

BY MEG SCZYRBA, CRCM

Get Up and Dance

AT OUR LAST SESSION, WE TOOK A SPIN AROUND BOARD TRAINING and how to keep members' attention during your session. As promised, because it is so crucial to keep your audience's attention, we will spend this session focusing on how to captivate (ok, ok, capture—you know you want to) your line units with creative employee training.

Warming Up

Let's warm up with a reminder of how far we've come in the last year and a half. Stretch your recall for a moment to the basics of compliance training. We discussed what training has to be done: All bank employees should be trained on the Bank Secrecy Act (BSA), Reg. CC, nontraditional mortgages, and other high- and medium-risk regulations, as applicable. You should also train on new and revised regulations that will impact the unit. We also defined and refined the concept of job-based training as the method that should be used; in other words, we target a narrow audience and explain the rules that apply to that group of employees, and their impacts on the institution. Then we built upon that momentum to cover the different ways to train, creating effective training and testing.

We also spent time exploring some fairly conventional training. Just as we need to step out of the training box to get creative, let's consider a less conventional way to exercise: dancing. It is a great aerobic workout and we deserve a little fun after all the hard work we've been doing. (Cue your favorite dance music.)

Getting out on the Floor

When you first get out on the dance floor, you could strike a pose a la John Travolta in *Saturday Night Fever*. That certainly got people's attention, didn't it? Likewise, we need to capture our audience's attention in order to engage them at the beginning of the training. You can (Virginia) reel them in by making the topic personal to them in some way. We can appeal to them as consumers because these rules apply to their bank accounts too, e.g., "We all get privacy notices in the mail from our banks, insurance companies, etc. Let's learn a little more about why." We can help them imagine being protective superheroes who defend the innocent with, "You are in the best position to defend our

senior account holders from people who would do them harm." Or conversely, we can tell them horror stories about what it was like before the rules or ask them to identify the problem the rule was trying to correct, for example, "Have you ever been discriminated against? Think about how it made you feel." Or we can explain the fines and penalties they may face if they do not comply, e.g., "You could personally be liable for up to \$1 million per day and potentially face jail time, not to mention lose your job." Finally, for in-person meetings you can ask them to take a moment to get up and share the dance floor with you—anything to get them moving and get their blood circulating. For example, if you are presenting unfair or deceptive acts and practices (UDAP) you can play a clip of funky music and invite them to join you as back up dancers. RAP Music? Get into a rap on UDAP! That's line (unit) dancing at its very finest! All are good motivators that should help

you get your audience's attention, regardless of the training method you are utilizing.

Get Down and Boogie

After you strike your pose and get everyone's attention, it's time to get down and boogie. If you keep up all your smooth moves, the spotlight will stay focused on you. Similarly, after you razzle-dazzle your line units with your opening segment, you will need to employ some additional techniques to keep them rapt.



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Give them the old soft shoe. There are some general ways you can keep the troops entertained. Generally speaking, to maintain your audience's attention you need to customize your training to them. If possible, take a poll to determine their level of knowledge and then modify your materials to be directly applicable. For e-learning, this would translate to a test-out option or selecting between versions with more or less information. For classroom training, you can better gauge time on the job, location, and actual positions in the bank. Make sure you are talking to them in their language rather than compliance-ese, and be sure to refrain from discussing the merits of all things compliance (fascinating as we all know it is) and stick to what they really need to know. Replace technical language with plain English and omit references to regulatory backgrounds, then focus only on the parts of the regulations that apply to what your audience members do.

While the soft shoe act will help, it may not be enough to keep your audience fully connected. The average adult attention span is 20 minutes, so you will need to find ways to pull them back in from time to time. Let's spend the rest of our session waltzing through some ways you can add some zing to your training.

All that jazz. If you want attention on the dance floor, every once in a while you need to change up the pace and throw in a surprise like a twirl, a twist, or some other slick trick. Similarly, every 15 minutes or so you should jazz up your training. This will serve to re-engage your audience and get everyone back in step. One way to do this is to tell relevant anecdotes. Adults love hearing these stories—surprisingly, more so than technical training. You might also try throwing out a quiz question to the group. For in-person training, use an open-ended question to start a class discussion. If you are developing an e-learning module, set up the system to require a response before the participant can move to the next page. Alternatively, you can show an applicable cartoon. The laugh will also serve to get everyone back in sync.

Do the funky chicken. Some dances go for our funny bone. Remember doing the funky chicken, the monster mash, or even the disco duck? You can't help but smile when you think about it because it makes an imprint. Laughs work equally well in the classroom and adults react well to a little humor. Of course, we know compliance is serious stuff so we need to find a way to balance the serious nature of compliance with the ha-has. Here are some ways to do that:

■ **Silly names.** Use silly names for examples, stories or quizzes. Just think of all the words you can for, let's say a crazy situation (mayhem and chaos) and turn it into a name (May Hemm and K. Oss).

■ **Themes.** Use a theme to help lighten the mood. Take your audience to the compliance amusement park or walk them through a transaction with one customer. The easiest way to do this is to first write your basic material. Then set it aside while you brainstorm everything you can think of in connection with your theme. Make it a fun event for your team or your friends to get their input too. Then connect those ideas and your training and weave them together.

■ **Games.** Use the information you are trying to teach as the correct responses in a game such as, "Compliance Jeopardy."

■ **Dance off.** Speaking of games, one way to push people into learning something is to give them hands-on (or feet, as the case may be) experience. Just ask the contestants on *Dancing With the Stars!* You can also keep your audience active by challenging them with a show of their skills utilizing real world activities. This might include the following:

■ **Forms.** Have audience members complete a relevant form you are covering (such as a Reg. CC hold notice or HMDA information). Let the audience pick the customer to make it more interesting.

■ **Role play.** Some may find it silly, but it helps to instill the behavior you would like your class to walk away with.

■ **Small discussion groups.** Break

the audience up into smaller groups and have each team present a part of your information back to the larger group.

One last thought before we leave the dance floor: Every dancing establishment sets the mood with its own ambiance. Just like the lighting and the strobes, your graphics also play a role in keeping the audience engaged. Keep them simple and colorful. And definitely keep the graphics to a minimum so that your audience will focus on your message rather than the medium.

With hope, you are now energized to dance to the beat of the engaging training drum. It will help you be more successful in making an impression on your line units. It is also important that you stay on top of your game and continue to develop yourself.

Let's talk about that the next time. Until then, keep your feet on the ground and keep reaching for those, uh, boogie nights. BC

ABOUT THE AUTHOR

Meg Sczyrba, CRCM, CRP, is the director of global credit and regulatory support at PayPal. Prior to joining PayPal, she served as the compliance processes manager at Washington Mutual in Seattle, Wash. She has more than 15 years of experience in the banking industry and has spent a substantial amount of time building training solutions at several banks. Ms. Sczyrba is a member of the ABA Bank Compliance magazine's editorial advisory board, ABA School Board, and the California Bankers' Regulatory Compliance Committee. She is a former member of the Institute of Certified Bankers' CRCM Advisory Board and the ABA's Compliance Executive Committee. She also speaks on various topics at industry conferences. Ms. Sczyrba attended the University of Missouri-Columbia where she earned a bachelor's degree and a J.D. In a previous life, she was an attorney. Reach her via e-mail at mscopyrba@paypal.com; she's happy to share any training information in her library or to answer any questions you may have regarding training.