role_teller: |
  Bank Teller:
  - Greets customers and processes routine transactions like deposits, withdrawals, and account inquiries.
  - Verifies customer identity per KYC rules before any cash transaction.
  - Balances cash drawer daily and escalates discrepancies to the branch manager.

role_loan_officer: |
  Loan Officer:
  - Evaluates credit applications for personal, auto, and mortgage loans.
  - Assesses applicants' creditworthiness using credit scores and financial history.
  - Advises customers on best loan products and monitors loan performance.

rule_kyc: |
  KYC (Know Your Customer) Rule:
  - All new and existing customers must provide government-issued ID, proof of address, and date of birth.
  - Tellers must refuse transactions if ID proof is expired or mismatched.
  - Records must be stored for at least five years for audit purposes.

rule_aml: |
  AML (Anti-Money Laundering) Policy:
  - Transactions over $10,000 in a single day must be reported via CTR.
  - Suspicious Activity Reports (SARs) filed for patterns like structuring.
  - All staff trained annually on identifying and reporting money-laundering schemes.

payment_wire_transfer: |
  Wire Transfer:
  - Electronic transfer of funds between banks domestically or internationally.
  - Requires sender's account number, recipient's IBAN/SWIFT code, and bank address.
  - Fees vary: $25 domestic, $50+ for international. Settles same-day or next business day.

payment_credit_card: |
  Credit Card Processing:
  - Customers swipe/tap their VISA, MasterCard, or AMEX; bank pays merchant upfront.
  - Merchant pays interchange fee (1.5%–3.5%) and a flat authorization fee per transaction.
  - Cardholders can carry a balance subject to interest rates (e.g., 18% APR).

payment_mobile: |
  Mobile Payments:
  - Uses NFC (Apple Pay, Google Pay) or QR codes (Venmo, Alipay).
  - Instant settlement to merchant's bank account in 1–2 business days.
  - Transaction limits set by app (e.g., $5,000/day) and biometric authentication required.