



Market forces

New leaders, diverse vendors and growing neighborhood lift once-struggling Harrisburg market

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PHOTO/AMY SPANGLER

FINANCIAL SERVICES

Goodbye, boring bank training

Videos, simulations
aid employee
development

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New technology isn't cheap. But not investing in it costs more.

It's a familiar adage for any digital-savvy business, but it also has become the maxim of banks that need to keep employees up to date on ever-changing regulatory demands and cyber security risks.

Hiring a facilitator to provide in-person training costs money. The price of ham-and-cheese wraps and veggie trays to feed attendees adds up quickly. And the challenge of finding a time and place when every employee can meet is akin to herding cats.

The difficulties have been driving banks to look for high-tech alternatives to the traditional in-person training for at least the past dozen or so years, said Jim Edrington, executive vice president of the American Bankers Association's professional development group. The search has largely led to online education modules.

These training methods, though, have come a long way in a short time. Think fewer corny videos and textbook readings, more games and customization.

Beyond 'text-and-next'

Most people, bankers or otherwise, have probably experienced an old-fashioned learning module at some point in their careers. These are the courses consisting of nothing but long, textbook-esque teachings, separated by a few "next" buttons to proceed

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INSIDE BUSINESS

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BANK TECH

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to the next passage, and concluding with a quiz to make sure the reader didn't fall asleep halfway through.

That model, as well as traditional in-person training, still has its place in the banking world, where security concerns and complicated regulatory issues sometimes limit how creative financial institutions feel comfortable getting in their training, said Jay B. Bowden, founder of Lower Paxton Township-based TRC Interactive. But when they move beyond a basic level, they have an opportunity to engage with employees in a form that better fits the way they learn.

TRC started in 1973 as a video-centered training resource for all kinds of businesses. It shifted its focus to financial institutions after the sector's deregulation in the 1980s, and moved to CD-based, and eventually online-based, offerings as technology modernized.

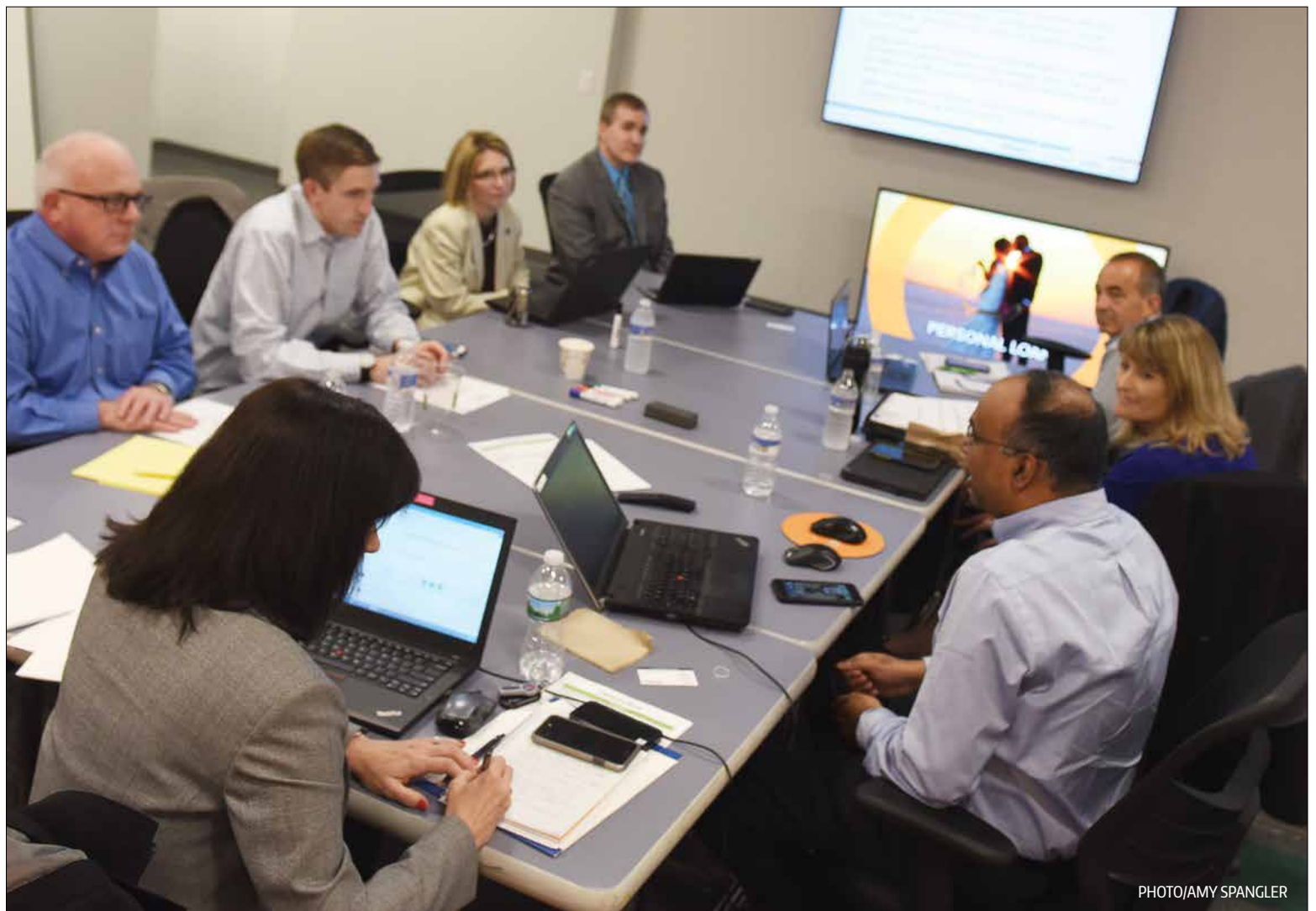
The company now has roughly 40 employees and a "small army" of independent contractors throughout the country, said Jay H. Bowden, the founding Bowden's son and TRC's CFO. The company has developed training modules of varying levels of complexity for more than 1,500 financial institutions, from one-employee credit unions to regional bank giants like M&T and BB&T.

TRC's offerings over the past few years have focused largely on training that immerses employees in real-world scenarios. Take, for example, one of its fraud detection exercises.

Trainees start the computer-based module by entering their city, state, zip code and telephone area code. The program then shows a photo of a customer handing over a check and asks if the trainee wants to cash it.

The trainees can see everything an actual teller would be able to see in that situation, from their specific bank's transaction screen to the address on the check, which matches the zip and area codes provided at the start of the training. They can even examine the customer's driver's license, which looks exactly like a real one for that state.

If the trainee opts not to cash the check, the game asks him or her to click on the reason why, such as a closed account or mismatched signature. The module then explains the right answer.



PHOTO/AMY SPANGLER

Shippensburg-based Orrstown Bank's new regional office in Dauphin County includes video-enabled training and conference rooms.

This kind of gamification and customization makes sense in financial institutions, where an increasing number of millennial employees received more of their education on computers than they did sitting in front of teachers.

"My grandson can manage a series of menus (on a tablet) that would have been foreign 20 years ago," the elder Bowden said. "You should probably look at the education of the people who are coming to work for you."

The YouTube model

The American Bankers Association shares a similar philosophy in the myriad training programs it offers. Its online courses have grown in recent years to include more video, and, when appropriate, shorter chunks of information.

Edrington calls it the "YouTube model": instructional training brief enough to accommodate people's ever-shortening attention spans. If people can look up how to fix their dishwashers through a short online video, he figures, why shouldn't they be able to do the same with some banking issues?

Also like YouTube, American Bankers is taking smartphones and tablets into account more than ever. That means members can learn about regulatory changes while riding on the train on the

way to work or squeeze in a few modules on commercial lending between meetings.

A similarly mobile mentality has trickled down to some community banks.

"We're nothing but trust, and if we fail on that, we're in deep trouble."

Ben Wallace,
Orrstown Bank

When Shippensburg-based Orrstown Bank opened its regional office in Swatara Township this fall, it included an abundance of gizmos like wall-mounted computer screens and motion-tracking video cameras that can live-stream meetings throughout the bank's footprint.

The tech has already helped the bank save money on meetings because it no longer has to pay employees 45 to 50 cents per mile to drive from, say, Orrstown's Lancaster County office to a meeting in Swatara Township, said Barbara Brobst, the bank's chief human resources officer. A Skype/Cisco hybrid program even lets people join

meetings via their mobile phones.

Orrstown has yet to use the technology much for training, though it certainly offers that possibility, Brobst said.

The bank, along with many of its peers, is already familiar with traditional online training programs. Orrstown uses educational modules from BAI, a Chicago-based company that offers off-the-shelf programs on issues like regulatory compliance. Those programs are not only convenient but provide an easy way for the bank to show training records to regulators, Brobst said.

Any type of technology, whether it's for training or something as simple as inter-office communication, poses extra challenges for banks because of the additional need for security, said Ben Wallace, Orrstown's executive vice president of operations and technology.

That means they have to carefully vet any kind of new technology before jumping into the latest craze. Orrstown, for example, took some time to even find an instant messaging system secure enough to meet its needs.

"We're nothing but trust, and if we fail on that, we're in deep trouble," Wallace said.

Human touch

Doesn't training lose something

without face-to-face interaction?

TRC's team hears that question a lot. And they know how to answer it.

The best form of education would be one-on-one mentorship, Jay B. Bowden figures. Anything less is a compromise necessitated by cost and convenience. Simulation programs like TRC's, he said, offer a good balance of customized learning and cost-savings.

In some cases, the company recommends clients adopt a blend of online and in-person training. A coach at the company might, for example, take a course then teach the contents to her co-workers.

Online courses can also prove a helpful tool for bringing all of a bank's employees to a common, basic level of knowledge, freeing up banks to spend their live training budget on more advanced topics, Edrington said.

Orrstown tries to maintain personal connections on its teams, even as it builds an increasingly tech-savvy culture. Sometimes that means face-to-face training, other times it's something as simple as teaming together to raise money for a cause important to a specific team member.

"We're trying to still have that family touch," Brobst said. ■