

How **financial institutions** deliver efficient training with CYPHER





Table of contents

How CYPHER helps financial institutions deliver efficient training	3
CYPHER features suitable for financial companies	4
Training styles	4
Learning paths	5
Compliance	6
Certification	7
Mastery	8
Assessment	10
Security	10
Network	11
Organizations	12
Groups and teams	12
Automation	13
Analytics and reporting tools	14
Integrations	15
About CYPHER Learning®	16

How CYPHER helps financial institutions deliver efficient training

Financial institutions must regularly provide **extensive training** to their employees and partners, to ensure that their staff is able to meet the high demands of their jobs. The financial industry is highly regulated, which means companies must comply with various regulations, earn certifications, and follow standardized procedures for their activities.

In a financial company, training is usually provided for new employees as part of their **onboarding process**, but companies also deliver **continuous training** for staff members at different stages in the company, as needed.

Usually, the learning material is standardized for all employees, such as material related to products, procedures, regulations, and more. The same material and training must be delivered across all branches. Companies also must make sure that the security of their data and their clients' data is guaranteed through the tools they use for training.

CYPHER is the **best learning platform** for banks, insurance companies, and other financial institutions. Our clients include multinational banks, insurance companies and credit unions with hundreds and thousands of enrolled learners.

Financial companies can choose from **different training styles** depending on their needs such as instructor-led, self-paced, blended, or micro-learning. Conformity with financial regulations can be easily done using the compliance feature available in CYPHER. Organizations and network functionalities ensure that training is delivered in a consistent form across all company branches, regardless of their location. Additionally, CYPHER provides a **secure environment** to host sensitive client information and offers various mechanisms such as privacy policies that clients can use for increased data protection.



CYPHER provides a variety of features that cater to the needs of financial institutions.

CYPHER features suitable for financial companies

CYPHER provides a variety of features that cater to the needs of financial institutions, such as compliance, certification, learning paths, and more. Here is an overview of our features:

Training styles

Choose between different training styles, depending on what works best for your company. For example, a financial institution might offer customer care training through online courses, onboarding in a traditional face-to-face setting, and product knowledge training in the form of bite-sized courses to facilitate learning on the job.

Self-paced learning

Learning at their own pace gives employees the opportunity to learn anytime, anywhere. For example, learners can take a course on “Advanced banking” and access the training material whenever they want, without having a set course schedule.

Instructor-led courses

Instructors can use CYPHER to support face-to-face training. For example, a course on “Managing conflict in banking” would be usually held in a training facility and CYPHER could be used to host the training content, set up the training calendar, enable collaboration, and more.

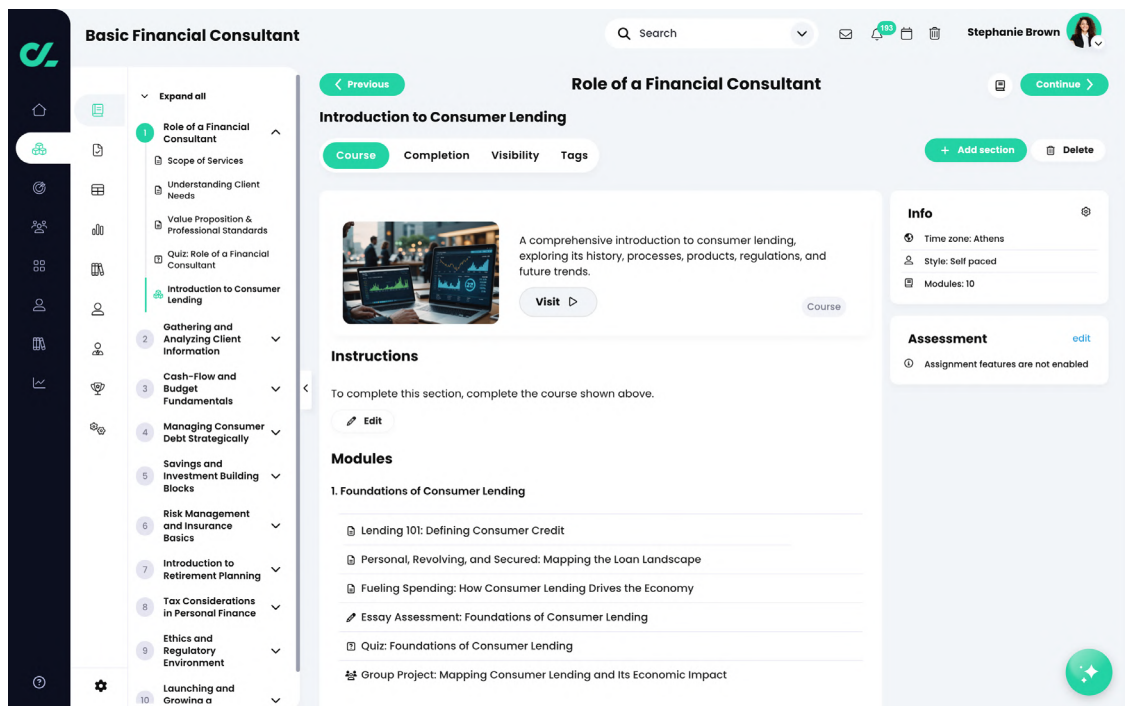
Micro learning

Micro courses are great for companies that need to occasionally do a one-time training on a topic or split a larger topic into multiple bite-sized trainings over a period of time. These courses are designed to be consumed in small 5-10 minute chunks and allows learners to focus on the content, by removing all distractions.

Learning paths

Companies can assemble training programs to help employees become proficient in a topic using learning paths. Learning paths are **sequences of goals**, that learners must complete one by one to achieve mastery. Goals can be courses or certificates. For

example, in a “Basic Financial Consultant” path, learners are required to take “Introduction to Consumer Lending”, “Selling credit cards” and “Managing conflict in banking” in order to master this topic.



To complete goals that are represented by certificates, learners must earn them by progressing through one of the courses that at the end awards the certificate.



CYPHER provides a secure environment to host sensitive client information and offers various mechanisms such as privacy policies that clients can use for increased data protection.

Compliance

Financial institutions deliver regular **mandatory training** to all their employees. Using the compliance feature, companies can ensure that each employee is up to date with their compliance training and renew training periodically. For example, once the learners complete a “Fraud prevention” course, they can be in compliance for 6 months, after which they could be required to take the course again.



Fraud prevention

Required for compliance

When: Jul 01 – Jul 31, 2025



Brown, Stephanie

You can decide for how long learners are considered compliant once they’ve completed the course. You can also trigger

actions when compliance is almost due, such as automatically sending a notification to learners or re-enrolling them in the course.

The screenshot shows the 'Fraud prevention' course settings in the CYPHER Learning interface. The 'Compliance' tab is selected, showing options to 'Configure', 'Basics', 'Features', 'Schedule', 'Enrollment', 'Modules', and 'Compliance'. The 'Compliance' section indicates that the course is required for compliance and provides a 'Don't require for compliance' toggle. The 'Duration' section shows that after completion, the learner is compliant for 1 year, with an 'Edit' button. The 'Expiration countdown' section allows specifying a number of days before expiration that a set of actions should be taken, with an 'Add rule' button. Below this, an 'Expiration countdown: 30 days left' section shows a table of actions performed when the learner has 30 days left before compliance expires:

Action	Added	Edit	Remove
Send custom notification to user	Jun 2, 2025		—
Reenroll in course Fraud prevention	Jun 2, 2025		—

Buttons for '+ Add action', 'Edit', and 'Delete' are at the bottom. The right sidebar shows the 'Admin' section with details for the course, including the instructor (Stephanie Brown), catalog page, published status, access code, active learners, enrollment status, creator, and LMS ID.

Certification

In the financial industry, career development for employees usually involves earning various certifications. In CYPHER, you can upload your own certificates and award them to learners when they complete courses or learning paths. For example, instructors can set up an

action to **automatically award** a “Bank Teller” certificate to learners that have completed the course “Training for Bank Tellers”. You can upload a certificate template and include fields that will be filled in automatically when the certificate is awarded.



Companies can also set **prerequisite certificates** that learners must have before enrolling in a course. For example, if a


learner does not have a certificate for “Credit calculation”, they cannot enroll in the “Selling credit cards” course.

Prerequisites

The following certificates are required in order to enroll in this course:

— Remove

☐ Certificate

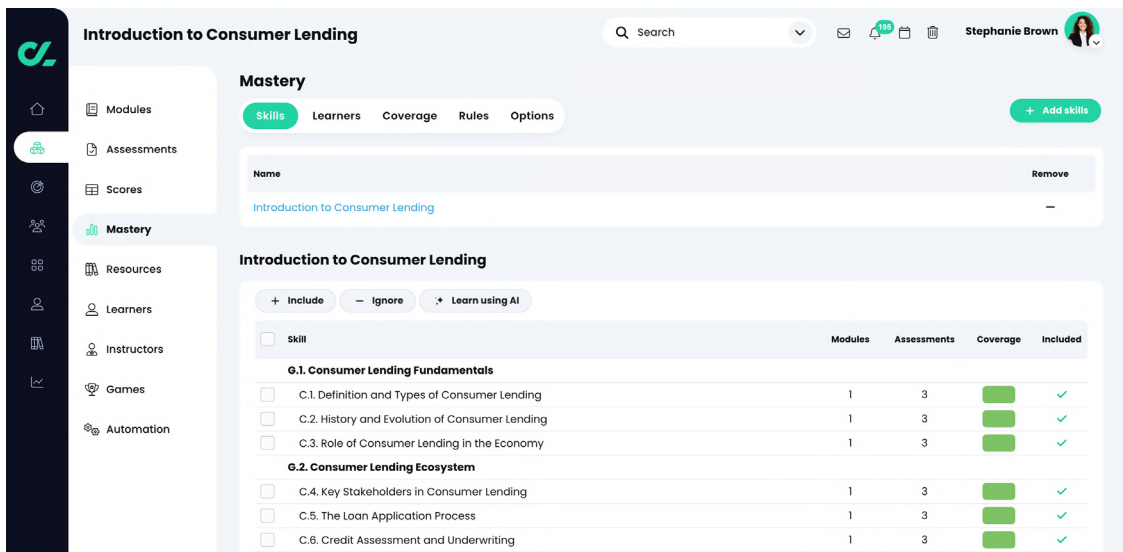
☐  Certificate of completion

+ Add

Mastery

Financial companies can use competency-based learning to track the skills that training courses should be teaching and assessing. Create your own skills, tag course content with skills, then analyze how well

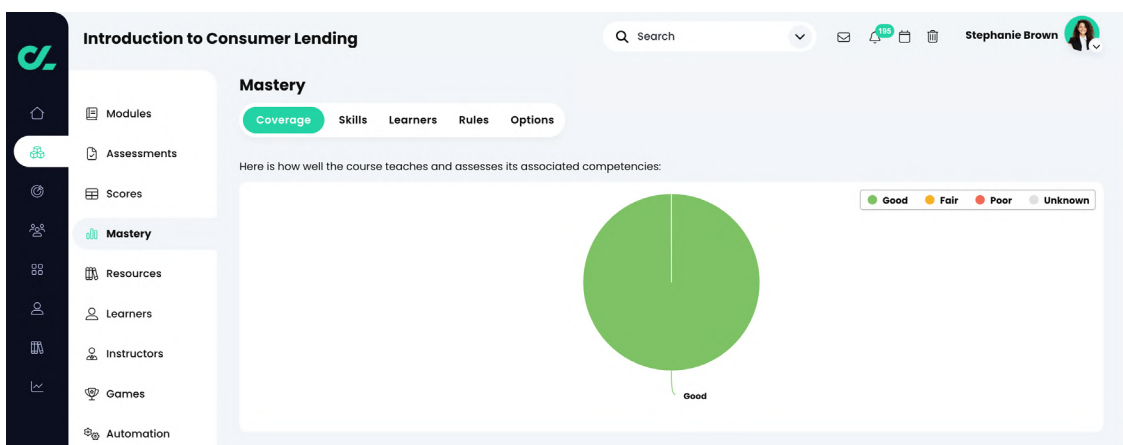
learners are understanding the concepts. For example, the “Introduction to Consumer Lending” course must cover all the skills that new employees of a bank need to master regarding consumer loans.



The screenshot shows the 'Introduction to Consumer Lending' course page. The 'Mastery' tab is selected, displaying a table of skills and their coverage. The table has columns for Skill, Modules, Assessments, Coverage, and Included. The skills are grouped into two categories: G.1. Consumer Lending Fundamentals and G.2. Consumer Lending Ecosystem. Each skill has a checkbox for inclusion and a green checkmark in the 'Included' column, indicating that the course content covers the skill.

Skill	Modules	Assessments	Coverage	Included
G.1. Consumer Lending Fundamentals				
<input type="checkbox"/> C.1. Definition and Types of Consumer Lending	1	3	<div></div>	✓
<input type="checkbox"/> C.2. History and Evolution of Consumer Lending	1	3	<div></div>	✓
<input type="checkbox"/> C.3. Role of Consumer Lending in the Economy	1	3	<div></div>	✓
G.2. Consumer Lending Ecosystem				
<input type="checkbox"/> C.4. Key Stakeholders in Consumer Lending	1	3	<div></div>	✓
<input type="checkbox"/> C.5. The Loan Application Process	1	3	<div></div>	✓
<input type="checkbox"/> C.6. Credit Assessment and Underwriting	1	3	<div></div>	✓

Instructors can see a coverage analysis of how well their content covers the skills.



The screenshot shows the 'Introduction to Consumer Lending' course page. The 'Coverage' tab is selected, displaying a pie chart indicating that the course content covers the skills well. The pie chart is entirely green, representing 'Good' coverage. A legend at the top right shows the color coding: Green for Good, Yellow for Fair, Red for Poor, and Grey for Unknown.

Here is how well the course teaches and assesses its associated competencies:

Good Fair Poor Unknown

Instructors can easily see the mastery levels of all learners and their progress on each skill.

Introduction to Consumer Lending Search Stephanie Brown

Mastery

Skills **Learners** Coverage Rules Options Jump to...

Learners by first name Calculation: Average

Skills	Code	G.1	C.1	C.2	C.3	G.2	C.4	C.5	C.6	U.1
Learner	Average									
Johnson, Aaliyah	85%	89%	91%	90%	85%	95%	93%	92%	99%	9
Ahmed, Alex	82%	99%	100%	96%	100%	91%	84%	89%	98%	4
Patel, Arjun	77%	88%	89%	91%	85%	86%	77%	87%	85%	5
Santos, Casey	80%	73%	78%	76%	65%	58%	39%	64%	53%	6
Smith, Emma	58%	58%	58%	58%	60%	60%	58%	60%	68%	4
Müller, Hans	74%	89%	94%	77%	95%	80%	83%	76%	79%	5
Philips, Jack	82%	99%	99%	97%	100%	80%	66%	81%	77%	5
Robinson, Jack	86%	97%	100%	92%	100%	94%	96%	95%	88%	4
Kim, Ji-hoon	78%	87%	99%	72%	90%	79%	87%	81%	97%	5
Chen, Jordan	86%	92%	93%	91%	93%	96%	100%	94%	94%	5
Nguyen, Mai	84%	87%	89%	94%	79%	89%	77%	94%	93%	5
Cass, Meghan	77%	87%	89%	81%	90%	82%	66%	77%	83%	4

You can also add actions that are triggered when learners achieve a mastery level or drop below a threshold for certain skills for a specified number of days.

Introduction to Consumer Lending Search Stephanie Brown

Mastery

Skills Learners Coverage **Rules** Options

This is the area where you can add actions that should be taken automatically when learners have a competency rating within a specified range for a specified number of days. You can use this feature to trigger actions such as automatically send them recommendations on how to improve in that area, unlock advanced modules, or to alert you so you can help the learner.

[+ Add rule](#)

G.1. Consumer Lending Fundamentals

The following actions are performed if this competency < 50% for at least 10 days:

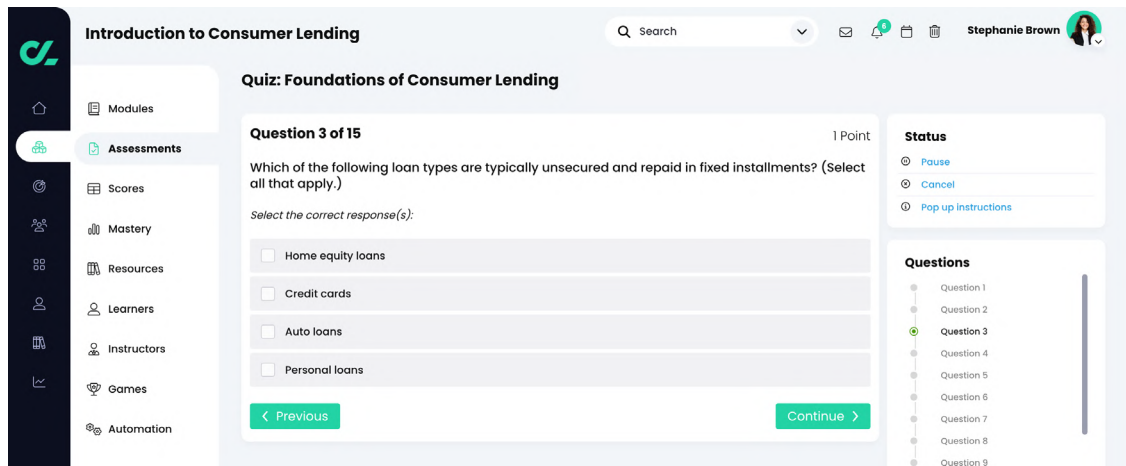
Action	Added	Edit	Remove
🔔 Send custom notification to user	Jun 3, 2025		—
🔒 Lock module Historical Evolution of Lending Practices	Jun 3, 2025		—

[+ Add action](#) [Edit](#) [Delete](#)

Assessment

Our assessment features allow companies to easily evaluate learners' knowledge. We have support for a variety of assessments, such as quizzes, surveys, team, and more.

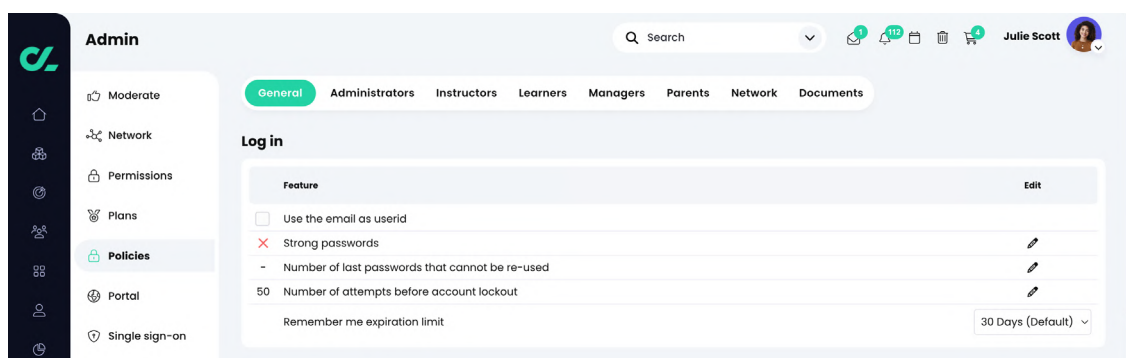
For example, at the end of a course on “Consumer Lending”, instructors can create a quiz to assess the taught concepts.



Security

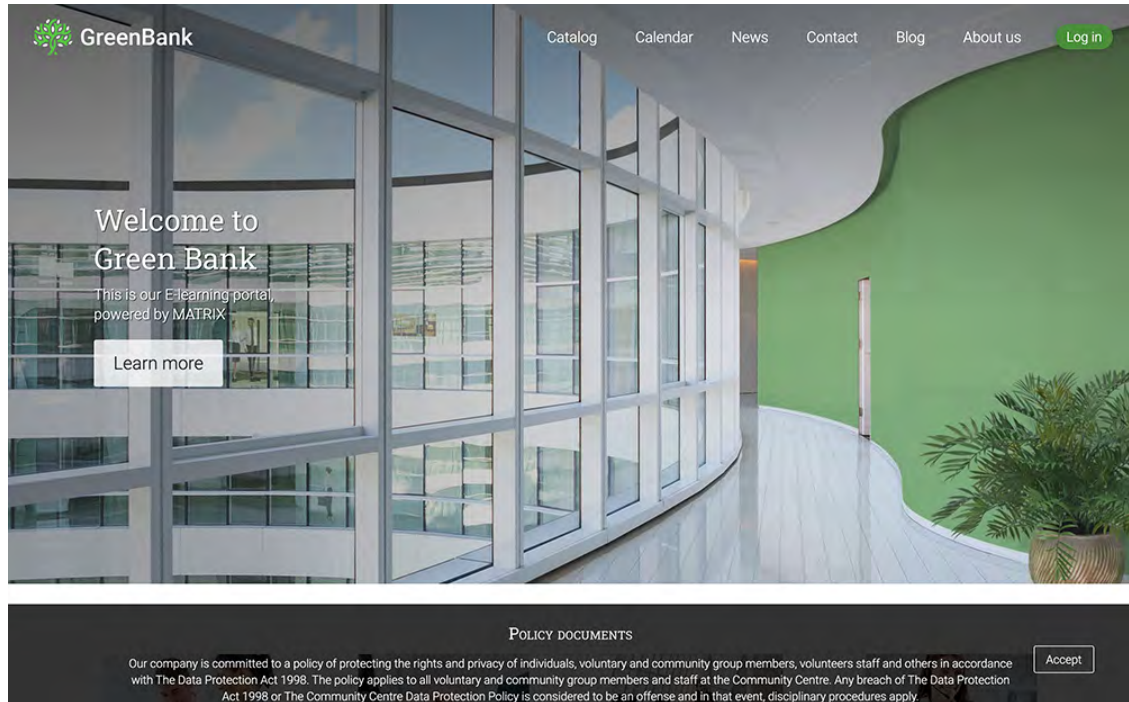
CYPHER provides a **secure environment** to host sensitive client information and offers various mechanisms that clients can use for data protection. Financial institutions can use the following features: encrypted passwords, privacy and portal policies, walled communities, authenticated resource access, communications monitoring and

secure messaging, among others designed to protect the privacy of all stored data. Administrators can configure a wide range of site-wide policies and set policies for each account type. You can decide which features to enable and what information each type of user can access.



You can create your own **policy documents** to describe your privacy or cookie policy. Users are required to read and accept the policies before using the platform. This feature is very

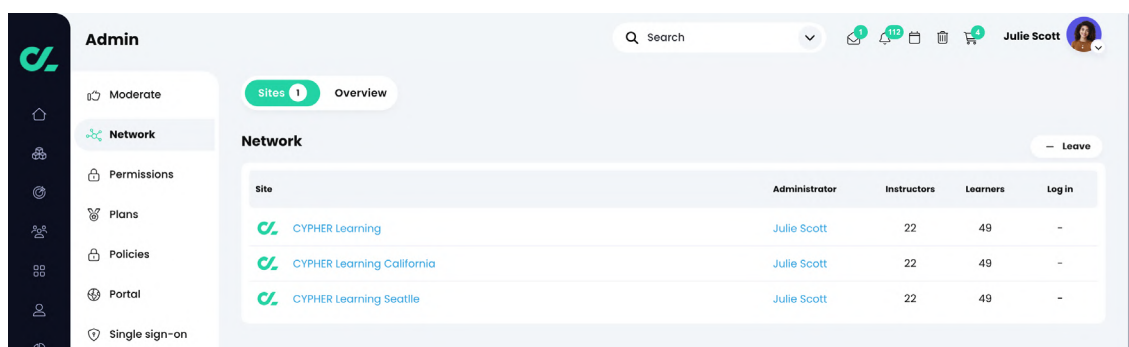
useful since most financial institutions need to comply with various regulations such as GDPR or need to inform users about different aspects related to their site.



Network

CYPHER helps financial institutions to deliver **standardized training across multiple branches** or even for subsidiary banks, by setting

up a network. Networks can be used to share resources and courses, or for cross-training and cross-enrollment across branches.



Organizations

Financial companies can use organizations to create **separate departments** and deliver specific training courses for each department. For example, in a bank you could create

separate departments on the CYPHER portal for Operations, Loans, Risk management, or IT. Each organization can have its own set of users and its own course catalog.

Name	Edit	Default	Learners	Instructors	TAs	Managers	Parents	Mentors	Monitors	Administrators	Content administrators	Courses	Groups	Internal?
CYPHER Learning			18	7	3	2	1	1	2	4	-	138	15	-
HR			4	2	-	2	-	-	-	2	-	2	-	✓
Marketing			-	1	-	1	-	-	-	-	-	1	-	✓
Sales			6	2	-	2	-	-	-	2	-	1	1	✓
Operations			-	-	-	-	-	-	-	-	-	-	-	✓
CompX			7	2	-	4	-	-	-	4	-	-	2	-
EGP			4	2	-	3	-	-	-	3	-	-	2	✓

Groups and teams

Employee collaboration can easily be encouraged through groups and teams. Teams are a special kind of group that includes the concept of “team leaders”. This is a great feature if the company

has different teams, for example, the Insurance Agents team, the Sales Team, the Marketing Team, and so on. You can also create groups that are related to certain courses, learning paths, or events.

Home

Courses

Goals

Groups

Catalog

Users

Resources

Reports

Groups

Catalog 20

Financial discussion...

In this group, we discuss a wide range of financial issues that a bank may have.

9

First Line Managers

First-line managers are the people who bring the organization to success.

27

GDPR Counselors

This group is meant for marketers to learn about the new GDPR legislation.

9

Leadership team

Team

6

Search

Name

Type

All types







Scope

☒ Course
 ☒ Organization
 ☒ Business

Automation





The automation feature helps instructors save time on training tasks by replacing rigorous manual work. With automation you can **trigger actions** throughout the

platform when certain tasks are performed. For example, when a new employee joins the platform, you can automatically enroll them in a course based on their job title.

Added actions			
Add actions here that should be performed when an account is added.			
Action	Added	Edit	Remove
 Add to group Collaborative mavericks (Account type in Instructor)	Mar 12, 2025		—
 Send the canned message: "new account"	Mar 12, 2025		—
 Enroll in course Onboarding	Mar 12, 2025		—

Instructors can create **actions that are triggered when new learners are enrolled** in courses or when learners are unenrolled from courses. For example, employees that

are enrolled in the “Financial discussions” course can also be automatically added to a group dedicated to Bank tellers.

Enrollment actions			
Add actions here that should be performed when a learner is enrolled.			
Action	Added	Edit	Remove
 Send the canned message: "enrollment"	Jun 2, 2025		—
 Add to group Financial discussions	Jun 3, 2025		—

Automation can also be used to **schedule learner access to modules** rather than having them all available at once. Trainers

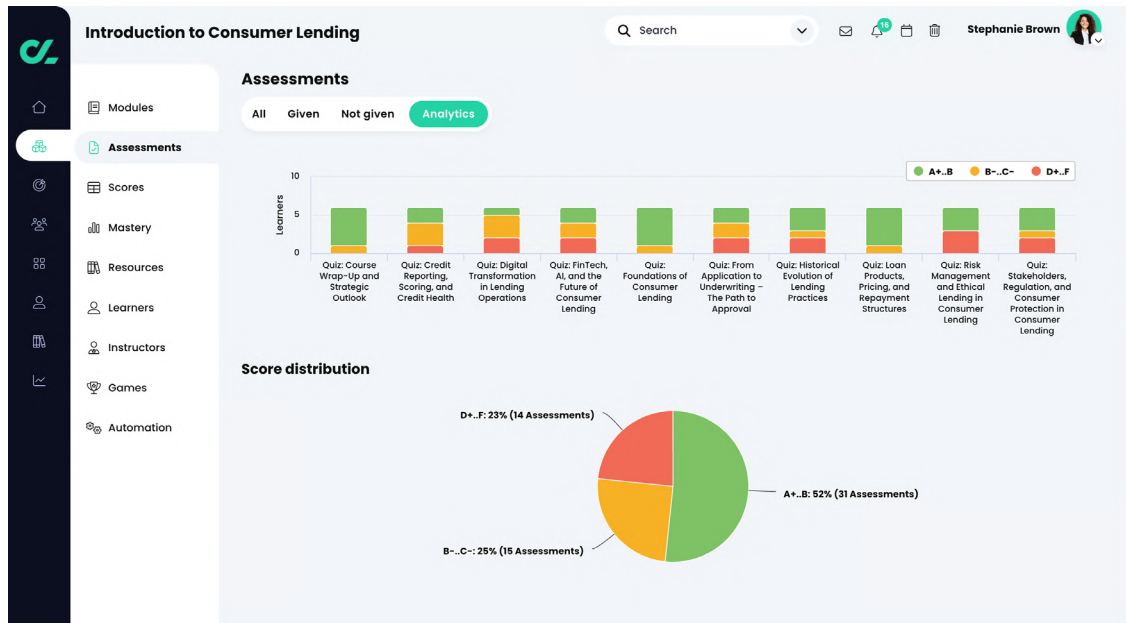
can use automation to lock/unlock modules at a specified time.

Completion actions	
Action	Added
 Send the canned message: "course completion" (Popup)	Jun 2, 2025
 Award 300 points for game Lending Legends: The Consumer Quest (Popup)	Jun 2, 2025

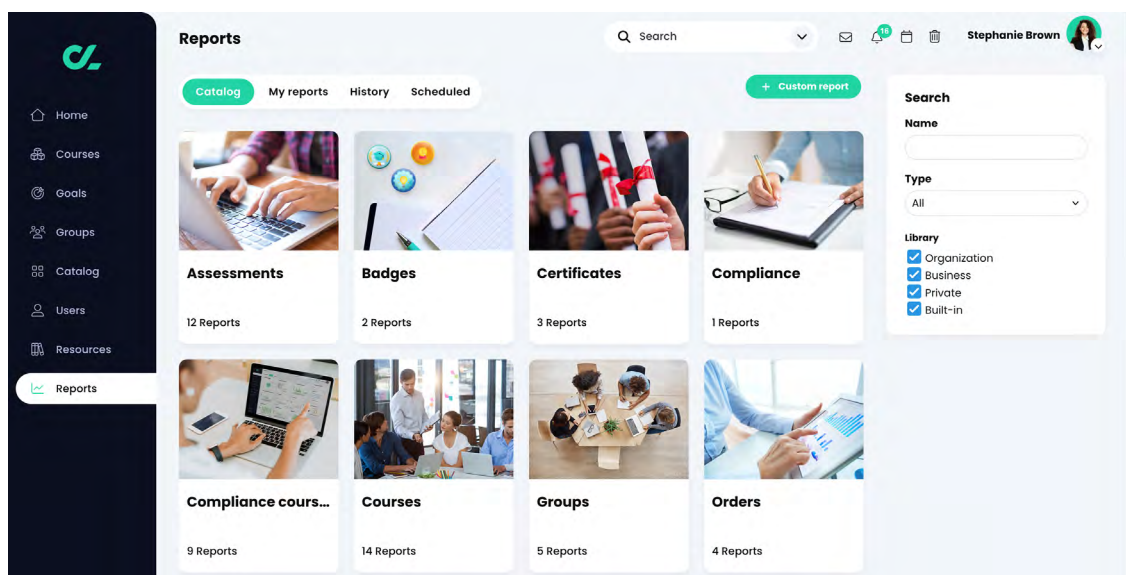
Analytics and reporting tools

CYPHER provides a comprehensive set of analytics and reporting tools that businesses can use to **retrieve valuable data** about multiple areas of the platform. Our tools

ensure the continuous monitoring of training and learning activities, as well as pinpointing problematic areas that need to be addressed.

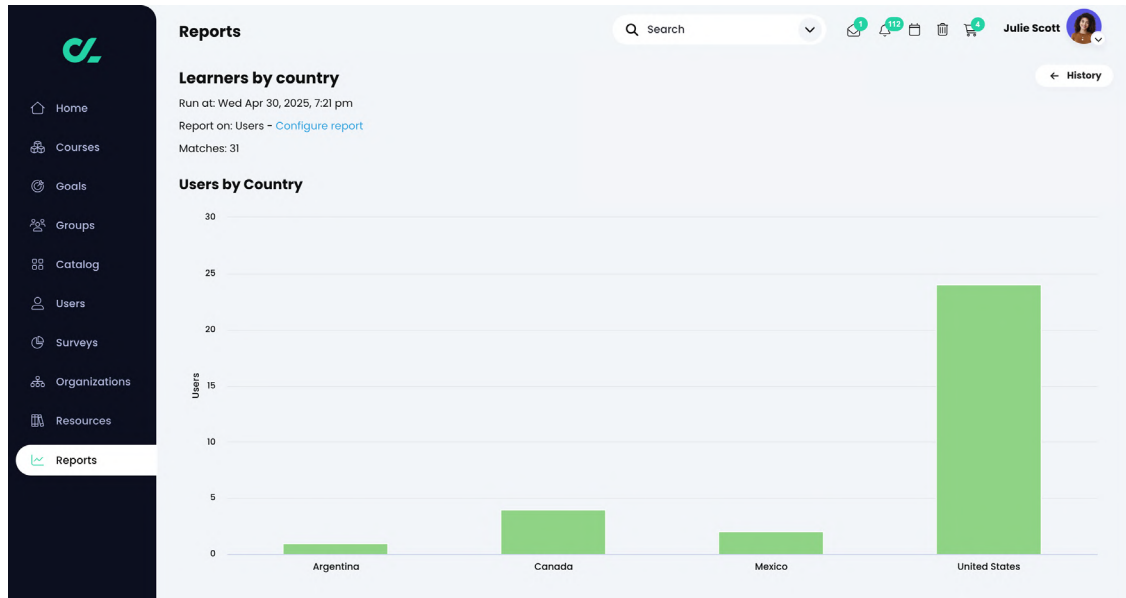


Companies can **choose from a variety of built-in reports**, such as course completion, course enrollment, compliance, and more.



Custom reports allow companies to create reports using parameters defined by them. Create reports on users, courses, paths,

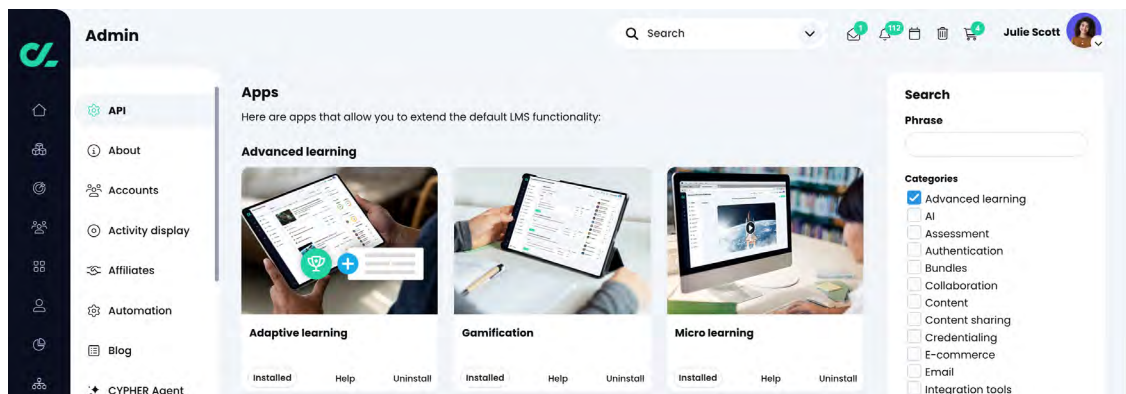
organizations, and more. For example, you can create a report that shows how many users are in each country.



Integrations

Financial institutions can use their favorite tools with our platform. CYPHER integrates with the most popular and useful systems for training, including Microsoft 365,

OneDrive, Google Workspace, Salesforce, Webex, Zoom, xAPI, SCORM, LDAP, SSO, and many more through our Zapier and Connect apps.



About CYPHER Learning

CYPHER Learning exists to give learners the power to succeed in a rapidly changing world. Trainers, learning and development (L&D) pros, HR pros, and educators get everything they need in one platform to deliver faster, more personalized, and better learning outcomes. We provide the only all-in-one

AI-powered learning platform that is easy-to-use, beautifully designed, and built to power billions of learning moments every day. Create courses faster. Train and teach better. Learn even quicker. Experience our “just in time, just for you, just the way you want to learn” approach that puts people first.



To learn more about CYPHER Learning and our modern learning platform, visit us at

www.cypherlearning.com