

Unit 1 – Overview of Retail Banking

Chapter 1 – Introduction to Banking

Chapter Overview What is Banking? The History of Banking The Future of Banking Chapter Review

Chapter 2 – How Banks Work

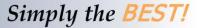
Chapter Overview Types of Banks Bank Organization How Banks Make Money The Retail Branch The Retail Banking Team Your Bank Chapter Review

Chapter 3 – Platform Sales Roles and Responsibilities

Chapter Overview The Importance of the Platform Platform Sales Job Description Working with Numbers Time Management Common Banking Terms and Definitions Chapter Review

Chapter 4 – Platform Professionalism

Chapter Overview The Importance of a Professional Image Professional Appearance Professional Behavior Professionalism Tips and Techniques Working with Confidential Information Working on a Team Cultural Sensitivities Chapter Review





Unit 2 – Retail Banking Products and Services

Chapter 1 – Retail Banking Products

Chapter Overview Introduction to Products Types of Account Ownership Product Resources FDIC Insurance **Consumer Checking Accounts Business Checking Accounts Consumer Savings and MMA Accounts Business Savings and MMA Accounts Retirement Accounts Trust Accounts** Consumer Loans Credit Cards Mortgage Loans **Other Retail Products Commercial Products** Trust Products **Investment Products** Wealth Management Products Product Jeopardy **Chapter Review**

Chapter 2 – Retail Banking Services

Chapter Overview Introduction to Services Debit Cards Online Banking Web Banking ATM Wire Transfers Safe Deposit Boxes Negotiable Instruments Other Services Service Password Chapter Review

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Unit 3 – Platform Procedures

Chapter 1 – Cash Handling

Chapter Overview History of Money Currency Features Circulating Coins Strapping and Rolling Coin and Currency Detecting Counterfeit Money Counting Cash Counting Cash Paying Cash Maintaining the Cash Drawer Chapter Review

Chapter 2 – Checks

Chapter Overview Types of Checks Parts of a Check Check Endorsements Detecting Forged Checks Check Detective Practice Chapter Review

Chapter 3 – Platform Transactions

Chapter Overview Types of Transactions Platform Equipment Identifying Customers Morning Routines Inquiries Account Openings Loan Applications Check Orders Debit Cards and Credit Cards Other Platform Transactions Closing Routines Chapter Review

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Unit 4 – Platform Sales Communication Skills

Chapter 1 – Basic Communication Skills

Chapter Overview Defining Communication The Importance of Communication A Model for Communication Verbal Communication Nonverbal Communication Chapter Review

Chapter 2 – Phrasing

Chapter Overview The Impact of Phrasing What Phrasing Communicates Converting Negative Phrasing to Positive Phrasing Positive Phrasing Practice Positive Phrasing Tips Chapter Review

Chapter 3 – Listening

Chapter Overview Listening Challenge Filtering for Facts The LISTEN Model Levels of Listening Giving Feedback Listening Practice Chapter Review



Unit 5 – Serving Retail Branch Customers

Chapter 1 – Introduction to Customer Service for Platform Sales

Chapter Overview Customer Service Challenges Benefits of Customer Service The Importance of Customer Service to the Bank Standard Branch Greeting and Closing Chapter Review

Chapter 2 – Retail Customers

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Chapter 3 – Customer Service Model

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Chapter 4 – Customer Service Challenges

Chapter Overview Communicating Complex Information Handling Irate Customers Addressing Bank Mistakes Barriers to Communication Handling Distraught and Grieving Customers Communicating That There Is No Answer Responding to Ultimatums Handling Inappropriate Customers Handling Denials Escalating Branch Issues Chapter Review



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Unit 6 – The Sales Process

Chapter 1 – The Sales Model

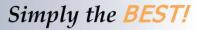
Chapter Overview The Sales Model Identifying Targets Understanding Needs Building Trust Relationships Customizing Solutions Overcoming Objections Asking for the Business Closing the Sale Chapter Review

Chapter 2 – Types of Targets and Cues

Chapter Overview Types of Targets and Cues Consumer Checking Targets Consumer Savings and MMAs Targets Business Checking Targets Business Savings and MMAs Targets Consumer Loan Targets Mortgage Loan Targets Debit Card Targets Online Banking Targets Commercial Targets Wealth Management Targets Making Referrals Be the Detective Practice Chapter Review

Chapter 3 – Identifying Targets

Chapter Overview When Can You Identify Targets? The Importance of Market and Wallet Share Referrals Initial Target Outreach Chapter Review





Chapter 4 – Building Trust Relationships

Chapter Overview Examining Relationships Building Rapport The Importance of Trust Levels of Trust The Trust Equation Creating Trust Chapter Review

Chapter 5 – Understanding Needs

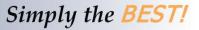
Chapter Overview Introduction to Probing Types of Questions The Funnel Technique Establishing Expertise Chapter Review

Chapter 6 – Customizing Solutions

Chapter Overview Organizing Information Presenting Solutions Making the Value Proposition Consumer Checking Value Propositions Consumer Savings and MMAs Value Propositions Business Checking Value Propositions Business Savings and MMAs Value Propositions Consumer Loan Value Propositions Other Product and Services Value Propositions Building Value Propositions Practice Chapter Review

Chapter 7 – Overcoming Objections

Chapter Overview Resolving Objections Types of Objections Consumer Checking Objections Consumer Savings and MMAs Objections Business Checking Objections Business Savings and MMAs Objections Consumer Loan Objections Other Product and Services Value Objections Overcoming Objections Practice Chapter Review





Chapter 8 – Closing the Sale

Chapter Overview Conditional Approvals The Sales Equation Asking for the Business Influencing Techniques Closing the Sale Practice Chapter Review

Chapter 9 – Following Up

Chapter Overview The Importance of Customer Touch Points Channels for Follow-Up The Follow-Up Process Chapter Review

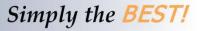
Unit 7 – Platform Compliance, Security and Risk

Chapter 1 – Compliance

Chapter Overview Introduction to Compliance Regulatory Agencies The Federal Reserve Bank Bank Secrecy Act Privacy Laws and Regulations Deposit Laws and Regulations Lending Laws and Regulations Consumer Protection Laws and Regulations Other Laws and Regulations Your Role in Compliance Chapter Review

Chapter 2 – Ethics

Chapter Overview Introduction to Commercial Lending Ethics The Bank's Code of Conduct Workplace Conduct The Bank's Property Using Bank Information Insider Trading Conflicts of Interest Client Gifts Reporting Ethical Issues Case Studies Ethics Practice Chapter Review





Chapter 3 – Retail Banking Fraud

Chapter Overview Introduction to Retail Banking Fraud Common Retail Banking Fraud Schemes Fraudulent Retail Banking Documentation Red Flags of Retail Banking Fraud Case Studies in Retail Banking Fraud Preventing Retail Banking Fraud Detecting Retail Banking Fraud Reporting Retail Banking Fraud Identifying Fraud Practice Chapter Review

Chapter 4 – Information Security

Chapter Overview Introduction to Information Security Common Information Security Schemes Red Flags of Retail Banking Security Breaches Case Studies in Retail Banking Security Breaches Preventing Retail Banking Security Breaches Detecting Retail Banking Security Breaches Reporting Retail Banking Security Breaches Information Security Practice Chapter Review

Chapter 5 – Branch Security

Chapter Overview Introduction to Branch Security Branch Security Issues Branch Security Procedures Dual Control Bait Money Identifying Robbers Dealing with Branch Security Breaches Chapter Review

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