



Appendix A9

WORK PROCESS SCHEDULE

AND

RELATED INSTRUCTION OUTLINE

FOR THE OCCUPATION OF:

RETAIL BANKER

(USDOL EXISTING OCCUPATION: TELLER)

O*NET-SOC CODE: 43-3071.00 RAPIDS CODE: 1055CB



Appendix A9

**WORK PROCESS SCHEDULE
RETAIL BANKER
(Existing Title: Teller)
O*NET-SOC CODE: 43-3071.00 RAPIDS CODE: 1055CB**

This schedule is attached to and a part of these Standards for the above identified occupation.

1. APPRENTICESHIP APPROACH

Time-based Competency-based Hybrid

2. TERM OF APPRENTICESHIP

The term of the occupation shall be defined by the attainment of all competencies of the position, which would be reasonably expected to occur within 2-3 years of OJL supplemented by 240 hours of related instruction during the apprenticeship. The sponsor may recognize prior-learning achievements or demonstration of competencies to account for related instruction or OJL hours.

3. RATIO OF APPRENTICES TO JOURNEYWORKERS

The apprentice to journeyworker ratio is: 1 Apprentice to 1 Journeyworker per worksite.

4. APPRENTICE WAGE SCHEDULE

Apprentices shall be paid a progressively increasing schedule of wages. Apprentices' starting wage should be a minimum of \$14.77 per hour. The journeyworker wage is \$16.83 per hour, which is to be paid to the apprentice after completion of the apprenticeship. The starting wage and journeyworker wage may be adjusted to accommodate each employer and shall be uploaded into the Rapids database. This wage scale is specifically for Denver, CO, and may vary based on minimum wage laws in different geographic locations, which will be indicated on Appendix D.

Term:

1 st Period	Starting Wage (0-18 months)	\$14.77/hr
2 nd Period	On level (18-36 months)	\$15.87/hr
Completion	Full Competency	\$16.83/hr

5. PROBATIONARY PERIOD

Every apprentice selected for apprenticeship will serve a probationary period of 500 hours.

6. SELECTION PROCEDURES

Please see page 14.



WORK PROCESS SCHEDULE
RETAIL BANKER
(Existing Title: Teller)
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Description: The Financial Services Retail Banking role provides quality, accessible service to account holders in person, via phone, e-mail, and other software systems. You will identify, answer, and resolve account holder questions and concerns utilizing on-line knowledge base and computer system information. This position may be phone, and/or teller line oriented with moderate to high call volumes and branch traffic. Because you will understand the product or service and the account holder, in many companies this role is the entry point for other career opportunities.

On-The-Job Training: Apprentices will receive training in the various work experiences listed below. The order in which this training is given will be determined by the flow of work on the job and will not necessarily be in the order listed.

Ratings are:

- (4) Exceeds Expectations (Advanced)
- (3) Meets Expectations (Proficient)
- (2) Meets Some Expectations (Emerging)
- (1) Does Not Yet Meet Expectations (Novice)
- (0) Not applicable (No Skill)

4. Exceeds Expectations (Advanced): Consistently exceeds performance standard established for the time in position. Achieves results above and beyond what is required. Extends themselves in their roles to exceed personally and as a team to achieve exceptional results.

3. Meets Expectations (Proficient): Employee meets all expectations in a fully satisfactory way and is proficient in the outlined competencies.

2. Meets Some Expectations (Emerging): Meets the performance standards established for time in position. Handles routine tasks & some unexpected situations with the usual amount of supervision. Can continue to develop with coaching, training or more experience to gain proficiency.

1. Does Not Yet Meet Expectations (Novice): Occasionally meets some of the objectives related to this goal but does not meet others in a fully satisfactory way. This performance level generally indicates the need for additional coaching, training or other plan for performance improvements.

0. Not Applicable (No Skill): Training in this competency has not yet begun.

Apprentices need to receive a “3” or better in each competency in order to complete the apprenticeship.



Apprentice Competency Evaluation

Core Competencies	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
<p>Customer Service/ Service Orientation <i>Provides customer and personal services including customer needs assessments, meeting quality standards for services, keeping customers informed, and evaluating customer satisfaction.</i></p> <ul style="list-style-type: none"> • Greets customers using a script to assist upper-level employees in meeting customer needs. • Maintains a positive, willing-to-assist attitude. • Meets basic customer needs. • Uses email and voicemail proficiently and consistently. • Identifies the proper employee to help with more complex needs; knows who does what role in the branch. • Independently meets customer needs in their role. • Knows when to escalate beyond their role. 				
<p>Transactions and Customer Research <i>Performs activities associated with transaction management, including researching transactions to respond to customer needs and requests. Adheres to relevant regulations and codes.</i></p> <ul style="list-style-type: none"> • Performs teller transactions. • Follows bank regulations and exhibits strong Reg CC compliance • Balances, proves, and secures cash and negotiable instruments at the end of the day. • Attends teller compliance training and adheres to all training deadlines. • Researches transactions for customers and initiates investigations. • Follows regulations and internal policies and prevents fraud. • Performs monetary transactions. • Researches complex and uncommon transactions for customers. 				



<ul style="list-style-type: none"> • Identifies opportunities for customers and refers them to the proper specialist or department. • Proactively identifies solutions to issues without guidance. • Is proficient in some regulations; knows when to get help with unfamiliar regulations. 				
<p>Branch Operations <i>Understands the business operations performed by independent bank branches or departments.</i></p> <ul style="list-style-type: none"> • Implements and adheres to access control procedures to ensure client protection. • Describes robbery response procedures. • Performs routine service transactions. • Acts as Teller Access Unit (TAU) custodian. • Reviews reports and identifies which items need action; escalates action items to appropriate person or department. • Assumes role of lead teller. • Manages main branch vault when needed. • Applies control factors to negotiable instruments (e.g., money orders, official checks). • Addresses action items on reports. • Demonstrates understanding of cash flows, customer. 				
<p>Products and Concepts <i>Understands and explains products and concepts relating to the financial services industry, including financial instruments, financial management, insurance principles, and cash and capital principles.</i></p> <ul style="list-style-type: none"> • Describes in general terms what the banking institution offers in retail products and directs customers to information, brochures, and other product knowledge documents. • Describes details of retail products. • Has some knowledge of which products or services are the best fit for customers but may need assistance in deciding which products to offer. • Describes the values of individual products and services and asks customers the right questions to assess their needs. • Confidently offers the right product solutions to 				



<p>customers and refers them to the appropriate specialist.</p> <ul style="list-style-type: none"> • Meets goals and targets established by supervisor. 				
<p>Technology Applications <i>Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.</i></p> <ul style="list-style-type: none"> • Uses Microsoft Word and Excel. • Sets up email and voicemail and proactively manages communications. • Displays knowledge and efficiency with digital solutions. • Demonstrates basic understanding of a core system. • Identifies the information in a core system that is relevant to their role. • Exhibits proficient use of the banking institution's core system in their role. • Follows all policies and procedures established by the banking institution. • Flexibly adapts to changing technology. 				
<p>Fraud Prevention <i>Identifies, reports, and prevents fraud.</i></p> <ul style="list-style-type: none"> • Completes all regulatory compliance training for fraud prevention. • Identifies fraudulent currency, checks, routing numbers, and account numbers. • Identifies electronic fraud (e.g., phishing, spoofing). • Escalates fraud according to bank policy. • Follows all processes and policies regarding fraud prevention. • Performs OFAC checking. • Follows all processes and policies regarding fraud prevention. 				
<p>Interpersonal Communication <i>Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.</i></p> <ul style="list-style-type: none"> • Addresses customers in a polite and friendly manner. • Sets up and proactively manages voicemail and email. • Communicates in a professional and helpful manner in all forms. • Exercises discretion in all communication with customers and clients. 				



<ul style="list-style-type: none"> • Communicates effectively with managers to meet their needs. • Leverages calendars to schedule meetings with managers and project teams. • Collaborates with and supports peers rather than competing with them. • Volunteers for projects. • Recognizes when peers have less capacity and speaks up to offer their assistance. • Presents as honest and admits and accepts mistakes. • Accepts critical feedback as a growth opportunity. • Advocates for self when help is needed. 				
<p>Ethics <i>Integrates core values, integrity, and accountability throughout all organizational and business practices.</i></p> <ul style="list-style-type: none"> • Takes great care with customer data. Does not disclose any kind of customer information; understands that all data is confidential. • Demonstrates honesty and integrity in all interactions. If an error is made, prioritizes minimal impact to customer over their own reputation. For a teller, no discrepancies in drawer balancing. 				

Apprenticeship Competencies – Career Readiness

In addition to mastering all the essential technical competencies outlined in the work processes, an apprentice must consistently demonstrate growth and proficiency in the following career readiness competencies to complete the apprenticeship.

Apprentices will be evaluated in these competencies semi-annually, and the supervisor will initial and date the accomplishment of the career ready competency at each review.

Ratings are:

- (4) Exceeds Expectations (Advanced)
- (3) Meets Expectations (Proficient)
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is proficient in the outlined competencies.

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Apprentices need to receive a “3” or better in each competency to complete the apprenticeship.

ENTREPRENEURIAL SKILLS	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
Critical Thinking/Problem Solving <ul style="list-style-type: none"> ● Recognize that problems can be identified, and possible solutions can be generated ● Define the problem using a variety of strategies ● Make connections between information gathered and personal experiences to apply and/or test solutions 				
Creativity / Innovation <ul style="list-style-type: none"> ● Demonstrate curiosity, imagination and eagerness to learn more ● Build on personal experience to specify a challenging problem to investigate ● Engage in novel approaches, moves, directions, ideas and/or perspectives 				
Inquiry <ul style="list-style-type: none"> ● Recognize and describe cause-and-effect relationships and patterns in everyday experiences ● Investigate to form hypotheses, make observations and draw conclusions ● Test hypotheses/prototype with planned process for getting feedback 				
Risk Taking <ul style="list-style-type: none"> ● Demonstrate a willingness to try new things ● Demonstrate flexibility, imagination and inventiveness in taking on tasks and activities 				



<ul style="list-style-type: none"> Innovate from failure, connect learning across domains and recognize new opportunities 				
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PERSONAL SKILLS	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
Self-Management / Self Awareness <ul style="list-style-type: none"> Accurately recognize one's own emotions, thoughts and values and how they influence behavior Appropriately express one's own emotions, thoughts and values and identify how they influence behavior Assess personal strengths and limitations, with a well-grounded sense of confidence, optimism and a 'growth mindset' 				
Self-Direction <ul style="list-style-type: none"> Recognize personal characteristics, preferences, thoughts and strengths Pursue opportunities to engage and learn interests Apply knowledge to set goals, make informed decisions and transfer to new contexts 				
Adaptability / Flexibility <ul style="list-style-type: none"> Recognize emotional response to ideas that differ from one's own Regulate reactions to differing perspectives Look for and value in different perspectives expressed by others 				
Perseverance / Resilience <ul style="list-style-type: none"> Resist distractions, maintain attention, and continue the task at hand through frustration or challenges Set goals and develop strategies to remain focused on learning goals Focus on learning goals by employing motivation and familiar strategies for engagement and evaluate progress, making necessary changes to stay the course 				

CIVIC/INTERPERSONAL SKILLS	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
Collaboration / Teamwork				



<ul style="list-style-type: none"> Recognize how personal actions have had a positive or negative impact on others with feedback as needed Recognize how members of a community rely on each other, considering personal contributions as applicable Follow a process identified by others to help generate ideas, negotiate roles and responsibilities, and respects consensus in decision making 				
<p>Communication</p> <ul style="list-style-type: none"> Articulate personal strengths and challenges using different forms of communication to express oneself Consider purpose, formality of context and audience, and distinct cultural norms when planning content, mode, delivery and expression Establish goals for communication and plan out steps accordingly 				
<p>Global / Cultural Awareness</p> <ul style="list-style-type: none"> Compare attitudes and beliefs as an individual to others Identify and explain multiple perspectives (cultural, global) when exploring events, ideas and issues Plan and evaluate complex solutions to global challenges that are appropriate to their contexts using multiple disciplinary perspectives (such as cultural, historical and scientific) 				
<p>Ethics</p> <ul style="list-style-type: none"> Takes great care with organizational data Does not disclose any kind of personal or sensitive organizational information; understands that all data is confidential Demonstrates honesty and integrity in all interactions. If an error is made, prioritizes minimal impact to the organization over their own reputation 				

PROFESSIONAL SKILLS	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
<p>Task/Time Management</p> <ul style="list-style-type: none"> Articulate task requirements and identify deadlines 				



<ul style="list-style-type: none"> • Develop and utilize basic task and time-management strategies effectively • Demonstrate task-management attributes associated with producing high-quality products including the abilities to: 1) Work positively and ethically 2) Manage time and projects effectively 3) Multi-task 4) Clearly communicate with others 				
<p>Self-Advocacy</p> <ul style="list-style-type: none"> • Appropriately express a range of emotions to communicate personal ideas/needs • Ask questions to develop further personal understanding • Demonstrate confidence in sharing ideas/feelings 				
<p>Work Ethic</p> <ul style="list-style-type: none"> • Complete tasks with ongoing support • Seek clarity on tasks and needs occasional support • Demonstrate skill in assigned tasks and completes with little or no support 				

ACADEMIC SKILLS	Required for this employer (yes/no)	Rating	Supervisor Sign-off	Date
<p>Core Academic Foundation</p> <ul style="list-style-type: none"> • Begins to use math and literacy skills to inform work • Uses math and literacy skills to perform job tasks with frequent checks by supervisor • Independently and consistently use math and literacy skills to perform tasks (with occasional checks for quality) 				



RELATED INSTRUCTION OUTLINE
RETAIL BANKER
(Existing Title: Teller)
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Related instruction - The curriculum is defined as a variety of classes, around which the exams and projects are based. By defining the related instruction this way, all related instruction competencies required of the students are met through a combination of coursework and/or hands-on exercises. Employers will select relevant courses for related instruction in the topics outlined below, totaling **at least 144 hours** over the duration of the apprenticeship. Selection of required topics and associated training time may vary by employer and apprentice. Employer may add additional occupation specific courses as necessary over and above those specified below.

RELATED INSTRUCTION	Approximate Hours
Apprenticeship Orientation	15
Workplace Essentials	45
Employer Onboarding	10
Customer Service/Service Orientation	10
Transactions and Customer Research	10
Branch Operations	30
Products and Concepts	90
Technology Applications	15
Fraud Prevention	15
TOTAL RI HOURS	240

COURSE DESCRIPTIONS

Apprenticeship Orientation (15 hours)

Introduction to career-readiness to prepare students for working in a professional environment: apprenticeship and workplace expectations with a focus on growth mindset.

Workplace Essentials (45 hours)

Skills in common computer applications, effective workplace communication, time management, and conflict resolution.

Employer Onboarding (10 hours)

Orientation training provided to new employees by the employer

Customer Service/Service Orientation (10 hours)

Provides customer and personal services including customer needs assessments, meeting quality standards for services, keeping customers informed, and evaluating customer satisfaction.



Transactions and Customer Research (10 hours)

Performs activities associated with transaction management, including researching transactions to respond to customer needs and requests. Adheres to relevant regulations and codes.

Branch Operations (30 hours)

Understands the business operations performed by independent bank branches or departments.

Products and Concepts (90 hours)

Understands and explains products and concepts relating to the financial services industry, including financial instruments, financial management, insurance principles, and cash and capital principles.

Technology Applications (15 hours)

Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.

Fraud Prevention (15 hours)

Identifies, reports, and prevents fraud.



SELECTION PROCEDURES

1. Apprenticeship opportunities are shared with students enrolled in CareerWise and its affiliated programs.
 2. Interested applicants complete the application process outlined in the apprenticeship recruitment notice. All suitably qualified applicants can apply to the apprenticeship opportunity.
 3. All applicants that meet the minimum qualifications will be selected for an employer interview.
 4. At the time of interview, applicants will be asked the same set of questions to ensure each applicant is treated equally.
 5. Applicants shall be rated and ranked based on interview scores.
- If required by the employer, the top candidates may be invited for a second interview.
6. The applicants will be notified of the hiring decision in a timely manner and all applicants will be treated equally with regard to notifications.
 7. All records regarding the selection of apprentices will be forwarded to and maintained by the Sponsor (see Sponsor Requirements Guide).

Direct Entry:

The Sponsor may allow direct entry applicants that are part of an employer's incumbent workforce, a qualified pre-apprenticeship program, or Job Corps graduates whose training, similarly, qualifies them for the occupation.