

Cross-Selling Process

Opportunity

Next, determine what you want to cross-sell, based on the client's potential needs:

- Other products and services within your product range
- Products and services from your financial institution's other departments

You can build a product matrix to identify which products and services clients are currently buying from your financial institution. This will highlight the gaps and possible cross-selling opportunities.

Client/Business Line Analysis - Matrix

Client	Financing	Project Finance	Trade Finance	Payroll Services	Wealth Management	Treasury Services	Online Services
A	X	GAP	GAP	X	GAP	GAP	GAP
B	GAP	X	GAP	GAP	GAP	GAP	X
C	GAP	GAP	GAP	GAP	GAP	X	GAP

Managing Client Relationships provides methods and techniques to develop exceptional interpersonal and sales skills. This 25-30 hour eLearning course helps client-facing lending professionals win more business and become trusted advisors.

You learn how to:

- » Design and negotiate deals that work for the bank.
- » Create wider opportunities through cross-selling and new client acquisition strategies.
- » Understand your own and others' communication styles through a Lumina Spark© assessment.
- » Identify communication blind spots and develop a range of interpersonal behavioral tools to handle clients who are experiencing difficulty.

- » Set personal servicing standards to create more professional and credible client relationships.

The screenshot shows the 'BUSINESS EFFECTIVENESS' section of the Moody's Analytics platform. The left sidebar contains a navigation menu with items like 'Your Business Development Strategy', 'Introduction', 'New Client Acquisition', 'Your 30-60-90 Day Plan' (which is highlighted), 'Building Your Business', 'Target the Right Clients', 'Effective Discovery', 'Understanding Your Target's Business', 'Effective Closing', and 'Growing Your Existing Portfolio'. The main content area is titled 'Your 30-60-90 Day Plan' and includes a definition: 'A 30-60-90 day plan is a strategic planning tool used by Relationship Managers at the beginning of their careers. When prepared carefully, this plan will help you achieve your goals more quickly and will lay the groundwork for a long and successful career as a Relationship Manager.' Below this, it lists three key steps: '1. Know your strengths and weaknesses', '2. Identify the sources of new clients', and '3. Understand the factors that influence portfolio revenue growth'.

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.

The screenshot shows the 'PERSONAL EFFECTIVENESS' section of the Moody's Analytics platform. The left sidebar contains a navigation menu with items like 'Building Rapport', 'Introduction', 'Relationship Fundamentals', 'Relating to Personality Types', 'The Four Colour Archetypes' (which is highlighted), 'How to Speed Read Others', 'Exercise: How to Speed Read Others', 'Connecting with Different Types', and 'Your Lumina Spark Portrait'. The main content area is titled 'The Four Colour Archetypes' and includes a text block: 'When we are tired, angry, stressed, hungry, distracted or worried, we tend to overuse our strengths to get things done or to get what we want. The aspects of our personality that are usually strengths become weaknesses, as shown when you click through the diagram. These negative behaviours can come into effect unconsciously.' Below this text is a diagram titled 'Four Colours (Positive Behaviours)' which features a large arch shape composed of four colored segments: Green (Adaptable, Collaborative, Intimate), Yellow (Spontaneous, Imaginative, Sociable), Orange, and Blue.

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 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, multi-media lessons, which feature videos and quizzes.
- » You reinforce your studies when you are back “on the job” with Moody's reference materials and toolkit.
- » Program sponsors can monitor participation, assess performance, and access critical detail to support measuring ROI.

Who is taking this course?

- » Commercial and corporate lenders
- » Commercial and corporate relationship managers
- » Commercial and corporate loan analysts
- » Underwriters moving into a client-facing role
- » Branch managers
- » Business client-facing staff

How do you get more business out of an existing loan portfolio with a set of commoditized products? What does it take to become the trusted advisor to new clients in a highly competitive market? Your credibility is what matters. This course builds your credibility by improving your persuasive communication, sales strategy and negotiation skills to set you apart from the crowd.

Managing Client Relationships helps you get more business out of existing loan portfolios while becoming a trusted advisor to new clients in a highly competitive market. This course offers a market-leading blended eLearning curriculum specifically designed for relationship managers. It provides tools, methods, and self-reflection exercises that enable you to increase your self-awareness, develop a flexible communication style, and maintain control throughout the sales cycle.

Managing Client Relationships

Business Effectiveness

Business Development Strategy

Client Relationship Management Ethics

Personal Effectiveness

Building Rapport

Questioning and Listening

Emotional Intelligence

Intercultural Communication

Sales and Negotiation

Sales Skills and Strategies

Negotiation Strategies

Meeting Management

This course can be completed in 25 to 30 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.

www.moodysanalytics.com/learning

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