

## ***RETAIL BANKING SALES SKILLS***

### **Building and Retaining Customer Relationships**

Teaches participants the knowledge and skills needed to manage a portfolio of clients for sales results. Participants will use portfolio forms to organize and manage client relationships.

Audience:

Sales staff who want to implement a systematic approach to manage a portfolio of clients or book of business.

Credits available: AIB

### **Event Based Selling**

This course will focus on using group events as a marketing tool to promote sales. Students will learn how to target their market, plan group events, and use networking techniques to increase the number of business contacts made at group events.

Audience:

Those bankers whose responsibilities include attending, participating in, or hosting community-based group events. Students should have a working knowledge of their institution's products and services.

Credits Available: ICB

### **Cross-Selling Deposit Products**

Teaches participants how to sell deposit products effectively. Covers identification of client needs, matching deposit products to client needs, how to describe deposit product features and benefits, responding to questions and objections from clients, and closing the sale or referring the client.

Audience:

Any bank personnel in a position to discuss deposit products and services with customers.

Credits available: AIB

### **Effective Referrals**

Provides branch or operations personnel with the skills to make confident and effective referrals. Covers identification of financial need, making referrals appropriate to the financial need, successful referral techniques, and how to follow up with the customer when needed.

Audience:

Bank/operations personnel who service client transactions and are in a position to identify referral opportunities.

Credits available: AIB

### **Introduction to Relationship Selling**

Introduces participants to the relationship selling process, and the skills and techniques that support a client needs-focused sales approach. Covers how to prepare for and conduct an effective sales interaction with clients, each step in the relationship selling process, responding to client objections, selling against the competition, following up with a client, and asking for referrals.

Audience:

Personnel involved in sales activities in a retail banking environment.

Credits available: AIB

### **Profiling Mortgage Prospects**

Provides students with the product knowledge they need to profile and refer mortgage loan clients to a product that matches their needs. Many of the real estate products available in the current market will be covered, including Federal Housing Administration (FHA), Veterans Administration (VA), and conventional mortgage loans. This course will also discuss the elements of a successful referral of a prospect to a mortgage specialist.

Audience:

Bank employees who will be or are referring or prescreening prospective mortgage loan clients.

Credits available: AIB, ICB

### **Sales Coaching in the Bank**

Helps participants identify sales coaching opportunities and use basic techniques to help their staff improve sales effectiveness. Covers the role of the sales coach, setting goals and encouraging team members to achieve them, and the most effective coaching techniques for the sales environment.

Audience:

Any person responsible for leading a bank's sales team or sales campaign.

Credits available: AIB

### **Successful Sales Campaigns**

Participants will learn to run an effective sales campaign using step-by-step techniques for involving each staff member in various aspects of the sales campaign. Covers how to set campaign objectives, use of demographic information to target clients, developing effective sales campaigns, managing simultaneous campaigns, shopping competitive banks to help shape the campaign, preparing bank personnel for campaigns, and maintaining staff enthusiasm during the campaign.

Audience:

Retail bank personnel who lead or participate in sales campaigns.

Credits available: AIB

### **Teleconsulting**

This course is designed for bankers who are familiar with the basic sales cycle and want to use the telephone as a strategic tool to enhance their service and sales performance. It helps students understand the unique challenges of telephone sales and learn specific techniques to overcome the common obstacles to success and maximize the advantages when using this sales approach.

Audience:

This course is most appropriate for banking professionals who need to make outbound telephone service and sales contact with an assigned customer portfolio.

Credits available: AIB, ICB