

Banking Operations English Dialogue Lab

Realistic field-specific dialogues, role-play variations, and observer checklists

Audience: bank operations staff, branch managers, loan operations teams, KYC/AML analysts, fraud operations staff, payment operations teams, compliance staff, and banking leaders

Focus: A banking operations English curriculum for KYC, AML, loan operations, payment exceptions, fraud, customer complaints, audits, operational risk, and regulatory communication.

Designed for advanced ESL learners who already use professional English and need industry-specific terminology, realistic meetings, role-play pressure, careful pushback, and polished workplace outputs.

Teaching stance: this is language and workplace-communication training, not legal, medical, financial, safety, or regulatory advice. Instructors should connect every scenario to the learner's current company policies, local rules, and approved procedures.

Dialogue Practice Method

Read each exchange once for meaning, once for tone, and once for decision structure. Then replace the ESL learner line with a version from the learner's own workplace.

1. Account Opening and KYC

Setting

A customer resists providing beneficial ownership information.

Speaker	Line
Branch manager	Open the account to preserve the relationship.
Business customer	KYC, customer identification, beneficial ownership, and risk rating must be complete.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm KYC, CIP, the owner, and the evidence standard before we commit.
Branch manager	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short KYC explanation script. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: KYC, CIP.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

2. AML Monitoring and Suspicious Activity

Setting

A series of cash deposits appears structured.

Speaker	Line
AML analyst	Tell the customer the bank is investigating them.
Relationship manager	Tipping-off risk, investigation, documentation, and SAR process apply.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm AML, structuring, the owner, and the evidence standard before we commit.
AML analyst	What would let us move forward without slowing everything down?

Speaker	Line
ESL learner	Let's document the assumption, define the risk trigger, and create a short AML escalation note. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: AML, structuring.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

3. Loan Operations and Documentation

Setting

A commercial loan is scheduled to close but documents are incomplete.

Speaker	Line
Loan operations lead	Close now and collect documents later.
Relationship manager	Conditions precedent, collateral, authority, and exception approval must be reviewed.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm loan boarding, collateral, the owner, and the evidence standard before we commit.
Loan operations lead	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short loan closing exception memo. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: loan boarding, collateral.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

4. Payment Operations and Exceptions

Setting

A wire transfer is held for sanctions screening.

Speaker	Line
Payments analyst	Tell the customer it is delayed for compliance.
Branch staff	Screening, investigation status, release authority, and customer messaging must be controlled.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm wire transfer, ACH, the owner, and the evidence standard before we commit.
Payments analyst	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short payment hold update. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: wire transfer, ACH.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

5. Fraud Operations and Customer Escalation

Setting

A customer insists a disputed debit should be refunded immediately.

Speaker	Line
Fraud operations specialist	Refund it to calm the customer.
Customer	Provisional credit, investigation timelines, evidence, and regulatory rights matter.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm fraud claim, provisional credit, the owner, and the evidence standard before we commit.
Fraud operations specialist	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short fraud dispute script. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: fraud claim, provisional credit.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

6. Operational Risk and Controls

Setting

A reconciliation control was missed for two months.

Speaker	Line
Risk manager	Mark it remediated after one correction.
Operations owner	Impact assessment, root cause, control redesign, and evidence are required.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm operational risk, control, the owner, and the evidence standard before we commit.
Risk manager	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short control-gap remediation. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: operational risk, control.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

7. Audit and Regulatory Exams

Setting

An examiner requests proof of complaint handling.

Speaker	Line
Compliance manager	Say the process exists.

Speaker	Line
Operations director	Documentation, sample evidence, timing, owner, and corrective action must be ready.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm examiner, audit evidence, the owner, and the evidence standard before we commit.
Compliance manager	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short exam response tracker. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: examiner, audit evidence.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

8. Customer Complaints and Fair Treatment

Setting

A customer alleges unfair fees.

Speaker	Line
Complaint manager	Waive all fees immediately.
Branch manager	Fee schedule, disclosures, error resolution, fairness, and escalation path need review.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm complaint, fee disclosure, the owner, and the evidence standard before we commit.
Complaint manager	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short complaint resolution summary. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: complaint, fee disclosure.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?