



Risk in Banking Frontline Roles

14 - 16 July 2026
Kuala Lumpur

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This interactive course empowers frontline banking professionals with the mindset, skills, and tools to recognize, manage, and escalate risks effectively in their daily roles. Participants will explore the core of banking risk principles, understand practical risk categories, and build competencies to identify red flags, handle incidents, and strengthen risk culture within their institutions. The program combines real-world cases, interactive exercises, and practical frameworks to ensure staff are equipped to safeguard both customers and the organization.

Overview

Today's frontline staff in banking play a critical role in identifying, managing, and escalating risks that can impact customer trust and overall bank stability. This program introduces key risk concepts and equips participants with the tools to recognize red flags, understand different risk categories, and act effectively when risk situations arise.

Upon completion, participants will:

- Understand risk in day-to-day banking operations
- Recognize types of risks most relevant to frontline staff (credit, operational, market, conduct & compliance)
- Learn how to distinguish between risk events, near misses, and red flags
- Gain tools to manage and escalate risk situations effectively
- Build a risk-aware mindset as part of daily customer interactions

Who should attend

- Teller, customer service officers, and relationship managers
- Branch operations staff directly handling customer transactions
- Supervisors and team leaders in frontline banking units
- New hires in banking who require strong foundational risk awareness
- Professionals seeking to strengthen risk awareness in client-facing roles

Methodology

The course is delivered through a highly practical and interactive approach that blends real-world case studies, group discussions, and scenario-based simulations. Participants will engage in role plays, reflection activities, and guided exercises designed to strengthen their ability to recognize and respond to frontline risk situations.

Trainer

The program is facilitated by seasoned banking risk professionals with extensive experience in frontline operations and risk management. With more than 15 years in the industry, the trainers bring first-hand knowledge of credit, operational, and compliance risks, combined with proven expertise in designing and delivering impactful training programs for banking staff across Asia.

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Course Content

Module – 1

Understanding Risk in Banking Frontline Roles.

- What “risk” means in banking day-to-day work
- Why front liners are often the first to encounter potential risks
- The connection between frontline vigilance and overall bank stability

Module – 2

Types of Risks Relevant to Frontline Staff.

- Credit risk: recognizing early signals of repayment issues
- Operational risk: process errors, fraud attempts, or system breakdowns
- Market risk simplified: impact of rate and currency shifts on client interactions
- Conduct and compliance risk: risks linked to ethical or regulatory lapses at the counter

Module – 3

Risk Events, Near Misses, and Reporting Culture.

- Distinguishing between a risk, a risk event, and a near miss
- Examples from customer-facing situations (e.g., fraudulent transaction attempt)
- Building a proactive culture where front liners report issues without fear

Module – 4

Recognizing Red Flags and Early Warning Signs.

- Customer behavior indicators (unusual transactions, inconsistent documentation)
- Transaction monitoring basics for front liners
- Red flags in operational processes (system glitches, repetitive errors)

Module – 5

Root Causes of Frontline Risk Issues.

- Human error, process gaps, or system failures
- Pressure to meet sales or service targets
- External fraudsters exploiting frontline weaknesses
- Linking everyday practices to broader risk culture

Module – 6

Managing and Escalating Risk Situations.

- Immediate response protocols in risk scenarios
- Escalation channels: who to inform and when
- Role of internal controls in protecting staff and customers
- Practical examples of treatment planning and escalation

Module – 7

Key Risk Indicators (KRIs) and Incident Monitoring.

- What KRIs are and how they signal potential issues
- Examples relevant to frontline banking (sudden spike in cash deposits, repeated failed login attempts)
- Logging and monitoring small incidents before they grow bigger

Module – 8

Building a Risk-Aware Mindset in Daily Work.

- Embedding risk awareness into customer service interactions
- Balancing customer satisfaction with due diligence
- Group exercises: practicing real-life case studies of frontline risks
- How risk awareness contributes to personal accountability and organizational trust

