

Banking Operations English Participant Workbook

Practice pages for realistic field-specific meetings, pushback, documentation, and role-play preparation

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.

How to Use This Workbook

For each module, define the terms, identify the decision pressure, write a careful response, and practice the conversation aloud. Strong answers are specific, calm, evidence-aware, and tied to owner and next step.

Module 1. Account Opening and KYC

Situation

A customer resists providing beneficial ownership information.

Stakeholder pressure: Open the account to preserve the relationship.

Constraint: KYC, customer identification, beneficial ownership, and risk rating must be complete.

Terms to use

- KYC
- CIP
- beneficial owner
- risk rating

Evidence, owner, or policy boundary

Pushback sentence

Draft the KYC explanation script

Module 2. AML Monitoring and Suspicious Activity

Situation

A series of cash deposits appears structured.

Stakeholder pressure: Tell the customer the bank is investigating them.

Constraint: Tipping-off risk, investigation, documentation, and SAR process apply.

Terms to use

- AML
- structuring
- SAR
- tipping off

Evidence, owner, or policy boundary

Pushback sentence

Draft the AML escalation note

Module 3. Loan Operations and Documentation

Situation

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

Stakeholder pressure: Close now and collect documents later.

Constraint: Conditions precedent, collateral, authority, and exception approval must be reviewed.

Terms to use

- loan boarding
- collateral
- condition precedent

- exception

Evidence, owner, or policy boundary

Pushback sentence

Draft the loan closing exception memo

Module 4. Payment Operations and Exceptions

Situation

A wire transfer is held for sanctions screening.

Stakeholder pressure: Tell the customer it is delayed for compliance.

Constraint: Screening, investigation status, release authority, and customer messaging must be controlled.

Terms to use

- wire transfer
- ACH
- sanctions screening
- exception queue

Evidence, owner, or policy boundary

Pushback sentence

Draft the payment hold update

Module 5. Fraud Operations and Customer Escalation

Situation

A customer insists a disputed debit should be refunded immediately.

Stakeholder pressure: Refund it to calm the customer.

Constraint: Provisional credit, investigation timelines, evidence, and regulatory rights matter.

Terms to use

- fraud claim
- provisional credit
- chargeback
- dispute

Evidence, owner, or policy boundary

Pushback sentence

Draft the fraud dispute script

Module 6. Operational Risk and Controls

Situation

A reconciliation control was missed for two months.

Stakeholder pressure: Mark it remediated after one correction.

Constraint: Impact assessment, root cause, control redesign, and evidence are required.

Terms to use

- operational risk
- control
- reconciliation
- remediation

Evidence, owner, or policy boundary

Pushback sentence

Draft the control-gap remediation

Module 7. Audit and Regulatory Exams

Situation

An examiner requests proof of complaint handling.

Stakeholder pressure: Say the process exists.

Constraint: Documentation, sample evidence, timing, owner, and corrective action must be ready.

Terms to use

- examiner
- audit evidence

- finding
- management response

Evidence, owner, or policy boundary

Pushback sentence

Draft the exam response tracker

Module 8. Customer Complaints and Fair Treatment

Situation

A customer alleges unfair fees.

Stakeholder pressure: Waive all fees immediately.

Constraint: Fee schedule, disclosures, error resolution, fairness, and escalation path need review.

Terms to use

- complaint
- fee disclosure
- error resolution
- fair treatment

Evidence, owner, or policy boundary

Pushback sentence

Draft the complaint resolution summary

Capstone Simulation

Lead a cross-functional meeting in banking operations. Choose four modules from this workbook, connect the risks, and prepare a five-minute update with decision, evidence, constraint, owner, and next step.
