



DURATION

eLearning	2 - 3 hours
Classroom	2 days



DELIVERY CHANNEL

Blended



eLearning Course
Lessons

- 1 Prepare for Meeting
- 2 Position Meeting
- 3 Identify Needs and Opportunities
- 4 Ask the Right Questions
- 5 Create Options and Present Targeted Solutions
- 6 Obtain Commitment
- 7 Establish Next Steps

Blended

Collaborative Business Conversations

INSIGHTFUL COMMUNICATION WITH COMMERCIAL LENDING CLIENTS

COURSE OVERVIEW & BENEFITS

Collaborative Business Conversations (CBC) prepares commercial lenders to have customer-focused conversations that provide them with the information they need to successfully identify and structure risk-aware credit solutions.

It begins with a short eLearning course that introduces the High-Impact Relationship-Building Process, a simple, five-step framework that positions sales conversations as ongoing opportunities to build lasting financial partnerships.

Emphasis is placed on asking knowledgeable questions that uncover borrowing needs and help the lender to discern management's strategies and goals and their impact on financial performance. Participants also learn how to develop successful solutions, position those solutions and obtain the client's commitment to move forward.

Upon completion of the eLearning course, participants are eligible to attend the skills application lab, a two-day, facilitated training event that challenges them to apply what they've learned.

On Day 1, the focus is on creating value statements, positioning meetings to ensure that the lender's and client's objectives are aligned, and asking questions to identify needs and opportunities.

On Day 2, the emphasis is on collaborating with the client to create options, using target-benefit statements to position solutions, and obtaining the client's commitment to move forward after resolving any objections.

Each day culminates with a video-recorded skill practice that gives participants the opportunity to identify the areas in which they're most successful and those in which they have opportunities to improve.

LEARNING OBJECTIVE

Learn to use a proven relationship-building process to plan and execute results-oriented commercial lending sales calls.

COMPETENCIES GAINED

Participants will be able to:

- Ask astute questions aimed at fully uncovering the business's needs
- Increase sales and reduce cycle times
- Increase product penetration per customer
- Differentiate their financial institution from the competition
- Build collaborative relationships with key managers

TARGET AUDIENCE

CBC is suitable for anyone who interacts with commercial clients, including relationship managers, portfolio managers, risk managers, risk underwriters, branch managers and credit officers.