

MOODY'S
ANALYTICS
LEARNING
SOLUTIONS
GUIDE

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WHY MOODY'S ANALYTICS?

For more than 40 years, Moody's Analytics has set the industry benchmark in financial services education, elevating the skills of banking and lending professionals worldwide.

Harnessing Moody's century-long risk management expertise and our insights into banking and finance best practices, we are the training partner of choice for financial institutions seeking to build a competitive and risk-aware workforce.

We offer a robust curriculum of high-impact learning solutions that are flexible, scalable, and engaging, enabling you to build proficiency across your organization.

MOODY'S
ANALYTICS

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OUR SOLUTIONS

To help you find the courses you're looking for, we've divided this guide into five sections:

**Retail
Banking**

**Business/
SME Banking**

**Commercial/
Corporate Banking**

Compliance

ESG

Within each section you'll find courses further segmented as:

Business acumen solutions, which build a person's understanding of fundamental business concepts, like how a bank operates. People with strong business acumen better understand business issues, adapt more readily during times of change, and provide quality insight as to how to achieve business goals.



Technical skills solutions, which teach people how to perform the key activities associated with their jobs. People with strong technical skills make faster, more accurate decisions and maximize the value of their organization's tools and technology.



Relationship skills solutions, which teach people how to prospect, sell, negotiate, and build rapport with clients and internal partners. People with strong relationship skills build loyal, long-term relationships and help shape a culture of collaboration at their organization.



Leadership skills solutions, which build a person's coaching and management skills. People with strong leadership skills promote a culture of learning and growth, provide meaningful feedback, and motivate employees to succeed. Strong leaders are key to retaining and attracting employees in an era of heightened competition for talent.



DELIVERY MODALITIES

Because different organizations have different needs, we deliver solutions in a variety of ways. Some are delivered in traditional formats; others using approaches and innovations that we have designed ourselves to provide targeted training and maximize results. As you review our offerings, you will see they are available via one or more of the following formats.



eLearning

Our on-demand, mobile-friendly eLearning courses cover foundational to advanced topics. Core features include intermittent Knowledge Check questions, integrated case studies and real-world examples, and downloadable job aids. Many of our technical skills courses also include access to our unique Email a Mentor feature, which provides participants with direct access to our subject matter experts.



V/ILT

During our virtual or in-person instructor-led sessions, participants build skills and knowledge around foundational to advanced topics. All instructors are experts in their subject matter area, able to delve deeply into the content and share what they have learned from a wealth of real-world experience.



Coach

Coach is an innovative, online diagnostic that immerses participants in real-world lending scenarios in order to assess their performance and decision-making abilities. Using artificial intelligence, it diagnoses the root cause of errors and provides learners with immediate access to targeted online training.



Skills Application Labs

Skills application labs allow participants to apply the knowledge they've gained through our eLearning courses as they evaluate banking and lending opportunities brought to life via comprehensive case studies. Facilitated by our expert instructors, they include small- and large-group activities, intensive skill practices, and robust feedback.



Mentoring Toolkits

Mentoring Toolkits are a turnkey solution that managers and coaches can use to strengthen and sustain the skills and knowledge participants develop through our eLearning courses. Mentoring Toolkits include module-by-module coaching plans and a PowerPoint slide deck, complete with teaching notes.



RETAIL BANKING

Business Acumen

Foundations of Banking



Provides an overview of the banking industry and examines how a bank earns money and manages risks.

All retail banking staff

Foundations of Banking and Credit



Provides an overview of the banking industry, and examines how a bank earns money and manages risks, including credit risk.

All retail banking staff



Technical Skills

Consumer Lending



Teaches participants a systematic approach for evaluating requests for secured, unsecured, and home equity loans. **Note:** This course is designed for **U.S.-based and Australia-based** participants only. For participants in other countries, please see *Retail Lending*.

Retail lenders Branch/financial center managers
 Mortgage specialists and brokers Customer-facing staff that support retail lending business
 Analysts and underwriters

Private Banker Lending



Teaches participants how to evaluate business-related loan requests from high-value clients. Also explores owner-occupied commercial property and its capacity to generate cash flow, and examines the personal assets that may be taken as security to strengthen business loans.

Private bankers Individuals dealing with high net worth clients
 Investment bankers

Professional Retail Banker



Teaches best-practice principles that lay the foundation for a successful career in customer-centric retail banking.

All retail banking staff

Understanding Personal Cash Flow



Explores the intricacies of using personal financial statements and zz. tax returns to identify assets and liabilities and locate, evaluate, and calculate cash flow. **Note:** This course is designed for **U.S.-based** participants only.

Wealth managers Underwriters
 Personal bankers Business lenders who evaluate high net worth borrowers and guarantors
 Private bankers

Retail Lending



Explores the role that consumer credit plays within the bank and community, and provides participants with tools and techniques for identifying customers' borrowing needs. **Note:** For participants in the U.S. and Australia, please see *Consumer Lending*.

Retail lenders Branch/financial center managers
 Mortgage specialists and brokers Customer-facing staff that support retail lending business
 Analysts and underwriters

Understanding Small Business



Introduces the business-related concepts and terminology that precipitate meaningful, productive conversations with small business owners.

Personal bankers Small business relationship managers
 Universal bankers Branch/financial center managers
 Small business lenders

Retail Banking

Business/ SME Banking

Commercial/ Corporate Banking

Compliance

ESG

Select the icons next to the course titles to learn more about our solutions.

eLearning

V/ILT

Coach

Mentoring Toolkit

Skills Application Lab

RETAIL BANKING

Relationship Skills

Advancing Customer Connections/ Advancing Member Connections

Teaches participants how to prepare for and execute high-value, customer-focused follow-up meetings to strengthen and expand the personal banking relationship. (This course is follow-on training to *Building Customer Connections*.)

- ☹☹☹ Retail bankers
- ☹☹☹ Universal bankers
- ☹☹☹ Sales and service associates
- ☹☹☹ Branch/financial center managers



Building Customer Connections/ Building Member Connections

Teaches participants how to have meaningful conversations with customers that build loyal relationships and earn additional business for the financial institution.

- ☹☹☹ Retail bankers
- ☹☹☹ Universal bankers
- ☹☹☹ Sales and service associates
- ☹☹☹ Branch/financial center managers



Creating Customer Connections/ Creating Member Connections

Teaches participants how to create exceptional customer experiences that differentiate the financial institution from its competitors and set the stage for loyal, lasting relationships.

- ☹☹☹ Tellers
- ☹☹☹ Teller managers



Collaborative Small Business Conversations

Teaches participants how to leverage their knowledge of business-related concepts to have effective and meaningful conversations with small business owners about their borrowing and cash management needs.

- ☹☹☹ Retail bankers
- ☹☹☹ Universal bankers
- ☹☹☹ Small business bankers and lenders
- ☹☹☹ Small business relationship managers
- ☹☹☹ Branch/financial center managers



Elevating the Customer Experience/ Elevating the Member Experience

Teaches participants how to approach each financial center visit as an opportunity to build meaningful, long-lasting relationships.

- ☹☹☹ Tellers
- ☹☹☹ Sales and service associates
- ☹☹☹ Universal bankers
- ☹☹☹ Branch/financial center managers



Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

RETAIL BANKING

Leadership Skills

Coach the Coach

Prepares "managers of managers" to mentor their direct reports and ensure that their coaching sessions are focused on the activities and behaviors most likely to enhance the customer experience.

Senior managers who have coaches or managers as direct reports

Customer Experience Coaching

Prepares participants to observe their direct reports' conversations with customers and coach them afterward.

Branch/financial center managers

Performance Planning Session

Executive session to build organizational alignment as the financial institution prepares to launch a retail sales and service training initiative in partnership with Moody's Analytics.

Anyone on the retail management team who will be involved in planning, designing, and executing the organization's retail sales and service training initiative

Globally Recognized Certifications

Certified Branch Manager

Teaches best practices for customer-centric branch management that drives revenue and process efficiencies and creates customer value. Complete the *Certified Branch Manager* course and final exam to achieve certification.

Branch/financial center managers Retail bankers on a management track

Certified Cards and Payments Professional

Teaches best practices for managing a cards and payments business. Complete three courses (*Cards and Payments I*, *Cards and Payments II*, and *Cards and Payments III*) and the associated final exams to achieve certification.

All retail banking staff

Certified Retail Banker

Teaches participants how to drive retail bank profitability and sustainability through a deep understanding of customer-centric solutions. Complete three courses (*Retail Banking I*, *Retail Banking II*, and *Retail Banking III*) and the associated final exams to achieve certification.

Retail banking executives Product managers
Branch/financial center managers Sales managers
Relationship managers

Certified Wealth Practitioner

Teaches the essential knowledge and competencies for delivering wealth management services to affluent and high net worth individuals and families. Complete the *Certified Wealth Practitioner* course and final exam to achieve certification.

Anyone who wishes to progress their wealth management career




BUSINESS/SME BANKING

Business Acumen

Foundations of Banking and Credit

Provides an overview of the banking industry, and examines how a bank earns money and manages risks, including credit risk.

 All business/SME banking staff



Technical Skills

Accounting for Credit Professionals

Refreshes participants' knowledge of core accounting principles as they relate to commercial loan analysis.

 Lenders  Relationship managers
 Analysts and underwriters

Business Lending Fundamentals

Teaches participants how to explore borrowing needs and identify potential credit solutions for businesses that generate less than USD \$15 million in revenue. **Note:** This course is designed for **U.S.-based** participants.

 Business bankers  Branch/financial center managers
 Relationship managers

Delivering Small Business Solutions

Explores the specific risks that participants must consider during the proposal and application stages and introduces a framework for preparing and proposing credit solutions that meet the client's needs while mitigating risk to the financial institution.

 Universal bankers  Small business analysts and underwriters
 Small business lenders
 Branch/financial center managers
 Small business relationship managers

Business Lending

Teaches participants how to use the Decision Strategy™ framework to analyze business lending opportunities. **Note:** This course is designed for **U.S.-based** participants. For participants in other countries, see *Small Business Lending*.

 Lenders  Relationship managers
 Analysts and underwriters

Credit Reasoning and Writing

Teaches participants how to prepare clear, complete credit approval documents that succinctly describe the financial institution's credit risk exposure.

 All business/SME banking staff involved in the development of credit approval documents

Retail Banking






Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

Select the icons next to the course titles to learn more about our solutions.

-  eLearning
-  V/ILT
-  Coach
-  Mentoring Toolkit
-  Skills Application Lab

BUSINESS/SME BANKING

Technical Skills

Financial Accounting for Business Lenders

Introduces the accrual accounting concepts that will help participants evaluate and analyze the financial statements of small and midsize businesses.

- 👥 Lenders
- 👥 Loan officers

- 👥 Analysts and underwriters



Financial Accounting Fraud Risk

Examines the methods a client may use to manipulate their financial statements and the steps a lender can take to detect and respond to potential fraud.

- 👥 Relationship managers
- 👥 Analysts and underwriters
- 👥 Credit managers

- 👥 Risk managers
- 👥 Compliance officers



Small Business Lending

Introduces best practices for evaluating the three core areas of credit analysis: financial performance, industry and business risk exposure, and management strengths.

- 👥 Small business lenders
- 👥 Small business relationship managers

- 👥 Branch/financial center managers
- 👥 Small business analysts and underwriters



Understanding Small Business

Introduces the business-related concepts and terminology that precipitate meaningful, productive conversations with small business owners.

- 👥 Universal bankers
- 👥 Small business lenders

- 👥 Small business relationship managers
- 👥 Branch/financial center managers



Relationship Skills

Collaborative Small Business Conversations

Teaches bankers how to leverage their knowledge of business-related concepts to have effective and meaningful conversations with small business owners about their borrowing and cash management needs.

- 👥 Universal bankers
- 👥 Small business lenders

- 👥 Small business relationship managers
- 👥 Branch/financial center managers



Effective Credit Conversations

Teaches relationship managers how to balance their roles as customer-oriented salesperson and risk-averse lender while building stronger, more profitable relationships with business owners.

- 👥 Business bankers
- 👥 Relationship managers

- 👥 Branch/financial center managers



BUSINESS/SME BANKING

Relationship Skills

High-Impact Prospecting and Networking



Teaches participants how to improve their customer acquisition strategy by building centers of influence, prioritizing leads, and converting phone calls into appointments.

- Lenders
- Relationship managers
- Branch/financial center managers

Optimizing Relationships with Small Business Clients



Teaches participants how to foster long-lasting relationships by understanding what motivates small business owners, how they process information, and how to communicate with them.

- Universal bankers
- Small business lenders
- Branch/financial center managers
- Small business relationship managers
- Small business analysts and underwriters

Leadership Skills

Mentoring Toolkits



Strengthen, supplement, and sustain the skills and knowledge that participants develop in technical-skills eLearning courses. Available toolkits: *Business Lending*, *Business Lending Fundamentals*, and *Financial Accounting for Business Lenders*.

- Individuals who manage, coach, or mentor participants who are enrolled in or have completed certain technical-skills eLearning courses

Globally Recognized Certifications

Certificate in Small Business Banking



Complete a series of three courses (*Small Business Lending*, *Optimizing Relationships with Small Business Clients*, and *Delivering Small Business Solutions*) and the final exam to achieve certification.

- Small business lenders
- Small business relationship managers
- Small business analysts and underwriters
- Branch/financial center managers



COMMERCIAL/CORPORATE BANKING

Business Acumen

Foundations of Banking and Credit



Provides an overview of the banking industry, and examines how a bank earns money and manages risks, including credit risk.

All commercial and corporate banking staff



Technical Skills

Accounting for Credit Professionals



Refreshes participants' knowledge of core accounting principles as they relate to commercial loan analysis.

Lenders Risk officers
 Analysts and underwriters Relationship managers

Advanced Cash Flow



Develops the analytical insights needed to apply more rigorous cash flow analysis techniques.

Lenders Analysts
 Relationship managers

Advanced Corporate Credit Analysis



Advances participants' analytical skills as they explore peer-group analysis, market-based credit models, complex capital structures, event risk, and early warning signs.

Lenders Fixed income professionals
 Relationship managers Investors
 Analysts

Advanced Bank Risk Analysis



Introduces a framework for the comprehensive analysis of bank risk profiles in both developed and emerging markets.

Relationship managers Credit and equity analysts Bond researchers
 Investment bankers Regulators and central bankers Corporate treasurers
 Commercial bankers Fixed income professionals Correspondent banking officers

Advanced Commercial Real Estate Analysis



Provides an overview of the commercial real estate industry and a review of commercial real estate valuation concepts and investment return analysis.

Commercial real estate lenders Investment bankers
 Commercial real estate analysts and underwriters Commercial bankers
 Relationship managers

Advanced Financial Statement Analysis



Provides in-depth understanding of financial statements within the context of rapidly changing standards for assessing financial risk.

Anyone who needs in-depth understanding of financial statements to assess the financial risk of commercial borrowers

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

Select the icons next to the course titles to learn more about our solutions.



eLearning



V/ILT



Coach



Mentoring Toolkit



Skills Application Lab

COMMERCIAL/CORPORATE BANKING

Technical Skills

Agribusiness Lending



Examines the unique factors associated with lending to farms and farm-related businesses and teaches participants how agribusiness financial statements are constructed.

- Client-facing staff who work with agribusiness clients
- Agribusiness lenders
- Agribusiness relationship managers
- Agribusiness analysts and underwriters

Asset and Liability Management



Explores the critical role of asset and liability management in optimizing a financial institution's liquidity and capital structure.

- Asset and liability managers
- Treasury staff
- Business analysts
- Investment banking analysts
- Financial analysts
- Trading analysts
- Capital market analysts
- Portfolio analysts
- Risk analysts and managers
- Senior managers

Commercial Lending



Moody's Analytics' flagship course. Teaches participants how to identify and evaluate commercial lending opportunities, make sound decisions, and build effective loan structures that strengthen the financial institution's portfolio.

- Lenders
- Relationship managers
- Loan reviewers and auditors
- Analysts and underwriters

Commercial Real Estate Lending



Teaches best practices for analyzing, documenting, and managing commercial real estate loans. **Note:** This course is designed for U.S.-based participants. For participants in other countries, please see *Analyzing Commercial Real Estate*.

- Commercial real estate lenders
- Commercial real estate analysts and underwriters

Analyzing Commercial Real Estate



Introduces an analytical framework for assessing risks associated with commercial real estate and improving the quality of lending decisions. **Note:** For participants in the U.S., please see *Commercial Real Estate Lending*.

- Commercial real estate lenders
- Commercial real estate analysts and underwriters

Commercial Real Estate Analysis Foundations



Presents a framework for understanding commercial real estate analysis and provides techniques to reduce risk, improve decision-making, and loan structuring skills.

- Commercial real estate lenders
- Commercial real estate analysts and underwriters

Corporate Cash Flow Analysis



Explores the importance of cash flow analysis in the credit assessment process, the credit risks of companies with international activities, and the difficulties involved when dealing with off-balance sheet and contingent liabilities.

- Lenders
- Relationship managers
- Analysts
- Fixed income professionals
- Investors

Corporate Credit Rating Analysis



Tackles intermediate to advanced corporate credit analysis, the framework for the Moody's Investors Service credit rating system, and the use of quantitative credit tools.

- Credit analysts
- Equity analysts
- Ratings advisors
- Banking supervisors
- Portfolio/asset/fund managers
- Investment bankers
- Commercial and corporate bankers
- Fixed income professionals
- Mergers and acquisitions professionals

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

COMMERCIAL/CORPORATE BANKING

Technical Skills

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

Corporate Debt Restructuring



Explores the background and resolution of debt restructuring issues and reviews techniques for limiting exposure.

- Investment and commercial bankers
- Credit analysts
- Equity analysts
- Hedge fund and private equity managers
- Distressed debt investment and management groups

Counterparty Credit Risk



Reviews the critical issues surrounding counterparty credit risk and other risks associated with over-the-counter derivative contracts.

- Relationship managers
- Investment bankers
- Commercial bankers
- Credit analysts
- Regulators and central bankers
- Fixed income professionals
- Correspondent banking officers

Covenants and Documentation



Teaches participants how to review credit documentation and identify potential pitfalls.

- Investment bankers
- Commercial bankers
- Underwriters
- Fixed income professionals
- Loan administrators
- Syndication desks
- Structured finance investors

Credit Masterclass



Intermediate-level, comprehensive course that covers single-obligor analysis, loan decisioning, loan monitoring, problem loan management, debt restructuring, and workouts.

- Relationship managers
- Loan officers
- Risk managers
- Investment bankers
- Fixed income professionals
- Bond researchers

Credit Reasoning and Writing



Teaches participants how to prepare clear, complete credit approval documents that succinctly describe the financial institution's credit risk exposure.

- All commercial/corporate banking staff involved in the development of credit approval documents

Evaluating Liquidity Risk



Provides an overview of some of the problems companies face when market conditions deteriorate and some of the actions they may need to take to protect their liquidity position.

- Credit analysts
- Equity analysts
- Investment and commercial bankers
- Fixed income professionals
- Portfolio/asset/fund managers
- Merger and acquisition professionals
- Ratings advisors
- Banking supervisors
- Basel II project managers

Financial Accounting for Lenders



Explores the components of a complete set of financial statements, examines the ways in which a business's operating cycle is represented in its financial statements, and explains how to use the statement of cash flows—as well as cash-tracing techniques—to identify cash sources and uses as a basis for cash flow analysis.

- Lenders
- Analysts and underwriters

Financial Accounting Fraud Risk



Introduces participants to the methods a client may use to manipulate their financial statements and the steps a lender can take to detect and respond to potential fraud

- Lenders
- Relationship managers
- Analysts and underwriters
- Credit officers
- Compliance officers
- Credit and risk managers

COMMERCIAL/CORPORATE BANKING

Technical Skills

Financial Analysis of Local Governments



Equips participants with the skills needed to analyze local governments' financial statements and identify risks and strengths.

Investors
Analysts

Relationship managers
Issuers of tax-exempt securities

Fundamentals of Corporate Credit



Introduces core corporate credit analysis techniques, including business risk, financial risk, and group structure risk analysis.

Lenders
Relationship managers
Risk managers

Asset managers
Fixed income professionals
Bond researchers

High-Yield Bond Covenants: A Practical Approach



Explores the key covenants used in high-yield bond documentation.

High-yield fund managers
Bond analysts

Investment banking advisors
Leveraged finance lenders

Integrated Analysis and Decision-Making



Introduces a systematic process for holistically assessing financial, industry, business, and management data and risk factors to arrive at a well-reasoned loan decision.

Lenders
Relationship managers

Analysts and underwriters

Fundamentals of Bank Risk Analysis



Introduces a framework for analyzing bank credit risk using the publicly available credit rating methodology of Moody's Investors Service.

Investment and commercial bankers
Credit and equity analysts
Regulators and central bankers
Fixed income professionals
Bond researchers

Corporate treasurers
Correspondent banking officers
Relationship managers involved in exposures to, or investments in, banks

High-Yield and Leveraged Finance Credit Analysis



Reviews the basics of high-yield debt and provides an overview of current issues in this area of securities.

Credit analysts
Equity analysts
Investment and commercial bankers

Fixed income professionals
Portfolio/asset/fund managers
Merger and acquisition professionals

Ratings advisors
Banking supervisors
Basel II project managers

Insurance Credit Analysis



Shows participants the framework and tools necessary to analyze the credit risk of insurance companies, using the publicly available rating methodology of Moody's Investors Service.

Investors with exposures to, or who deal with, life or non-life insurance companies
Insurance company executives
Investment and commercial bankers

Credit analysts
Regulators
Fixed income professionals
Bond analysts
Corporate treasury staff
Bank relationship managers

Retail Banking

Business/
SME Banking

Commercial/
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COMMERCIAL/CORPORATE BANKING

Technical Skills

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

Introduction to Public Finance

Introduces a contextual framework for understanding U.S. public finance and provides tools for analyzing key public finance credits.

- Investment and commercial bankers
- Credit and equity analysts
- Regulators and central bankers
- Fixed income professionals
- Bond researchers
- Corporate treasurers
- Correspondent banking officers
- Relationship managers involved in exposure to, or with investments in, banks

Problem Credits: Early Warning Signs and Restructuring

Uses a real-world case study to track the phases of financial distress, restructuring, and bankruptcy for a complex loan. Participants create a plan of action to address troubled situations and maximize recovery.

- Bankers
- Bondholders
- Analysts and underwriters
- Private placement investors
- Bond researchers
- Corporate treasurers
- Correspondent banking officers
- Relationship managers

Project Finance Masterclass

Teaches participants how to assess project feasibility, conduct financial analyses, structure investments, and review key provisions of documentation.

- Investment and commercial bankers
- Credit analysts
- Fixed income analysts
- Sponsors, contractors, and investors
- Government agencies

Structured Finance

Introduces securitization and a structured framework for the analysis of transactions.

- Analysts
- Risk managers
- Portfolio/asset/fund managers
- Investment bankers
- Fixed income professionals
- Bond researchers

Loan Documentation

Prepares participants to evidence U.S. business and consumer loan transactions by collecting the appropriate documentation and properly executing subordination and security agreements. **Note:** This course is designed for U.S.-based participants.

- Lenders
- Relationship managers
- Analysts and underwriters

Problem Loans

Teaches participants how to identify, monitor, manage, and resolve distressed loans to reduce organizational losses.

- Lenders
- Relationship managers
- Analysts and underwriters

Sovereign Risk Analysis

Covers the publicly available credit rating methodologies of Moody's Investors Service for a structured approach to assess sovereign and country risks in mature and developing markets.

- Sovereign, regional, and local credit analysts
- Commercial credit analysts
- Commercial lenders and loan officers
- Relationship managers
- Fixed income professionals
- Investors

Trade Finance

Teaches participants how to assess lending opportunities that involve trade finance instruments.

- Trade finance specialists
- Relationship managers
- Corporate bankers
- Asset managers
- Risk managers
- Credit analysts
- Credit managers
- Compliance officers
- Risk managers

COMMERCIAL/CORPORATE BANKING

Relationship Skills

Business Development Skills



Equips participants seeking to re-energize their approach to sales and fine-tune their ability to grow their portfolios.

Lenders
 Relationship managers

Analysts and underwriters transitioning into client-facing roles

Collaborative Business Conversations



Prepares participants to have customer-focused conversations that give them the information they need to successfully identify and structure risk-aware credit solutions.

Lenders

Relationship managers

High-Impact Prospecting and Networking



Teaches participants how to improve their customer acquisition strategy by building centers of influence, prioritizing leads, and converting phone calls into appointments.

Lenders

Relationship managers

Managing Client Relationships



Teaches participants how to optimize their business development plans and develop a self-aware, flexible communication style to better uncover and understand client needs. It is comprised of three courses: *Business Development Skills*, *Personal Effectiveness Skills*, and *Sales and Negotiation Skills*.

Lenders
 Relationship managers

Analysts and underwriters transitioning into client-facing roles

Personal Effectiveness Skills



Teaches participants how to communicate, manage their emotions, and influence others' emotions in a positive way.

Lenders
 Relationship managers

Analysts and underwriters transitioning into client-facing roles

Sales and Negotiation Skills



Teaches participants how to sell strategically — and successfully — to different clients and in different situations.

Lenders
 Relationship managers

Analysts and underwriters transitioning into client-facing roles

Retail Banking

Business/
SME Banking

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COMMERCIAL/CORPORATE BANKING

Leadership Skills

Mentoring Toolkits



Strengthen, supplement, and sustain the skills and knowledge that participants develop in technical-skills eLearning courses. Available toolkits: *Commercial Lending*, *Commercial Real Estate Lending*, and *Financial Accounting for Lenders*.

 Individuals who manage, coach, or mentor participants who are enrolled in or have completed certain technical-skills eLearning courses





Globally Recognized Certifications


Certificate in Commercial Credit



Complete three courses (*Foundations of Banking and Credit*, *Commercial Lending*, and *Problem Loans*) and the final exam to achieve certification.

 Lenders

 Analysts and underwriters

 Relationship managers

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

COMPLIANCE

Technical Skills

Due Diligence and Compliance

Develops participants' understanding of their customer due diligence obligations when assessing commercial lending proposals.

-  Lenders
-  Analysts
-  Relationship managers
-  Risk managers
-  Compliance officers


Financial Crime Compliance

Teaches participants how to identify and appropriately address warning signs of criminal activity, including fraud, money laundering, terrorist financing, tax evasion, bribery, and corruption.

-  Relationship managers
-  Risk managers
-  Portfolio managers
-  Compliance officers
-  Finance officers
-  Operations officers

Minimizing Conduct Risk

Teaches participants how to recognize the common, pervasive influences, pressures, and biases that can lead to unethical behavior and provides guidance on how to overcome them.

-  All retail banking staffs

Regulatory and Conduct Compliance

Teaches participants how to approach their roles lawfully, ethically, and with integrity to protect customers and minimize risk to the financial institution.

-  Relationship managers
-  Risk managers
-  Portfolio managers
-  Compliance officers
-  Finance officers
-  Operations officers

Retail Banking

Business/
SME Banking

Commercial/
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Compliance

ESG

Select the icons next to the course titles to learn more about our solutions.



eLearning



V/ILT



Coach



Mentoring Toolkit



Skills Application Lab

ESG

Business Acumen

Climate Change Fundamentals



Introduces participants to the drivers of climate change, the risks and the opportunities climate change presents to financial institutions, and related regulations.

All financial institution employees

The Principles of ESG



Introduces key concepts around environmental, social, and governance risk, related issues, and the regulatory frameworks that drive sustainable finance globally.

All financial institution employees

Climate Change and Sustainable Finance



Builds participants' understanding of climate risk issues and frameworks, with an emphasis on how to engage stakeholders and businesses on the risk and opportunities presented by climate change, so that they can support their clients as they adopt sustainable business practices.

Relationship managers Risk managers
 Credit analysts Senior managers
 ESG risk analysts

ESG Risk Assessment Fundamentals



Introduces the core principles, regulations, and frameworks that banking and lending professionals must understand to incorporate ESG factors into their decision-making processes.

Relationship managers Risk managers
 Credit analysts Product specialists
 ESG risk analysts

ESG Risk Assessment for Lenders and Asset Managers



Equips participants with an understanding of sustainable financing and investing with a focus on ESG.

Lenders Credit analysts Asset owners
 Portfolio/asset/fund managers Equity analysts Financial regulators
 Investment and commercial bankers Ratings advisors Banking supervisors

Measuring and Managing Climate Risk



Equips participants with the tools, frameworks, and regulatory knowledge required to implement strategies that manage and measure climate risk.

Portfolio managers Risk analysts
 Investment and commercial bankers Ratings advisors
 Credit analysts Financial regulators

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG

Select the icons next to the course titles to learn more about our solutions.



eLearning



V/ILT



Coach



Mentoring Toolkit



Skills Application Lab



ESG

Leadership Skills

ESG and Business Strategy



Teaches best practices for embedding ESG into the financial institution's strategic decision-making process and reporting.

- | | |
|-----------------|-----------------------------------|
| Senior managers | Ratings advisors |
| Credit analysts | Asset owners |
| Equity analysts | Financial regulators |
| | Investment and commercial bankers |

Retail Banking

Business/
SME Banking

Commercial/
Corporate Banking

Compliance

ESG



1M+
Learners



100+
Course Offerings



148
Countries

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