

DELIVERING SMALL BUSINESS SOLUTIONS

Validating Client Information

Introduction

Banker's Challenge

Validating Client Information

Banker's Challenge Resolved

Putting It Together

Press play to start the conversation

Henry

Merilee

So your client was angry that you were putting a hold on his \$11,000 cheque. How did you respond?

I said that I had to follow the policies in place. I then suggested to Victor that he get the cheque certified or use a direct payment.

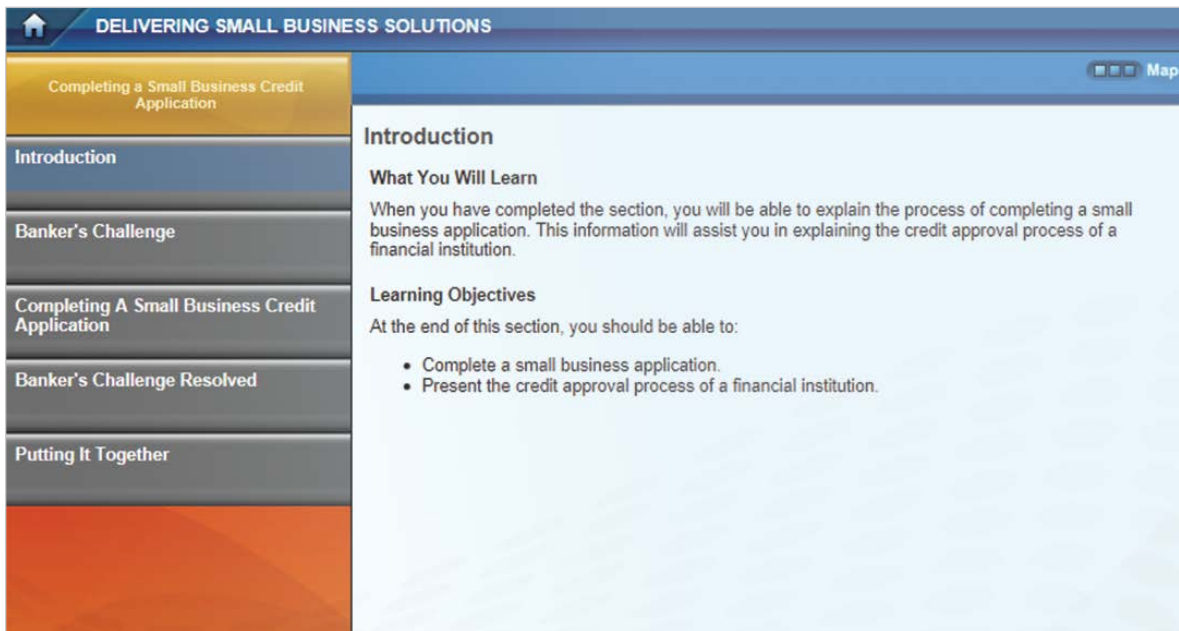
Map

Delivering Small Business Solutions (DSBS) addresses relevant lender processes from the proposal stage through the application review. This 15-20 hour eLearning course provides guidance on data collection and verification to evaluate the client's repayment ability. It is on the learning pathway for the Certificate in Small Business Banking.

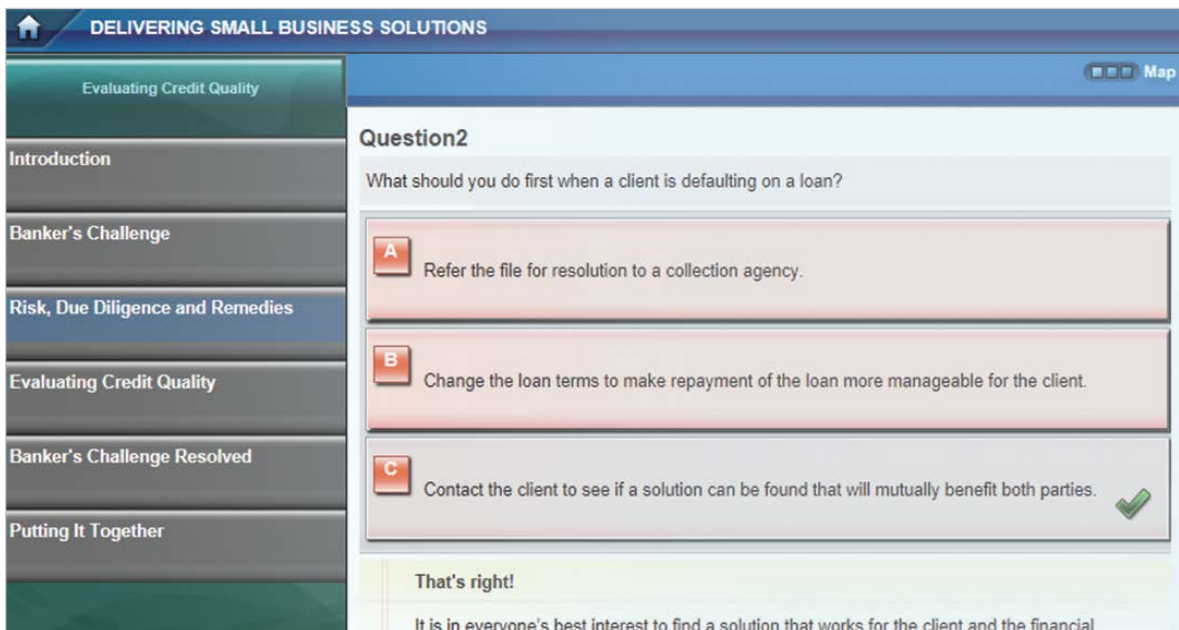
Expand your professional skillset by learning how to:

- » Collect and validate client documents and information.
- » Construct credit recommendations featuring comprehensive risk analysis.
- » Present various types of small business loan structures and the factors that affect loan pricing.
- » Develop proposals meeting established credit-granting guidelines.

- » Undertake due diligence measures during and after the application process.
- » Detect red flags that may impinge on a client's ability to repay a loan.



Moody's Analytics learning solutions help transform work performance, providing you with the skills and tools to apply complex concepts and make sound credit decisions.



Moody's Analytics industry-leading online programs appeal to all learning styles, using multi-media and interactive lessons, including videos and practice quizzes.

With Moody's Analytics eLearning:

- » You gain an in-depth understanding of credit theory and sector-specific factors from our relevant and current content.
- » You optimize your learning time through our engaging, industry-leading online programs with interactive lessons and quizzes.
- » You reinforce your learning when you are back on the job with Moody's reference materials and toolkit.
- » Program sponsors can monitor participation, assess performance, and access critical details to support measuring ROI.

Who is taking this course?

- » Small business lenders and relationship managers
- » Small business loan analysts and underwriters
- » Branch managers and personal bankers

DSBS is on the learning pathway for the Certificate in Small Business Banking.

The DSBS course gives you confidence in delivering the right advice and credit solutions, and advancing your career. This course addresses relevant lender processes from the proposal stage through the application review. It provides guidance on the data collection and verification effort to evaluate the health of a client's business and make the right credit decisions.

Delivering Small Business Solutions

Understanding the Client's Business Needs

Conducting an Effective Client Meeting

Validating Client Information

Conducting Risk Analysis

Underwriting the Loan

Evaluating Credit Quality

Proposing Business Solutions

Developing a Credit Proposal

Completing a Small Business Credit Application

Online Exam

The course concludes with an online exam (20 multiple-choice questions) to assess mastery of the concepts taught and indicate completion of the course.

This course can be completed in 15 to 20 hours.



LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at elearning@moodys.com or visit us at www.moodysanalytics.com/learning.

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