



Manager's Guide

Insight Advantage Program





Goal

The Insight Advantage's goal is to help your bankers:



- ① Acquire, expand and add value to their current and future business relationships.
- ② Support the growth of their business portfolio and cash management products and services.
- ③ Streamline the credit process from the branches to the centralized underwriting department.



Process

The program applies a **4 step** framework that enhances your bankers' skills and competencies to:

- 1 Identify, contact, relate and gather information from customers and prospects.
- 2 Discover cash management and financing opportunities by analyzing a business cash cycle and financial position.
- 3 Offer value added solutions to customers by matching their needs and concerns with the products and services offered by your financial institution.
- 4 Demonstrate the ability to position your recommended solutions to your customers and prospects and be effective in closing.



Program Structure

The Module Structure of the Insight Advantage Program is the following:

Module 0: Essentials of Cash Cycle and Financial Statement Analysis

It explains the main cash flow drivers, the cash conversion cycle, the capital investment cycle, key financial ratios and basics in loan structuring. This knowledge will help your bankers apply effectively the Insight Advantage framework.

Module 1: Do Your Homework

We review how to prepare your bankers prior to their meetings with customers and prospects by analyzing business and competitive environment information and filling out the pre-call worksheet.



Program Structure

Module 2: Differentiated Sales Conversations at the Foundational Level

We review basic techniques to undertake productive conversations with customers and prospects and be perceived as someone that will help them maximize their business performance.

Module 3: Discover Cash Management and Financing Opportunities

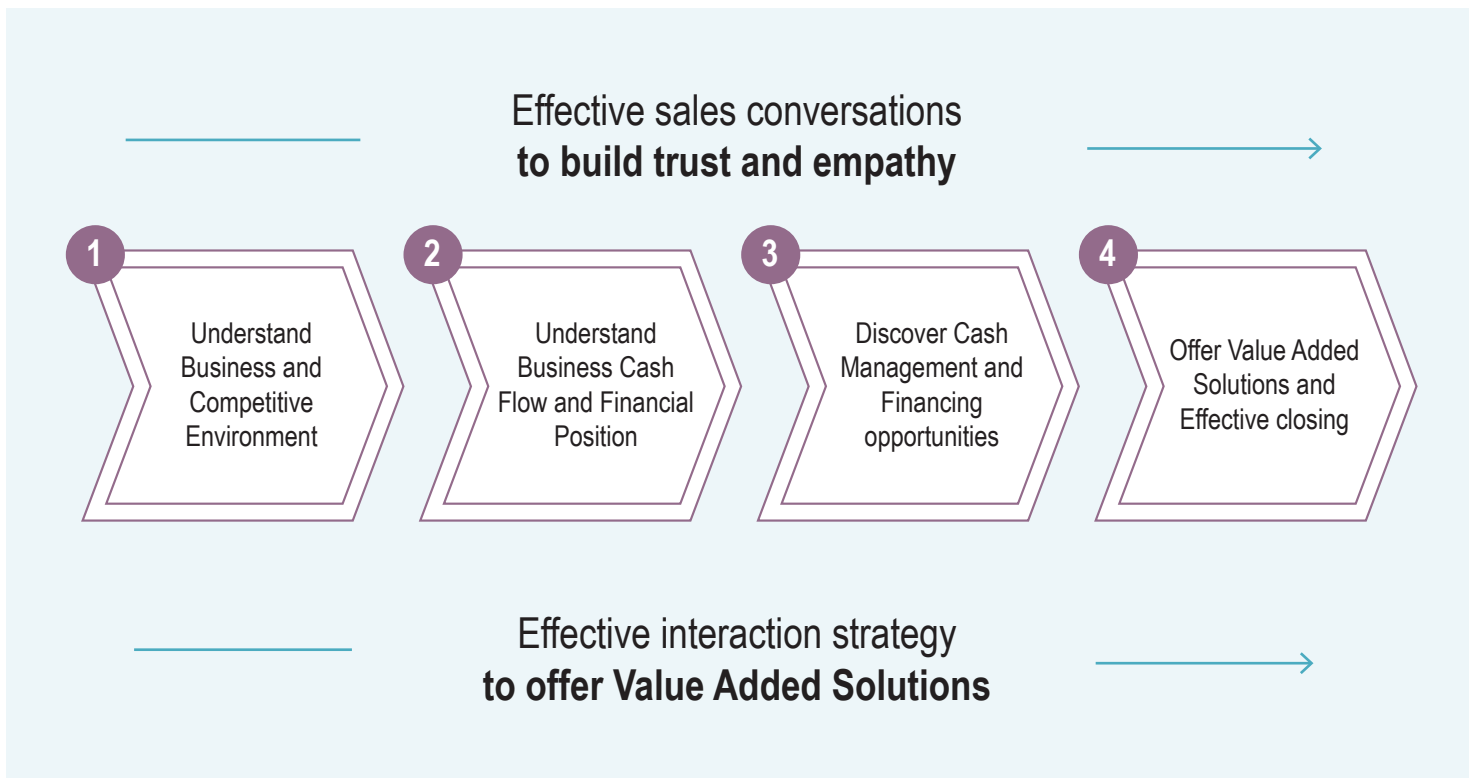
It explains how to discover cash management and financing opportunities by analyzing the cash conversion cycle and financial position of a company.

Module 4: Offer Value Added Solutions and Effective Closing

We review how to offer value added solutions, given the areas of opportunity identified, by matching them with the products and services offered by your financial institution. Furthermore, your bankers will demonstrate the ability to position their recommended solutions to customers and prospects and be effective in closing the business.



Insight Advantage Framework





The framework distinguishes three stages of banker/customer interactions:

First meetings

Level of Understanding	Objectives	Desired Outcome
1. Business and Competitive Environment (Foundational)	Familiarize yourself with the nature of the business, goals, objectives and main challenges, as well as with the owners and/or management team.	Build trust and empathy with the owners/managers and set the stage for exploring business opportunities.

Following meetings

Level of Understanding	Objectives	Desired Outcome
2. Business Cash Flow and Financial Position (Analytical and Technical)	Review their cash management practices and financial information.	Uncover cash management and financing needs to improve business performance.
3. Presenting solutions and effective closing (Offer value added solutions)	Match the cash management and financing needs with the products/services offered by your financial institution.	Closing business opportunities, achieving outstanding customer satisfaction and building long-term business relationships.



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In each step of the framework, your bankers will study and listen to two company cases (**Imperial Floor Covering and Lexington HVAC**). By doing so, they will be exposed to examples of how they can prepare to conduct effective conversations with customers and prospects.

Furthermore, they will be required to apply the Insight Advantage framework with a real customer or prospect. The feedback they receive at each stage of the process is critical for your bankers to become more effective in empathizing and building trust with their customers and prospects, in identifying their cash management and financing needs, and in presenting solutions to improve business performance. By doing so, they will increase their closing effectiveness and build long-term business relationships.

Your participation in providing feedback at each stage of the process is **KEY** for your bankers' learning process. The following chart outlines your required participation.

Stage	Case	Requirements	Banker	Manager
1. Business and Competitive Environment (Foundational Level)	Existing customer or prospect	Both Banker and Manager will attend the meeting.	- Prepare the Pre Call Worksheet for the meeting. -Conduct the meeting.	- Review Pre call worksheet with Banker prior to meeting/ - Fill out the Feedback Worksheet after the meeting and discuss with banker.



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Stage	Case	Requirements	Banker	Manager
2. Business Cash Flow and Financial Position (Analytical and Technical)	Existing customer or prospect.	Both Banker and Manager will attend the meeting.	<ul style="list-style-type: none">- Prepare the Pre Call Worksheet for the meeting.- Conduct the meeting.	<ul style="list-style-type: none">- Review Pre call worksheet with Banker prior to meeting.- Fill out the Feedback Worksheet after the meeting and discuss with banker.
3. Presenting Solutions and Effective Closing (Offer Value Added Solutions)	Existing customer or prospect.	Both Banker and Manager will attend the meeting.	<ul style="list-style-type: none">- Prepare the Pre Call Worksheet for the meeting.- Conduct the meeting.	<ul style="list-style-type: none">- Review Pre call worksheet with Banker prior to meeting.- Fill out the Feedback Worksheet after the meeting and discuss with banker.



Feedback Worksheet

Customer/Prospect: Banker: Name of Observer:		Call/Meeting Date:	CallType: <input type="checkbox"/> Customer <input type="checkbox"/> Prospect
1. Introduction	Topics to Observe: <ul style="list-style-type: none">• Arrived on time• Presentation of value proposition and team members, if applicable.	Feedback / Comments / Suggestions <ul style="list-style-type: none">••••	
2. Business and Competitive Understanding (First level of understanding)	Topics to Observe: <ul style="list-style-type: none">• Transition to the business and competitive understanding. A) General Business understanding:<ul style="list-style-type: none">◦ Past (how did the business start?)◦ Present (current situation and challenges – industry trends)◦ Future (plans for the next 2-3 years and main challenges)◦ Business priorities (Identify main priorities)• B) Cash flow drivers (when you already have financial information – existing customer).<ul style="list-style-type: none">◦ Energy: Sales growth, Gross margins, SGA expenses◦ Efficiency: Changes in inventory, receivables and payables days◦ Growth: Capital expenditures and dividends policies – impact on financials	Feedback / Comments / Suggestions <ul style="list-style-type: none">••••	

Note: Sections 2, 3 and 4 should be filled out accordingly depending on which stage of the process the banker is in.



Feedback Worksheet

3. Business Cash Flow and Financial Position (Second level of understanding)	Topics to Observe: <ul style="list-style-type: none">● Transition to the business cash flow and financial position understanding. A) Cash management conversation:<ul style="list-style-type: none">○ Generic understanding of things going well and others where the business might be experiencing higher costs, risks or situations they would like to minimize or prevent.○ Collecting Cash. Identify customers, invoicing and payment channels (checks, cash, credit card, electronic transfers, etc), deposit management practices, fraud concerns, delays in processing incoming payments.○ Investing/Financing Cash. Bank accounts, concentration of funds, available line of credit and usage. Does the company experience seasonal peaks of inventory? Strategies for inventory management. Is the company a net borrower or investor? How does it invest excess cash?○ Making payments. Invoices received and payment to vendors, average amounts of disbursements, methods of payment (checks, ACH, etc), fraud concerns, delays in processing outgoing payments.○ Summary. Summarizes challenges and top priorities with respect to cash flow management process (costs, delays, accuracy, security).B) Financial Position conversation:<ul style="list-style-type: none">○ Financial Performance. Profitability and liquidity.○ Benchmarking. If available with industry best practices and standards.○ Working capital. Impact of improving working capital days in cash flow (inventory, receivables and payables days).○ Fixed Assets Strategy. Fixed assets replacement and/or acquisition plan to support operations and growth.○ Summary. Summarizes funding requirements and timing, if applicable.	Feedback / Comments / Suggestions <ul style="list-style-type: none">●●●●●
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Feedback Worksheet

<p>4. Presentation of solutions to customers or prospect and closing</p>	<p>Topics to Observe:</p> <ul style="list-style-type: none">• A) Match cash management needs to treasury management solutions (products and services) offered by your financial institution• B) Match financing needs to credit solutions (different type of credit facilities) offered by your financial institution.• Effective conversation to present solutions and do the closing.<ul style="list-style-type: none">◦ Link cash management and financing needs with solutions presented.◦ Identify objections and address them effectively.◦ Ask for the business	<p>Feedback / Comments / Suggestions</p> <ul style="list-style-type: none">••••
<p>5. End of Meeting</p>	<p>Topics to Observe:</p> <ul style="list-style-type: none">• Recapitulation of main points addressed in the conversation.• Define next steps.	<p>Feedback / Comments / Suggestions</p> <ul style="list-style-type: none">••••
<p>6. Pre-Call Worksheets objectives</p>	<p>Topics to Observe:</p> <ul style="list-style-type: none">• Were the pre-call worksheet objectives and desired outcomes achieved in the meeting?• Did the relationship officer do a good job in building empathy and trust with the customer or prospect?	<p>Feedback / Comments / Suggestions</p> <ul style="list-style-type: none">••••