

How to Use This Manual

The Bank Protection Act regulations require each financial institution to prepare a written security program and provide for security training and retraining of employees. This is a serious and time-consuming job that deserves, but does not usually get, full attention at the branch level. The person designated as the bank security officer may not have sufficient time to devote to planning and training and often already has a full time job such as Operations Manager, Human Resource Manager, or Branch Manager. The *Branch Security Reference and Training Manual* offers a ready-to-use training program and the training material necessary for a branch's security requirements. It provides the security procedures and standards commonly used in the banking industry today. The manual is designed specifically for you to:

- Adopt and modify for your written branch security program
- Conduct the training and retraining of branch employees on bank security procedures

The manual is divided into three parts: Part I — Branch Security Reference, Part II — Branch Security Training Program and Materials, and Part III —Employee Security Handbook.

Part I — Bank Security Reference provides background information and documentation on security procedures and requirements for the appointed branch security officer and all branch employees. This reference section, comprising eight chapters, covers the responsibilities and proper procedures for the security officer and other branch employees. It includes:

- Chapter 1, *Responsibility of the Security Officer and Management*, addresses the responsibilities of the board of directors, management, and the security officer as required by the Bank Protection Act. The chapter includes statistical information garnered from FBI investigations that is of special interest to the banking office. It also addresses the security officer's role in risk management.
- Chapter 2, *Security Equipment Standards and Inspection Procedures*, gives instruction on both the minimum standards of the Bank Protection Act regulations and additional protection devices that may be required by unique considerations at a specific banking

office. The Bank Protections Act also requires the establishment of procedures for inspection, testing, and servicing of physical security equipment on a regular basis.

- Chapter 3, *Daily Operations Procedures*, takes you through proper procedures for standard activities like openings and closings, cash and safe deposit box transactions, and the control of locks and keys.
- Chapter 4, *Violent Crimes: Prevention and Response*, suggests ways to minimize the risk of violent crime against the bank, your customers, and bank staff; how to respond when violent crime occurs; and provides exhibits, such as a witness description sheet, that can assist in the investigation of a crime.
- Chapter 5, *White-Collar Crime: Prevention and Response*, identifies the illegal activities that are considered white-collar crimes including check forgery and check kiting, embezzlement, loan fraud, etc. It is important to note that white-collar crime can be an external or internal activity, and branch employees must be on the alert for the warning signals of both.
- Chapter 6, *Emergency Situations: Preparedness and Response*, offers crisis management planning for natural disasters, electrical failure, and human-induced situations like bomb threats. The chapter instructs the security officer on employee and asset protection and communication.
- Chapter 7, *Reporting and Investigation of Crime*, includes the procedures for investigating and reporting suspected criminal activity including computer crime. It also addresses the security officer's responsibility.
- Chapter 8, *Money Laundering and Currency Transaction Reporting*, explains the requirements set forth in the Bank Secrecy Act, gives examples of money laundering schemes, and provides a step-by-step process for filling out a currency transaction report and suspicious activity report.

Part II — Branch Security Training Program and Materials, contains the training program and the tools to be used in training sessions. The lesson plans provided will help the security officer plan and conduct meaningful training and retraining sessions and includes the following:

- Questions to initiate group discussions

- Role playing situations
- Assessment sheets to quiz individual employees' understanding of the material, which double as recordkeeping documents to satisfy the Bank Security Act requirements
- Activities for reviewing and retraining
- Suggested lesson length and training objectives

Part III — Employee Security Handbook, is a quick reference guide of procedures for each employee to use at his or her work station. The handbook is written in a concise style to facilitate quick reference. The handbook identifies the proper procedures for all situations, routine operations to criminal activity, and identifies the areas of responsibility.