FINANCIAL LEARNING CAFE

Banking Academy • K02

Lesson 3 Resource

Control signers and account access

Banker meeting guide

Premium lesson companion
Teaching brief • applied vocabulary • guided workbook • knowledge check • answer guide

Name ______________________________________

Date ______________________________________

Control signers and account access

Authority should match job responsibility. Dual controls, user roles, limits, and prompt offboarding reduce internal and external risk.

The deeper idea

Viewing, preparing, initiating, approving, changing recipients, and reconciling are distinct powers. Assign them deliberately and remove access promptly after role changes.

Learning objectives

- Explain authorized signer using the lesson's governing facts.
- Distinguish dual control from an assumption or promotional summary.
- Show how least privilege changes cost, timing, control, responsibility, or risk.
- Complete the banker meeting guide using traceable source information.

Vocabulary in action

authorized signer	Locate it in source material and state what it measures or governs.
dual control	Use it to make the comparison concrete instead of relying on a label.
least privilege	Name who carries responsibility, what triggers it, and which control makes it visible.

FIVE-STEP DECISION METHOD

Move from information to a responsible next step.

1. Define the exact question

State the purpose, deadline, and consequence of delay. Connect the question to this lesson and its governing evidence.

2. Gather governing evidence

Collect current agreements, statements, official disclosures, operating records, or program instructions. Record the source and date.

3. Apply the vocabulary

Locate authorized signer, dual control, and least privilege in the real document or process. Translate each into a dollar, date, action, control, or responsibility.

4. Test a difficult case

Change one important assumption - timing, volume, cost, income, access, or support - and explain whether the plan still works.

5. Record the decision

Choose proceed, revise, compare, seek qualified review, or stop. Name the next action, its owner, and the review date.

Applied scenario

A learner must make this decision this month. The learner gathers governing records, locates authorized signer, dual control, and least privilege, and completes the assignment. The decision pauses if the difficult-case test exposes an obligation or operating risk that cannot be managed.

Banker meeting guide

Create an access matrix listing who can view, initiate, approve, and reconcile.

Purpose: What exact decision does this lesson support?

Evidence: Which source documents prove the facts? Include dates.

Terms: Where do authorized signer, dual control, and least privilege appear, and what does each change?

Stress-test and decision record

Stress test: Which assumption is most fragile, and what happens if it fails?

Decision record: What is the next action, who owns it, and when will it be reviewed?

My recorded status

☐ Proceed ☐ Revise ☐ Compare ☐ Seek qualified review ☐ Stop

KNOWLEDGE CHECK

Confirm your understanding.

1. State the central teaching in your own words.

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2. How do authorized signer and dual control work together?

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3. What evidence is strong enough to use?

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4. What would make the plan pause?

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5. What belongs in the finished assignment?

ANSWER GUIDE

Compare reasoning, not just wording.

1. State the central teaching in your own words.

Viewing, preparing, initiating, approving, changing recipients, and reconciling are distinct powers. Assign them deliberately and remove access promptly after role changes.

2. How do authorized signer and dual control work together?

Define each, locate both in source material, and explain their combined effect on the decision.

3. What evidence is strong enough to use?

Current, relevant, traceable information from an agreement, statement, official source, operating record, or qualified professional.

4. What would make the plan pause?

A missing governing fact, unsupported claim, unmanageable stress case, or inability to explain the responsibility attached to least privilege.

5. What belongs in the finished assignment?

Purpose, sources, term definitions, comparison or calculation, difficult-case result, unanswered questions, responsible owner, and review date.

Education-only boundary

This resource provides general education. It does not submit applications, negotiate with providers, handle customer funds, promise outcomes, or replace individualized guidance from an appropriately qualified professional.