Which of the following are mitigation strategies that Aleena could enact? (Select all that apply)

- a. Refer to the Regulatory Compliance: Employee Policies and Procedures Handbook.
- b. Contact the customer to ask about the withdrawal; require documentation.
- c. Report the suspicious activity to law enforcement.
- d. There is no need for mitigation measures. According to the KYC policy, the customer is already known.

Scenario 5: Reshad, a bank teller, assists a customer who asks to make a deposit in three checks amounting to \$27,518. Reshad asks the customer for identification. The customer shows his driver's license. Reshad checks the driver's license against the customer's

policies and procedures. On a particular day, Patty received a call from a high-risk customer requesting to conduct a wire transfer. Patty's instincts tell her that the wire transfer may be for illegal purposes. However, she feels pressure because she is new on the job. She did not want to ask for help, so she proceeded to facilitate the transaction. What are the potential risks associated with Patty's situation?

- a. Financial penalties
- b. Criminal charges
- c. Loss of her job
- d. All of the above

Scenario 4: Jeffrey, the bank's branch manager, received a report that a customer, who is known as high-risk, has made a large cash withdrawal. Jeffrey's instincts tell him to be concerned because this is a sign that the withdrawal could be for illegal purposes. Which of the following are mitigation strategies that Jeffrey could take? (Select all that apply)

- a. Refer to the Regulatory Compliance: Employee Policies and Procedures Handbook to ensure steps are followed.
- b. Contact the customer to ask about the withdrawal; require documentation.
- c. Report the suspicious activity to law enforcement.
- d. There is no need for mitigation measures. According to the KYC policy, the customer is already known.



account information and finds a match. Rashad proceeds to scan the customer's checks and completes the deposit transaction. Rashad had followed the Regulatory Compliance: Employee Policies and Procedures training. What are the benefits of Rashad following the training? *(Select all that apply)*

- a. Rashad helped to protect the bank from fraud.
- b. Rashad provided good customer service.
- c. Rashad protected the customer's privacy.
- d. Rashad was careful to prevent errors.

Answer Key

Scenario 1: Welcome to Moneywise Banking Institution. All employees are required to complete the training: Regulatory Compliance: Employee Policies and Procedures.

Select the best that tells the **framework** of policies and procedures for implementation regulatory compliance that you will be required to implement in your job performance.

a.	Training	Risk Assessment	Prompt Customer Service	Monitoring & Enforcement
b.	Training	Risk Assessment	Reporting	Monitoring & Enforcement
c.	Training	Risk Assessment	Suggested Practices	Monitoring & Enforcement
d.	Training	Risk Assessment	Reporting	Shortcuts for Known Customers

Scenario 5: Brenley, a bank teller, assists a customer who asked to make a deposit amounting to \$55,387. Brenley asked the customer for identification. The customer showed her driver's license. Brenley checked the driver's license against the customer's account information and found a match. Brenley proceeded to scan the customer's checks and completed the deposit transaction. Brenley had followed the Regulatory Compliance: Employee Policies and Procedures training. What are the benefits of Rashad following the training? *(Select all that apply)*

- a. Brenley helped to protect the bank from fraud.
- b. Brenley provided good customer service.
- c. Brenley protected the customer's privacy.
- d. Brenley was careful to prevent errors.

Answer Key

Scenario 1: Welcome to Moneywise Banking Institution. All employees are required to complete the training: Regulatory Compliance: Employee Policies and Procedures.

Select the best that tells the **framework** of policies and procedures for implementing regulatory compliance that you will be required to implement in your job performance.

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b.	Training	Risk Assessment	Reporting	Monitoring & Enforcement
c.	Training	Risk Assessment	Suggested Practices	Monitoring & Enforcement
d.	Training	Risk Assessment	Reporting	Shortcuts for Known Customers



Scenario 2: You are a bank teller. Your branch manager is conducting a quick assessment of knowledge from the recent onboarding training. The question was posed, “What is the policy designed to identify or mitigate money laundering, and why is it important to know signs to be aware of?”

Answer Key:

- a. Anti-Money Laundering (AML): The AML policy is designed to prevent banks from being used to launder money.
 - b. Customer Identification Program (CIP): The CIP policy is designed to ensure that banks know who their customers are.
 - c. Suspicious Activity Reporting (SAR): The SAR is designed to allow banks to report suspicious activity to law enforcement.
 - d. All of the above: AML, CIP, and SAR, are all important to know because they help identify or mitigate illegal acts. Employees must know the signs in order to protect the financial institution.**
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Scenario 3: Marshall Smith, a customer service representative, has been an employee at the local bank for five years. He has been well-trained in the bank’s policies and procedures. On a particular day, Marshall received a call from a high-risk customer requesting to conduct a wire transfer. Marshall thinks the wire transfer may be for illegal purposes. However, he feels pressure to meet his sales quota, so he proceeds to facilitate the transaction, not following policy. What are the potential risks associated with Marshall’s situation?

- a. Financial penalties
 - b. Criminal charges
 - c. Loss of his job
 - d. All of the above: Marshall is risking all of the above by not following the policies and procedures. He could be facing financial penalties from the bank or regulators, criminal charges, and loss of his job.**
-

Scenario 2: You are a bank teller, and a customer approaches you to make a large cash withdrawal. This customer is unfamiliar to you. You want to follow bank policy and procedures. What should you do? (select two)

Answer Key:

- a. File a Suspicious Activity Report (SAR).
 - b. Notify the customer that, according to your bank’s Know Your Customer (KYC) policy, you cannot assist because you don’t know him/her.
 - c. Follow the Customer Identification Program (CIP) procedures.**
 - d. Trust your instincts and seek assistance from the branch manager.**
-

Scenario 3: Patti, a customer service representative, has been an employee at the local bank for the past three weeks. She has been onboarded in the bank’s policies and procedures. On a particular day, Patti received a call from a high-risk customer requesting to conduct a wire transfer. Patti’s instincts tell her that the wire transfer may be for illegal purposes. However, she feels pressure because she is new on the job. She did not want to ask for help, so she proceeded to facilitate the transaction. What are the potential risks associated with Patti’s situation?

- a. Financial penalties
 - b. Criminal charges
 - c. Loss of his job
 - d. All of the above: Patti is risking all of the above by not following the policies and procedures. She could be facing financial penalties from the bank or regulators, criminal charges, and loss of her job.**
-

Scenario 4: Jeffrey, the bank’s branch manager, received a report that a customer, who is known as high-risk, has made a large cash withdrawal. Jeffrey’s instincts tell him to be concerned because this is a sign that the withdrawal could be for illegal purposes. Which of the following are mitigation strategies that Jeffrey could take? (Select all that apply)



Scenario 4: Aleena, the bank's branch manager, receives a report that a customer, who is known as high-risk, has made a large cash withdrawal. She is concerned that the withdrawal may be for illegal purposes. Which of the following are mitigation strategies that Aleena could enact? (Select all that apply)

- a. Refer to the Regulatory Compliance: Employee Policies and Procedures handbook to ensure steps are followed.
- b. Contact the customer to ask about the withdrawal; require documentation.
- c. Report the suspicious activity to law enforcement.
- d. There is no need for mitigation measures. According to the KYC policy, the customer is already known.

*note: If the customer cannot provide a satisfactory explanation, the manager should report the suspicious activity to law enforcement. The manager should also freeze the customer's account until the investigation is complete.

Scenario 5: Reshad, a bank teller, assists a customer who asks to make a deposit in three checks amounting to \$27,518. Reshad asks the customer for identification. The customer shows his driver's license. Reshad checks the driver's license against the customer's account information and finds a match. Reshad proceeds to scan the customer's checks and completes the deposit transaction. Rashad had followed the Regulatory Compliance: Employee Policies and Procedures training. What are the benefits of Rashad following the training? (Select all that apply)

- a. Rashad helped to protect the bank from fraud.
- b. Rashad provided good customer service.
- c. Rashad protected the customer's privacy.
- d. Rashad was careful to prevent errors.

*Rashad followed the bank's policies and procedures, which helped to protect the bank from fraud, provide good customer service, and protects the customer's privacy. Rashad also was careful to

- a. Refer to the Regulatory Compliance: Employee Policies and Procedures handbook to ensure steps are followed.
- b. Contact the customer to ask about the withdrawal; require documentation.
- c. Report the suspicious activity to law enforcement.
- d. There is no need for mitigation measures. According to the KYC policy, the customer is already known.

*note: If the customer cannot provide a satisfactory explanation, the manager should report the suspicious activity to law enforcement. The manager should also freeze the customer's account until the investigation is complete.

Scenario 5: Brenley, a bank teller, assists a customer who asked to make a deposit amounting to \$55,387. Brenley asked the customer for identification. The customer showed her driver's license. Brenley checked the driver's license against the customer's account information and found a match. Brenley proceeded to scan the customer's checks and completed the deposit transaction. Brenley had followed the Regulatory Compliance: Employee Policies and Procedures training. What are the benefits of Brenley following the training? (Select all that apply)

- a. Brenley helped to protect the bank from fraud.
- b. Brenley provided good customer service.
- c. Brenley protected the customer's privacy.
- d. Brenley was careful to prevent errors.

*Brenley followed the bank's policies and procedures, which helped to protect the bank from fraud, provide good customer service, and protect the customer's privacy. Brenley also was careful to prevent errors by checking the customer's driver's license to match the account on file and scanning the checking for accuracy.

Passing Score: 80%+



prevent errors by checking the customer's driver's license to match the account on file and scanning the checking for accuracy. Passing Score: 80%+	
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Example(s)

[Formative Assessment-Regulatory Compliance: Employee Policies and Procedures](#)

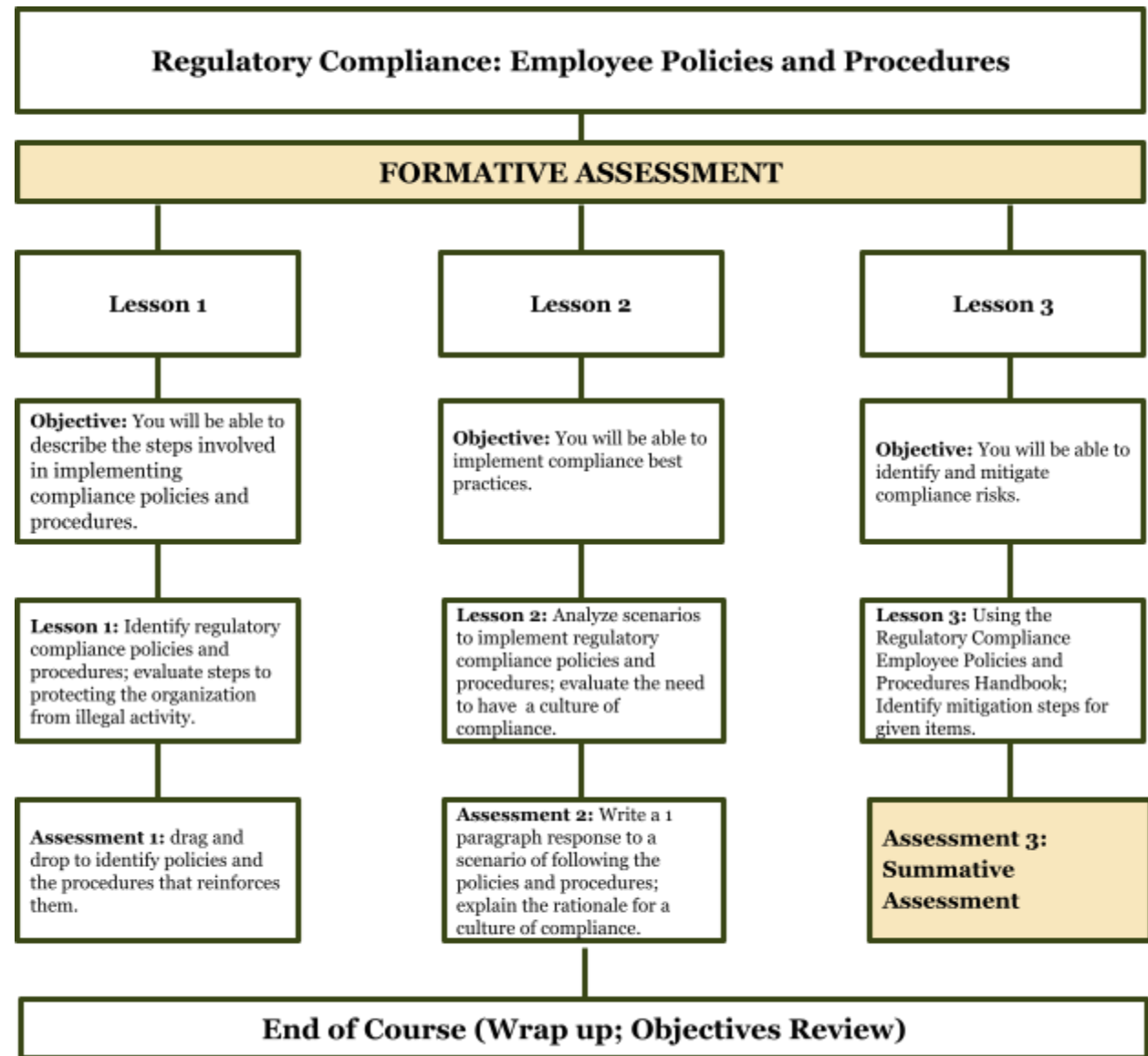
Types of Assessments

Formative and Summative Assessments: Google Form (Multiple Choice)

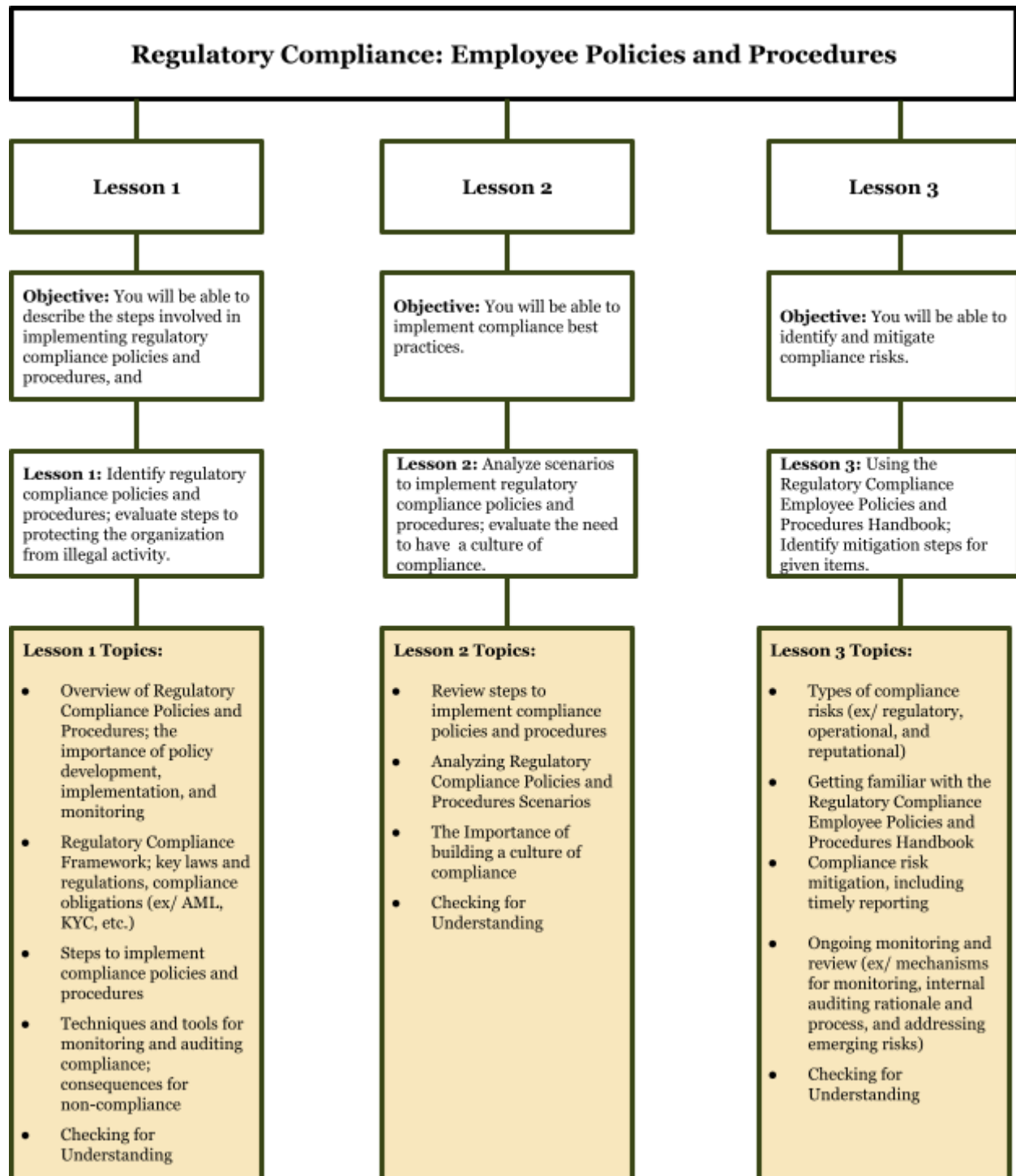
Module Quiz: Multiple Choice, Fill in the Blank, Interactive Simulation, and Drag and Drop



COURSE FORMAT



Lesson Topics Outline



DEVELOPMENT TOOLS

- Storyline 360: course building
- Vyond: character animations/scenarios
- Audacity: voice-overs as needed
- Canva: graphics
- Google Form: Formative and Summative Assessments
- Google Docs: Instructional Design Document



PROJECT SIGN-OFF

Project Name: _____

Client Company: _____

Instructional Designer Agreement

I acknowledge that I will deliver the product and its specifications outlined in this document in accordance with the stated time frame. Any changes will be communicated to the client, necessitating this agreement's renewal.

_____	_____
Signature	Date

Client(s) Agreement

I agree to the terms of this course and will deliver upon any responsibilities outlined within its development.

_____	_____
Printed Name	Date

_____	_____
Signature	Date

