



Pre-Call Planning

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Teleconference Agenda

1. **Differentiation** – Positioning yourself as a “breed apart” Business Banker – just a little better!
2. **Uncovering Client/Prospect Needs** – Improving your results by enhancing your probing questions.
3. **Action Plan** – What will you do *More, Better, Different, and/or Less?* By when?



Differentiation

Pre-Work Debrief

What do Small Business clients/prospects really want from their Small Business Banker?

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____



Differentiation

To what degree am I consistently delivering on the Small Business Banker behaviors that my clients/prospects expect?

1	2	3	4	5	6	7	8	9	10
Low								High	

Review the list of desired Small Business Banker behaviors. Identify the one specific Small Business Banker behavior that you believe if you improved upon would better differentiate you from other Small Business Bankers in your market. (Note: Only include those critical behaviors that are within your control.)



Differentiation – Key Tactics and Proven Best Practices

Notes:



Uncovering Client/Prospect Needs

Think like a small business owner, not as a banker.

- What are the general financial needs that most small business owners have?
- What financial worries could be keeping them up at night?

Identify the most common types of financial needs a small business owners might have within each of the six categories of the Mini-FINAP.

1. Category: Finance

Common Financial Needs:

2. Category: Cash Management

Common Financial Needs:

3. Category: Investments

Common Financial Needs:

4. Category: Retirement Plans

Common Financial Needs:

5. Category: Insurance

Common Financial Needs:

6. Category: Tax Management

Common Financial Needs:



Uncovering Client/Prospect Needs

Pre-Work Debrief

What are the most effective probing questions that you have used to get the customer/prospect to open up and reveal his/her true “hot button”?

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____



Probes in Targeted Categories

Deposits/Cash Management and Credit

Ethical Selling Rule: Never sell one penny of a product/service that people do not need, but sell every dollar of what they do need.

The first step is to uncover those needs. Proper FiNAPing helps you to deliver a client-centric conversation vs. a product-centric (product-push) conversation.

1. Look back at the page 5 for the most common types of financial needs a small business owner might have specifically in the areas of Deposits/Cash Management and Credit.
2. Write 2-3 probing questions that will help you validate this need and determine if this targeted category contains a “hot button” for the client (without getting into product recommendations yet).

Key points to remember in writing your probing questions:

- Write the probes using first-person scripting.
- Include transition phrases that emphasize the benefit of why you’re asking the question (i.e., *As I often find I am able to help my clients save money in their day-to-day banking relationship, may I ask...?*).

Deposit/Cash Management Probes

Transition Scripting: _____

Probes:

- _____

- _____



Probes in Targeted Categories

Deposits/Cash Management and Credit

Credit Probes

Transition Scripting: _____

Probes:

- _____

- _____



Action Plan

What will you do *More, Better, Different, and/or Less*? By when?

Differentiation:

Uncovering Client/Prospect Needs:

