

RETAIL & TREASURY PRODUCTS TRAINING



GENTEX[®]
TRAINING CENTER



Introduction

Retail & Treasury Products Training Course builds the product knowledge and advisory skill that banking staff need to serve both individual and corporate customers. Participants work through retail banking products, treasury and money market instruments, trade finance, foreign exchange, and suitability assessment as one connected body of knowledge. The programme links product features with customer needs and regulatory obligations. As a result, learners gain a professional command of what they sell and why. Furthermore, the course strengthens advisory confidence, compliance awareness, and the cross-selling judgement that builds lasting customer relationships.

Retail & Treasury Products Course Objectives

- Explain the structure of retail banking and its product families.
- Describe deposit, savings, and current account products and their features.
- Explain personal lending, mortgages, cards, and overdraft products.
- Apply suitability assessment and affordability checks appropriately.
- Describe treasury products: money market instruments and deposits.
- Explain foreign exchange products, spot, forward, and swap basics.
- Describe trade finance instruments: letters of credit, guarantees, and documentary collections.
- Apply pricing concepts: interest rates, fees, spreads, and margins.
- Apply KYC, AML, and consumer protection obligations to product advice.
- Build customer proposals that match product features to identified needs.

Course Methodology

- Interactive sessions built on retail and treasury product cases.
- Workshops on product comparison, suitability assessment, and proposal design.

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- Group exercises on customer scenarios, FX cases, and trade finance documentation.
- Hands-on practice with product matrices, pricing illustrations, and proposal templates.
- Simulation of a customer advisory meeting and a corporate treasury discussion.
- Facilitator coaching and peer review on personal product development plans.

Who Should Take This Course

- Retail banking officers, advisors, and relationship managers.
- Branch staff and personal banking representatives.
- Corporate and commercial relationship managers.
- Treasury sales and product support staff.
- Trade finance and FX desk professionals.
- New hires and graduates entering banking product roles.

Retail & Treasury Products Course Outlines

Day 1: Retail Banking Products and Account Structures

- Retail banking structures, segments, and distribution channels.
- Current, savings, and term deposit products and their features.
- Account structures, mandates, and joint or corporate accounts.
- Digital banking, mobile wallets, and payment cards.
- Product documentation, terms, and disclosure requirements.
- Customer segmentation and product matching.
- Case discussion: a product sold without checking the customer's real need.

Day 2: Lending, Cards, and Consumer Credit Products



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- Personal loans, auto finance, and instalment products.
- Mortgage and home finance structures and repayment options.
- Credit cards, limits, and revolving credit mechanics.
- Overdrafts and short-term consumer credit.
- Affordability assessment and debt-to-income considerations.
- Security, collateral, and guarantee requirements.
- Exercise: assessing suitability for a consumer credit request.

Day 3: Treasury and Money Market Products

- The treasury function and its product range.
- Money market instruments: deposits, T-bills, repos, and commercial paper.
- Certificates of deposit and structured deposit products.
- Benchmark rates and how product pricing references them.
- Yield, interest, and return calculations for customers.
- Liquidity and risk features relevant to customers.
- Workshop: comparing treasury products for a corporate client.

Day 4: Foreign Exchange and Trade Finance Products

- Foreign exchange basics: spot, forward, and swap transactions.
- FX quotation conventions and spread mechanics.
- Managing FX exposure for corporate clients.
- Trade finance: letters of credit, guarantees, and documentary collections.
- Export and import finance structures.
- Trade documentation and compliance checks.
- Simulation: advising a corporate client on FX and trade finance.





Day 5: Suitability, Compliance, and Customer Proposals

- KYC, customer due diligence, and enhanced due diligence basics.
- AML and counter-terrorist financing expectations in product sales.
- Consumer protection, fair treatment, and disclosure standards.
- Complaints handling and mis-selling prevention.
- Building a customer proposal with clear product rationale.
- Cross-selling, relationship deepening, and portfolio review.
- Capstone: presenting an integrated retail and treasury product proposal.

Conclusion

By successfully completing Retail & Treasury Products, participants will gain a practical command of retail banking products, treasury and money market instruments, foreign exchange, and trade finance. They will acquire skills in suitability assessment, pricing explanation, compliance-aware advice, and customer proposal development that support trusted relationships. Gentex Training Center designs the programme to help banking professionals advise customers with product knowledge and integrity.

FAQs

Q1 What is the "Retail & Treasury Products" course about?

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It builds the product knowledge and advisory skill that banking staff need to serve both individual and corporate customers. The course spans retail banking products and account structures, lending and consumer credit products, treasury and money market products, foreign exchange and trade finance products, and suitability, compliance and customer proposals.

Q2 What are the key benefits of the "Retail & Treasury Products" course?

You gain a professional command of what you sell and why. The course improves product comparison and explanation, strengthens suitability and affordability judgement, sharpens pricing discussions with customers, and builds compliance-aware advisory practice that reduces mis-selling risk.

Q3 What skills will I gain from the "Retail & Treasury Products" course?

You will develop four core skills: retail banking product knowledge and advisory, consumer credit and lending assessment, treasury, FX, and trade finance product explanation, and suitability, compliance, and customer proposal development.





Q4 What tools, methods, or standards are covered in the "Retail & Treasury Products" course?

The course covers current, savings and term deposit products, account mandates and structures, digital banking and payment cards, personal loans, auto finance, mortgages, credit cards and overdrafts, affordability and debt-to-income assessment, collateral and guarantees, money market instruments including deposits, T-bills, repos and commercial paper, certificates of deposit, benchmark rate referencing, yield and interest calculations, FX spot, forward and swap transactions, FX quotation and spread mechanics, letters of credit, guarantees and documentary collections, export and import finance, trade documentation and compliance checks, KYC and customer due diligence, enhanced due diligence, AML and counter-terrorist financing expectations, consumer protection and fair treatment standards, complaints handling and mis-selling prevention, and customer proposal and cross-selling practice.

Q5 How is the "Retail & Treasury Products" course applied in real-world practice?

Participants apply it to real work such as assessing suitability for a consumer credit request, comparing treasury products for a corporate client, advising on an FX hedging structure, structuring a letter of credit for an importer, and building a customer proposal with clear product rationale. The same methods support portfolio reviews and compliance checks in product sales.