



#### DURATION

eLearning	1 - 2 hours
Classroom	2 days



#### DELIVERY CHANNEL

Blended



#### eLearning Course Lessons

- 1 Credit Conversation Components
- 2 Qualifying the Business, Clarifying Needs
- 3 Developing Financial Insights
- 4 Sharing Financial Insights
- 5 Sharing the Decision

Blended

## Effective Credit Conversations

INTEGRATE SALES AND LENDING SKILLS TO BUILD STRONGER, MORE PROFITABLE RELATIONSHIPS

### COURSE OVERVIEW & BENEFITS

The swift pace of small business lending requires relationship managers to play the dual roles of customer-oriented salesperson and risk-averse lending professional, often simultaneously.

Effective Credit Conversations (ECC) equips relationship managers with a systematic approach for balancing these roles as they meet with business owners to uncover the business's needs, develop—and then share—financial insights, and position approvals, and even declines, in ways that strengthen relationships.

This blended learning solution begins with a short eLearning course that introduces the Credit Conversation Strategy, our unique approach to building high-value relationships. The strategy features four distinct phases that encourage relationship managers to continually build upon the knowledge they've gained in order to deepen the customer relationship:

- Qualify the Business; Clarify Needs
- Develop Financial Insights
- Share Financial Insights
- Position the Approved Solution (or Communicate the Decline)

After they have successfully completed the eLearning course, participants are eligible to attend the two-day Effective Credit Conversations: Skills Application Lab. During this facilitated training event, they have an opportunity to prepare for and conduct each of the conversations included in the Credit Conversation Strategy.

### LEARNING OBJECTIVE

Learn to position yourself as a trusted financial partner to business customers by astutely uncovering their needs, skillfully developing and sharing financial insights, and thoughtfully communicating solutions.

### COMPETENCIES GAINED

#### Participants will be able to:

- Engage a business owner in a conversation about the business's strategies, goals and operations to lay the groundwork for thorough needs and financial analyses
- Develop financial insights that reveal a business's strengths and weaknesses and its potential needs
- Share financial insights with the business owner in a way that positions them as trusted partners
- Position solutions in a straightforward and benefit-focused manner
- Communicate declines in a constructive manner that sets the stage for a future relationship

### TARGET AUDIENCE

ECC is suitable for anyone responsible for developing lending relationships with business owners, including relationship managers, business bankers, small business relationship managers, branch managers and personal bankers.

Contact us for more information at: [elearning@moodys.com](mailto:elearning@moodys.com)