

ABA RETAIL BANKING: SALES SKILLS

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A \$10.00 shipping, recordkeeping and administrative fee will be added to all self-paced enrollments.

Course Descriptions Below

<u>Course Name</u>	<u>Tuition</u>
<u>Retail Banking Sales Skills</u>	
Calling on Small Business Customers	\$95
Coaching to Support the Sales Process Suite	\$55
Essential Selling Skills Bundle:	\$195
Effective Referrals Suite	\$55
Making the Client Call Suite	\$55
Overcoming Objections Suite	\$55
Relationship Sales Suite	\$55
Sales Planning Suite	\$55
Event Networking	\$95
Referring Insurance and Annuity Clients	\$95
Referring Investment Clients	\$95
Referring Trust Clients	\$95
Relationship Selling to Small Business Customers	\$95
Selling in a Social World Suite - NEW	\$129
Extend Your Reach	\$89
Engage Your Audience	\$49
Servicing and Growing Small Business Relationships	\$95
Successful Sales Campaigns	\$95
Tele-consulting	\$95
Why Quality Customer Service Matters Suite	\$95

Course Descriptions

Calling on Small Business Customers

This course focuses on preparing for and executing the perfect sales call.

After successfully completing this course, you will be able to:

- Explain the importance of pre-call planning in relation to successful sales calls
- Describe the essential elements of call planning
- Identify the nuances among the four types of calls
- Implement a strategy for profitable initial contacts with small business customers.

Coaching to Support the Sales Process Suite

This suite of three courses and one exercise module* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Preparing to Coach**
Guides you through the sales coaching process as a means to build the skills essential to a sales team's success. Explore the role of a sales coach. Discover ways to develop your team to better support organizational goals.
- **Managing Sales Performance**
Guides you through techniques for improving sales team performance at every step of the Relationship Sales Process. Discover ways to build product and market knowledge, as well as sales and communication skills.
- **Providing Ongoing Support**
Guides you through setting challenging, achievable, and measurable sales goals, both long- and short-term. Uncover way to keep your team motivated towards meeting objectives that support your bank's success.

- **Coaching to Support the Sales Process – Apply What You've Learned**

Practice coaching techniques to help improve performance and contribute towards achieving business goals.

Essential Selling Skills Bundle

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately.

Effective Referrals Suite

This suite of two courses and one exercise module* explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Referral Process**

Guides you through connecting client-provided clues about financial needs to products and services using the Effective Referral Model. Create opportunities for building client relationships by identifying appropriate resources and guiding clients to them.

- **Making Referrals**

Guides you through introducing solutions and gauging interest in them. Uncover ways to establish a connection between the client and the appropriate specialist or resource. Gain insight into revisiting referrals to improve sales performance.

- **Effective Referrals – Apply What You've Learned**

Practice connecting clues about needs to products and services using the Effective Referral Model.

Making the Client Call Suite

This suite of three courses and one exercise module* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Calling on Clients**

Guides you through best practices for making client calls, both over the phone and in-person. Explore the preparatory steps for making calls.

- **Identifying Client Needs**

Guides you through identifying and understanding clues that clients give about their needs during interactions. Enhance skills for conducting insightful client interviews.

- **Presenting Solutions that Match Client Needs**

Guides you through crafting effective statements and questions that lead to a successful sale. Explore the steps for presenting solutions that match client needs.

- **Making the Client Call – Apply What You've Learned**

Practice identifying and understanding client needs, and then presenting solutions to meet those needs.

Overcoming Objections Suite

This suite of three courses and one exercise module* imparts skills for effectively responding to client questions and objections.

Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Handling Client Questions**

Guides you through appropriately responding to client questions using product knowledge. Explore how questions can be seen as a positive response to a recommendation.

- **Responding to Client Objections**

Guides you through the most common client objections to product and service recommendations. Explore how to anticipate potential objections and expertly respond. Discover the benefit of keeping informed about your competition.

- **Closing and Following Up**

Guides you through taking a consultative approach to closing and following up on a sale. Explore the “assumptive close” technique. Uncover ways to build client relationships with appropriate follow-ups.

- **Overcoming Objections – Apply What You've Learned**

Practice navigating client questions and objections to result in a successful sale.

Relationship Sales Suite

This suite of two courses and one exercise module* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Relationship Sales Process**
Guides you through understanding and meeting clients' needs and expectations, rather than focusing on selling products. Explore the Relationship Sales Process as a method to help improve sales effectiveness.
- **Consultative Selling**
Guides you through the role of a sales consultant. Develop an understanding of client needs as a way to build relationships. Learn how to utilize product knowledge as a means to recommending products and services that match needs.
- **Relationship Sales – Apply What You've Learned (Exercise)**
Practice applying the Relationship Sales Process and consultative selling skills to client interactions.

Sales Planning Suite

This suite of three courses and one exercise module* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Creating Sales Portfolios**
Guides you through using the Sales Portfolio Process. Explore ways to create sales opportunities with existing clients by tracking activity in a Sales Portfolio. Get tips for selecting and prioritizing clients for your Portfolio.
- **Managing Client Portfolios**
Guides you through strategies for grouping and prioritizing client contacts in a Sales Portfolio. Explore how a Client Profile can help manage client information.
- **Planning a Call**
Guides you through strategic use of sales contacts. Explore setting the frequency of calls based on sales potential. Get tips for organizing information gathered during client conversations.
- **Sales Planning – Apply What You've Learned**
Practice applying the Sales Portfolio Process to sales contacts and building an effective Sales Portfolio.

Event Networking

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

After completing this course, students will be able to:

- Describe the importance of determining the target audience and the type of group event you are attending
- Identify professional and personal group characteristics and their commonalities
- Describe the importance of having a strategy for preparation and follow-up

Referring Insurance & Annuity Clients

Referring Insurance and Annuities Customers introduces students to the features and benefits of various insurance and annuity products. The course begins with a discussion of a bank's role in selling insurance and annuities, including the student's responsibilities as an unlicensed employee. Students will then learn about different forms of life insurance and why people need them, as well as other insurance products including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance. Finally, students will learn about annuities and making referrals to a licensed representative.

Throughout the course, students will be prompted to find out more about the specific products offered by their employers, while learning to recognize client characteristics that indicate a need for each product.

After completing this course, students will be able to:

- Describe how insurance and annuities products and services address a customer's financial needs
- Describe the common types and features of insurance and annuity products offered through banks
- Identify the customer characteristics that indicate a need for an insurance or annuity product
- Use the H.E.L.P tool to make effective referrals to bank-designated, licensed staff

Referring Investment Clients

This course provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. This course explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

After completing this course, students will be able to:

- Identify key regulations and guidelines banks must follow when offering investment products
- Identify benefits and risks associated with investment products
- Describe the basic features of common investment products
- Recognize clues and gather information to support and enhance a referral
- Use the Effective Referral Model to make needs-based, professional referrals
- Address common client concerns about following through on a referral

Referring Trust Clients

Referring Trust Customers teaches students how to identify and refer potential trust clients. The course explores the basic elements of a trust and the five primary reasons why clients want or need a trust. Students will learn trust terminology, common trust products and how they apply to a typical client, and the skills and techniques that support a client-benefit-focused referral approach.

After completing this course, students will be able to:

- Describe the five basic elements of a trust
- Identify the five key reasons clients need or want a trust
- Refer clients to the trust department using the H.E.L.P. tool
- Identify trust accounts that map to clients' needs

Relationship Selling to Small Business Customers

Describes six steps of the Relationship Sales Cycle. Explains effective verbal and nonverbal communication, and open-end and closed-end questions to listen to the business customer's needs. Explores parts of transition and benefit statements, a process to handle business customer objections, and methods to recognize buying signals to close the sale.

After completing this course, students will be able to:

- Identify the six steps in the Relationship Sales Cycle
- Describe the key strategies for the small business market
- Create an impression of credibility and professionalism by using rapport-building techniques with small business customers
- Identify where a customer is in the business life cycle and the business operating cycle to evaluate their needs
- Present product solutions that match customer needs
- Respond to objections from customers
- Close the sale and follow up with customers

Selling in a Social World

The Internet has changed the way consumer and financial products are sold. You need more effective and efficient strategies to extend your reach, find new prospects, stay top of mind and drive new business. These expert-led, engaging online courses provide practical tips and tactics to take advantage of the many tools offered by LinkedIn, the largest professional social channel.

Selling in a Social World: Extend Your Reach

Whether looking for services or responding to your outreach, consumers search individuals like they shop. When they find you, does your LinkedIn profile help you earn business? Are you leveraging your network to find prospects, drive referrals and ask for introductions? Are you making the most of your time by keeping up with your network and industry?

What You'll Learn

- Create a dynamic profile that stands out and increases your visibility in search results
- Build a powerful network of clients and prospects
- Stay smart by tuning into news from your network and industry

Selling in a Social World: Engage Your Audience

Once you've optimized your LinkedIn and built your network, it's time to raise your online visibility and stay close to clients and prospects. Posting and communicating through LinkedIn – within the scope of your bank's social media policies* – will give you the opportunity to develop deeper connections.

What You'll Learn

- Share relevant content to stay top of mind
- Become a brand ambassador and enhance your professional reputation
- Engage with your connections through comments, groups, messaging, and more

Servicing and Growing Small Business Relationships

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

After completing this course, students will be able to:

- Explain the benefits of follow-up after a sale
- Act on opportunities to service and grow small business client relationships
- Monitor client relationships by analyzing financials, client records, and resources
- Explain the benefits of conducting site visits
- Probe to uncover facts about the people and business components during a site visit

Successful Sales Campaigns

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns,

preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

After completing this course, students will be able to:

- Execute the sales campaign process in your bank
- Effectively direct staff through the campaign
- Track results of the campaign.

Tele-Consulting

Part 1 - Planning the Call

Provides a planning strategy for professional bankers to prepare to make calls to clients. This course focuses on client profiles that are specific to each client or order to evaluate sales potentials. To keep the reason for the calls focused and to make clients feel at ease from the start, this course explores the importance of creating call objectives, scripted introductions and questions.

After completing Part 1: Planning the Call, students will be able to:

- Describe the common challenges of teleconsulting
- Identify service and sales potential for existing customers
- Plan an interview that stays focused on the purpose of the call
- Prepare a call invitation to ensure customer participation
- Plan interview questions to verify customer needs

Part 2 - Making the Call

Provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits. This course explores appropriate ways to close the sale using the assumptive close, and six tips for using a system to follow up with clients.

After completing Part 2: Making the Call, students will be able to:

- Establish a rapport and gain customer interest
- Make an effective teleconsulting product presentation
- Use scripts to handle common teleconsulting objections
- Close a teleconsulting contract effectively
- Use an organized follow up system

Why Quality Customer Service Matters Suite

This suite of five courses and one exercise module* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Importance of Customer Service**
Guides you through making your clients feel valued by meeting their expectations. Develop a deep understanding of the customer service skills critical to increasing sales, and to the overall success of your bank.
- **Customer Service Basics**
Guides you through using basic customer service skills during client interactions, both internal and external.
- **The Importance of Communication**
Guides you through improving client interactions. Gain insight into the factors that influence communication, such as word choice, tone of voice, and body language.
- **Handling Stress**
Guides you through handling stress when symptoms arise during client interactions. Manage stress by reframing tense situations as opportunities for building relationships and retaining clients.
- **Handling Upset Clients**
Guides you through applying good customer service skills to challenging situations. Explore ways to return angry clients to a rational state of mind, so that you may more easily understand their problem. Get tips to help clients feel that you are taking personal responsibility for resolving issues.
- **Why Quality Customer Service Matters – Apply What You've Learned**
Practice providing quality customer service by applying good customer service and communication skills to client interactions.