INCAP
INDIANA CAREER APPRENTICESHIP PATHWAY

FOR HIGH SCHOOLERS

BANKING/
FINANCIAL SERVICES

APPRENTICESHIP PROGRAM OCCUPATION PROFILE:

BANKING OPERATIONS SPECIALIST

Banking Operations Specialists ensure that a bank's day-to-day operations are accurate, secure, efficient, and compliant with regulations. They support transaction processing, account maintenance, records management, digital banking services, fraud prevention, reporting, audits, and compliance activities while working closely with tellers, customer service staff, lenders, and bank leadership. Students gain hands-on experience with banking operations while learning how financial institutions manage risk, protect customer information, support lending and payment systems, and maintain operational excellence.

This occupation is ideal for a student who:

- Enjoys solving problems and finding ways to improve processes.
- Pays close attention to details and accuracy.
- Is interested in banking, finance, technology, or business operations.
- Enjoys working with technology, data, and operational systems.

What is the average starting hourly wage for this apprenticeship?

The salary varies by bank, but the typical range is **$12-17/hour**. Apprentices are employees of the bank and fall under their employment policies for benefits, performance reviews, and salary increases.

What do apprentices do during their apprenticeship?

Apprentices gain experience in multiple areas of banking operations, including:

- Maintaining customer and account records.
- Processing deposits, payments, transfers, and other banking transactions.
- Supporting online and mobile banking platforms.
- Monitoring financial and operational data.
- Participating in quality control activities and record reconciliation.
- Assisting with compliance, audits, fraud prevention, and risk management activities.
- Learning how deposit operations, lending support, cash management, and payment systems function behind the scenes.

By the end of the apprenticeship, students will be able to monitor and reconcile transactions, maintain records, support digital banking systems, identify operational issues, assist with audits and reporting, and ensure compliance with policies and regulations.

TYPICAL SCHEDULE

What year in school do students begin this apprenticeship?

11th grade

How long does this apprenticeship last?

Two years

How many days each week do students participate in the apprenticeship?

11th grade: Three days/week

Summer after 11th grade: Summer hours are highly encouraged and should be agreed upon between the apprentice and employer.

12th grade: Four days/week

What hours do students work during their apprenticeship?

While hours may vary based on bank needs and student schedules, the goal is for apprentices to work six hours per day, typically from 9 am to 3 pm.

What are some of the skills students learn on the job?

Students build technical banking operations skills while strengthening professional workplace competencies.

Banking Operations Skills

- Account administration and customer record maintenance
- Deposit and payment processing
- Digital banking operations and cybersecurity awareness
- Records management and documentation
- Operational quality control and reconciliation
- Consumer lending support
- Payments and cash management
- Financial data monitoring and reporting
- Process improvement and analytics
- Compliance, data privacy, audits, and fraud prevention

Professional Skills

- Communication and customer service
- Collaboration and teamwork
- Professional responsibility and project management
- Technology and digital literacy

What classes do students take at their high school to complete this apprenticeship?

Students will not be required to take any banking-specific courses at their high school because all relevant coursework will be taught to apprentices during their time at the bank. The only requirement for students is that they are able to complete the high school classes they need to graduate and fulfill the work-based learning hours required by the apprenticeship.

What credential does a student receive when they complete this apprenticeship?

Through this apprenticeship, students will meet the key requirements for Indiana's new Employment Honors Plus diploma seal: completing at least 650 hours of work-based learning and earning an INCAP credential, which is recognized by the Indiana Department of Education as a Credential of Value. The diploma seal and the INCAP credential are recognized by banks across Indiana as indicators of industry experience, and the INCAP credential may count toward college credit in a related degree program.

If a student chooses to continue working after their apprenticeship, what jobs are they qualified for?

Because the Banking Operations Specialist apprenticeship is broad in scope, apprentices who complete the program will be qualified for a wide variety of entry-level or senior-level specialist positions (depending on the size of the institution), which may include:

- Teller
- Customer Service Representative
- Loan Officer
- Banking Operations Specialist
- Branch Operations Assistant
- Senior Customer Service Representative