

By ANDY ZAVOINA, CRCM

Training Over Time

YOU COMPLETED YOUR AUDIT AND FOUND VIOLATIONS. The final report indicates that the best corrective action for some of these errors is remedial training. Because this is a compliance issue and you are the compliance officer, you get to do the training.

First you pull out some resource materials: the regulation, materials from the National Compliance School, your Certified Regulatory Compliance Manager (CRCM) study guide, and the audit workpapers you just completed. You review all of these alongside the applicable policies and procedures and formulate your lesson plan. You know what you want to cover. And with sound pre-planning, you begin to outline your presentation.

As you type in your data, follow these tips to make your presentation more readable and interesting:

- Enter no more than five or six points per presentation slide.

- Allow just five or six words per line, whenever possible.

- Left-justify your text.

- Use contrasting colors so your text is very legible. It doesn't matter whether you choose light text on a dark background or vice versa, but it needs to stand out. The default settings are often best. And if your template colors change in the background, don't let the text box overlap, which makes text hard to read.

- Use consistent fonts and colors from slide to slide, and ensure the font size is large enough to read from a distance.

- Use "builds" to add data as you present it, and dim the old information

so the audience knows what you are discussing at that moment.

- When you use the build, do so logically. Some builds—such as one letter at a time, especially when accompanied by the typewriter sound—get annoying very quickly.

- When you add graphics, video, and sound, don't let them overpower your content. They should accent the presentation and help drive your points home.

- Look for additional templates on the Web. A Google search for "PowerPoint templates free" (sans quotes) yields many results. Templates are even available in theme packages for seasons, technology, holidays, and more. Fresh templates can help distinguish your presentation from those using the standard templates and graphics.

- Use the Web and Microsoft to find



Driving home the importance of flood insurance.

The entire presentation can be recorded as a video file, then circulated on CD/DVD or made available on your employees-only Web site.

free graphics. Watch those copyright issues—consider having the bank buy a clipart CD, readily available for marginal costs, with cartoon-style graphics, photos, and sounds. I like using some of my own photos, which is very simple with a digital camera. You can also scan in images yourself, or ask your marketing department for assistance. For example, a photo of a burned-down house reinforces the need for insurance. The same holds true for flood coverage—even a picture of a ditch full of water can drive this point home.

■ Retailers (local or online) also sell 3-D graphics and transition programs that can help hold your audience's interest.

■ There are many books and Web sites offering tips for improving presentations.

As you write the text for your training content, keep it readable and understandable, then keep it interesting with real-life stories.

After you've completed your presentation and made it to those in need, continue to deliver your message to them in the form of a screensaver. Many instructors believe that repetition helps people learn. Many instructors believe that repetition helps people learn. (Sorry; I couldn't resist.) While there is software that can convert files from PowerPoint to screensaver, it is easy to do within PowerPoint. Using this method, there is no new program to install on the user's computer—just a file folder containing images. So let's begin.

With the PowerPoint presentation open, save the slides as images—pictures for the screensaver program Windows already has built in:

1. Click > File.
2. Select > Save As.
3. Type in a name you'll recognize and that will be meaningful. You'll see in a moment this will be a file folder name, so choose something like "BSA 01-06 Do Not Delete."
4. Select the file type > Device Independent Bitmap (.bmp)
5. Navigate to the area where you wish to save the new file, such as your desktop.

6. Confirm that you want to save the file. You'll be asked whether you want to save every slide or only the current one. Select the button for every slide.

In a moment you'll see a confirmation that the request was completed. I am using PowerPoint 2002, which creates a folder automatically, using the name you entered; in other versions you may have to tell it to create a folder. In the folder will be a bitmap image document for each slide, numbered sequentially: Slide1.bmp, Slide2.bmp, etc.

7. Copy the folder and its contents to the user's computer. For simplicity I recommend putting it on the desktop. With the file folder name we selected, it should be safe there.

Now you are ready to change the computer settings to make the screensaver active.

8. Click Start > Control Panel.
9. Double-click > Display.
(You can also right-click on the desktop and select Properties.)

10. Select the > Screen Saver tab.

11. Optional: To the right of "Wait:", which is just under the middle of the window, you can select the number of minutes of inactivity before the screensaver is activated. The bank might have a standard for this, such as 10 or 15 minutes. This setting and "On resume, password protect" should be set so that if the user is away from his or her computer any confidential information on the screen will be safe from prying eyes, especially if customers can see the monitor. And requiring a password to get out of the screensaver and back into files is one way to stop employees from looking at confidential files.

12. Under the "Screen saver" dropdown menu, select > My Pictures Slideshow.

13. Click > Settings.

14. To the right of "Use pictures in this folder," click > Browse and navigate to the folder you just copied onto the computer.

15. Click > OK.

16. Click > Preview to ensure all is in working order and that you have the correct file.

17. Click anywhere on the screen to terminate the preview.

18. Click > OK.

The training presentation is now a screensaver. The content you thoughtfully placed on the slides will now be available each time the screensaver is activated. This is helpful from a security/privacy perspective and will be helpful to the employee who is at the screen, but not using it.

Some words of caution: Don't put anything in your presentation you do not want customers to see if there is a chance they can view the screen in any way. Because each of these is just an image file, the fancy builds, animated graphics, video, sound files, and transitions you entered will not be seen; those are just for the live presentation. You can modify the PowerPoint slides to create one version for the live presentation and one for the screensaver. This would be text editing because there is no oral presentation to support it. You may also consider adding a point of contact to call for questions. This may be a supervisor, manager, or compliance or audit officer.

This can work well on your employee Web site, too. And if you want to record the presentation as a video, that is easily done. Two programs I have used are Apreso¹ and Visual Communicator; the latter is available from Serious Magic² With a microphone (use of a camera to allow the presenter to be seen is optional), you narrate the presentation at your desk, progressing through the slides as you normally would.

The entire presentation can be recorded as a video file, then circulated on CD/DVD or made available on your employees-only Web site. This is a great way to meet the needs of those who were unable to attend the live session.

You could expand on this idea to deliver information to customers. Using screenshots from a computer program or your Internet banking site, you can quickly show customers and employees how to complete certain tasks. Another program, Camtasia,³

allows you to record what is on your screen, including motion. A demonstration of "click on the Submit button to finalize your bill pay requests," for example, could actually be seen by the viewer. I even use some videos like this in my PowerPoint presentations to employees. Video is a great way to demonstrate how to use spreadsheet software, program a loan or CD, or complete an online CTR worksheet. There are many possibilities.

I hope this installment of WSNH has sparked your imagination and will help you multipurpose your presentations. Getting more than one use out of something that takes so much time to prepare and deliver is working smarter. And any additional software you may need to improve your presentations is more easily cost-justified when you can demonstrate multiple uses in other areas of the bank, including customer service. Something that helps the customer and may reduce technical support calls should always be welcomed. This is yet another example where compliance can add value to the bank as a whole, instead of just being considered a cost center. **BC**

Endnotes

- 1www.apreso.com.
- 2www.seriousmagic.com.
- 3www.techsmith.com/products/studio/default.asp.

ABOUT THE AUTHOR

Andy Zavoina, CRCM, is an executive vice president with the Gila Group, best known for its involvement with BankersOnline.com, where he is also a BankersOnline Guru. He joined Gila in 2003.

Mr. Zavoina, who has been in finance and banking for 23 years, was the 2003 recipient of the American Bankers Association's Distinguished Service Award for his involvement and accomplishments in the field of regulatory compliance management. He is a past chairman of the ABA Compliance Executive Committee and served on the ABA Bank Compliance Editorial Advisory Board, and currently serves Compliance Action magazine, and the ABA Compliance School Board. He also served on the Texas Bankers Association's Compliance Committee.

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