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ABA Remote Learning Technology Adjusts to Users' Bandwidth Needs

The American Bankers Association launches e-learning program for compliance that adjusts to the bandwidth requirements of users.

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Corporate America has embraced remote training as an efficient alternative to classroom training, and e-learning was a natural next step for the American Bankers Association's member training efforts, reports April Faulk, e-learning technology manager for the ABA (Washington, D.C.). But even today, there are banks chugging along on 56k modems, presenting a fly in the ointment for the ABA's plans.

Faulk says the ABA needed to offer its members critical compliance training, but it

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had to do so in a manner that could accommodate members -- from the largest, most sophisticated institutions to the smallest community banks. The ABA already had in place an extensive compliance training library, she notes; it just needed to deliver the courses the right way.

"Our customers faced [the problem of] how to meet compliance requirements using methods that are cost effective and that can be deployed across one or many branches for one or many employees," Faulk explains. "Technology is a big piece of the puzzle. Whatever solution we offered must be interoperable across multiple network types and delivery environments."

As a result, the ABA launched its Frontline Compliance initiative, through which members receive free compliance training as part of their memberships. "But for this to succeed, we had to make sure the product delivered high-quality e-learning while respecting the limitations of the recipients' networks," Faulk stresses, adding that 30 percent of the ABA's members rely on low-bandwidth Internet connections.

To support these less-cutting-edge members, the ABA turned to Boston-based e-knowledge solutions provider OutStart's Studio solution. Studio not only delivers the course work to ABA members, it does so in a manner that is sensitive to the bandwidth requirements of each user.

"Students can specify whether they want a full multimedia option for training or a lighter-weight version," explains Faulk. "Either way, the content itself is the same."

Positive Feedback

So far, Faulk says, the feedback and adoption rate (a twenty-fold increase in enrollments, according to the ABA) has been great. A major benefit, she adds, is that the Studio system is a hands-off platform that doesn't create any extra burdens for banks' IT professionals. "We wouldn't have been able to do this without a tool that allows the users to make the choices of interface," Faulk relates.

According to Thomas Boyle, president and CEO of Countryside, Ill.-based State Bank of Countryside (more than $960 million in assets) and a member of the ABA's Professional Development Group, which spearheaded the project, IT is a nonissue with the ABA Frontline Compliance program. All 109 Countryside employees, from the receptionist to Boyle himself, have been training with Frontline Compliance for the past year. "My IT people say it's easy to upload and isn't clogging up the system. It has been very easy to use," Boyle remarks.

"After using it the first couple of months, we ... received extremely positive feedback [from employees]," adds Regina Ondyak, compliance assistant with the bank. "Because we know the examiners want to look at our training, we needed it to be more formalized -- the degree of formality this program brought to us would be worth paying for."

The ABA's Faulk notes that the solution also can be deployed on members' networks, in addition to the download option. "You might have some of the larger banks with their own internal training departments that want to load the course package onto their own systems," she says.

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