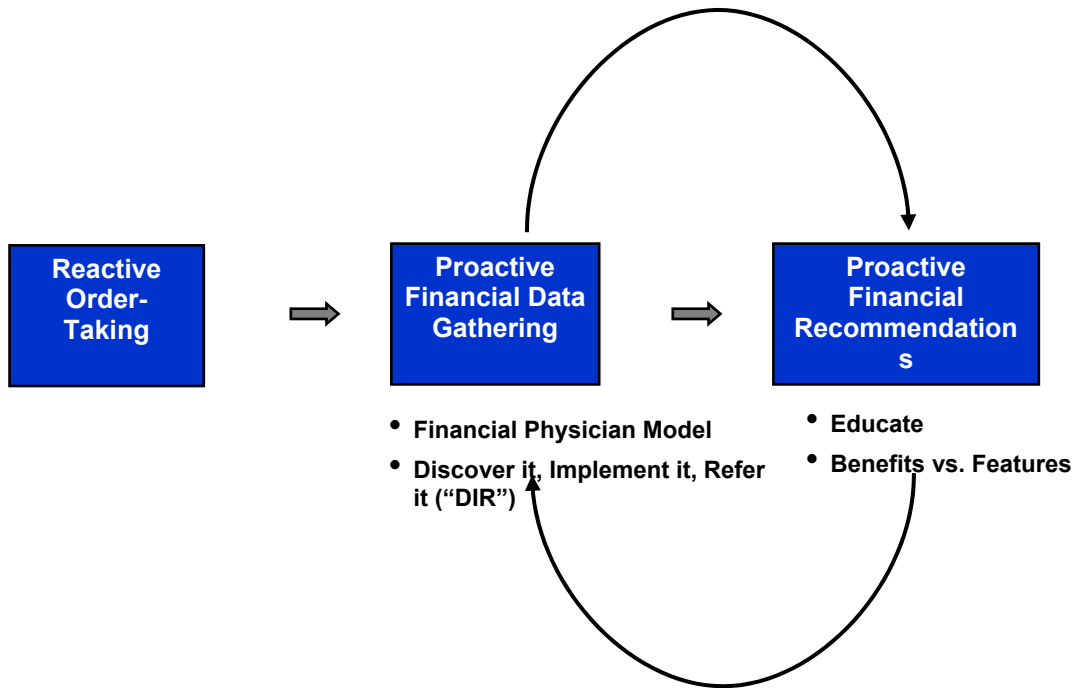




Turning Reactive Requests into Proactive Opportunities Worksheet

Transforming Order-Taking into Proactive Advice-Giving



Consultative Reactive Selling Probes Key Elements

- Reference _____ inquiry.
- _____ for relevant information/details.
- Inquire about _____/objectives.
- Ask about accounts held at other _____.
- Educate _____, as appropriate.

Consultative Reactive Selling Probes Key Elements – Checking Account

- Reference initial inquiry.
“Mr./Ms. Client, you told me you were interested in finding out about our checking accounts.”
- Ask for relevant information/details.
 - Determine primary purpose of account.
“I’d like to ask you some questions so that I can determine which account is the best match for you. Do you mind if I take some notes while we speak?”
- Inquire about plans/objectives.
 - Determine average balance of totaled checking accounts.
 - Determine average number of checks written per month.
“What is the primary use of this account?”
“We have several attractive packages that are based on your total banking relationship. What is the typical average balance of your total banking relationship (across all banks you utilize)?”
“How many checks do you typically write in a month?”
“Have you been using a debit card, Internet/PC banking, telephone banking, or any other type of money management technology?”
- Ask about accounts held at other organizations.
“Do you currently have a checking account open with another bank?”
[Yes] *“What are some of the things that you like and dislike about it?”*
- Educate client, as appropriate.



Consultative Reactive Selling Probes Scriptwriting Clinic

Prepare Consultative Reactive Selling Probes for a new client/member who wishes to open a savings account with a \$15,000 check drawn on his or her own checking account at a financial organization down the street.



Initial Recommendations

Big Five Financial Services Benefits

- _____ Money
- Save _____
- _____ Money
- _____ Money
- Save Time and Provide _____

“Mr./Ms. Client, based on what you’ve told me, it appears that our Premier Savings account is going to be the best one for you. This Premier Money Market Account is going to make you more money and an above average rate of interest.”

Initial Recommendation(s) Scriptwriting Clinic

Customize the recommendation(s) for a client who wishes to open a savings account.



Provide Mini-FINAPSM Entry Line

- Transition to proper Mini-FiNAP category and continue through the other Mini-FiNAP categories.

“Before you make any decisions about opening this account today, it is my responsibility to ensure that we are recommending the best products and services possible for maximizing your financial well-being, based on the information you have given me today.”

“May I ask you a few more questions to ensure that I have made an accurate assessment? It will just take a couple more minutes...”

Mini-FiNAP Entry Line Scriptwriting Clinic

Please create an entry line to transition from the savings account category.

Mini-FiNAP Category Segue

We will be transitioning into the _____ category.



Probing Questions for _____

Restate Recommendations and Add New Recommendations

Discover It, Implement It, or Refer it



Quadrant Note Taking

<u>Borrowing (Credit)</u>	<u>Deposit and Investment</u>
<u>Day-to-Day Banking Services</u>	<u>Insurance & Other Financial Services</u>
<u>Personal/Professional</u>	

