

CK 2009 - Advanced Management Strategies

Who Should Attend This Training:

- All Private and Public Sector Corporations
- Senior Managers and Supervisors as well as Heads of Various Departments



**THE MOST COMPREHENSIVE AND PRACTICAL
ADVANCED MANAGEMENT TRAINING FOR
SENIOR MANAGERS AND SUPERVISORS**

Some Topics To Be Covered

- ◆ DELEGATE RESPONSIBILITY, AUTHORITY AND ACCOUNTABILITY
- ◆ DEVELOP A COACHING AGENDA THAT INSURES PRODUCTIVE MEETINGS
- ◆ COMMUNICATION SKILLS FOR MANAGERS
- ◆ GIVE CLEAR DIRECTION – WITHOUT SOUNDING LIKE A DICTATOR
- ◆ THE FOUR STEPS TO TAKE WHEN COMMUNICATING WITH ANY DIFFICULT PERSON
- ◆ CONFLICT MANAGEMENT AND CONFRONTATIONAL SKILLS
- ◆ DELEGATION SKILLS THAT WILL HELP YOU ACCOMPLISH MORE IN LESS TIME
- ◆ REWARDS AND INCENTIVES THAT INCREASE MORALE
- ◆ HOW TO OVERCOME NEGATIVITY AND RESISTANCE
- ◆ MAKING THE TRANSFORMATION FROM MANAGER TO LEADER
- ◆ HOW TO INSPIRE PEOPLE TO GO THE EXTRA MILE
- ◆ HOW TO BRING PEOPLE TOGETHER AND BUILD TEAM SPIRIT
- ◆ HOW TO GIVE FEEDBACK THAT HELPS YOUR WORKERS ACCEPT THEIR
- ◆ SHORTCOMINGS AND GO ON TO DO THEIR VERY BEST
- ◆ HOW TO MAKE SURE YOUR TEAM HAS A PROFITABILITY MINDSET

- ◆ THE IMPORTANCE OF TAKING CORRECTIVE RATHER THAN PUNITIVE ACTION
- ◆ THE IMPORTANT DIFFERENCES BETWEEN A MANAGER AND A LEADER
- ◆ ANALYZING VARIOUS COMMUNICATION STYLES AND RECOGNIZING YOUR OWN
- ◆ TIPS FOR COMMUNICATING EFFECTIVELY WITH THOSE WHOSE STYLE DIFFERS FROM YOURS
- ◆ ALLOCATE RESOURCES TO MAXIMIZE COMPETENCIES AND CAPABILITIES
- ◆ DESIGN APPROPRIATE PERFORMANCE MEASUREMENT AND SYSTEMS
- ◆ USE INNOVATION TO ENHANCE PROFITABILITY
- ◆ PREPARING YOURSELF TO CONFRONT A PROBLEM EMPLOYEE
- ◆ HOW TO SET REALISTIC, CLEAR PERFORMANCE STANDARDS
- ◆ IDENTIFY YOUR OWN LEADERSHIP STYLE
- ◆ DEVELOP STRATEGIES THAT MAKE THINGS HAPPEN
- ◆ LEAD A WINNING TEAM, DEPARTMENT OR ORGANIZATION
- ◆ HOW TO MOTIVATE EMPLOYEES TO GIVE 110%
- ◆ **Plus Several Other Topics!**

**On-Site Or In-House Training
Can Be Arranged**

TRAINING LOCATION:
St. Maarten



CK 2100 - Project Management

Who Should Attend This Training:

- All Private and Public Sector Corporations
- Project Managers, Supervisors, Senior Managers and all other ideally suited employees

**THE MOST PRACTICAL AND
COMPREHENSIVE PROJECT
MANAGEMENT TRAINING**

Some Topics To Be Covered

- ◆ EFFECTIVELY COMMUNICATE PROJECT GOALS, ASSIGNMENTS, PLANS, AND PROGRESS
- ◆ FACILITATE GROUP INVOLVEMENT IN PROBLEM SOLVING, DECISION MAKING, AND PLANNING
- ◆ BUILD TEAMS THAT ARE COMMITTED TO PROJECT SUCCESS
- ◆ DEVELOP A COMMON PROJECT MANAGEMENT LANGUAGE WITHIN YOUR ORGANIZATION
- ◆ UP-TO-DATE PROJECT MANAGEMENT TIPS AND TECHNIQUES
- ◆ DELIVER PROJECTS THAT ARE COMPLETE, ON TIME, WITHIN BUDGET, AND ACHIEVE DESIRED RESULTS
- ◆ DEVELOP PROJECT OBJECTIVES AND A WORK BREAKDOWN STRUCTURE, ESTABLISH PROJECT RESOURCE REQUIREMENTS
- ◆ ASSESS EACH PROJECT SITUATION, DETERMINE ACTIONS TO TAKE, AND MAKE MODIFICATIONS ACCORDINGLY.
- ◆ IDENTIFY POTENTIAL OPPORTUNITIES AND HOW TO TAKE ADVANTAGE OF THEM
- ◆ PERFORMANCE REVIEW OF VARIOUS PROJECTS

- ◆ LEARN HOW TO AVOID COMMON PROJECT
- ◆ START-UP PROBLEMS
- ◆ PERFORMANCE MANAGEMENT
- ◆ PROGRESSIVE DISCIPLINE PROCEDURES
- ◆ DOCUMENTING DISCIPLINE
- ◆ VARIOUS REWARDS AND INCENTIVES
- ◆ WAYS TO IMPROVE PRODUCTIVITY AND EFFICIENCY
- ◆ HOW TO BALANCE PRIORITIES AND MANAGE MULTIPLE PROJECTS
- ◆ MANAGING TIME – HOW TO WORK WITH, NOT AGAINST, THE CLOCK
- ◆ HOW TO DEFINE AND THEN MASTER THE TASKS, BEHAVIORS, AND ACTIVITIES REQUIRED TO REACH A GOAL.
- ◆ END PROCRASTINATION, PERFECTIONISM, AND OTHER TIME TRAPS – FOREVER!
- ◆ ELIMINATE MISSED DEADLINES BY ACCURATELY ESTIMATING HOW LONG TASKS WILL REALLY TAKE
- ◆ HOW TO IDENTIFY AND ROOT OUT PROJECT WASTE
- ◆ **Plus Several Other Topics!**

**On-Site Or In-House Training
Can Be Arranged**

**PROJECT MANAGEMENT TECHNIQUES
FOR THE 21ST CENTURY**

TRAINING LOCATION:
St. Kitts



Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 3000 - Financial Risk Management Procedures and Supervision

Who Should Attend This Training:

- All Banks, Financial Institutions as well as Public and Private Sector Corporations
- All ideally selected Managers and Supervisors

On-Site Or In-House Training
Can Be Arranged



THE IDEAL TRAINING FOR INSURANCE CORPORATIONS AND FINANCIAL INSTITUTIONS

Some Topics To Be Covered

- ◆ INTRODUCTION TO RISK MANAGEMENT & INSURANCE
- ◆ FUNDAMENTALS & TERMINOLOGIES OF RISK MANAGEMENT
- ◆ RISK CLASSIFICATION & INSURABLE EVENTS
- ◆ PRINCIPLES OF RISK CLASSIFICATION
- ◆ THE RELATIONSHIP BETWEEN NEGLIGENCE & LEGAL LIABILITY INSURANCE
- ◆ THE RISK MANAGEMENT FUNCTION
- ◆ IDENTIFICATION & MEASUREMENT OF EXPOSURES
- ◆ THE REASONS FOR INSURANCE REGULATIONS
- ◆ DISCHARGE OF INSURANCE CONTRACTS
- ◆ AN OVERVIEW OF RISK & RISK MANAGEMENT
- ◆ GENERAL LIFE INSURANCE POLICY PROVISIONS
- ◆ INTERNATIONAL RISK MANAGEMENT STRATEGIES
- ◆ RISK MANAGEMENT INFORMATION SYSTEMS (RMIS)
- ◆ CATEGORIES OF LIABILITY INSURANCE
- ◆ RISK MANAGEMENT DECISION METHODS
- ◆ AN INTRODUCTION TO RISK & UNCERTAINTY

- ◆ THE TEN P'S OF RISK MANAGEMENT
- ◆ IDENTIFYING RISK FACTORS
- ◆ RISK ASSESSMENT
- ◆ SYSTEMS OF CONTROL
- ◆ DECIDING PRIORITIES FOR ACTION
- ◆ STRATEGIES FOR MANAGING RISKS
- ◆ RANGE OF STRATEGIC APPROACHES FOR DEALING WITH RISKS
- ◆ THE NATURE OF RISK MANAGEMENT ACTIVITIES
- ◆ THE IDENTIFICATION OF SIGNIFICANT EXPOSURE TO RISK
- ◆ RISK ANALYSIS: EXPOSURES OF PHYSICAL ASSETS
- ◆ RISK ANALYSIS: EXPOSURES OF FINANCIAL ASSETS
- ◆ RISK ANALYSIS: EXPOSURES OF HUMAN ASSETS
- ◆ RISK ANALYSIS: EXPOSURES TO LEGAL LIABILITY
- ◆ RISK CONTROL TOOLS & TECHNIQUES
- ◆ EVALUATING LONG TERM PROJECTS IN THE PUBLIC SECTOR
- ◆ RISK ANALYSIS: EXPOSURES OF PHYSICAL ASSETS
- ◆ **Plus Several Other Topics!**

FINANCIAL RISK MANAGEMENT PROCEDURES FOR 21ST CENTURY

TRAINING LOCATION:
St. Kitts



CK 3200 - Crisis Management Procedures & Supervision

Who Should Attend This Training:

- All Banks, Financial Institutions, Public and Private Sector Corporations
- All ideally selected Managers and Supervisors

IDEAL FOR PROJECT MANAGERS AND CRISIS MANAGERS

Some Topics To Be Covered

- ◆ ASSESSING YOUR VULNERABILITY
- ◆ GOAL SETTING AS PART OF CRISIS PLANNING
- ◆ ORGANIZING TO MANAGE CRISIS
- ◆ PUTTING CONTROLS IN PLACE
- ◆ COMMUNICATING IN A CRISIS
- ◆ CRISIS COMMUNICATION TACTICS
- ◆ CRISIS MANAGEMENT IN A NUTSHELL
- ◆ CONTEXT FOR CRISIS: THE AIRLINE INDUSTRY
- ◆ ORGANIZATIONAL CRISIS & COMMUNICATION
- ◆ PREPARING FOR THE WORST: CONTINGENCY PLANNING
- ◆ DISASTER STRIKES: CONFRONTING CRISIS
- ◆ POST-CRISIS INVESTIGATION
- ◆ THE CRISIS MANAGER: FACING RISKS & RESPONSIBILITY
- ◆ DEFINING A CRISIS
- ◆ TYPES OF CRISIS
- ◆ CONTINGENCY PLANNING: PREPARING FOR THE WORST
- ◆ ESSENTIALS OF A CONTINGENCY PLAN
- ◆ COMMUNICATING DURING & AFTER A CRISIS
- ◆ MANAGING COMMUNICATIONS DURING THE CRISIS EVENT
- ◆ AFTERMATH COMMUNICATIONS & POST-CRISIS REBUILDING
- ◆ MANAGING SEVEN TYPES OF CRISES
- ◆ EMERGENCY MANAGEMENT STRATEGIES
- ◆ TECHNOLOGICAL CRISES
- ◆ HAZARD MANAGEMENT STRATEGIES
- ◆ MANAGING CONFRONTATION CRISES
- ◆ STRATEGIES FOR HANDLING MANAGEMENT MISDEEDS

- ◆ RISK MANAGEMENT AND COMMUNICATION
- ◆ TRANSFORMING ORGANIZATIONS IN THE AFTERMATH OF A CRISIS
- ◆ TAKING STOCK OF POTENTIAL PERILS
- ◆ SOURCES OF POTENTIAL CRISES
- ◆ IDENTIFYING POTENTIAL CRISES
- ◆ PRIORITIZING POTENTIAL CRISES
- ◆ PREPARE A SYSTEMATIC PROGRAM OF CRISIS AVOIDANCE
- ◆ CONTINGENCY PLANNING PROCEDURES
- ◆ PREPARING TODAY FOR TOMORROW'S PROBLEMS
- ◆ CRISIS RECOGNITION PROCEDURES
- ◆ PREVENTING A BAD SITUATION FROM BECOMING WORSE
- ◆ CRISIS RESOLUTION PROCEDURES
- ◆ HANDLE THE MEDIA WITH CARE AFTER THE CRISIS
- ◆ HOW TO WRITE A PRESS RELEASE
- ◆ MANAGING RISK AND RESOLVING CRISIS
- ◆ BUSINESS RISK MANAGEMENT AND RISK MODELING- SURVIVAL OF THE FITTEST
- ◆ CRISIS MANAGEMENT PLANNING PROCEDURES
- ◆ OVERVIEW OF RELEVANT DUTIES & POWERS BEFORE AND AFTER A CRISIS
- ◆ DEVELOPING AN EFFECTIVE RESPONSE STRATEGY
- ◆ DEVELOPING INTERNAL & EXTERNAL COMMUNICATIONS PLANS TO ADDRESS CRISIS
- ◆ SURVIVING A CORPORATE CRISIS
- ◆ INTERNAL & EXTERNAL RISKS CONTROL PROCEDURES
- ◆ DEFINING CRISIS MANAGEMENT STRATEGY
- ◆ HOW A CRISIS IS DECLARED
- ◆ ACTIVATING THE CRISIS MANAGEMENT TEAM
- ◆ REPUTATIONAL DAMAGE STRATEGIES AFTER A CRISIS
- ◆ **Plus Several Other Topics!**

CRISIS MANAGEMENT PROCEDURES FOR THE 21ST CENTURY

TRAINING LOCATION:
Florida

On-Site Or In-House Training
Can Be Arranged



Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 4000 - Hurricane Disaster Preparedness Management

Who Should Attend This Training:

- All private and public sector corporations
- Various Managers, Supervisors as well as Project and Critic Managers
- All ideally selected Managers and Supervisors



PREPARATION AND FORECASTING PROCEDURES FOR THE 21ST CENTURY

Some Topics To Be Covered

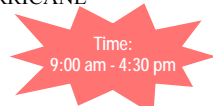
On-Site Or In-House Training
Can Be Arranged

- ◆ PREPARE YOURSELF AND YOUR CORPORATION TODAY
- ◆ HURRICANE PREPAREDNESS CHECKLIST FOR INDIVIDUALS AND CORPORATIONS
- ◆ DISASTER PREPAREDNESS PROCEDURES
- ◆ HURRICANE AWARENESS PROCEDURES
- ◆ VARIOUS TYPES OF DISASTERS- PREPARATION AND MITIGATION
- ◆ GETTING READY FOR HURRICANE SEASON
- ◆ THINGS TO DO BEFORE THE STORM
- ◆ THINGS TO DO DURING THE STORM
- ◆ THINGS TO DO AFTER THE STORM
- ◆ DEVELOPING YOUR FAMILY PLAN FOR HURRICANE
- ◆ TYPES OF ASSISTANCE AVAILABLE FOR SPECIAL NEEDS
- ◆ BUILDING CODE COMPLIANCE OFFICE SAFETY STANDARDS
- ◆ REVIEWING INSURANCE POLICIES
- ◆ SHELTER REQUIREMENTS
- ◆ EMERGENCY PLANNING AND EMERGENCY SUPPLY KIT
- ◆ CONSTRUCTION MATERIALS CONSIDERATIONS
- ◆ FLOOD AND FLASH FLOOD MITIGATION PROCEDURES
- ◆ DISASTER SUPPLY KIT REQUIREMENTS
- ◆ FIRE SAFETY REQUIREMENTS AND PROCEDURES
- ◆ THINGS TO DO AFTER A HURRICANE WARNING
- ◆ FLOODS-PRECAUTIONARY MEASURES
- ◆ EARTHQUAKE-PRECAUTIONARY MEASURES

- ◆ BUSINESS CONTINUITY PLANNING
- ◆ WAYS TO DEVELOP A HURRICANE PLAN
- ◆ BEFORE THE STORM SHELTER KIT CHECKLIST
- ◆ PLAN FOR THE STORM'S APPROACH-PREPARATION
- ◆ HURRICANE KIT CHECKLIST
- ◆ UNDERSTAND YOUR INSURANCE COVERAGE
- ◆ WAYS TO HURRICANE-PROOF YOUR BUSINESS
- ◆ WAYS TO SHELTER FROM THE STORM
- ◆ SPECIAL NEEDS SHELTER REQUIREMENTS AND APPROACH
- ◆ DURING THE STORM- RIDING OUT THE STORM MEASURES
- ◆ AFTER THE STORM- PICKING UP THE PIECES
- ◆ CATEGORIES OF DISASTERS, RISKS OR CRISIS
- ◆ WHY CUSTOMER EXPECTATIONS ARE INCREASING BEFORE & AFTER A DISASTER
- ◆ BUSINESS CONTINUITY PLANNING FUNDAMENTALS BEFORE AND AFTER THE HURRICANE
- ◆ IT & BUSINESS PROCESSES INTERACTION
- ◆ RISK ASSESSMENT BEFORE AND AFTER THE HURRICANE
- ◆ BUSINESS IMPACT ANALYSIS- STRATEGIES
- ◆ TECHNOLOGY PLANS BEFORE AND AFTER A HURRICANE
- ◆ BUSINESS CONTINGENCY PROCEDURES
- ◆ **Plus Several Other Topics!**

TRAINING LOCATION:

Florida • Dominica



CK 4500 - Anti-Money Laundering Compliance Procedures and Supervision

Who Should Attend This Training:

- Banks and Financial Institutions employees
- Various Managers, Supervisors, Front-line and back office employees
- Employees involved in Compliance and Regulatory duties



Some Topics To Be Covered

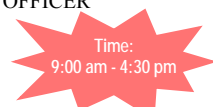
On-Site Or In-House Training
Can Be Arranged

- ◆ COMBATING MONEY LAUNDERING AND TERRORISM FINANCING
- ◆ U.S. MONEY LAUNDERING ASSESSMENT PROCEDURES
- ◆ VULNERABILITIES OF BANKS
- ◆ VULNERABILITIES OF MONEY SERVICES BUSINESSES
- ◆ MONEY TRANSMITTERS RESPONSIBILITIES
- ◆ VULNERABILITIES OF CHECK CASHERS
- ◆ CURRENCY EXCHANGERS PROCEDURES
- ◆ REGULATION AND PUBLIC POLICY ON MONEY ORDERS
- ◆ VULNERABILITIES OF ONLINE PAYMENT SYSTEMS
- ◆ REGULATION AND PUBLIC POLICY OF BULK CASH SMUGGLING
- ◆ VULNERABILITIES OF TRADE-BASED MONEY LAUNDERING
- ◆ VULNERABILITIES OF INSURANCE COMPANIES
- ◆ SHELL COMPANIES AND TRUSTS
- ◆ CASINOS - POLICIES AND PROCEDURES
- ◆ SUSPICIOUS ACTIVITY REPORT FILING LOCATIONS
- ◆ MEASURES TO PREVENT MONEY LAUNDERING
- ◆ MODERN DEVELOPMENT IN MONEY LAUNDERING
- ◆ LEGAL CONSIDERATIONS OF MONEY LAUNDERING
- ◆ USING TECHNOLOGY TO DETECT MONEY LAUNDERING
- ◆ INTERNATIONAL REGULATORY REQUIREMENTS
- ◆ THE USA PATRIOT ACT
- ◆ DOMESTIC REGULATORY REQUIREMENTS

- ◆ GUIDANCE TO ANTI-MONEY LAUNDERING
- ◆ GENERAL REQUIREMENTS FOR CUSTOMERS DUE DILIGENCE
- ◆ ESTABLISHING APPROPRIATE IDENTIFICATION
- ◆ SUSPICIOUS TRANSACTIONS
- ◆ IDENTIFICATION REQUIREMENTS IN SPECIAL CASES
- ◆ TRUST ACCOUNTS
- ◆ ACCOUNTS OPENED BY PROFESSIONAL INTERMEDIARIES
- ◆ PRIVATE BANKING CLIENTS
- ◆ POLITICALLY EXPOSED PERSONS
- ◆ RECORD KEEPING REGARDING CORRESPONDENT BANKS
- ◆ SHELL BANKS
- ◆ COUNTRIES WITH INADEQUATE AML/CFT FRAMEWORKS
- ◆ TRANSACTIONS UNDERTAKEN FOR OCCASIONAL CUSTOMERS
- ◆ ANONYMOUS ACCOUNTS PROCEDURES
- ◆ RECOGNITION OF UNUSUAL TRANSACTIONS
- ◆ SUSPICION-BASED & THRESHOLD REPORTING PROCEDURES
- ◆ EMPLOYEE INTEGRITY AND AWARENESS
- ◆ COMPLIANCE MONITORING
- ◆ INVESTMENT RELATED TRANSACTION
- ◆ OFF-SHORE INTERNATIONAL ACTIVITY
- ◆ DUTIES & RESPONSIBILITIES OF COMPLIANCE OFFICER
- ◆ **Plus Several Other Topics!**

TRAINING LOCATION:

Florida • St. Lucia • St. Kitts



Phone: (954) 731-6340 • Fax: (954) 731-6606

DCK 4600 -Payments and Securities Reform Management

Who Should Attend This Training:

- Banks and Financial Institutions Managers, Supervisors and all key strategic employees in the financial sector
- Some Government and Statutory Corporations may benefit



On-Site Or In-House Training
Can Be Arranged

Some Topics To Be Covered

- ◆ SECURITIES SETTLEMENT SYSTEMS
- ◆ PAYMENT SERVICES AS A BANKING BUSINESS
- ◆ THE NEED FOR REFORM IN PAYMENT AND SETTLEMENT SYSTEMS
- ◆ RISK MANAGEMENT CONCEPTS IN SECURITIES SETTLEMENT
- ◆ RISK MANAGEMENT STANDARDS AND ASSESSMENT IN PAYMENT SYSTEMS
- ◆ EFFECTIVE OVERSIGHT OF PAYMENTS AND SECURITIES SETTLEMENT SYSTEMS
- ◆ OVERVIEW OF PAYMENT SYSTEMS IN THE CARIBBEAN REGION
- ◆ INTRODUCTION TO PAYMENT SYSTEMS AND PAYMENT METHODS
- ◆ PAYMENTS SYSTEM USAGE IN THE ECONOMY
- ◆ LARGE-VALUE, SECURITIES SETTLEMENT SYSTEMS AND RETAIL PAYMENT SYSTEMS
- ◆ GOVERNMENT PAYMENTS
- ◆ CROSS -BORDER PAYMENTS
- ◆ THE INTER-BANK PAYMENT PROCESS
- ◆ REAL-TIME GROSS SETTLEMENT: A SOLUTION FOR RISK REDUCTION
- ◆ INTRADAY LIQUIDITY AND INTRADAY LIQUIDITY MANAGEMENT
- ◆ REFORMING PAYMENTS AND SECURITIES SETTLEMENT SYSTEMS
- ◆ SYSTEMICALLY IMPORTANT PAYMENT SYSTEMS
- ◆ REFORMING THE NATIONAL PAYMENTS SYSTEM: ISSUES AND OUTLOOK
- ◆ BUSINESS IMPACT ASSESSMENT AND CHANGE MANAGEMENT
- ◆ LEGAL UNDERPINNINGS OF THE PAYMENTS SYSTEM
- ◆ MULTIPLE JURISDICTIONS AND CONFLICTS OF LAW
- ◆ PAYMENT SYSTEM LAW
- ◆ THE ROLE OF THE CENTRAL BANK
- ◆ NEW DEVELOPMENTS IN RETAIL PAYMENTS SYSTEMS
- ◆ THE AUTOMATED CLEARING HOUSE
- ◆ CARD-BASED PAYMENT
- ◆ ELECTRONIC PAYMENTS
- ◆ OVERVIEW OF PAYMENT SYSTEMS IN THE CARIBBEAN (CSMA) –IMPLICATIONS FOR THE FINANCIAL LANDSCAPE
- ◆ DEVELOPMENTS IN PAYMENT SYSTEMS AND PAYMENT METHODS
- ◆ REGIONAL STOCK EXCHANGE
- ◆ CLEARING AND SETTLEMENT PROCESS
- ◆ CROSS-BORDER ARRANGEMENTS
- ◆ CENTRAL SECURITIES DEPOSITORY
- ◆ REAL TIME GROSS SETTLEMENT SYSTEMS
- ◆ TECHNOLOGICAL INFRASTRUCTURE AND LINKAGES
- ◆ BROAD PRINCIPLES FOR INTERNATIONAL REMITTANCES
- ◆ BUSINESS CONTINUITY PLANNING
- ◆ *Plus Several Other Topics!*

TRAINING LOCATION:
St. Kitts



CK 4700 - Business Continuity Planning Procedures and Management

Who Should Attend This Training:

- All private and public sector Managers, Supervisors and Senior Staff Members
- Project and Facilities Managers and Supervisors
- All ideally selected employees



On-Site Or In-House Training
Can Be Arranged

IDEAL FOR PROJECT MANAGERS AND CRISIS MANAGER

Some Topics To Be Covered

- ◆ FUNDAMENTAL CONTINUITY PLANNING PRINCIPLES-IT DEPT.
- ◆ SAFEGUARDS AND STANDARDS PROTECTION
- ◆ ADMINISTRATIVE PROCEDURES
- ◆ PHYSICAL SAFEGUARDS
- ◆ TECHNICAL SECURITY MECHANISMS
- ◆ COMPLIANCE PROCESS
- ◆ BUSINESS CONTINUITY PLAN
- ◆ BUSINESS RECOVERY PLAN
- ◆ DISASTER RECOVERY PLAN
- ◆ CRISIS MANAGEMENT PLAN
- ◆ BUSINESS CONTINUITY PLANNING POLICY
- ◆ BUSINESS CONTINUITY PLANNING PROCESS OVERVIEW
- ◆ RISK ASSESSMENT PROCESS
- ◆ POTENTIAL TYPES OF THREATS
- ◆ BACKUP QUESTIONNAIRE
- ◆ OFF-SITE STORAGE QUESTIONNAIRE
- ◆ VITAL RECORDS QUESTIONNAIRE
- ◆ BUSINESS CONTINUITY PLANNING RESOURCES
- ◆ BUSINESS CONTINUITY PLANNING METHODOLOGY
- ◆ BUSINESS IMPACT ANALYSIS (BIA)
- ◆ MITIGATION AND RECOVERY STRATEGIES
- ◆ INSURANCE CONSIDERATIONS
- ◆ BUSINESS INTERRUPTION AND RESUMPTION
- ◆ DISASTER MITIGATION
- ◆ RECORDS RETENTION SCHEDULE
- ◆ SECURITY AND CONTROL CONSIDERATIONS
- ◆ DETAILED OUTLINE OF A BUSINESS CONTINUITY PLAN
- ◆ INSURANCE POLICY INVENTORY
- ◆ SECURITY AND CONTROL CONSIDERATIONS
- ◆ COMPUTER ROOM SECURITY CHECKLIST
- ◆ PERSONNEL SECURITY CHECKLIST
- ◆ BUILDING CONSTRUCTION CHECKLIST
- ◆ BUSINESS IMPACT ANALYSIS
- ◆ BUSINESS IMPACT ANALYSIS REPORT
- ◆ *Plus Several Other Topics!*

BUSINESS CONTINUITY PLANNING PROCEDURES FOR THE 21ST CENTURY

TRAINING LOCATION:
Florida



CK 4900 - Financial Fraud Prevention Procedures and Supervision



Who Should Attend This Training:

- Banks and Financial Institutions Managers and Supervisors as well as Front-line and back office employees
- Financial Fraud and Loss Prevention employees
- Some Government and Statutory Corporations may benefit

On-Site Or In-House Training Can Be Arranged

THE TRAINING TO MITIGATE AND REDUCE BANKS AND FINANCIAL FRAUD

Some Topics To Be Covered

- ◆ STORAGE OF CONFIDENTIAL INFORMATION
- ◆ TYPES OF LOSSES AND UNAUTHORIZED ACTIVITY
- ◆ BACK OFFICE REPORT REVIEWS
- ◆ IDENTIFICATION AND ACTIONING OF POSSIBLE FRAUD OR ILLEGAL ACTIVITIES BY EMPLOYEES
- ◆ REVIEW PROCEDURES BY LOSS CONTROL OFFICERS
- ◆ INTERNAL REPORTING TIMELINE REQUIREMENTS
- ◆ INTERNAL DISCIPLINARY GUIDELINES
- ◆ CLERICAL OFFICERS RESPONSIBILITIES IN FINANCIAL LOSS PREVENTION
- ◆ DEALING WITH LOSSES DUE TO AN OFFICER REQUIRING TRAINING
- ◆ DEALING WITH LOSSES DUE TO CHEQUES NEGOTIATED WITHIN DAILY LIMITS
- ◆ DEALING WITH DELIBERATE DISREGARD OF BANK'S ESTABLISHED POLICIES & PROCEDURES
- ◆ GENERAL OVERSIGHT OF LOSS PREVENTION IN THE BANKING AND FINANCIAL SECTOR
- ◆ SUPPORT STAFF FUNCTIONS IN LOSS PREVENTION
- ◆ LOSS PREVENTION POSTING REPORT IN THE BANKING SECTOR
- ◆ KITING SUSPECTS REPORTS AND MITIGATION PROCEDURES
- ◆ CHEQUE FRAUD MITIGATION POLICIES AND PROCEDURES
- ◆ THE SCOPE & IMPACT OF CHECK FRAUD
- ◆ VARIOUS TYPES OF CHEQUE FRAUD
- ◆ MITIGATION OF ALTERATION OF PHYSICAL FINANCIAL ITEM
- ◆ MITIGATION OF FORGERIES
- ◆ MITIGATION OF COUNTERFEITING
- ◆ IDENTIFICATION OF ACCOUNT RELATED CHEQUE FRAUD
- ◆ LAW ENFORCEMENT ISSUES IN RELATION TO LOSS PREVENTION
- ◆ DETECTION OF FORGED CHEQUE
- ◆ IDENTIFICATION OF DISCERNIBLE PATTERNS
- ◆ POSITIVE PAY IDENTIFICATION
- ◆ PAYEE VERIFICATION IDENTIFICATION
- ◆ FINGERPRINT PROGRAMS UPDATES
- ◆ FRONT-LINE DEFENSE PROCEDURES AND POLICIES
- ◆ FRONT-LINE PREVENTION POLICIES AND PROCEDURES

Plus Several Other Topics!

TRAINING LOCATION:

Bahamas • St. Kitts • Barbados • Florida



CK 5100 - Performance Review Management (Performance Evaluation)

Who Should Attend This Training:

- All public and private corporations as well as Financial Institutions
- All Managers, Supervisors and Human Resources Managers
- All ideally selected employees

THE IDEAL TRAINING FOR ANY PERSON WHO CONDUCTS PERFORMANCE REVIEWS

Some Topics To Be Covered

- ◆ CONDUCTING EMPLOYEE PERFORMANCE APPRAISALS EFFECTIVELY
- ◆ EFFECTIVE PERFORMANCE RATINGS
- ◆ TIPS FOR CONDUCTING EMPLOYEE PERFORMANCE REVIEWS
- ◆ EVALUATING STAFF EFFECTIVELY
- ◆ ACHIEVING FULL POTENTIAL OF EMPLOYEES
- ◆ MERIT AND PERFORMANCE EVALUATION PROCEDURES
- ◆ OBJECTIVES OF PERFORMANCE EVALUATIONS
- ◆ BEFORE THE EVALUATION – PROCEDURES TO FOLLOW
- ◆ EVALUATION TIMELINE FOR PERFORMANCE REVIEW
- ◆ DURING THE EVALUATION – PROCEDURES TO FOLLOW
- ◆ AFTER THE EVALUATION – PROCEDURES TO FOLLOW
- ◆ CONDUCTING AN APPRAISAL INTERVIEW – PROCEDURES TO FOLLOW
- ◆ THE STRENGTHS – IDENTIFYING EMPLOYEES' STRENGTHS
- ◆ THE WEAKNESSES – IDENTIFYING AND RESOLVING THESE AREAS
- ◆ FEEDBACK – PROVIDING EFFECTIVE FEEDBACK TO EMPLOYEES
- ◆ WRITING JOB DESCRIPTIONS EFFECTIVELY
- ◆ KNOWLEDGE, SKILLS AND ABILITIES REQUIREMENTS
- ◆ SPECIAL REQUIREMENTS IN JOB DESCRIPTIONS
- ◆ USES OF JOB ANALYSIS IN THE SELECTION PROCESS
- ◆ EFFECTIVELY PLANNING CAREER LADDERS
- ◆ TRAINING PURPOSES REQUIREMENTS
- ◆ WRITING THE JOB DESCRIPTION THE PRACTICAL WAY
- ◆ APPROACHES TO PERFORMANCE APPRAISAL
- ◆ THE PURPOSE OF PERFORMANCE REVIEW
- ◆ LEGAL CONSIDERATIONS IN PERFORMANCE APPRAISALS
- ◆ DESIGNING YOUR PERFORMANCE APPRAISAL SYSTEM
- ◆ MEASURING RESULTS DURING PERFORMANCE REVIEW
- ◆ COACHING/COUNSELING/CAREER ADVANCEMENT EVALUATION
- ◆ MANAGEMENT BY OBJECTIVES APPROACH
- ◆ RANKING EMPLOYEE PERFORMANCE
- ◆ EFFECTIVELY ADMINISTERING YOUR PERFORMANCE APPRAISAL SYSTEM
- ◆ INTERIM EVALUATIONS OR PROGRESS REPORTS
- ◆ EMPLOYEE PARTICIPATION IN THE PERFORMANCE EVALUATION

Plus Several Other Topics!

On-Site Or In-House Training Can Be Arranged



PERFORMANCE REVIEW MANAGEMENT TRAINING FOR THE 21ST CENTURY

TRAINING LOCATION:

St. Maarten • Florida

Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 5200 - Call Center and Contact Center Management



Who Should Attend This Training:

- All private and public sector corporations as well as banks, financial institutions and Call Centers
- All Managers, Supervisors, Team Leaders of Call Centers or Contact Centers

On-Site Or In-House Training Can Be Arranged

THE IDEAL TRAINING TO GIVE CORPORATIONS THE COMPETITIVE ADVANTAGE

Some Topics To Be Covered

- ◆ BUSINESS OBJECTIVES OF CALL CENTERS
- ◆ PERFORMANCE DRIVERS OF CALL CENTERS
- ◆ AUTOMATIC CALL DISTRIBUTION: A KEY FACTOR OF CALL CENTERS
- ◆ REVENUE GENERATION OF CALL CENTERS
- ◆ EFFICIENCY METHODS OF CALL CENTERS
- ◆ CUSTOMER SATISFACTION PROCEDURES
- ◆ UNDERSTANDING THE CALL CENTER BUSINESS MODEL
- ◆ DETERMINING YOUR BUSINESS GOALS AND OBJECTIVES
- ◆ SERVICE LEVEL METHODS OF CALL CENTERS
- ◆ AGENT AVAILABILITY METHODS OF CALL CENTERS
- ◆ AGENT OCCUPANCY METHODS OF CALL CENTERS
- ◆ CUSTOMER SATISFACTION PROCEDURES OF CALL CENTERS
- ◆ COST-CONTROL DRIVERS OF CALL CENTERS
- ◆ REVENUE DRIVERS OF CALL CENTERS
- ◆ AVOID A SURPLUS OF SERVICE
- ◆ CALL CENTER BUSINESS PRACTICES
- ◆ THE CALL CENTER MANAGER'S FUNCTION
- ◆ THE COMPUTER AND NETWORK ANALYST OF CALL CENTERS
- ◆ THE AGENT'S FUNCTIONS AND RESPONSIBILITIES
- ◆ BUILDING A CALL CENTER OF YOUR OWN
- ◆ HOW BIG SHOULD THE CALL CENTER BE?
- ◆ WILL IT BE A STANDALONE OR PART OF A NETWORK OF CENTERS?
- ◆ TESTING AN AREA'S LABOR MARKET
- ◆ PRIMARY CONSIDERATIONS OF SETTING UP A CALL CENTER
- ◆ EXPLORING NEAR-SHORE VS. OFFSHORE OPTIONS
- ◆ WHAT NEEDS TO BE INSIDE A CALL CENTER?
- ◆ UNDERSTANDING ENVIRONMENTAL ISSUES OF CALL CENTERS
- ◆ BUILDING A CALL CENTER: ONE STEP AT A TIME
- ◆ CREATING THE PLAN TO ESTABLISH A CALL CENTER
- ◆ MULTIPLE LOCATIONS REQUIREMENTS
- ◆ SHOULD YOU RUN THE CALL CENTER OR OUTSOURCE
- ◆ REDUCING COSTS THROUGH OUTSOURCING
- ◆ CALCULATING CONTACTS PER HOUR
- ◆ FORECASTING THE AMOUNT OF WORK TO BE DONE
- ◆ *Plus Several Other Topics!*

THE IDEAL TRAINING TO GIVE CORPORATIONS THE COMPETITIVE ADVANTAGE

TRAINING LOCATION:
Jamaica

Time:
9:00 am - 4:30 pm

CK 5600 - Customer Service Management and Supervision



Who Should Attend This Training:

- All private and public sector corporations as well as banks and financial institutions
- All Customer Service, Sales and Marketing Managers, Supervisors and ideally selected Customer Service managers

On-Site Or In-House Training Can Be Arranged

THE IDEAL TRAINING TO GIVE CORPORATIONS THE COMPETITIVE ADVANTAGE

Some Topics To Be Covered

- ◆ INBOUND CUSTOMER SERVICE PROCEDURES
- ◆ MANAGING AN INBOUND CALL CENTER EFFECTIVELY
- ◆ MEASURING QUALITY AND PERFORMANCE OF CUSTOMER SERVICE
- ◆ MANAGING AND MOTIVATING CUSTOMER SERVICE STAFF
- ◆ CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ FUNDAMENTALS OF CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ IMPLEMENTING CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ EXCEEDING EXCELLENCE IN SERVICE PROCEDURES
- ◆ FUNDAMENTALS FOR CUSTOMER SERVICE MANAGEMENT
- ◆ FUNDAMENTALS FOR CUSTOMER SERVICE EMPLOYEES
- ◆ PROVIDING SUPERIOR CUSTOMER SERVICE
- ◆ WORKING WITH UPSET CUSTOMERS EFFECTIVELY
- ◆ COMMUNICATING WITH YOUR CUSTOMERS EFFECTIVELY
- ◆ ESTABLISHING SERVICE STANDARDS
- ◆ BUILDING A CUSTOMER SERVICE TEAM
- ◆ CREATING CUSTOMER LOYALTY
- ◆ CALL CENTER MANAGEMENT PROCEDURES
- ◆ INBOUND CUSTOMER SERVICE PROCEDURES
- ◆ MANAGING AN INBOUND CALL CENTER EFFECTIVELY
- ◆ MEASURING QUALITY AND PERFORMANCE OF CUSTOMER SERVICE
- ◆ MANAGING AND MOTIVATING CUSTOMER SERVICE STAFF
- ◆ CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ FUNDAMENTALS OF CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ IMPLEMENTING CUSTOMER RELATIONSHIP MANAGEMENT
- ◆ EXCEEDING EXCELLENCE IN SERVICE PROCEDURES
- ◆ FUNDAMENTALS FOR CUSTOMER SERVICE MANAGEMENT
- ◆ FUNDAMENTALS FOR CUSTOMER SERVICE EMPLOYEES
- ◆ PROVIDING SUPERIOR CUSTOMER SERVICE
- ◆ WORKING WITH UPSET CUSTOMERS EFFECTIVELY
- ◆ COMMUNICATING WITH YOUR CUSTOMERS EFFECTIVELY
- ◆ ESTABLISHING SERVICE STANDARDS
- ◆ BUILDING A CUSTOMER SERVICE TEAM
- ◆ *Plus Several Other Topics!*

CUSTOMER SERVICE MANAGEMENT PROCEDURES FOR THE 21ST CENTURY

TRAINING LOCATION:
St. Maarten

Time:
9:00 am - 4:30 pm

CK 5700 - Business Office Writing and Communication Management



Who Should Attend This Training:

- All private and public sector corporations
- Managers, Supervisors and Human Resources Personnel

THE IDEAL TRAINING FOR MANAGERS OR SUPERVISORS WHO NEEDS TO MASTER EFFECTIVE COMMUNICATION AND BUSINESS WRITING SKILLS

Some Topics To Be Covered

On-Site Or In-House Training Can Be Arranged

- ◆ WRITING SENTENCES FOR BUSINESS PURPOSES
- ◆ WRITING A PARAGRAPH FOR BUSINESS PURPOSES
- ◆ ANALYSIS COMMUNICATION FOR BUSINESS PURPOSES
- ◆ E-MAIL COMMUNICATION FOR BUSINESS PURPOSES
- ◆ PUNCTUATION, COMMAS, SEMICOLONS
- ◆ HOW TO SEND AN EFFECTIVE E-MAIL
- ◆ COMMUNICATING EFFECTIVELY IN THE WORKPLACE
- ◆ THE IMPORTANCE OF CAREFUL PROOFING
- ◆ THE BASICS OF GOOD WRITING FOR MANAGERS AND SUPERVISORS
- ◆ GOOD WRITING HABITS
- ◆ REVISING MANAGEMENT COMMUNICATION
- ◆ SAMPLE REVISION FOR SENTENCE VARIETY AND WORDINESS IN MANAGEMENT COMMUNICATION
- ◆ METHODS OF DEVELOPMENT IN BUSINESS COMMUNICATION
- ◆ SAMPLE TECHNICAL WRITING FOR MANAGERS AND SUPERVISORS
- ◆ COMPARISON AND CONTRAST COMMUNICATION FOR SUPERVISORS

- ◆ DESCRIPTION COMMUNICATION FOR BUSINESS PURPOSES
- ◆ PERSUASION COMMUNICATION FOR BUSINESS PURPOSES
- ◆ ANALYSIS COMMUNICATION FOR BUSINESS PURPOSES
- ◆ E-MAIL COMMUNICATION FOR BUSINESS PURPOSES
- ◆ MEMORANDUM
- ◆ CLASSIFICATION OF WORDS
- ◆ TIPS FOR DE-ESCALATING A POTENTIAL CONFLICT
- ◆ BUSINESS COMMUNICATION
- ◆ COMMUNICATING EFFECTIVELY IN THE WORKPLACE
- ◆ CROSS-CULTURAL COMMUNICATION
- ◆ EFFECTIVE WRITING AND WRITTEN COMMUNICATION
- ◆ WHY YOU NEED TO GET YOUR MESSAGE ACROSS
- ◆ WHY COMMUNICATION SKILLS ARE SO IMPORTANT
- ◆ USING WORDS TO COMMUNICATE EFFECTIVELY
- ◆ FORMAL AND INFORMAL COMMUNICATIONS
- ◆ CONSTRUCTIVE CRITICISM AND CONFLICT

Plus Several Other Topics!

BUSINESS OFFICE WRITING MANAGEMENT SKILLS FOR THE 21ST CENTURY

TRAINING LOCATION:
St. Maarten • Florida

Time:
9:00 am - 4:30 pm

DCK 5900 - Banking and Financial Services Management

Who Should Attend This Training:

- All Banks and Financial Institutions
- Managers, Supervisors and Key Financial Sector Employees
- Ideally selected Managers of Government, Statutory and Financial Corporations



Some Topics To Be Covered

- ◆ PAYMENT SYSTEMS IN MARKET ECONOMIES
- ◆ SHAPING THE PAYMENTS SYSTEM IN TRANSITIONAL ECONOMIES
- ◆ MAIN FORCES OF CHANGE
- ◆ ADAPTING TO CHANGING MARKETS
- ◆ STRUCTURE AND OPERATION OF THE PAYMENTS SYSTEM
- ◆ BANKING AND FINANCIAL SERVICES TRANSFORMATION: CHALLENGES AND OPPORTUNITIES
- ◆ GUIDEPOSTS TO FINANCIAL SYSTEM TRANSFORMATION
- ◆ PAYMENT AND SECURITIES SETTLEMENTS REFORM
- ◆ LEVERAGING PAYMENT INSTRUMENTS AND SYSTEMS TO ENHANCE ACCESS TO FINANCE
- ◆ THE PAYMENT CYCLE: STRUCTURE AND CHOICES
- ◆ M-BANKING AND E-BANKING
- ◆ PAYMENT SYSTEM GATEWAYS
- ◆ GLOBAL PAYMENTS GATEWAY
- ◆ FAST AND EFFICIENT ACCESS TO FINANCE ANYWHERE IN THE WORLD IN SECONDS
- ◆ TECHNOLOGY AND PROCESS CHANGE
- ◆ EMBRACING TECHNOLOGY TO INCREASE EFFICIENCY AND REDUCE COSTS
- ◆ THE PAYMENT CYCLE: STRUCTURE AND CHOICES

- ◆ LEGAL AND REGULATORY FRAMEWORK REFORM
- ◆ COMPETING FOR CONSUMER AND MERCHANT PAYMENT CHOICES
- ◆ WHOLESALE AND RETAIL PAYMENTS LANDSCAPE
- ◆ CENTRALIZATION OF PAYMENTS PROCESSING
- ◆ CORPORATE PAYMENTS: MIGRATION TO ELECTRONIC PAYMENTS
- ◆ RETAIL PAYMENTS: THE WAY FORWARD
- ◆ THE FUTURE OF CASH MANAGEMENT SYSTEMS
- ◆ INVESTING IN PAYMENT SYSTEMS TRANSFORMATION
- ◆ CONFRONTING SECURITY THREATS
- ◆ THE FUTURE OF CASH MANAGEMENT SYSTEMS
- ◆ INVESTING IN PAYMENTS TRANSFORMATION
- ◆ CONFRONTING SECURITY THREATS
- ◆ DEVELOPING MITIGATING STRATEGIES
- ◆ MIGRATION TO EFFICIENT PAYMENT MECHANISMS
- ◆ LEVERAGING PAYMENTS INSTRUMENTS AND SYSTEMS TO ENHANCE ACCESS TO FINANCE
- ◆ EMERGING TECHNOLOGIES
- ◆ M-BANKING AND E-BANKING
- ◆ ATM NETWORKS
- ◆ POINT OF SALE TERMINALS
- ◆ GLOBAL PAYMENTS GATEWAY

Plus Several Other Topics!

On-Site Or In-House Training Can Be Arranged

Time:
9:00 am - 4:30 pm

TRAINING LOCATION:

Barbados

Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 6112 -Treasury Department Management

Who Should Attend This Training:

- Managers and Supervisors of Government Financial Ministries
- Ideal staff members of Treasury, Revenue, Banks, Financial and Government institutions.
- Statutory corporations can benefit as well.



On-Site Or In-House Training
Can Be Arranged

IDEAL FOR MANAGERS OR SUPERVISORS WHO NEEDS TO KNOW HOW A TREASURY DEPARTMENT OPERATES

Some Topics To Be Covered

- ◆ DOES YOUR BUSINESS HAVE A TREASURY DEPARTMENT OR TREASURY FUNCTION?
- ◆ THE MAIN FUNCTIONS OF YOUR TREASURY DEPARTMENT
- ◆ CASH MANAGEMENT
- ◆ WORKING CAPITAL MANAGEMENT
- ◆ FOREIGN EXCHANGE RISK MANAGEMENT
- ◆ INTEREST RATE RISK MANAGEMENT
- ◆ INVESTMENT (E.G EQUITY, FIXED-INCOME PRODUCTS, FUNDS, STRUCTURED PRODUCTS, ETC.)
- ◆ FINANCING/FUND RAISING
- ◆ BANKING RELATIONSHIP MANAGEMENT
- ◆ CREDIT RATING AND CONTROL
- ◆ PROJECT EVALUATION
- ◆ TRADE FINANCE
- ◆ ENTERPRISE RISK MANAGEMENT
- ◆ INSURANCE, REPORTING, COMPLIANCE
- ◆ HOW TO PURCHASE A SOPHISTICATED TREASURY MANAGEMENT SYSTEM
- ◆ THE MAIN FUNCTIONS OF YOUR TREASURY DEPARTMENT
- ◆ HOW YOUR STAFF MEMBERS IN YOUR COMPANY ARE INVOLVED IN THESE TREASURY FUNCTIONS

- ◆ WAYS TO MANAGE YOUR CASH, CURRENCY EXPOSURES (AND CURRENCY HEDGING), DEBT OR INVESTMENTS AND INTEREST RATE HEDGING
 - ◆ WHAT IS TREASURY FUNCTION WITHIN AN ORGANIZATION
 - ◆ THE MEANING AND SCOPE OF TREASURY MANAGEMENT
 - ◆ WHAT IS COMPUTER LANGUAGE SAP AND WHAT IS ITS POTENTIAL
 - ◆ WHAT ARE THE DUTIES AND FUNCTIONS OF THE TREASURY DEPARTMENT
 - ◆ WHY WAS THE UNITED STATES SECRET SERVICE A PART OF THE TREASURY DEPARTMENT
 - ◆ CASH MANAGEMENT DIVISION
 - ◆ SECURITIES, CREDIT AND TAX MANAGEMENT DIVISION
 - ◆ WHY THE TREASURY DEPARTMENT CONSISTS OF FOUR MAIN DIVISIONS
 - ◆ GOVERNMENT ACCOUNTING OPERATIONS
 - ◆ BANKING AND CASH MANAGEMENT TECHNIQUES
 - ◆ INVESTMENT AND DEBT DECISIONS AND OPTIONS
- Plus Several Other Topics!*



TRAINING LOCATION:
Florida • St. Kitts

CK 6113 ACH – Automated Clearing House Procedures and Management

Who Should Attend This Training:

- Operation Managers and Supervisors of ACH Departments.
- Ideal staff of Treasury, Revenue, Banks, Financial and Government Institutions.
- Most public and private sector corporations can benefit from this training.



LEARN THE FULL OPERATION OF AN AUTOMATED CLEARING HOUSE

Some Topics To Be Covered

On-Site Or In-House Training
Can Be Arranged

- ◆ HOW ACH PROCESSING WORKS
- ◆ WHY ACH PROCESSING
- ◆ DIRECT PAYMENT PLAN (ACH)
- ◆ HOW DOES ACH DEBIT WORK IN CONJUNCTION WITH ADP CHECK
- ◆ HOW DOES NB CHECK WORK WITHIN THE NET-BILLING GATEWAY
- ◆ HOW DOES THE NB CHECK APPLICATION APPROVAL PROCESS WORK
- ◆ HOW LONG DOES THE NB CHECK APPLICATION PROCESS TAKE
- ◆ TESTING CHECK PROCESSING
- ◆ HOW TO PROCESS A CHECK THROUGH THE VIRTUAL TERMINAL
- ◆ HOW TO CHECK AN ACH TRANSACTION HAS GONE THROUGH
- ◆ HOW TO READ YOUR ACH RESERVES REPORT
- ◆ HOW LONG AN ACH TRANSACTION TAKES TO PROCESS AND SETTLE
- ◆ HOW OFTEN DO ACH TRANSACTIONS SETTLE
- ◆ WHAT IS THE HOLDING PERIOD FOR ACH BATCH SETTLEMENT FUNDS
- ◆ HOW DO I REQUEST ACH PROCESSING LIMITS INCREASE
- ◆ HOW IS MY BILLING STATEMENT DESCRIPTOR ESTABLISHED
- ◆ THE FLOW OF FUNDS MANAGEMENT
- ◆ HOW DOES NB CHECK WORK WITHIN THE NET-BILLING GATEWAY
- ◆ TESTING CHECK PROCESSING
- ◆ HOW TO PROCESS A CHECK THROUGH THE VIRTUAL TERMINAL
- ◆ HOW TO READ YOUR ACH RESERVES REPORT
- ◆ HOW LONG DOES IT TAKE FOR AN ACH TRANSACTION TO PROCESS

- ◆ AND SETTLE
 - ◆ AMONG THE MANY APPLICATIONS OF ACH PAYMENT PROCESSING
 - ◆ HOW DOES ACH WORK
 - ◆ WHAT'S A CLEARING HOUSE
 - ◆ THE AUTOMATED CLEARING HOUSE
 - ◆ ANATOMY OF A TRANSACTION
 - ◆ CONSUMER AUTOMATED CLEARING HOUSE (ACH) INFORMATION CENTER
 - ◆ HOW ACH WORKS BEHIND THE SCENES
 - ◆ PAYMENT GATEWAY
 - ◆ PAYMENT PROCESSING
 - ◆ THE ADVANTAGES OF ACH DEBIT PAYMENTS
 - ◆ IMPROVE CASH FLOW, SAVE TIME & MONEY WITH ACH
 - ◆ HOW DO AUTOMATED DEBIT PLANS/ACH WORK
 - ◆ WHAT ARE THE BENEFITS
 - ◆ ACH CHECK PROCESSING FACTS
 - ◆ ACCEPTING CREDIT CARDS
 - ◆ BENEFITS OF ACH PAYMENTS
 - ◆ SCHEDULE OF SUBMISSION FOR SETTLEMENT
 - ◆ ORIGINATING DEPOSIT FINANCIAL INSTITUTION ODFI
- Plus Several Other Topics!*



TRAINING LOCATION:
Florida • Barbados

Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 6114 - Government Revenue, Tax and Debt Collection Management

Who Should Attend This Training:

- Supervisors, Managers, Senior Staff and Compliance Managers of Revenue Departments
- Other ideal Staff Members of Treasury, Revenue Department, Tax Department, Customs Department, Government Agencies and Statutory Corporations.



THE IDEAL TRAINING TO REDUCE GOVERNMENT REVENUE SHORTFALL

- ◆ STRATEGIC WAYS TO ACHIEVE GOVERNMENT REVENUE TARGETS
- ◆ VARIOUS WAYS TO MAXIMIZE GOVERNMENT REVENUE
- ◆ FRAUD PREVENTION
- ◆ ESTABLISHING A FRAUD DEPARTMENT
- ◆ VARIOUS COST REDUCTION METHODS TO COLLECT GOVERNMENT REVENUE
- ◆ VARIOUS WAYS TO AUTOMATE REVENUE COLLECTION
- ◆ VARIOUS INTERNAL CONTROLS AND AUDIT PROCEDURES OF A REVENUE DEPARTMENT
- ◆ WAYS TO ESTABLISH A GOVERNMENT REVENUE DEPARTMENT
- ◆ REDUCE OPERATING EXPENSES WHILE COLLECTING REVENUE
- ◆ INCREASE REVENUE AND PROFITS BY WAYS OF AUTOMATION
- ◆ INCREASE AND IMPROVE PRODUCTIVITY
- ◆ IMPROVE COLLECTORS' MORALE AND MOTIVATION OF STAFF
- ◆ REDUCE DELINQUENT ACCOUNTS PRACTICAL INNOVATION
- ◆ CREATE INCENTIVE PLANS/STRATEGIES FOR COLLECTORS
- ◆ LEARN ABOUT MAJOR COLLECTION HURDLES IN GOVERNMENT REVENUE COLLECTION
- ◆ KEEPING TABS ON YOUR COLLECTION POLICIES & PROCEDURES
- ◆ PROGRESSIVE DISCIPLINE PROCEDURES IN MANAGEMENT
- ◆ LEARN ABOUT HUMAN RESOURCES MANAGEMENT IN RELATION TO GOVERNMENT REVENUE COLLECTION
- ◆ DEALING WITH VARIOUS FRAUD ACCOUNTS OR TRANSACTIONS
- ◆ DEALING WITH DISPUTED ACCOUNTS OR TAX CLAIMS
- ◆ THE IMPACT OF "CHARGE BACK" ON COLLECTIONS
- ◆ HANDLING NSF CHECKS AND OTHER RETURNED ITEMS

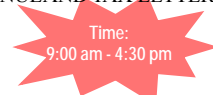
FINANCE MINISTRIES AND REVENUE DEPARTMENTS SHOULD NOT IGNORE THE BENEFITS OF THIS TRAINING

- ◆ PRODUCTIVITY REQUIREMENTS OF COLLECTION INDUSTRY
- ◆ PERFORMANCE REVIEW PROCEDURES FOR TAX COLLECTORS
- ◆ WAYS TO IMPROVE PRODUCTIVITY AND EFFICIENCY
- ◆ GOAL SETTING STRATEGIES OF TAX REVENUE COLLECTORS
- ◆ ESTABLISHING A COLLECTION DEPARTMENT
- ◆ SUPERVISORY TECHNIQUES FOR REVENUE DEPARTMENT
- ◆ DRAFTING OF JOB DESCRIPTIONS AND PERSONNEL SPECIFICATION TO ACHIEVE BENCHMARK OR TARGETS FOR REVENUE COLLECTORS
- ◆ MOTIVATING AND EMPOWERING REVENUE COLLECTORS THROUGH EFFECTIVE DEPARTMENT LAYOUT
- ◆ STARTING A COLLECTIONS LETTER
- ◆ STRUCTURING EFFECTIVE REVENUE COLLECTIONS LETTERS
- ◆ THE ESSENCE OF VARIOUS REVENUE COLLECTIONS LETTERS
- ◆ WHAT SHOULD BE MENTIONED IN REVENUE COLLECTIONS LETTER
- ◆ LEARN HOW TO WRITE THE FOLLOWING LETTERS: FIRST REMINDERS, PAYMENT REQUESTS, DEMAND FOR PAYMENT
- ◆ DEALING WITH DIFFICULT TAXPAYERS
- ◆ WHAT OPENING STATEMENTS SHOULD BE INCLUDED IN A REVENUE COLLECTIONS LETTER
- ◆ WAYS TO GET THE MOST FROM A TAX APPEAL LETTER
- ◆ HOW TO PERSONALIZE YOUR TAX AND REVENUE COLLECTIONS LETTERS FOR MAXIMUM EFFECTS
- ◆ HOW TO WRITE MULTIPLE MISCELLANEOUS REVENUE AND TAX LETTERS

TRAINING LOCATION:

Florida • St. Kitts

Plus Several Other Topics!



CK 6116 - Banks Main Branch or Head Office Audit Procedures and Compliance

Who Should Attend This Training:

- Branch Managers, Supervisors and Operations Staff
- Other ideal Staff Members of Banks, Credit Unions, Building Societies and other Financial Institutions.



Some Topics To Be Covered

THE IDEAL TRAINING TO REDUCE OR MITIGATE NUMEROUS AUDIT EXCEPTIONS

- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ ATM CASH DISPENSED
- ◆ ATM DEPOSIT CLEARING
- ◆ ATM ADJUSTMENT IN PROCESS
- ◆ ATM EXTENSION FEES
- ◆ TRAVELERS CHECK SALES
- ◆ OTHER COLLECTION CHARGES
- ◆ STATIONARY AND SUPPLIES
- ◆ OVER/SHORT TELLER
- ◆ LOSSES ON BAD CHECKS
- ◆ SERIES EE BONDS SOLD
- ◆ SAVINGS AND LOANS FEES RECEIVABLE
- ◆ LOCKBOX FEES
- ◆ TELEPHONE EXPENSES
- ◆ POSTAGE FEES
- ◆ FULL-TIME SALARY EXPENSE
- ◆ PART-TIME SALARY EXPENSE
- ◆ PAYROLL CLEARING
- ◆ SPECIAL PAYROLL
- ◆ MANAGEMENT CHARGES (OVERTIME)
- ◆ INCENTIVE COMPENSATION (SICK PAY)
- ◆ PENSION EXPENSE

- ◆ MEDICAL SERVICE
- ◆ GROUP LIFE INSURANCE
- ◆ LIFE INSURANCE PREMIUMS
- ◆ ACCRUED EXPENSES PAYABLE
- ◆ SHAREHOLDERS EQUITY
- ◆ DIVIDENDS FROM SUBSIDIARIES
- ◆ UNCLAIMED TAXES
- ◆ RETURNS FROM CLEARING HOUSE
- ◆ DAILY BALANCE DESK HOLDOVER
- ◆ BANK RECONCILEMENT
- ◆ FIXED ASSETS
- ◆ BANK PREMISES AND IMPROVEMENTS
- ◆ BUILDING AND EQUIPMENT
- ◆ ACCUMULATED DEPRECIATION-BANK PREMISES IMPROVEMENTS
- ◆ EQUIPMENT, FURNITURE AND FIXTURES
- ◆ LEASEHOLD DEPRECIATION
- ◆ DEPRECIATION-BUILDING
- ◆ EQUIPMENT DEPRECIATION
- ◆ SOFTWARE DEPRECIATION
- ◆ PAYROLL AND PERSONNEL
- ◆ GENERAL LEDGER
- ◆ FIXED ASSETS

Plus Several Other Topics!

On-Site Or In-House Training Can Be Arranged

TRAINING LOCATION:

Antigua



www.cohenandklein.com • E-mail: collect@gate.net

CK 6117 - Trust Department Audit of Banks and Other Financial Institutions

Who Should Attend This Training:

- Managers and Supervisors as well as Frontline and Back Office Staff
- Members of Banks, Trust Departments, and Other Financial Institutions
- All Compliance Officers of Trust Departments



Some Topics To Be Covered

- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: TRUSTS SERVICES INDEX TO AUDIT PROCEDURES
- ◆ AUDIT PROCEDURES
- ◆ EXCEPTIONS IN COUNT OF TRUST DEPARTMENT ASSETS
- ◆ PERSONAL TRUST ACCOUNTS ADMINISTRATION REVIEW
- ◆ CORPORATE TRUST ACCOUNTS ADMINISTRATION REVIEW
- ◆ EMPLOYEE BENEFIT ACCOUNT SYNOPSIS RECORD
- ◆ PERSONAL TRUST ACCOUNT SYNOPSIS RECORD
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ ELECTRONIC OR PREPRINTED FORMS
- ◆ CONFIRMATION SAMPLE
- ◆ REVIEW OF SECURITIES TRADED
- ◆ COLLATERAL SAFEKEEPING DETAIL
- ◆ ASSET LISTINGS FOR SERVICES
- ◆ EXCEPTION REPORT
- ◆ AUDIT PROCEDURES FOR TRUSTS
- ◆ AUDIT REPORT CHECK-OFF LIST
- ◆ CONFIRMATION STATISTICAL SHEET
- ◆ PENDING SHEET
- ◆ STATISTICAL SAMPLING ANALYSIS
- ◆ GRADING SUMMARY
- ◆ TRUST ASSETS

THE IDEAL TRAINING TO REDUCE OR MITIGATE NUMEROUS AUDIT EXCEPTIONS

TRAINING LOCATION:

St. Maarten • Florida • St. Kitts

- ◆ VAULT PASSES
- ◆ INVESTMENT REVIEWS
- ◆ TRUST DEMAND DEPOSIT ACCOUNT
- ◆ PAID TRUST CHECKS OUTSTANDING REGISTERS
- ◆ TRUST BLOTTERS
- ◆ HOUSE ACCOUNT RECONCILIATION
- ◆ NEW AND CLOSED ACCOUNTS
- ◆ UNAUTHORIZED SIGN-ON
- ◆ TRUST ABSTRACTS
- ◆ INSTRUMENTS AND CUSTOMER FILE
- ◆ ACCOUNT ACTIVITY LEDGERS
- ◆ TRADE TICKETS
- ◆ WITHDRAWAL PENDING LOG
- ◆ INTEREST COUPONS AND RECONCILEMENTS
- ◆ DAILY DEBIT AND CREDIT WORK TICKETS
- ◆ REAL ESTATE RENTAL ACCOUNTS
- ◆ REPAIR BILLS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: BROKER/DEALER
- ◆ TRANSACTIONS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: SECURITIES UNDERWRITING
- ◆ WRITING TRADING POLICIES
- ◆ INTERNAL CONTROL QUESTIONNAIRE: DISCOUNT BROKERAGE
- ◆ INTERNAL CONTROL QUESTIONNAIRE: MAIN BANK AND



Plus Several Other Topics!

CK 6118 - Financial Risk Based Auditing of Banks and Other Financial Institutions

Who Should Attend This Training:

- Banks and Other Financial Institutions as well as Credit Unions, and Building Societies
- Risk Managers, Auditors, and Operational Staff



THE IDEAL TRAINING TO MITIGATE AUDIT EXCEPTIONS

Some Topics To Be Covered

On-Site Or In-House Training Can Be Arranged

- ◆ RISK-BASED AUDITING APPROACH
- ◆ INTEGRATED RISK MANAGEMENT POLICY
- ◆ RISK MANAGEMENT LIFE CYCLE
- ◆ CREDIT QUALITY RISK
- ◆ MARKET CHANGE RISK
- ◆ COMPLIANCE RISK
- ◆ FINANCIAL REPORTING RISK
- ◆ STRATEGIC AND REPUTATION RISK
- ◆ SYSTEMS AND OPERATIONS RISK
- ◆ FIDUCIARY RISK & FRAUD RISK
- ◆ DIRECTION OF RISK
- ◆ PUTTING IT ALL TOGETHER: APPROACH, CONCEPT AND PROCESS
- ◆ EMERGING TECHNOLOGICAL RISKS AND THEIR EFFECT ON THE AUDIT DIVISION
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: CUSTOMER SECURITY
- ◆ TRANSACTIONS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: DEALER
- ◆ BANK ACTIVITIES
- ◆ INTERNAL CONTROL QUESTIONNAIRE: DISCOUNT BROKERAGE
- ◆ INDEX TO AUDIT PROCEDURES
- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ PREVENTION OF FRAUDULENT AND MANIPULATIVE ACTS
- ◆ AND PRACTICES

- ◆ ESTABLISHMENT OF STANDARDS FOR ENTRY INTO THE MUNICIPAL SECURITIES BUSINESS
- ◆ FAIR DEALINGS WITH INVESTORS
- ◆ REGULATION OF SELLING AND UNDERWRITING PRACTICES
- ◆ CREATION OF PROCEDURES FOR ARBITRATION OF INTRA-INDUSTRY DISPUTES
- ◆ DETERMINATION OF THE FREQUENCY AND SCOPE OF INSPECTIONS
- ◆ EXCESSIVE TRANSACTIONS
- ◆ AUTHORIZATION AND ACCEPTANCE OF ACCOUNTS
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE
- ◆ INDEX TO AUDIT PROCEDURES
- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ INDEX FOR BANK INSURANCE
- ◆ AUDIT PROCEDURES FOR BANK INSURANCE
- ◆ CONFIRMATION STATISTICAL SHEET
- ◆ PENDING SHEET
- ◆ STATISTICAL SAMPLING ANALYSIS
- ◆ GRADING SUMMARY
- ◆ ORIGINAL INSURANCE POLICIES
- ◆ COPIES OF INSURANCE FILES



TRAINING LOCATION:

Bahamas

Plus Several Other Topics!

CK 6119 - Banks Cash and Demand Deposit Audit and Compliance Procedures

Who Should Attend This Training:

- Teller Supervisors, Head Tellers, Vault Supervisors and Other ideal Staff Members of Banks, Credit Unions, Building Societies and other Financial Institutions.

THE IDEAL TRAINING TO MITIGATE AUDIT EXCEPTIONS

On-Site Or In-House Training Can Be Arranged

US \$1780.00
Tuition, Manuals & Lunch

Some Topics To Be Covered

- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: CASH
- ◆ INTERNAL CONTROL QUESTIONNAIRE: CASH ITEMS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: VAULTS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: ON-LINE TELLER SYSTEM
- ◆ INTERNAL CONTROL QUESTIONNAIRE: AUTOMATED TELLER MACHINES
- ◆ MONTHLY TELLER AUDIT SHEETS
- ◆ CLEARING BANK REPORTS
- ◆ DIRECT DEPOSIT ACCOUNT STATEMENTS
- ◆ DAILY ATM SETTLEMENT SHEET
- ◆ RECORD OF TRANSACTIONS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: DEMAND DEPOSITS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: INPUT/OUTPUT CONTROLS
- ◆ ELECTRONIC OR PREPRINTED FORMS
- ◆ TRIAL BALANCE BY GROUP
- ◆ OVERDRAFT REPORT FOR DAY OF AUDIT
- ◆ EMPLOYEE OVERDRAFT REPORT
- ◆ CONFIRMATIONS, CONFIRMATION LISTING AND PARAMETERS
- ◆ LIST OF DDA ACCOUNTS CLOSED SINCE LAST EXAM DATE
- ◆ FREE SERVICE CHARGE ACCOUNTS
- ◆ DORMANT TRIAL BALANCE

- ◆ ACCOUNTS TRANSFERRED FROM DORMANT STATUS
- ◆ DAILY CASH INVESTMENT INTEREST ACCRUAL
- ◆ LIST OF ALL DDAS OPENED SINCE (LAST EXAM DATE)
- ◆ LIST OF INTEREST-BEARING DDAS WITH A CURRENT BALANCE EQUAL TO ZERO AND ACCRUED INTEREST GREATER THAN ZERO
- ◆ LIST OF INTEREST-BEARING DDAS WITH AN INTEREST RATE LESS THAN .5% OR GREATER THAN 2.00%
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ CASHIER'S CHECKS
- ◆ EXPENSE CHECKS
- ◆ EDP OR PREPRINTED FORMS
- ◆ PAID CHECKS REPORT
- ◆ DORMANT CHECK PAID SINCE THE LAST AUDIT
- ◆ EDP REPORTS FOR THE DAY OF THE AUDIT
- ◆ LIST OF DORMANT CHECKS OUTSTANDING AS OF THE LAST AUDIT
- ◆ OFFICIAL CHECK SERVICE FEE SCHEDULE
- ◆ AUDIT PROCEDURES FOR OFFICIAL CHECKS
- ◆ AUDIT REPORT CHECK-OFF LIST
- ◆ STOP PAYMENT ORDERS

Plus Several Other Topics!

TRAINING LOCATION:

St. Kitts

Time:
9:00 am - 4:30 pm

CK 6120 - Banks Branch Audit and Compliance Procedures

Who Should Attend This Training:

- Supervisors of Banks, Credit Unions, Building Societies and other Financial Institutions
- Other ideal Staff Members

THE IDEAL TRAINING TO REDUCE AND MITIGATE VARIOUS AUDIT EXCEPTIONS

- ◆ REGULATORY REQUIREMENTS
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ THE BANK SECRECY ACT
- ◆ COMPLIANCE REGULATORY STRUCTURE
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: EQUAL CREDIT OPPORTUNITY ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: FAIR HOUSING ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: FAIR CREDIT REPORTING ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: TRUTH IN SAVINGS ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: FLOOD DISASTER PROTECTION ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: REGULATION Z, CLOSED-END CREDIT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: REGULATION Z, OPEN-END CREDIT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: REAL ESTATE SETTLEMENT PROCEDURES ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: HOME MORTGAGE DISCLOSURE ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: COMMUNITY REINVESTMENT ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: RIGHT TO FINANCIAL PRIVACY ACT

Some Topics To Be Covered

- ◆ INTERNAL CONTROL QUESTIONNAIRE: REGULATIONS O AND W
- ◆ INTERNAL CONTROL QUESTIONNAIRE: REGULATION E,
- ◆ ELECTRONIC FUND TRANSFER ACT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: REGULATION P, PRIVACY OF CONSUMER FINANCIAL INFORMATION
- ◆ INTERNAL CONTROL QUESTIONNAIRE: COMPLIANCE PROGRAM SUPERVISION AND ADMINISTRATION
- ◆ INTERNAL CONTROL QUESTIONNAIRE: INTEREST ON LOANS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: OVERDRAFT PROTECTION PROGRAMS
- ◆ DEPOSIT/SECURITIES
- ◆ INTEREST ON DEPOSITS (REGULATION Q)
- ◆ RESERVE REQUIREMENTS (REGULATION D)
- ◆ RETAIL SALES OF NON-DEPOSIT INVESTMENT PRODUCTS
- ◆ SAFETY AND SOUNDNESS
- ◆ INFORMATION REPORTING
- ◆ CORPORATE RESPONSIBILITY
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ THE BANK SECRECY ACT
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: CASH
- ◆ INTERNAL CONTROL QUESTIONNAIRE: CASH ITEMS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: VAULTS

Plus Several Other Topics!

TRAINING LOCATION:

Florida • St. Kitts

On-Site Or In-House Training Can Be Arranged

US \$1780.00
Tuition, Manuals & Lunch

Time:
9:00 am - 4:30 pm



CK 6121 - Bank Loans Audit and Compliance Procedures

Who Should Attend This Training:

- Lending Officers, Credit Officers and Supervisors of Banks, Credit Unions, Building Societies and other Financial Institutions

THE IDEAL TRAINING TO REDUCE LOAN LOSSES AND CREDIT RISK AUDIT EXCEPTIONS

- ◆ MORTGAGE LOANS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: MORTGAGES
- ◆ INTERNAL CONTROL QUESTIONNAIRE: OTHER REAL ESTATE
- ◆ INTERNAL CONTROL QUESTIONNAIRE: INPUT/OUTPUT CONTROLS
- ◆ ENVIRONMENTAL LIABILITY RISK PROGRAM EVALUATION AND QUESTIONNAIRES
- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ OPERATIONS AND AUDIT OBJECTIVES
- ◆ LOANS ARE PROPERLY RECORDED AND ARE SUPPORTED BY ALL NECESSARY DOCUMENTATION
- ◆ ORIGINAL LOAN BALANCES DO NOT EXCEED LEGAL LIMITS
- ◆ DETAIL RECORDS ARE PROPERLY RECORDED AND IN AGREEMENT WITH CONTROL ACCOUNTS
- ◆ PAYMENTS ARE RECEIVED ON A TIMELY BASIS
- ◆ ADEQUATE SAFEGUARDS EXIST FOR THE PROTECTION OF DOCUMENTS AND RECORDS
- ◆ ADEQUATE INTERNAL CONTROL PROCEDURES ARE IN OPERATION
- ◆ UNEARNED DISCOUNT MORTGAGE LOANS
- ◆ ADJUSTABLE RATE MORTGAGE LOANS
- ◆ REAL ESTATE CONSTRUCTION LOANS
- ◆ ALLOWANCE FOR DOUBTFUL ACCOUNTS

Some Topics To Be Covered

- ◆ ACCRUED INTEREST RECEIVABLE MORTGAGE LOANS
- ◆ ACCRUED INTEREST RECEIVABLE CONSTRUCTION LOANS
- ◆ MORTGAGE LOAN COMMITMENT FEES
- ◆ MORTGAGE LOANS IN PROCESS
- ◆ MORTGAGE LOAN CLEARING
- ◆ MORTGAGE LOANS SERVICES
- ◆ INVESTOR EXPENSES RECEIVABLE
- ◆ REPOSSESSION LOAN COLLECTION
- ◆ SENIOR MANAGEMENT APPROVAL FORM
- ◆ MASTER LIST OF ACCOUNTS
- ◆ MASTER LIST DOCUMENTATION REVIEW
- ◆ ACCOUNTS DELINQUENT 90 DAYS AND OVER
- ◆ FROZEN LOANS
- ◆ DEFICIENT APPRAISAL
- ◆ CLOSED ACCOUNT SAMPLE
- ◆ NEGATIVE ESCROW BALANCES
- ◆ CLOSED ACCOUNTS WITH POSITIVE ESCROW
- ◆ PROOF OF ACCRUALS
- ◆ CONFIRMATIONS AND CONFIRMATION TRIAL BALANCE
- ◆ SYSTEM REPORTS FOR THE DAY OF THE AUDIT
- ◆ REGULATORY POLICY REVIEW CHECKLIST

On-Site Or In-House Training Can Be Arranged

Plus Several Other Topics!



TRAINING LOCATION:
Florida

CK 6122 - Banks IT Audit and Compliance Procedures

Who Should Attend This Training:

- Supervisors, Risk Personnel, Audit Staff and IT related staff of Banks, Credit Unions, Building Societies and other financial institutions

THE IDEAL TRAINING TO REDUCE AND MITIGATE VARIOUS AUDIT EXCEPTIONS

- ◆ INTERNAL CONTROL QUESTIONNAIRE: ORGANIZATION AND MANAGEMENT CONTROLS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: OPERATIONAL CONTROLS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: SYSTEMS SECURITY ADMINISTRATION
- ◆ INTERNAL CONTROL QUESTIONNAIRE: SYSTEMS AND PROGRAM DEVELOPMENT
- ◆ INTERNAL CONTROL QUESTIONNAIRE: PHYSICAL SECURITY AND ENVIRONMENTAL CONTROLS
- ◆ INTERNAL CONTROL QUESTIONNAIRE: DISASTER RECOVERY AND CONTINGENCY PLANNING
- ◆ INTERNAL CONTROL QUESTIONNAIRE: INTERNET BANKING
- ◆ INTERNAL CONTROL QUESTIONNAIRE: TELEPHONE BANKING
- ◆ INDEX TO AUDIT PROCEDURES
- ◆ AUDIT PROCEDURES
- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ FFIEC GUIDANCE: AUTHENTICATION IN AN INTERNET BANKING ENVIRONMENT
- ◆ IS AUDITING GUIDELINE: INTERNET BANKING

Some Topics To Be Covered

- ◆ IS AUDITING PROCEDURE: ELECTRONIC FUND TRANSFER
- ◆ ORGANIZATION AND MANAGEMENT
- ◆ SYSTEMS SECURITY ADMINISTRATION
- ◆ SYSTEMS AND PROGRAM DEVELOPMENT
- ◆ PHYSICAL SECURITY AND ENVIRONMENTAL CONTROLS
- ◆ DISASTER RECOVERY AND CONTINGENCY PLANNING
- ◆ INTERNET AND TELEPHONE BANKING
- ◆ BUSINESS CONTINUITY PLANNING
- ◆ GENERAL LEDGER ACCOUNTS
- ◆ PREPARATION AND DOCUMENTATION CHECKLIST
- ◆ INTERNAL CONTROL QUESTIONNAIRE: INFORMATION SECURITY PROGRAM
- ◆ INTERNAL CONTROL QUESTIONNAIRE: LOGICAL CONTROLS OVER INFORMATION SECURITY
- ◆ INDEX TO AUDIT PROCEDURES
- ◆ FREQUENCY AND SCOPE SCHEDULE
- ◆ INTEGRATING GUIDELINES ESTABLISHING INFORMATION SECURITY
- ◆ STANDARDS SMALL-ENTITY COMPLIANCE GUIDE

On-Site Or In-House Training Can Be Arranged



Plus Several Other Topics!



TRAINING LOCATION:
Florida • Bahamas

Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 6123 - Banks Oversight Requirements and Procedures



Who Should Attend This Training:

- Supervisors and ideal staff members of Banks, Credit Unions, Building Societies and other financial institutions
- Regulatory Employees of Financial Institutions

On-Site Or In-House Training
Can Be Arranged

Some Topics To Be Covered

- ◆ BANK SUPERVISION PROCESS
- ◆ TYPES OF BANKS REGULATIONS
- ◆ FEDERAL BRANCHES AND AGENCIES
- ◆ TRUST BANKS
- ◆ CREDIT CARD BANKS
- ◆ SPECIAL PURPOSE BANKS
- ◆ BANK SUPERVISION RESPONSIBILITIES
- ◆ REGULATORY RATINGS
- ◆ CAMELS
- ◆ SPECIALTY AREA RATINGS
- ◆ DISCLOSURE OF RATINGS
- ◆ NEW CHARTERS AND CONVERTED BANKS
- ◆ FULL-SCOPE, ON-SITE EXAMINATIONS
- ◆ TARGETED EXAMINATIONS
- ◆ INFORMATION TECHNOLOGY EXAMINATIONS
- ◆ ASSET MANAGEMENT EXAMINATIONS
- ◆ COMPLIANCE EXAMINATIONS
- ◆ MUNICIPAL AND GOVERNMENT SECURITIES DEALERS EXAMINATIONS
- ◆ FUNCTIONAL REGULATION
- ◆ SUPERVISION BY RISK
- ◆ BANKING RISKS
- ◆ RISK MANAGEMENT

HOW DO YOU DETERMINE WHEN A BANK OR FINANCIAL INSTITUTE IS FAILING?

HOW DO YOU SAFEGUARD A BANK OR A FINANCIAL INSTITUTION FROM FAILING?

TRAINING LOCATION:
Florida • Bahamas • Barbados

- ◆ SUPERVISION BY RISK
- ◆ BANKING RISKS
- ◆ RISK MANAGEMENT
- ◆ RISK ASSESSMENT SYSTEM
- ◆ SUPERVISORY FRAMEWORK
- ◆ SUPERVISORY STRATEGY
- ◆ EXAMINATION PLANNING
- ◆ ENFORCEMENT ACTIONS
- ◆ SUSPECTED CRIMINAL VIOLATIONS
- ◆ INFORMATION RECEIVED FROM AN OUTSIDE SOURCE
- ◆ APPEALS PROCESS
- ◆ CUSTOMER ASSISTANCE GROUP
- ◆ QUALITY MANAGEMENT
- ◆ CAMELS RATING SYSTEM
- ◆ INFORMATION TECHNOLOGY RATING SYSTEM
- ◆ TRUST RATING SYSTEM
- ◆ CONSUMER COMPLIANCE RATING SYSTEM
- ◆ COMMUNITY REINVESTMENT ACT RATING SYSTEM
- ◆ DISCLOSURE OF RATINGS
- ◆ CATEGORIES OF RISK
- ◆ ROE CONTENT, STRUCTURE AND REVIEW REQUIREMENTS

WHAT DO YOU LOOK FOR TO KNOW WHEN A BANK OR FINANCIAL INSTITUTION IS FAILING?

WHAT MEASURES DO YOU PUT IN PLACE TO PREVENT BANKS AND FINANCIAL INSTITUTIONS FROM FAILING



Plus Several Other Topics!

CK 6124 - Government Revenue, Tax and Debt Collection Procedures

Who Should Attend This Training:

- All government tax and revenue compliance front line and back office staff of Statutory, Municipalities and local Government Agencies as well as Customs Department and Licensing Agencies



THE IDEAL TRAINING TO REDUCE GOVERNMENT REVENUE SHORTFALL

FINANCE MINISTRIES AND REVENUE DEPARTMENTS SHOULD NOT IGNORE THE BENEFITS OF THIS TRAINING

- ◆ TAX AND REVENUE COLLECTION PROCEDURES
- ◆ VARIOUS WAYS TO ACHIEVE COLLECTION GOALS
- ◆ VARIOUS WAYS TO COLLECT GOVERNMENT REVENUE ON THE TELEPHONE AND FACE-TO-FACE
- ◆ VARIOUS WAYS TO CREATE URGENCY WHEN COLLECTING GOVERNMENT TAXES OR REVENUE
- ◆ VARIOUS WAYS TO RESOLVE DISPUTED TAX COLLECTION – DISPUTES
- ◆ VARIOUS WAYS TO IDENTIFY TAX OR REVENUE AVOIDERS
- ◆ THE STEPS OF A REVENUE AND TAX COLLECTION CALL
- ◆ WRITING EFFECTIVE REVENUE AND TAX COLLECTION LETTERS
- ◆ THE MAIN CAUSES FOR DELINQUENT TAX PAYERS
- ◆ THE IMPORTANCE OF GOOD TELEPHONE DELIVERY
- ◆ WAYS TO PREPARE YOURSELF FOR THE ACTUAL COLLECTIONS CALL
- ◆ WAYS TO CLOSE A REVENUE AND TAX COLLECTION CALL
- ◆ WAYS HOW TO ADD URGENCY TO YOUR TELEPHONE DEMANDS
- ◆ NEGOTIATION SKILLS FOR REVENUE AND TAX COLLECTORS
- ◆ WAYS TO PREPARE FOR NEGOTIATION AS A TAX COLLECTOR
- ◆ WAYS TAX COLLECTORS CAN MAKE CONCESSIONS WISELY
- ◆ REVENUE AND TAX COLLECTOR'S JOB DESCRIPTION
- ◆ PRODUCTIVITY REQUIREMENTS OF REVENUE AND TAX COLLECTORS

- ◆ WAYS TO IDENTIFY AND COLLECT FROM DELINQUENT TAX PAYERS
- ◆ WAYS TO MAKE EFFECTIVE PARTIAL PAYMENT ARRANGEMENTS FOR DELINQUENT TAX PAYERS
- ◆ EFFECTIVE WAYS TO IDENTIFY A TAX PAYER'S ASSETS
- ◆ YOUR PROFESSIONAL ROLE IN ASSISTING THE REVENUE AND TAX COMPLIANCE DEPARTMENT
- ◆ WAYS TO CLOSE A REVENUE AND TAX COLLECTION CALL
- ◆ THE ROLE OF VARIOUS FRONT-END DEPARTMENTS IN CONJUNCTION WITH THE TAX ASSESSMENT DEPARTMENT
- ◆ THE NEED FOR PROPER DATA APPLICATION
- ◆ THE ROLE OF CUSTOMER SERVICE AND CUSTOMER SUPPORT TO THE TAX AND REVENUE COMPLIANCE DEPARTMENTS
- ◆ DATA INTAKE APPLICATION PROCEDURES
- ◆ PROBLEM RESOLUTION TECHNIQUES FOR THE TAX AND REVENUE COMPLIANCE OFFICERS
- ◆ FACE TO FACE REVENUE AND TAX COLLECTIONS PROCEDURES
- ◆ VARIOUS WAYS TO UNDERSTAND AND RESOLVE TAX AUDIT QUERIES AND DISPUTES

Plus Several Other Topics!

THIS TRAINING CAN INCREASE GOVERNMENT REVENUE

TRAINING LOCATION:
Florida • Antigua • Jamaica

On-Site Or In-House Training
Can Be Arranged



DCK 6125 - Financial Institutions Payment System Management



On-Site Or In-House Training
Can Be Arranged

Who Should Attend This Training:

- All Banks and Financial Institutions as well as government institutions.
- Ideally selected Managers, Supervisors and Senior Managers within the Financial Sector.
- Ideally selected Managers of Government, Statutory and Financial Corporations

Some Topics To Be Covered

- ◆ CLIMATE CHANGE AND PAYMENT INSTRUMENTS / SERVICES EXTINCTION
- ◆ THE IMPORTANCE OF PAYMENT SERVICES AND SYSTEMS
- ◆ PAYMENT AND SECURITIES SETTLEMENT SYSTEMS REFORM
- ◆ CRITICAL REQUIREMENTS FOR THE REFORM AGENDA OF ANY COUNTRY
- ◆ LEGISLATIVE FRAMEWORK TO REMOVE THE LEGAL IMPEDIMENTS AND SUPPORT THE MODERN PAYMENTS ARCHITECTURE
- ◆ HOW PAYMENT SYSTEMS AFFECT FINANCIAL STABILITY
- ◆ HOW PAYMENT SYSTEMS AFFECT MONETARY POLICY
- ◆ IMPLEMENTATION
- ◆ STRATEGIC REDEFINITION
- ◆ CLOSED TO OPEN-SYSTEM ARCHITECTURE
- ◆ DESIGN FLEXIBILITY
- ◆ ORGANIZATIONAL WITHIN THE EXISTING INFRASTRUCTURE
- ◆ OPERATIONAL WITHIN THE EXISTING INFRASTRUCTURE
- ◆ PRICING AND MARKETING OF PAYMENT SERVICES
- ◆ THE ROLE OF THE CENTRAL BANK
- ◆ WHAT IS OVERSIGHT
- ◆ OVERSIGHT AND REGULATORY FRAMEWORKS GOVERNING
- ◆ FINANCIAL INSTITUTIONS AND PAYMENTS SYSTEMS
- ◆ NEW PAYMENT INSTRUMENTS AND SERVICES AND THE IMPLICATIONS FOR GOVERNMENT PAYMENTS, WHOLESALE AND
- ◆ LOW-VALUE PAYMENTS
- ◆ REQUIREMENTS FOR A MODERN CLEARING AND SETTLEMENT
- ◆ INFRASTRUCTURE TO SUPPORT SAFETY AND EFFICIENCY
- ◆ ORGANIZATIONAL ARRANGEMENTS REQUIRED TO SUPPORT THE NEW ENVIRONMENT
- ◆ IMPLICATIONS FOR THE BANKING SYSTEM
- ◆ IMPLICATIONS FOR OTHER FINANCIAL INSTITUTIONS
- ◆ SWITCHING PAYMENT STRATEGIES
- ◆ BANKING ON SUSTAINABILITY
- ◆ DISTINGUISH THE RISK CHARACTERISTICS OF GLOBAL BANKING AND SECURITIES MARKETS IN THE PROPER ECONOMIC AND MANAGERIAL CONTEXT
- ◆ ANALYZE THE RISK CHARACTERISTICS OF COMMON PAYMENT AND SECURITIES INSTRUMENTS
- ◆ ANALYZE THE VARIOUS TYPES OF INSTRUMENTS, FOREIGN EXCHANGE (FX) TRANSACTIONS RISK ASSOCIATED WITH THESE INSTRUMENTS

Plus Several Other Topics!

TRAINING LOCATION:
St. Kitts



DCK 6126 - Advanced ACH-Automated Clearing House Audit

Who Should Attend This Training:

- All Banks and financial institutions as well as public and private sector corporations.
- Ideally selected Managers, Supervisors ACH Operators and Bank Operation Managers.

On-Site Or In-House Training
Can Be Arranged



THE IDEAL TRAINING TO MITIGATE AND REDUCE AUDIT EXCEPTIONS

Some Topics To Be Covered

- ◆ RISK MANAGEMENT
- ◆ RISK MANAGEMENT SYSTEMS AND CONTROLS
- ◆ IT PROCEDURES
- ◆ INFORMATION SECURITY
- ◆ POLICY REVIEW
- ◆ MIS AND INTERNAL RISK RATING FACTORS REVIEW
- ◆ EVALUATION OF THE BANK'S RISKS RELATED TO ACH TRANSACTIONS
- ◆ THIRD-PARTY SERVICE PROVIDERS (TPSP)
- ◆ USING ACH TRANSACTIONS FOR SUSPICIOUS ACTIVITIES
- ◆ REPORTING OF SUSPICIOUS ACTIVITIES
- ◆ IDENTIFY CUSTOMERS WITH FREQUENT AND LARGE ACH TRANSACTIONS
- ◆ MONITOR ACH DETAIL ACTIVITY WHEN THE BATCH-PROCESSED TRANSACTIONS ARE SEPARATED FOR OTHER PURPOSES (E.G., PROCESSING ERRORS).
- ◆ APPLY INCREASED DUE DILIGENCE FOR INTERNATIONAL ACH TRANSACTIONS, INCLUDING DOMESTIC TRANSACTIONS WHEN THE ORIGINATOR IS BASED IN A FOREIGN COUNTRY OR THAT ARE INITIATED BY AN INTERNATIONAL MESSAGING SYSTEM.
- ◆ IDENTIFY ACH TRANSACTIONS THAT THE BANK ORIGINATES TO FOREIGN FINANCIAL INSTITUTIONS, PARTICULARLY TO HIGH-RISK GEOGRAPHIC LOCATIONS.
- ◆ TRACK, REVIEW, AND INVESTIGATE CUSTOMER COMPLAINTS REGARDING FRAUDULENT OR DUPLICATE ACH TRANSACTIONS.
- ◆ ACH TRANSACTIONS ORIGINATING FROM OR RECEIVED BY INTERNATIONAL PARTIES.
- ◆ ACH TRANSACTIONS ORIGINATING FROM THE INTERNET OR VIA TELEPHONE, PARTICULARLY THOSE ACCOUNTS OPENED ON THE INTERNET OR VIA THE TELEPHONE WITHOUT FACE-TO-FACE INTERACTION.
- ◆ CUSTOMERS WHOSE BUSINESS OR OCCUPATION DOES NOT WARRANT THE VOLUME OR NATURE OF ACH ACTIVITY.
- ◆ CUSTOMERS WHO INVOLVED IN THE ORIGINATION OR RECEIPT OF DUPLICATE OR FRAUDULENT ACH TRANSACTIONS.
- ◆ CUSTOMERS OR ORIGINATORS (CLIENTS OF CUSTOMERS) THAT ARE GENERATING A HIGH RATE OR HIGH VOLUME OF INVALID ACCOUNT RETURNS, CONSUMER UNAUTHORIZED RETURNS, OR OTHER UNAUTHORIZED TRANSACTIONS
- ◆ BUSINESS CONTINUITY PLANNING REVIEW
- ◆ ACH OPERATOR EXAMINATION

Plus Several Other Topics!



AUTOMATED CLEARING HOUSE AUDIT PROCEDURES FOR THE 21ST CENTURY

TRAINING LOCATION:
Antiqua

DCK 6127 - Real-Time Gross Settlement System

(RTGS) Procedures and Management

Who Should Attend This Training:

- All Banks and other Financial Institutions.
- Ideally Selected Managers, Supervisors and Private Sector Employees
- Government and Statutory Corporation Financial Managers.

SOME CENTRAL BANKS STAFF CAN BENEFIT FROM THIS TRAINING

US \$1200.00
Tuition, Manuals & Lunch

On-Site Or In-House Training Can Be Arranged

Some Topics To Be Covered

- ◆ COMMERCIAL DRIVERS OF TREASURY BEHAVIOUR
- ◆ NEED FOR REALTIME INFORMATION
- ◆ NEED FOR INTER-BANK COOPERATION
- ◆ NEED FOR A PRAGMATIC AND EVOLUTIONARY APPROACH
- ◆ IMPLICATIONS FOR THE TREASURY FUNCTION
- ◆ THE AVAILABILITY AND UNDERLYING COST OF COLLATERAL
- ◆ IMPACT ON INCOME GENERATION
- ◆ MANAGEMENT OF RISK AND CAPITAL
- ◆ COMPLIANCE WITH REGULATORY REQUIREMENTS
- ◆ CASH RATIO DEPOSITS
- ◆ INTRADAY REPOS OF ELIGIBLE COLLATERAL
- ◆ INTRADAY INTER-BANK LOANS
- ◆ COST OF COLLATERAL
- ◆ THE LINK BETWEEN RTGS AND PRUDENTIAL COLLATERAL
- ◆ MINIMISING THE COST OF COLLATERAL
- ◆ MANAGE PAYMENT FLOWS CAREFULLY
- ◆ CHOOSING THE BEST ASSETS AVAILABLE
- ◆ OPTIMISE TERM IN RELATION INTEREST RATE TRENDS
- ◆ CONSIDER MARKET LIQUIDITY
- ◆ MANAGE DAILY FLOWS PROACTIVELY
- ◆ THE NEED FOR REALTIME INFORMATION
- ◆ THE NEED FOR INTER-BANK COOPERATION
- ◆ ESTABLISHMENT OF SUITABLE 'RULES OF ENGAGEMENT' (BEST PRACTICE)
- ◆ INCREASED NEED FOR LIQUIDITY
- ◆ LIMITED SCOPE FOR SCHEDULING
- ◆ LEGAL TECHNICALITIES
- ◆ CONTENTION FROM OTHER LARGE SCALE IT PROJECTS
- ◆ SELF COLLATERALISATION OF VERY LARGE DAILY DBV FLOWS
- ◆ RISK OF LARGE SCALE IMBALANCES DURING PHASED START UP
- ◆ ENHANCED PROJECT MANAGEMENT SUPPORTED BY MAJOR CENTRAL BANKS
- ◆ USE OF IN / OUT SWAPS TO MANAGE LIQUIDITY
- ◆ IMPLICATIONS FOR THE TREASURY FUNCTION
- ◆ DEMAND FOR INTRA-DAY MANAGEMENT CAPABILITY IS INCREASING

Plus Several Other Topics!

TRAINING LOCATION:

St. Kitts

Time:
9:00 am - 4:30 pm

DCK 6128 - ACH-Automated Clearing House Audit Procedures

For Auditors

Who Should Attend This Training:

- All Banks and Financial Institutions.
- Ideally selected Managers, Auditors, Supervisors and key private sector and Government Employees

THE IDEAL TRAINING TO MITIGATE AND REDUCE AUDIT EXCEPTIONS

Some Topics To Be Covered

- ◆ A COMPREHENSIVE LIST OF ACH TERMS FOR THE PURPOSE OF PROVIDING THE EXAMINER WITH A BASIC UNDERSTANDING OF THE LANGUAGE OF ACH WHEN REVIEWING THE ACH OPERATION
- ◆ RULE COMPLIANCE AUDIT REQUIREMENT
- ◆ ACH DATA SECURITY REQUIREMENTS
- ◆ THIRD-PARTY SERVICE PROVIDER ISSUES OF ACH
- ◆ INTERNET ISSUES OF ACH
- ◆ RETURNS ISSUES - ACH OPERATOR REQUIREMENTS
- ◆ RETURNS FOR UNAUTHORIZED DEBITS TO CONSUMER ACCOUNTS
- ◆ ACH BACKGROUND
- ◆ THE ACH EXAMINER WITH ACH MUST UNDERSTAND BACKGROUND INFORMATION
- ◆ ACH PROCESSING, SETTLEMENT, AND RISK EXPOSURE INFORMATION FOR QUICK REFERENCE
- ◆ REVIEW THE ACH BACKGROUND QUESTIONNAIRE TO OBTAIN A SNAPSHOT OF THE TYPES OF RISK EXPOSURE AREAS
- ◆ EVALUATION OF PROCEDURES FOR ACH RECEIPTS
- ◆ REVIEW RECEIVING ACH CREDITS AND RECEIVING ACH DEBITS
- ◆ RECEIVING ACH CREDITS AND DEBITS, SUCH AS RECURRING PAYROLLS, LOAN PAYMENTS, SINGLE-ENTRY PAYMENTS, DIVIDEND PAYMENTS, ETC
- ◆ ASSESSMENT OF THE PROCEDURES FOR THIRD PARTY PROVIDERS RECEIVING ACH ENTRIES
- ◆ ASSESSMENT OF THE OPERATIONS OF THIRD-PARTY SERVICE PROVIDERS SENDING ACH ENTRIES
- ◆ ASSESSMENT OF PROCEDURES AND OPERATIONS OF THIRD-PARTY SENDERS
- ◆ ASSESSMENT OF PROCEDURES AND OPERATIONS OF ODFI ACH ORIGINATOR
- ◆ EVALUATE ACH TREASURY TREASURY RECLAMATIONS, ORIGINATING TREASURY RETURNS, AND NOTIFICATIONS OF CHANGE

Plus Several Other Topics!

TRAINING LOCATION:

St. Kitts

Time:
9:00 am - 4:30 pm

AUTOMATED CLEARING HOUSE AUDIT PROCEDURES FOR THE 21ST CENTURY

DCK 6129 - Banks and Financial Institutions IT Requirements

Who Should Attend This Training:

- All Banks and Financial Institutions.
- Ideally selected Managers, Auditors and Supervisors as well as back office Employees. *Some Topics To Be Covered*

On-Site Or In-House Training
Can Be Arranged

US \$1200.00
Tuition, Manuals
& Lunch

- ◆ INDEPENDENCE AND STAFFING OF INTERNAL AUDIT
- ◆ RISK ASSESSMENT AND RISK-BASED AUDITING
- ◆ AUDIT PARTICIPATION IN APPLICATION DEVELOPMENT, ACQUISITION, CONVERSIONS AND TESTING
- ◆ INDEPENDENCE OF THE EXTERNAL AUDITOR PROVIDING INTERNAL AUDIT SERVICES EXAMPLES OF ARRANGEMENTS
- ◆ THIRD-PARTY REVIEWS OF TECHNOLOGY SERVICE PROVIDERS
- ◆ EXAMINATION PROCEDURES
- ◆ IDENTIFY AREAS OF GREATEST IT RISK EXPOSURE TO THE INSTITUTION IN ORDER TO FOCUS AUDIT RESOURCES
- ◆ PROMOTE THE CONFIDENTIALITY, INTEGRITY AND AVAILABILITY OF INFORMATION SYSTEMS
- ◆ DETERMINE THE EFFECTIVENESS OF MANAGEMENT'S PLANNING AND OVERSIGHT OF IT ACTIVITIES
- ◆ EVALUATE THE ADEQUACY OF OPERATING PROCESSES AND INTERNAL CONTROLS
- ◆ DETERMINE THE ADEQUACY OF ENTERPRISE-WIDE COMPLIANCE EFFORTS RELATED TO IT POLICIES AND INTERNAL CONTROL PROCEDURES
- ◆ REQUIRE APPROPRIATE CORRECTIVE ACTION TO ADDRESS DEFICIENT INTERNAL CONTROLS AND FOLLOW UP TO ENSURE MANAGEMENT PROMPTLY AND EFFECTIVELY IMPLEMENTS THE REQUIRED ACTIONS
- ◆ INAPPROPRIATE USER ACCESS TO INFORMATION SYSTEMS
- ◆ UNAUTHORIZED DISCLOSURE OF CONFIDENTIAL INFORMATION
- ◆ UNRELIABLE OR COSTLY IMPLEMENTATION OF IT SOLUTIONS
- ◆ INADEQUATE ALIGNMENT BETWEEN IT SYSTEMS AND BUSINESS OBJECTIVES
- ◆ INADEQUATE SYSTEMS FOR MONITORING INFORMATION PROCESSING AND TRANSACTIONS
- ◆ INEFFECTIVE TRAINING PROGRAMS FOR EMPLOYEES AND SYSTEM USERS
- ◆ INSUFFICIENT DUE DILIGENCE IN IT VENDOR SELECTION
- ◆ INADEQUATE SEGREGATION OF DUTIES
- ◆ INCOMPLETE OR INADEQUATE AUDIT TRAILS
- ◆ LACK OF STANDARDS AND CONTROLS FOR END-USER SYSTEMS
- ◆ INEFFECTIVE OR INADEQUATE BUSINESS CONTINUITY PLANS
- ◆ FINANCIAL LOSSES AND LOSS OF REPUTATION RELATED TO SYSTEMS OUTAGES

Plus Several Other Topics!

TRAINING LOCATION:

Florida

Time:
9:00 am - 4:30 pm

DCK 6130 - Advanced Internal Audit of Banks and Financial Institutions

Who Should Attend This Training:

- All Banks and Financial Institutions.
- Ideally selected Managers, Supervisors, Auditors and back office Employees.

Some Topics To Be Covered

- ◆ IDENTIFY CREDIT, OPERATIONAL, FRAUD AND SYSTEMIC RISK ISSUES
- ◆ ASSESS RISK EXPOSURE TO A FINANCIAL INSTITUTION
- ◆ ASSESS COMPLIANCE WITH SYSTEM RULES AND OTHER REGULATIONS
- ◆ RELATE DEVELOPMENTS IN INTERNAL AUDIT PRACTICES IN A REFORMED PAYMENTS SYSTEM ENVIRONMENT
- ◆ RELATE THESE DEVELOPMENTS IN YOUR OWN WORK ENVIRONMENT
- ◆ DEVELOP YOUR CONTRIBUTION TO EFFECTIVE GOVERNANCE, RISK MANAGEMENT AND CONTROL/COMPLIANCE
- ◆ BENCHMARK YOUR AUDIT APPROACH AGAINST INTERNATIONAL BEST PRACTICE
- ◆ PUT INTO PRACTICE ENHANCED ASSURANCE AND CONSULTING SKILLS
- ◆ SHOW IMPROVED PERFORMANCE THROUGH EFFECTIVE PLANNING
- ◆ NATURE AND CONTRIBUTION OF MODERN BANK INTERNAL AUDIT
- ◆ BASEL AND BANKING SUPERVISION'S GUIDANCE ON INTERNAL AUDIT IMPACT OF CORPORATE GOVERNANCE CODES
- ◆ RISK MANAGEMENT: ASSESSMENT AND MANAGEMENT
- ◆ AUDITING THE CONTROL ENVIRONMENT
- ◆ USING CONTROL SELF-ASSESSMENT PERFORMING PROFESSIONAL AND EFFECTIVE ASSIGNMENTS
- ◆ PLANNING AND CONDUCTING RISK-BASED SYSTEMS AUDITS
- ◆ AUDITING KEY OPERATIONAL, FINANCIAL AND CORPORATE ACTIVITIES
- ◆ PLANNING AND PREPARING FOR THE ASSIGNMENT
- ◆ TESTING, EVALUATING AND REPORTING FINDINGS
- ◆ INTERNAL AUDIT IN PRACTICE
- ◆ THE INTERNAL AUDITOR AND FRAUD
- ◆ INTRODUCTION TO "PERFORMANCE AUDITING"
- ◆ ACH AUDIT AND RISK MANAGEMENT
- ◆ ASSESS AUDIT CONTROLS IN ACH OPERATIONS (OPERATOR AND DFI)
- ◆ DEVELOP CREDIT MONITORING AND CONTROL PROCEDURES
- ◆ ASSESS INTERNAL OPERATING CONTROL POINTS
- ◆ DEVELOP ACH AUDIT AND RISK FRAMEWORKS
- ◆ DEVELOP ACH OPERATOR EXAMINATION FRAMEWORK
- ◆ IDENTIFY AND ASSESS PRIORITY SCHEDULES
- ◆ ASSESS RULES ENFORCEMENT
- ◆ ACH RULES COMPLIANCE
- ◆ REGULATORY AND OVERSIGHT AUDIT REQUIREMENTS
- ◆ BASEL AND BANKING SUPERVISION'S GUIDANCE ON INTERNAL

Plus Several Other Topics!

On-Site Or In-House Training
Can Be Arranged

US \$ 1200.00
Tuition, Manuals
& Lunch

Time:
9:00 am - 4:30 pm

TRAINING LOCATION:

Bahamas

Phone: (954) 731-6340 • Fax: (954) 731-6606

CK 6131 - Airport and Seaport Customer Service Procedures and Management

Who Should Attend This Training:

• All Customer Service, Sales, Marketing and Public Relations Managers and Supervisors Employed at Regional Airports, Seaports and other Tourism Related Sectors *Some Topics To Be Covered*

US \$1780.00
Tuition, Manuals & Lunch

- ◆ FAMILIARIZATION OF AIRPORT AND SEAPORT COMMERCIAL ENVIRONMENT
- ◆ UNDERSTAND THE VARIOUS TYPES, NEEDS AND BEHAVIORS OF AIRPORT AND SEAPORT CUSTOMERS
- ◆ KNOW HOW PROFESSIONAL SALESMANSHIP AFFECTS AIRPORT CUSTOMER SERVICE
- ◆ GAIN KNOWLEDGE ABOUT CUSTOMER SERVICE MEASUREMENTS
- ◆ THE COMMERCIAL FUNCTIONS WITHIN AN AIRPORT AND SEAPORT ENVIRONMENT
- ◆ CROSS-CULTURAL AWARENESS OF ALL EMPLOYEES AND STAKEHOLDERS
- ◆ AWARENESS OF AIRPORT AND SEAPORT CUSTOMER SERVICE FEATURES
- ◆ AWARENESS OF THE CHARACTERISTICS OF AIRPORT AND SEAPORT SHOPS
- ◆ HANDLING COMPLAINTS AND RETURNS LOSS PREVENTION PROCEDURES
- ◆ CURRENT AIRPORT AND SEAPORT TRENDS IN CUSTOMER SERVICE AS WELL AS OTHER TOPICS ATTACHED
- ◆ AIRPORTS AND SEAPORTS
- ◆ SAFETY & SECURITY OVERVIEW OF AIRPORTS AND SEAPORTS
- ◆ VEHICLES ENTERING AND LEAVING AIRPORTS AND SEAPORTS
- ◆ EXTENSIVE BAGGAGE RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ EXTENSIVE CHECK-IN RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ EXTENSIVE BOARDING RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ EXTENSIVE ARRIVAL RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ DISABLED TRAVELERS PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ PARKING AND UNLOADING PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ CHECK-IN PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ TOILET RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ TELEPHONE RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ DEPARTURE RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ AT THE AIRCRAFT RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ ARRIVAL PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ AIR CARGO/FREIGHT RELATED ISSUES AT AIRPORTS AND SEAPORTS
- ◆ CUSTOMS CUSTOMER SERVICE PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ IMMIGRATION CUSTOMER SERVICE PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ SECURITY CUSTOMER SERVICE PROCEDURES AT AIRPORTS AND SEAPORTS
- ◆ CUSTOMER SERVICE (CALL CENTERS AND AIRPORTS)
- ◆ COMMUNICATION AT AIRPORTS AND SEAPORTS
- ◆ TRENDS IN CUSTOMER SERVICE AT AIRPORTS AND SEAPORTS
- ◆ DELIVERING WORLD CLASS CUSTOMER SERVICE AT AIRPORTS AND SEAPORTS
- ◆ BUILDING BUSINESS RELATIONSHIPS AT AIRPORTS AND SEAPORTS
- ◆ DEFUSING DIFFICULT AND DEMANDING CUSTOMER SITUATIONS
- ◆ CUSTOMER SERVICE CHALLENGES AT AIRPORTS AND SEAPORTS

Plus Several Other Topics!

TRAINING LOCATION:

St. Maarten

Time:
9:00 am - 4:30 pm

THE IDEAL TRAINING TO IMPROVE CUSTOMER SERVICE MANAGEMENT FOR REGIONAL AIRPORTS AND SEAPORTS

Some of these courses have been conducted in partnership with Florida Atlantic University, Nova Southeastern University, Florida International University, Bermuda College and Barbados Community College

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2010 TRAINING LOCATIONS

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COURSE REGISTRATION FORM

Full Name: _____ Your title/position: _____

Company Name: _____ Mailing Address: _____

City: _____ State: _____ Zip: _____ Country: _____

Home Phone: _____ Work Phone: _____

E-mail Address: _____ Fax No. _____

Payment of \$ _____ Purchase Order No. _____ Certified Check Or Money Order No. _____ (Payable to: Cohen & Klein Consulting, Inc.) Visa M/C A/E Diners Credit Card No. _____ Expiration Date: _____

Name of Authorized Person: _____ Transaction Date: _____

Signature of Authorized Person: Identification _____

2010 Public and Private Sector Training Courses
2010 Training Schedule (Select your locations and dates)

<i>Course Title</i>	<i>On-Site Or In-House Training Can Be Arranged</i>	<i>Seminar Location</i>	<i>Duration Date</i>	<i>Cost</i>
1 CK 6114 Government Revenue, Tax and Debt Collection Management for Managers and Supervisors				\$1895.00
2 CK 700 Debt Collection Strategies & Techniques - for Private Sector				\$1695.00
3 CK 2000 Supervisory Management - Private and Public Sector				\$34; 7.00
4 CK 600 Debt Collection Management - for Private Sector				\$1895.00
5 CK 2007 Training Design and Presentation Delivery				\$1475.00
6 CK 900 Call Center & Call Center Procedures - for Private and Public Sector				\$850.00
7 CK 500 Credit and Collection Management - Commercial and Consumer Topics				\$1895.00
8 CK 1400 Human Resources Management - Prvate and Public Sector				\$1275.00
9 CK 4000 Hurricane Disaster Preparedness Management				\$1695.00
10 CK 800 Customer Service Procedures - Prvate and Public Sector				\$850.00
11 CK 4700 Business Continuity Planning & Management				\$1275.00
12 CK 2003 Leadership & Communication Management				\$875.00
13 CK 5100 Performance Review Management				\$1275.00
14 CK 2004 Coaching & Mentoring Management				\$995.00
15 CK 1100 Marketing and Public Relation Management				\$1275.00
17 CK 2009 Advanced Management Strategies				\$1275.00
18 CK 5200 Call Center & Contact Center Management				\$1275.00
19 CK 2100 Project Management - Private and Public Sector				\$1275.00
20 CK 5600 Customer Service Supervision and Management				\$1275.00
21 CK 3200 Crisis Management - Private and Public Sector				\$1275.00
22 CK 6124 Government Revenue, Tax and Debt Collection Procedures for Front-Line and Back-Office Non Managers and Revenue Collection Officers				\$1695.00
23 CK 6131 Airport and Seaport Customer Service Management				\$1275.00
24 CK 5700 Business Office Writing and Communication Management				\$1275.00
25 CK 1600 Sexual Harassment Compliance Procedures				\$875.00

(Registration Deadline is Urgent - Ten working days before selected course start date)

COURSE REGISTRATION FORM

Full Name: _____ Your title/position: _____

Company Name: _____ Mailing Address: _____

City: _____ State: _____ Zip: _____ Country: _____

Home Phone: _____ Work Phone: _____

E-mail Address: _____ Fax No. _____

Payment of \$ _____ Purchase Order No. _____

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Visa M/C A/E Diners Credit Card No. _____ Expiration Date: _____

Name of Authorized Person: _____ Transaction Date: _____

Signature of Authorized Person: Identification _____

**2010 Banks and Financial Institutions Training Courses
2010 Training Schedule (Select your locations and dates)**

Course Title	On-Site Or In-House Training Can Be Arranged	Seminar Location	Duration Date	Cost
1	CK 6112 Treasury Department Management - for Managers and Supervisors			\$1275.00
2	CK 6117 Trust Department Audit of Banks and Financial Institutions			\$1275.00
3	DCK 6125 Financial Institutions Payment Systems Management			\$1200.00
4	CK 6116 Banks Main Branch Audit of Banks and Financial Institutions			\$1275.00
5	DCK 6128 ACH-Automated Clearing House Audit-For Auditors			\$1200.00
6	CK 4500 Anti-Money Laundering Compliance Procedures			\$1275.00
7	DCK 5900 Banking and Financial Services Management			\$1200.00
8	CK 6113 ACH-Automated Clearing House Management			\$1275.00
9	CK 4900 Financial Fraud Prevention & Procedures			\$995.00
10	DCK6126 Advanced ACH-Automated Clearing House Audit			\$1200.00
11	CK 3000 Financial Risk Management			\$1275.00
12	DCK6127 Real-Time Gross Settlement Management - Banks and Financial Institutions			\$1200.00
13	DCK4600 Payments and Securities Reform Management - Banks and Financial Institutions			\$1200.00
14	CK 6119 Bank Cash and Demand Deposit Audit of Banks and Financial Institutions			\$1275.00
15	CK 6120 Branch Audit of Banks and other Financial Institutions			\$1275.00
17	CK 6118 Financial Risk Based Audit of Banks and Other Financial Institutions			\$1275.00
18	DCK 6130 Advanced Internal Audit of Banks and Other Financial Institutions			\$1275.00
19	CK 6123 Bank Oversights Requirements and Procedures			\$1695.00
20	CK 6122 IT Audit of Banks and Other Financial Institutions			\$1275.00
21	CK 6121 Bank Loans Audit and Compliance Procedures			\$1275.00
22	DCK6129 IT Requirements of Banks and Other Financial Institutions			\$1200.00

(Registration Deadline is Urgent - Ten working days before selected course start date)

List of Available Courses for In-House or On-Site Training

Course Title

1	CK 300	Healthcare Collection Techniques for Healthcare & Hospital Staff- Caribbean
2	CK 400	Healthcare Collection Management for Managers & Supervisors- Caribbean Topics
3	CK 500	Credit & Collection Management (Consumer and Collection Topics for Managers & Supervisors)
4	CK 600	Debt Collection Management Strategies for Managers & Supervisors
5	CK 700	Debt Collection Strategies & Techniques for New & Experienced Collectors
6	CK 800	Customer Service, Marketing & Sales Techniques for Sales & Customer Service Representatives and all Front Line Staff
7	CK 900	Customer Services & Communication Techniques for Hotel & Hospitality Industry Front Line Staff
8	CK 1000	Marketing& Public Relations Techniques for Hotel & Hospitality Industry - Managers & Supervisors
9	CK 1100	Marketing & Public Relation Techniques for Public & Private Sector Corporations - Managers & Supervisors
10	CK 1200	Hotel & Hospitality Operation for the 21 st Century for Managers & Supervisors
11	CK 1300	Human Resources Management for Hotel & Hospitality Industry Managers & Supervisors
12	CK 1400	Human Resources Management for Private & Public Sector Corporations for Managers & Supervisors
13	CK 1500	Hospitality Law: Hotel, Travel & Tourism Industry
14	CK 1600	Sexual Harassment & Discrimination Compliance for Hotel & Hospitality Industry for Managers & Supervisors
15	CK 1700	Sexual Harassment & Discrimination Compliance for Private & Public Sector Corporations for Managers & Supervisors
16	CK 1800	Customer Service Techniques for Airports Front Line Staff, as well as, Customs & Immigration Officers
17	CK 2000	Supervisory Management Techniques for Private & Public Sector Corporat
18	CK 2001	Supervisory Management Techniques for Hotel & Hospitality Industry
19	CK 2002	Stress & Time Management Techniques for Managers & Supervisors
20	CK 2003	Leadership & Communication Techniques for Managers & Supervisors
21	CK 2004	Coaching, Mentoring & Teambuilding Techniques for Managers & Supervisors
22	CK 2005	Recruitment, Interviewing & Selection Process Techniques for Managers & Supervisors
23	CK 2009	Management Strategies & Techniques for Managers & Supervisors
24	CK 2100	Project Management & Goal Setting Strategies
25	CK 2200	Hotel Reservation & Customer Service Procedures for Front Line Staff
26	CK 2300	Housekeeping & Customer Service Procedures
27	CK 2400	Loss Prevention & Hotel Security Procedures
28	CK 2600	Teambuilding & Empowerment Techniques for Team Leaders & Supervisors
29	CK 2700	Administrative Assistant Procedures for All Clerical Staff
30	CK 2800	Call Center (Telemarketing) & Sales Procedures for Call Centers for Front Line Staff
31	CK 2900	Pharmacy Technician Procedures
32	CK 3000	Risk Management Procedures & Techniques
33	CK 3100	Consulting Management Strategies
34	CK 3200	Crisis Management Procedures & Techniques
35	CK 3500	Hotel Front Desk Operations
36	CK 3600	Hotel Safety & Security
37	CK 3700	Hotel Maintenance & Repair
38	CK 3800	Housekeeping & Laundry Operations Housekeeping Standards & Procedures
39	CK 3900	Food & Beverage Procedures - Standards Operating Procedures
40	CK 4000	Disaster Preparedness Management
41	CK 4500	Anti-Money Laundering Supervision and Compliance
42	CK 4600	Payment and Securities Systems Management (For Banks & Financial Sectors)
43	CK 4700	Business Continuity Planning and Management
44	CK 4900	Financial Fraud Prevention Supervision (For Banks & Financial Sectors)
45	CK 5100	Performance Review Management
46	CK 5200	Call Center Supervision and Management
47	CK 5600	Customer Service Supervision and Management
48	CK 5700	Business Office Writing and Communication Management
49	CK 5900	Banking and Financial Services Management (For Banks & Financial Sectors)
50	CK 6124	Government Revenue, Tax and Debt Collection Procedures
51	CK 6112	Treasury Department Management
52	CK 6113	ACH-Automated Clearing House Management
53	CK 6114	Government Revenue, Tax and Debt Collection Management

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1. Central Bank Of Trinidad & Tobago, Trinidad
2. Ministry Of Financial Services & Investment, Bahamas
3. Water and Sewage Company Inc., St. Lucia
4. Dominica Electricity Services, LTD, Dominica
5. Atlantic Bank Limited, Belize
6. Nevis Electricity Company Ltd, St. Kitts
7. Grenada Co-operative Bank Ltd, Grenada
8. United Telecommunication Services, St. Maarten
9. Bahamas Electricity Corp., Bahamas
10. Dacosta Mannings Inc., Barbados
11. Cayman Islands Treasury Department,
12. Cayman National Bank, Cayman Islands
13. National Insurance Scheme, St. Lucia and Barbados
14. Airport Authority of Jamaica, Jamaica
15. Bank of Butterfield (Bermuda & Grand Cayman)
16. Miami University Hospital, Florida
17. Royal Bank (Various Countries)
18. Nassau Guardian, Bahamas
19. Bank of Bermuda, Bermuda
20. Florida Atlantic University, U.S.A.
21. Florida International University, U.S.A.
22. Nova Southeastern University, U.S.A.
23. Cable & Wireless (Various Countries)
24. Bahamas Mortgage Corporation, Bahamas
25. Workers Bank Bahamas, Bahamas
26. Texaco Bahamas, Bahamas
27. Nevis Cooperative Credit Union, St. Kitts
28. Bermuda Telephone Company, Bermuda
29. Bahamas Development Bank, Bahamas
30. Development Bank of the BVI
31. St. Lucia Co-Operative Bank, St. Lucia
32. Belize Bank, Belize
33. US Virgin Islands Water & Power Authority
34. Tell-Cel, St. Maarten
35. Princess Juliana International Airport
36. Caribbean Commercial Bank, Barbados
37. Antigua Commercial Bank, Antigua
38. Telecommunication Services of Trinidad
39. Aruba Airport Authority, Aruba
40. University of The West Indies Hospital, Jamaica
41. Grenada Co-operative Bank, Grenada
42. British Virgin Islands Electricity Corporation,
43. Bahamas Telephone Company (BATELCO)
44. Bank of St. Lucia, St. Lucia
45. Development Bank of St. Kitts & Nevis
46. Chase Manhattan Bank, U.S.A.
47. Barclays Bank (Various Countries)
48. National Commercial Bank (Various Countries)
49. Courts International Retail Group (Various Countries)
50. Deloitte & Touche, Cayman Islands
51. Government of Bermuda, Bermuda
52. MJB Airports Limited, Sangsters International Airport
53. U.S.V.I. Economic Development Authority, U.S.V.I.
54. Barbados Investment Development Corp., Barbados
55. Carib Supplies Limited, Various Countries
56. Provo Water and Electricity Company,
57. The Mustique Company Ltd., St. Vincent
58. CaribSupply, St. Crois, U.S.V.I.
59. Texas Furniture Store, Aruba
60. Teachers' Credit Union, Bahamas
61. National Bank of Dominica
62. Gov. of the Island Ter. of St. Maarten - Dep. Public Works
63. National Insurance Services, St. Vincent
64. Caribbean Supermarket Ltd., Grenada
65. National Bank of Anguilla Ltd.
66. Caribbean Publishing Company, Cayman Islands
67. Cayman General Insurance Company Limited
68. National Roads Authority, Cayman Islands
69. Provo Water Company, Turks & Caicos
70. Jamaica Public Service Company Limited
71. Grenada Co-operative Bank Ltd., Grenada
72. CaribSupply Ltd, St. Kitts
73. Inland Revenue Department (Various Parishes) Jamaica
74. Teacher's Credit Union, Bahamas
75. National Bank of Dominica, Dominica
76. Jonas Browne & Hubbard Grenada, Ltd., Grenada
77. Treasury Department, Bahamas
78. St. Vincent Building & Loan Association, St. Vincent
79. National Insurance Services, St. Vincent
80. National Commercial Bank, St. Vincent
81. Development Bank of the Virgin Islands, Tortola
82. Caribbean Supermarket Ltd., Grenada
83. Sol (Shell) Petroleum Ltd. (Various Countries)
84. Cayman General Insurance Company Ltd.
85. Children & Youth Services (CAYS) Foundation, Cayman
86. St. Ignatius Catholic Church, Cayman Islands
87. Commonwealth Building Supplies Ltd., Bahamas
88. Bahamas Hot Mix, Bahamas
89. Jamaica Public Service Company Ltd., Jamaica
90. The Winward Islands Bank Ltd., St. Maarten
91. National Insurance Scheme, Barbados
92. Ministry of France, Grand Turks & Caicos
93. Bank of Bahamas, Bahamas
94. Reserve Control Unit, Turks & Caicos
95. Government Employees Retirement Systems, USVI
96. Tortola Exterminating Services Ltd., British V.I.
97. Nevis Electricity Company Ltd., Nevis
98. Timothy Beach Resort, St. Kitts
99. Federation Media Group, St. Kitts
100. Cable Bahamas, Bahamas
101. J.S. Johnson & Co. Ltd., Bahamas
102. Ministry of Public Service, Bahamas
103. Cayman National Corporation, Cayman Islands
104. World Brands Services Ltd. (Grace Kennedy), Jamaica
105. The Ritz-Carlton Golf and Spa Resort, Jamaica
106. Department of Statistics, Bahamas
107. Inland Revenue Department, Jamaica
108. B&B Distribution, Barbados
109. Department of Immigration, Grand Cayman Islands
110. Cable & Wireless, Anguilla
111. H.H.V. Whitchurch & Company Limited, Dominica
112. Contec-Construction Technologies, St. Kitts
113. Antigua & Barbuda Development Bank, Antigua
114. BVI Social Security Board, British Virgin Islands
115. Samuels Richardson & Co., British Virgin Islands
116. St. Lucia Electricity Services Ltd, Castries, St. Lucia
117. Treasury Department, Bahamas
118. Jonas Browne & Hubbard Grenada Ltd, Grenada
119. St. Vincent Building & Loan Association
120. National Insurance Services, St. Vincent
121. National Commercial Bank, St. Vincent
122. Her Majesty Prison, Bahamas
123. Pictet Bank & Trust Limited, Bahamas
124. Caribbean Supermarket Ltd., Grenada
125. Summit Insurance Company, Bahamas
126. RBTB Bank, Trinidad
127. NCB, Kingston, Jamaica
128. Civil Aviation Authority, Kingston, Jamaica
129. O'Neal Webster Law Office, Tortola, BVI
130. National Insurance Board (Turks & Caicos Islands)
131. Mount Gay Distilleries Ltd, Barbados
132. National Irrigation Commission Ltd., Jamaica
133. Royal Bank of Canada, Andros, Bahamas
134. Royal Turks and Caicos Police Force
135. Turks and Caicos GOVT-National Drug Unit
136. Turks and Caicos GOVT-Ministry of Finance
137. Health Authority of Anguilla, Anguilla
138. Anguilla Development Board, Anguilla
139. Land Development Survey Services Ltd., Anguilla
140. Fidelity Bank, Cayman Islands
141. Affinity Personnel Solutions, Cayman Islands
142. Cayman Islands Health Services Authority, Cayman Islands
143. Cayman Islands Gov. Dep. of Agriculture, Cayman Islands
144. Montserrat Port Authority, Montserrat
145. Bermuda Small Business Development Corporation, Bermuda
146. Department of Social Insurance, Bermuda
147. Office of the Tax Commissioner, Bermuda
148. Atlantic Insurance Co. Ltd., Belize
149. Social Security Board of Antigua & Barbuda
150. Community First Credit Union, Antigua & Barbuda
151. Cable & Wireless (St. Kitts), St. Kitts & Nevis
152. The Bank of Nevis, St. Kitts & Nevis
153. Innovative Business Systems, United States Virgin Islands
154. Saint Lucia Air and Sea Ports Authority, St. Lucia
155. ING Bank, Curacao
156. Bahamas Utilities Commission
157. Antigua Public Utilities Authority, St. John's, Antigua
158. The Windward Island Bank St. Maarten
159. Caribbean Commercial Bank, The Valley, Anguilla
160. Dominica Electricity Services, Roseau, Dominica
161. St. Kitts-Nevis-Anguilla National Bank
162. St. Lucia Marine Terminals Ltd, Vieux Fort, St. Lucia
163. Department of Public Service, Nassau, Bahamas
164. Cayman National Bank, Cayman Islands
165. Courts Antigua Ltd, St. John's, Antigua
166. Courts Guyana Inc, Georgetown, Guyana
167. Courts St. Lucia Ltd, Castries, St. Lucia
168. Courts St. Vincent Ltd, Kingstown, St. Vincent
169. Unicomer Trinidad Ltd, Port of Spain, Trinidad
170. Courts Grenada Ltd, St. George's, Grenada
171. Courts St. Kitts Nevis Ltd, Basseterre, St. Kitts
172. Courts Belize Ltd, Belize City, Belize
173. Unicomer Trinidad Ltd, Chaguanas, Trinidad
174. Courts Barbados Ltd, Bridgetown, Barbados
175. Courts Dominica Ltd, Roseau, Dominica
176. Courts Jamaica Ltd, Kingston, Jamaica
177. St. Lucia Air & Sea Ports Authority, Castries, St. Lucia
178. Tax Administration and Stamp Duty Division, Jamaica
179. Tax Payer Audit and Assessment Department, Jamaica
180. Barbados Community College, Barbados
181. Bermuda College, Bermuda
182. Student Revolving Loan Fund, Barbados
183. Jamaica Co-Operative Credit Union League, Jamaica
184. National Telecommunication Regulatory Commission St. Vincent
185. Airport Services Limited, Antigua
186. Island Car Rentals, Kingston, Jamaica
187. St. Kitts and Nevis Anguilla National Bank
188. Barbados Light and Power Company, Barbados
189. Caribbean Commercial Bank, Anguilla
190. Community First Co-Operative Credit Union, Antigua

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