



**GENESIS CORPORATION**



Improving the Performance  
of Financial Institutions

Executive Training



Course Concepts

# COURSE CONCEPTS



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## Summary Description

The program focuses on increasing credit sales to small business clients within the branch network, while promoting the maintenance of risk quality, improving portfolio management and reducing losses. The course objective is to improve the quality of the pre-analysis of credit opportunities performed by the relationship manager, and to achieve a greater alignment of the proposals with the type of business the bank wants to acquire. Reaching these goals, in time, increases the approval rate of proposals and reduces the need to rework the credit analysis.



## Target Audience

Branch and client relationship managers.



## Main Topics

- The relationship among the economic sector, company-client profile, financial needs and risk
- Risk analysis and management in specific sectors according to regional characteristics
- Introduction to the credit process
- The connection among quality, pricing, default and losses related to credit
- “The Four Pillars” of credit analysis
- The environment where the company and bank operate
  1. Administration
  2. Economic Sector and Competitive Position
  3. Financial Environment
  4. Structure and Collaterals
- Financial analysis of small business clients
  - Reconstitution and cash flow analysis of the small business client
  - Sustainable growth
  - Scoring: characteristics and operation
  - Standardized credit products for small business
  - Portfolio monitoring
    - Use and functionality of MIS (Management Information Systems)
    - Warning signs and corrective measures
  - The reality of a small business
    - Sales cycles and seasonality
    - Invoicing
    - Internal and external pressures
    - Market and sector influences
  - Identifying client motivations
  - Levers for value creation in small businesses
  - Sustainable growth as a tool for identifying opportunity
  - Function and characteristics of pre-approved credit
  - Matching products and financial needs
  - Winning the client’s adviser position
  - A strong credit proposal: minimizing the re-work
  - Using MIS to generate business



## Duration

3 - 4 Days





## Summary Description

The program puts into context the credit cards market and provides the most relevant tools for the acquisition and management of risk in the credit cards business. The course highlights the link between the various phases of the credit lifecycle, touching upon issues that go from the source of the credit to portfolio management, collection and recovery. It emphasizes the responsibilities of different areas and their roles within the credit cycle, providing a holistic understanding of the policies, procedures and processes involved in the cycle.



## Target Audience

Executives involved in all aspects of the credit cards business.



## Main Topics

- The Credit Cards Industry – An Overview
- Types of risk
- Credit initiation:
  - Basic principles for granting credit to consumers: customer credit assessment
  - Target market and prospects / information sources
  - Determining the credit limit and adjustments over time
  - Risk pricing
- Credit Lifecycle in the Credit Cards Business
  - Definition of the credit lifecycle
  - Risk management architecture
- The Credit Cards Industry Profitability
- Credit Policies, Processes and Procedures
- Credit Scoring and Other Assessment Techniques
- Product and Channel Planning
- Account and Relationship Management
- Collections: measuring, controlling, strategy and tactics
- Portfolio Quality
- Expansion and Recession Cycle Management
- The use of Management Information Systems in Portfolio Management
- Fraud Risk
- Issues Related to Credit Card Safety



## Duration

3 - 5 Days





## Summary Description

This program focuses on identifying and minimizing different types of fraud arising in the consumer banking or SME areas. Upon completion of this training program, participants will be able to recognize and categorize different types of fraud, understand how to build systems to detect, quantify and monitor fraud, and understand how to institute procedures that will effectively avoid or minimize fraud.



## Target Audience

Retail risk managers, credit origination and approval managers and staff, and other risk, sales, administration and audit personnel.



## Main Topics

- The nature of fraud in retail banking
- Opportunities for fraud throughout the credit cycle
- Identifying fraud through MIS and portfolio management
- Recognizing fraud risk in products, channels and processes
- Developing in-house anti-fraud mechanisms
- Point of sale monitoring
- Applications and verifications process controls
- Account & transaction monitoring
- Monitoring & controlling bank personnel



## Duration

2 - 3 Days





## Summary Description

The program focuses on detailed and thoughtful risk reporting and active portfolio management as cornerstones of successful banking in the consumer banking segment. At the end of the seminar participants will be cognizant of the need for accurate, timely and effective risk reporting. They will be equipped with basic tools and techniques to assist in the active portfolio analysis and management processes.



## Target Audience

Portfolio managers and analysts.



## Main Topics

- Overview of portfolio management
- Principles and practices of risk management, analysis, testing and evaluation
- Similarities and differences in consumer and small business segments
- Data collection and the importance of data quality and granularity
- Scope of risk analytics and its dependencies on other risk, accounting/controlling, collections, operations and business linked processes and practices
- Tools and techniques used in portfolio management—leading, coincident, and lagging, statistical and non-statistical, application and behavioral scoring
- Implementing portfolio performance metrics based on budget indicators and portfolio triggers
- Implementing a corrective action(s) matrix



## Duration

3 Days





## Summary Description

This course seeks to provide a framework for the effective management, throughout the entire credit process, of asset-based finance products programs, both through internal as well as external channels. It begins with target marketing and the establishment of risk acceptance criteria, and proceeds through origination and channel management, analysis and approval, documentation and funding, administration, monitoring and collections, both under normal and adverse circumstances.



## Target Audience

Asset-based finance specialists, risk analysts and managers, credit analysts, relationship officers, and general management.



## Main Topics

- The foundations of asset-based finance risk management
  - The basics
  - Credit initiation and transaction analysis
  - The Four Pillars methodology for company credit analysis
  - Cross-border risks
- Value creation through asset-based finance
- Strategic aspects of asset-based financing
  - Market segmentation
  - Business generation and profitability objectives
  - Portfolio characteristics and management
  - Pricing
- The process of implementing asset-based finance products
  - Portfolio composition and strategy
  - Organization, product and operational support
  - Perspectives on products and customer needs
  - Understanding the asset side of the balance sheet
  - The funding of assets
  - Financing the commercial cycle
- Understanding the product delivery process
  - Product programs
  - Product mapping
  - Improving the process



## Duration

4 - 5 Days







## Summary Description

This course provides a practical framework for the valuation, perfection, control and execution of collateral and guarantees.



## Target Audience

Asset-based lending and leasing officers, small and medium-sized business lenders, and asset valuation and control experts, all of whom deal with collateral and guarantee issues on a daily basis, as well as large corporate lenders and other bank personnel who are less experienced in obtaining and managing collateral and guarantees.



## Main Topics

- Collateral and guarantee as part of the credit process, risk rating and credit enhancements
- Personal guarantees (owners and third parties)
- Bank guarantees (documentary credits, etc.)
- Third party corporate guarantees
- Cash, receivables, inventory, equipment and real estate
- Marketable securities
- Share pledges and floating charges
- Valuation techniques
- The VPCE model – Valuation, Perfection, Control and Execution
- Structuring of transactions with collateral and guarantees
- Avoidance of collateral and guarantor fraud
- Early warning signals
- Legal issues: legal environment, legislation, registration, common practices, issues in execution
- Managing third parties (appraisers, lawyers, auctioneers, etc.)



## Duration

3 - 4 Days





## Summary Description

This case-driven program conveys knowledge of commercial real estate financing tools and techniques and ample practice in their application. The cases cover a wide range of situations from financing the purchase and development of raw land through to the financing of industrial, commercial and office complexes, and multi-unit residential properties, treating both owner-occupied and investment situations.



## Target Audience

Commercial real estate lenders, commercial lenders, risk managers and staff.



## Main Topics

- Overview of key commercial real estate practices
- Real estate collateral
- Real estate economics – market analysis
- Investment property analysis
- Income and expenses analysis
- Cash flow analysis
- Real estate valuation
- Economic cycle
- Construction finance



## Duration

3 Days





## Summary Description

A variation from our core credit offering, the Marketing and Credit course has been designed to provide marketing and credit executives with a common understanding of the credit process and their roles within it. In addition to developing analytical skills in credit and risk management, the course seeks to develop participants' ability to match client needs and financial solutions, while fostering a collaborative atmosphere between executives involved in marketing, selling, relationship management and credit analysis.



## Target Audience

Credit analysts and officers; account executives and line managers; other marketing officers.



## Main Topics

- Introduction to the credit process
- The role of the marketing executive in the sale and underwriting of credit
- The role of the credit analyst in the sale and underwriting of credit
- The Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
  - Collateral and Guarantees
- Cash flow analysis
- Financing growth: risk and opportunity
- Monitoring and early warning signals
- The relationship between credit and selling processes



## Duration

5 Days





## Summary Description

This course aims at developing participants' skills in understanding business and industry characteristics in order to establish effective loan monitoring, recognize changes in risk, and develop appropriate responses and stay or leave strategies. The course will deliver a practical framework for problem loan analysis and management in the context of the client's business.

Upon completion, participants will be armed with the tools necessary for the recognition, management and workout of problem loans.



## Target Audience

Account managers; credit officers; collection and recovery personnel.



## Main Topics

- Cash flow, cash cycle, and sustainable growth
- Monitoring the credit cycle
- Portfolio monitoring and analysis
- Early warning signs
- Loan classifications and re-rating
- Stay or leave analysis
- Remedial management
- Workout planning, negotiation and execution
- Parent guarantees
- Analysis and execution of collateral and guarantees
- Managing third parties (appraisers, lawyers, auctioneers, etc.)



## Duration

3 - 5 Days





## Summary Description

This program focuses on building fraud awareness and fraud prevention techniques into corporate and commercial banking businesses. Upon completion of this training program, participants will be able to recognize different types of fraud, understand how to build systems to detect and monitor fraud, and identify and institute procedures to effectively avoid or minimize fraud.



## Target Audience

Corporate and commercial banking officers, credit and risk analysts, risk officers, business segment heads



## Main Topics

- Discerning the sources of Fraud: External, Internal, Collusion and Negligence
- Understanding the motives for fraud by customers, external agents and employees
- Fraud and audited financial statements
- Fraud as committed by corporations that are externally audited
- Financial statement fraud
- Dissecting customer & sales channel fraud
- Fraud for theft
- Fraud for credit
- Developing in-house anti-fraud mechanisms



## Duration

1 - 2 Days





## Summary Description

The program, which focuses heavily on Corporate Finance, is designed to hone the ability of the participants to deal creatively and at the highest levels with Bank clients in order to identify high value-added opportunities through advisory and financing. Participants will develop skills that will help them pitch transactions in a professional, competitive and attractive fashion, win client mandates, and create value for Bank clients and for the Bank itself.



## Target Audience

Relationship managers and product specialists.



## Main Topics

- Understand and utilize the value creation framework and its individual levers
- Comprehend (often unstated) managerial motivations
- Recognize the linkage between management objectives, business strategy and industry realities
- Understand the challenges of corporate growth
- Be comfortable with the principal corporate finance tools, products and the markets in which they are implemented, including:
  - Forecasting
  - Valuation
  - Optimal financial structure
  - Financial flexibility
  - Value-based management/EVA
  - Mergers and acquisitions
  - Project financing
  - Leveraged transactions
  - Share buybacks/restructurings
  - Derivatives and financial instruments
  - Capital markets, both debt and equity



## Duration

4 - 5 Days





## Summary Description

This course highlights the frequently unrecognized and underestimated risks that arise in complex investment banking transactions. It provides a framework for their identification and management..



## Target Audience

Investment bankers, general managers, senior transactors dealing with large corporate clients and multinationals, and risk managers.



## Main Topics

- Risk analysis of complex transactions
- Loan syndication
- Appropriateness and suitability of derivatives transactions
- Masking credit risk with market risk
- Project finance
- Accessing capital markets



## Duration

3 - 5 Days





## Summary Description

This course is meant to provide a framework for understanding and successfully dealing with financial institutions. It also highlights the risks involved, many of which are far from transparent, and how they can be effectively identified, measured and mitigated.



## Target Audience

Bank personnel who deal with financial institutions—relationship managers and credit officers, treasury and syndications managers, payments personnel, etc.



## Main Topics

- Management strategy of financial institutions
- Mergers and acquisitions – intermediating, financing and acquiring
- Underwriting bond and equity issues for financial institutions
- Derivatives, swaps, trade finance and counterparty risks among financial institutions
- Assessing management and governance of financial institutions
- Management of risks associated with payment systems



## Duration

3 - 5 Days







## Summary Description

This course is designed to provide a framework for both developing and selling sophisticated structured finance solutions. While the principal trends and specific products, as well as relevant tax and legal issues, are reviewed, the emphasis is on identifying customer needs and then devising and selling solutions to meet those needs.



## Target Audience

Asset-based lenders, investment bankers and senior transactors dealing with large, multinational and sophisticated corporate clients..



## Main Topics

- Asset-based finance global trends
- Identifying customer needs
- Understanding and addressing management measurement methods
- Value creation via asset-based finance
- Product knowledge
- Understanding the delivery process
- The information gathering and structuring process
- The selling process
- “Share of Mind” presentations
- Tax issues
- Legal issues



## Duration

3 Days





## Summary Description

Participants broaden and enhance their skills in building more business with clients through a better understanding of the scope and key elements of the global wealth management process and business.



## Target Audience

All private client relationship managers and their supervisors.



## Main Topics

- The clients – who are they and what do they want?
- The players in the wealth management game: financial institutions, asset managers, intermediaries/advisors
- Key Success Factors: which organizations are successful and why?
- Global macroeconomics and the business cycle - impact on asset classes and currencies
- Behavior of asset classes and currencies in the economic cycle – inflation, interest rates, economic growth, recession
- Identifying customer investment needs and objectives
- Investment risk/return – efficient frontier, beta vs. alpha, asset classes
- Risk management – client risk, product/operational risk, advisory risk, reputational risk, credit and business risk.
- Global investment products - model portfolios, structured products, discretionary management, hedge funds, private equity, mutual funds, ETF's
- Creating the Client Portfolio Plan – why a portfolio plan?
- Global portfolio plan segments
  - Theory
  - Economic/market outlook
  - Risk/return profile for different types of clients
  - Recommended Portfolio
    - Target return/risk
    - Asset class and geographic weights
  - Challenges of portfolio planning with clients
- Consultative selling – ongoing dialogue with client
- Reference and structure for ongoing/future client interaction
- Client acquisition using advisory tools – identification, approach, dialogue, investment planning, closing.



## Duration

3 Days





## Summary Description

This course enables participants to improve their understanding and management of client relationships by educating themselves and their clients on how to balance the client's legitimate confidentiality needs with today's KYC and BSA/AML requirements in a changed offshore fiduciary structuring world.



## Target Audience

Wealth management business managers, client relationship managers.



## Main Topics

- Erosion of bank secrecy – the old world vs. the new global financial architecture.
- Universal KYC standards
- Focus on tax matters
- Onshore vs. offshore vehicles
- Use of offshore vehicles for confidentiality today
- The private client's legitimate confidentiality needs
- The private client's legitimate needs and awareness level
- BSA/AML in international private banking
- Anti-money laundering compliance – basic steps in account opening, management and monitoring
- Procedures to satisfy regulatory demands and client needs – the calling and reporting model
- Using the KYC guidelines as an opportunity to know client needs and sell more.



## Duration

1 Day





### Summary Description

This course improves relationship managers' ability to develop more global business by knowing and being able to apply the basics of Offshore Investment, Tax and Succession Structuring.



### Target Audience

All client relationship managers and their supervisors.



### Main Topics

- Problems in the absence of planning – tax, succession and asset management
- Advantages of planning – taxation, succession and other benefits
- Designing the structure
  - Types of assets – financial vs. other
  - Types of entities
    - Companies
    - Partnerships
    - Trusts
    - Foundations
- Choosing a jurisdiction
- Other offshore planning solutions
- Confidentiality in offshore structuring



### Duration

1 – 2 Days





## Summary Description

This program seeks to improve the understanding of the clients' risk profiles and investment objectives as linked to family, business and succession "life goals" and concerns as well as the economic and market outlook. Participants acquire practical through role plays and cases focusing on a consultative dialogue. A "mental model" is used to help the relationship manager touch all these necessary bases with the client, in order to formulate an investment plan that uncovers the right product needs and sales opportunities.

The objective is to have an approach towards the client in a more professional, confident and consultative manner that will make the relationship manager a trusted advisor to the client, building a relationship that will meet more client needs and generate more product sales for the bank.



## Target Audience

Relationship managers, account officers and supervisors in the Wealth Management area.



## Main Topics

- Understanding your client
  - How to identify and differentiate desires, requirements, and needs of the client
  - Application of consultative sales approaches/behaviors to wealth management
  - Prioritizing high potential clients – account focus and time management
- The client advisory process
  - Utilizing wealth management tools to obtain new clients
- Determining the client's risk profile and situation
- Mapping of objectives and client risk tolerance
- Perspectives on investment markets and asset classes
- Perspectives on changing macroeconomic conditions and the investment advisory process/model
- Portfolio asset allocation
- Building the financial and investment plans



## Duration

2 Days





## Summary Description

Participants build their understanding and ability to apply to their unit critical concepts of business, client advisory, product, operational and reputational risk together with compliance issues related to product suitability and operations.



## Target Audience

Wealth management business managers, client relationship managers and risk managers/auditors.



## Main Topics

- Overview – key risk areas (operational, product, client advisory, regulatory, business, reputational)
- Risk reduction as a business opportunity
- The risks are related and are interactive
- Operating and product risk – internal
- Client advisory and product suitability risk – third party investment and fiduciary products – product selection and due diligence
- Business and reputational risk
- Due Diligence on third party investment products
- Business and reputational risk – recent events



## Duration

1 Day





## Summary Description

The goal of this course is to enable a bank officer to present and sell customized cash management solutions. During the course, the participants are exposed to the portfolio of the bank's cash management products and services which are then applied in the context of various case studies. In some of these, the participants are given the opportunity to interface with a "customer" to build rapport and probe for additional information in order to design the solution that best meets the customer's needs. As post-course follow up, participants can be grouped in teams and challenged to close 2 to 3 deals within a 4-month period, which would then be recognized by the bank's management.



## Target Audience

Corporate relationship managers including selected middle market relationship managers, senior managers, product specialists, risk managers and analysts.



## Main Topics

- The Customer: Operations and Cash-Flow Cycles
- Components of Effective Selling: Rapport, Probing, Presenting, and Closing
- Clearing Systems Overview: U. S. and /or Host Country
- Product Features and Benefits
- Receivables Management
- Liquidity Management
- Payables Management
- Electronic Banking
- Customer Service
- Tips on Presentation and the Use of Visual Aids
- Feedback on Delivery Skills



## Duration

3 Days





## Summary Description

The course is designed to provide basic knowledge on various BSA/AML regulatory topics, reporting requirements, and risk factors as well as provide guidance on account opening and monitoring policies and procedures, and detecting suspicious activities. It can be customized as an annual refresher to cover updates on proposed laws and rules and regulations as well as on the latest key AML.

BSA/AML seminars are delivered through class discussions as well as team exercises using short scenarios and case studies



## Target Audience

Bank-wide employees.



## Learning Objectives

At the end of the course, participants will be able to:

- Distinguish between money laundering and terrorist financing
- Identify key entities, laws and regulations
- Explain the importance of complying with BSA/AML rules and regulations, its penalties and benefits
- Describe the four elements of a compliance program
- Describe the key reporting and corresponding retention requirements – CTR, SAR, FBAR, CMIR
- Explain the elements for customer risk rating – geographic locations, products and services, and customers and entities
- Describe the purpose of OFAC and its compliance requirements
- Distinguish between due diligence and enhanced due diligence
- Define willful blindness
- Describe the characteristics of a PEP and a shell company
- Explain the key elements of the Know Your Customer / Customer Identification program
- Estimate a customer's expected monthly activity
- Recognize suspicious activities



## Duration

1 – 2 Days







## Summary Description

This course covers the key BSA/AML rules and regulations and the implementation requirements that define the necessary controls (policies, procedures, processes, systems, and controls) for a bank to mitigate the risks associated with money laundering and terrorist financing. The course focuses on account opening KYC/CIP processes and procedures; OFAC regulations and FinCEN 314(a) information request compliance; reporting, recordkeeping and retention requirements; monitoring and investigation processes; BSA/AML compliance program assessment; high-risk customer identification; and due diligence and enhanced due diligence requirements.

BSA/AML seminars are delivered through class discussions as well as team exercises using short scenarios and case studies.



## Target Audience

Auditors as well as Compliance personnel of foreign banks with operations in the U.S.



## Learning Objectives

At the end of the course, participants will be able to:

- Describe key concepts such as KYC, CIP, willful blindness, and enhanced due diligence
- Recognize the weaknesses of internal control and compliance programs in institutions that have been penalized
- Evaluate a Know Your Employee (KYE) Program
- Analyze the implementation of the key reporting, recordkeeping, and retention requirements to comply with BSA/AML rules and regulations – CTR, SAR, CMIR, FBAR, Travel Rule
- Assess the policies and procedures to comply fully with OFAC regulations – screening new accountholders and parties to a transaction as well as monitoring and updating the OFAC list
- Evaluate the policies and procedures to fully comply with FinCEN 314(a) information request and Section 311
- Describe the key elements of the Bank Secrecy Act Anti-Money Laundering Examination Manual
- Apply the key points in Section 312 about due diligence in private and correspondent banking, and describe the characteristics of politically exposed persons and other high-risk customers
- Assess the bank's money laundering risk based on its clients, geographic locations, and products and services
- Determine if the BSA/AML Compliance program is commensurate with the bank's risk assessment
- Analyze the contents of a call report
- Evaluate the key processes and corresponding controls for account opening and monitoring
- Analyze the investigation process for suspicious activities



## Duration

2 – 4 Days





## Summary Description

One of the objectives of this course is to provide a comprehensive knowledge of the underlying BSA/AML rules and regulations to which a financial institution must comply as well as recent government reports that explain the risks associated with private banking accounts. In addition, the course addresses the due diligence and enhanced due diligence requirements that a financial institution must implement when opening and monitoring private banking accounts to mitigate money laundering and terrorist financing risks and to recognize suspicious activities.

BSA/AML seminars are delivered through class discussions as well as team exercises using short scenarios and case studies.



## Target Audience

Private Banking and Compliance officers.



## Learning Objectives

At the end of the course, participants will be able to:

- Comply with the KYC / CIP program requirements for a private banking account
- Explain Section 312 for private banking relationships
- Recognize a PEP and other types of high-risk customers
- Identify the parties to be screened against OFAC
- Establish the elements that rate a customer's risk
- Determine the source of wealth, source of funds, and purpose of a private banking account
- Distinguish between due diligence and enhanced due diligence requirements
- Explain the purpose and format of a call plan and a call report
- Recognize the deficiencies of a call report
- Estimate a customer's expected account activity
- Analyze current account activity versus expected activity as part of account monitoring
- Recognize suspicious activities



## Duration

2 Days





## Summary Description

This course enables participants to achieve and improve their understanding of scenario planning and stress testing. Participants will be challenged to think about macro threats as part of their ordinary business planning, and will be encouraged to develop early warning indicators of potential threats. Seminar content focuses on the thinking and planning required to carry out stress testing. It then looks at the impact of assumptions and their effects on key measures of risk and capital adequacy, as well as the development of triggers to initiate remedial action and minimize loss. The course introduces simulations to allow participants to work on stress testing scenarios.



## Target Audience

Audience may be drawn from any business segment within a financial group.



## Main Topics

- Relevant segmentation and dimensions that need to be considered for stress testing: (industries, portfolios, products, geographies, etc.)
- Impact of assumptions and their effects as they relate to: (1) major drivers and key success factors, (2) major risks, (3) major players, (4) correlations
- Exposure change per Risk Rating, Risk Capital, Earnings at Risk, Cost of Credit, Weighted Average Loss Norm/Portfolio Risk Rating (if applicable)
- Severity and materiality of the results of expected stress scenarios
- Major remedial management actions and the risks that can be avoided or minimized, including the use of active portfolio management strategies to mitigate risks
- Preparation of recommendations for triggers to initiate remedial action to prevent future loss
- Implications of stress testing on capital adequacy /Basel II directives



## Duration

2 Days





## Summary Description

High Performance Client Management (HPCM) is a dynamic program that focuses on creating a standardized approach and relationship management culture which fosters consultative selling and world class account management practices, targeting the generation of high value-added revenue opportunities for Product Specialists and their partners. Participants will leave the course with a relationship and product plan for at least one top client, thereby putting theory immediately into practice.



## Target Audience

Product Managers, relationship manager partners, senior managers, risk managers and analysts.



## Main Topics

- Client sales planning: preparation, monitoring, and execution
- Consultative Sales for product managers and their partners
- Analyzing client profitability and risk adjusted returns
- Creating and delivering world-class client presentations
- Sizing client potential ("wallet sizing").
- Understanding wallet behavior
- Building wallet share
- Becoming a Trusted Advisor to the client; the behaviors of top performers
- Customer surveys—what do they tell us?
- Building client deal teams with relationship and risk partners



## Duration

2 Days





## Summary Description

High Performance Client Management (HPCM) is a dynamic program that focuses on creating a standardized approach and relationship management culture which fosters consultative selling and world class account management practices, targeting the generation of high value-added revenue opportunities for Commercial, Corporate and Investment Banking groups. Participants will leave the course with a relationship plan and review prepared for at least one top client, thereby putting theory immediately into practice.



## Target Audience

Corporate relationship managers including selected middle market relationship managers, senior managers, product specialists, risk managers and analysts.



## Main Topics

- Relationship planning: preparation, monitoring, and execution
- Consultative Sales for relationship management teams
- Analyzing relationship profitability and risk adjusted returns
- Creating and delivering world-class relationship reviews
- Sizing client potential ("wallet sizing").
- Understanding wallet behavior
- Building wallet share
- Becoming a Trusted Advisor to the client; the behaviors of top performers
- Customer surveys—what do they tell us?
- Building relationship and deal teams with product and risk partners



## Duration

2 Days





## Summary Description

A variation from our core credit offering, this course has been used in the past as an effective relationship management tool for bankers who wish to strengthen relationships with their client base. One of this course's major goals is to provide financial executives from client companies with an overview of how banks analyze and evaluate risk, as a means for client companies to be better prepared to enter a fruitful banking relationship.



## Target Audience

Financial executives from client companies.



## Main Topics

- Credit risk as managed by banks and banks' customers
- The bank's perspective
  - Showing how banks look at companies: the Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
  - Collateral and Guarantees
  - Risk control and monitoring
- The company's perspective
  - Financing growth and its limits
  - Asset intensity
  - Sustainable growth
  - Cash flow generation
  - Cash flow forecasting
- Adequacy of capital structure and financial leverage
- Financial strategy
- Value creation



## Duration

2 Days





## Summary Description

This course is structured under the viewpoint of the auditor and covers topics related to the entire credit cycle, from initiation to risk monitoring, touching upon relevant issues in derivatives, structured finance and the subprime crisis, project finance, Basel II & III and rating deterioration in large companies, among others.

This seminar focuses not only on credit risk, but also on other risks affecting credit quality in transactions and in the client base.



## Target Audience

Risk auditors.



## Main Topics

- Risk Issues in the Banking Industry
  - The concept of risk
  - Risk factors
  - Delinquency and the economic cycle
- Client segmentation and risk management
- Risk acceptance criteria: alternative approaches
  - Comparative analysis and the application of the most common decision rules in banking depending on the type of client
- Characteristics of the financial information typically available in the Commercial Banking segment
  - Yearly financial statements as sources of information: scope and limitations associated with small and medium-sized businesses
  - Review of financial statements and data analysis
  - Techniques in ratio analysis: scope and limitations
  - Basis for decision making
- Transaction approval techniques: planning and development
  - The concept of approval
  - Approach and basic parameters
  - Applicability of approval techniques by type of activity
  - Support criteria for the risk decision: conditions, character and collateral.
- The bank manager and the credit request: the decision



## Duration

4 Days





## Summary Description

This course has been designed to enhance participants' ability to analyze the qualitative aspects of customer credit risk and account management and get behind and beyond the numbers and ratings that are generated by rating agencies and bank models. It will hone bankers' skills in analyzing management ability and motivation; understanding the implications of sound management and poor management; and appreciating the linkage between management objectives, business strategy and industry challenges. The course also seeks to develop a model for facing deteriorating situations and to review a bank's position vis-à-vis explicit and implicit support from parent companies.



## Target Audience

Officers working in corporate banking and portfolio management; senior management.



## Main Topics

- Industry analysis and economic Sector risk
- Understanding management character, competency, business strategy and ethics
- Evaluating financial strategy in the light of business strategy
- Corporate mismanagement and detection of problems with corporate culture
- Spotting trends and early warning signals
- Developing analytical model for facing deteriorating situations
- The role of parent companies in supporting subsidiaries and vice-versa
- Explicit and implicit support from parent companies



## Duration

3 Days







## Summary Description

This is a comprehensive course providing an overview of the opportunities and risks facing financial institutions. The course seeks to foster a well-rounded understanding of banks and other financial institutions. In addition to the three main risk categories – credit, market and operational – other risks such as environmental and reputational risk are dealt with. The participants are asked to take the point-of-view of a newly designated board member attempting to create value for shareholders and participating on different committees (credit, asset liability management, etc.) at the same time he or she is learning about the institution and the institution's responsibility to various constituencies: shareholders, depositors and other creditors, regulatory and rating agencies, the community, etc.



## Target Audience

Bank-wide employees. This course has been given to bank personnel at all levels of the organization. It can be tailored for delivery to a mixed audience (level and experience) or to more junior or senior groups.



## Main Topics

- Risk, profitability, capital, and regulations: risk concepts and their impact on the banking business
- Risk management: best practices
- Credit risk: analysis, control and due diligence
- Market risk: definition, measurement, investment portfolios, capital markets products and services
- Operational risk: definition, typology and quantification
- Investment alternatives and value creation
- Analyzing banks and financial institutions
- Markets and intermediation: capital markets game
- Building, financing and managing a credit portfolio
- Ethics
- Environmental risks
- Fraud: internal, external, collusion



## Duration

3 – 4 Days





## Summary Description

This course has been designed for businesses that have subsidiaries and/or branches located in foreign countries or where customers, products and services of the business are located abroad. Expected losses under normal economic conditions abroad are included in annual budgets utilizing average loss norms across all risks. This course enhances participants' ability to assess the potential impact of unexpected losses from country crises. The concepts of risk capital, as applied to country risk, and the return on this capital are developed. Risk capital is useful in establishing risk tolerance levels in different foreign countries for different customers, products and services. The return on risk capital is useful in making incremental investment decisions in different countries and serves as a key metric for organic growth initiatives. Together, they are useful for establishing overall country risk limits.



## Target Audience

Officers working in corporate banking, risk management and portfolio management; senior management



## Main Topics

- Description of the different components and definitions of country risk
- Development of the concept of risk capital as applied to country risk
- Determination of risk capital for foreign countries, including scenario analyses
- Return on country risk versus return on risk capital
- Methodology for the determination of factors for investment decisions abroad
- Establishment of country risk limits based on risk and return relative to tolerance for risk



## Duration

1 Day





## Summary Description

This course has been designed for businesses that have subsidiaries and/or branches located in foreign countries or where customers, products and services of the business are located abroad. The course enhances participants' ability to determine if a foreign country is experiencing an increased pattern of vulnerability to event risk and, thus, to a potential crisis that could have significant consequences. The course is not Economics 101. Rather, it sets out an analytic framework for non-economists that cuts through all the data information, government statements, business anecdotes and personal observations with which bankers and their customers are constantly being bombarded. The framework has been developed through a rigorous examination of the causes and effects of different country crises over the recent past. It concludes with a case study that tests participants' understanding of the framework in a real country crisis situation.



## Target Audience

Officers working in corporate banking, risk management and portfolio management; senior management



## Main Topics

- Analysis of key country risk events and the probability of their occurrence
- Examination of the "fuses" of country risk events
- Development of country risk analytic framework
- Elaboration of key Tripwires and Benchmarks to highlight emerging vulnerabilities
- Steps for constructing a graduated Watch List of countries with identified risk patterns
- Case Study of an actual crisis country



## Duration

1 Day





## Summary Description

Genesis' credit risk programs provide executives with tools to deal with the process of acquiring and managing credit risk in their target market. They are designed to challenge and expand credit risk management knowledge, analytical skills and judgment, and can be tailored according to the audience and the intended objectives of the program.



## Target Audience

Credit analysts and officers; account executives and line managers; non-credit officers.



## Main Topics

- Introduction to the credit process
- The Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
- Collateral and Guarantees
- Cash flow analysis
- Sustainable growth
- Purpose and credit typology
- Loan product structuring
- Cross border risks
- Parent guarantees and support
- Risk monitoring
- Remedial management



## Duration

5 Days





## Summary Description

Genesis' credit risk programs provide executives with tools to deal with the process of acquiring and managing credit risk in their target market. They are designed to challenge and expand credit risk management knowledge, analytical skills and judgment, and can be tailored according to the audience and the intended objectives of the program.



## Target Audience

Credit analysts and officers; account executives and line managers; non-credit officers.



## Main Topics

- Introduction to the credit process
- Characteristics of dealing with small and medium-sized companies
  - Nature and segmentation of SMEs
  - Analysis of non-audited financials
- The Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
  - Collateral and Guarantees
- Cash flow analysis
- Sustainable growth
- Parameters for client acquisition and rating
  - Risk acceptance criteria
  - Grading
  - The role of guarantees and collaterals
- Standardized credit products for small and medium-sized businesses
- Risk monitoring
- Remedial management



## Duration

5 Days





## Summary Description

A variation from our core credit offering, this course can be used to provide executives in non-lending areas such as treasury and cash management with the fundamentals of credit risk management for a complete understanding of the credit process and their roles in relation to it.



## Target Audience

Non-credit officers involved in general management, treasury, cash management, operations and back office.



## Main Topics

- Introduction to the credit process
- The Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
  - Collateral and Guarantees
- Purpose and credit typology
- Loan structuring
- Cash flow analysis
- Risk rating
- Early warning signs



## Duration

5 Days





## Summary Description

This course is a topical offering for senior managers presenting the latest issues, themes and techniques in the evolving world of risk management. It can be designed for emerging or developed markets.



## Target Audience

Country managers, country risk managers, senior credit officers, corporate and commercial bank heads, senior business transactors and treasurers.



## Main Topics

- Problem loan Scenarios in dealing with overseas subsidiaries of multinationals
- Appropriateness and suitability of risks in complex transactions
- Environmental issues for lenders (World Bank inspired)
- Masking credit risk with market risk
- Operations risk
- Dealing with the Basel Accords (capital and risk)
- Payments systems risks
- Management, accounting and ethics
- Crisis management of bank branches and subsidiaries in deteriorating economies
- Regional economic trends and country risk



## Duration

3 Days





## Summary Description

A general consumer credit offering, this course is designed to provide the basic tools to effectively acquire and manage risk across a range of products and services within consumer banking. The course stresses the interconnection between various phases of the credit cycle, touching upon aspects of credit initiation through to portfolio management, collections and recovery. As is the case with all our courses, it can be tailored to emphasize different businesses or aspects of the risk cycle.



## Target Audience

Credit officers, marketing executives, general management, collections and recovery personnel.



## Main Topics

- The credit cycle – overview
  - Business strategy, product development and planning
  - Credit initiation
  - Portfolio management
  - Collections and recovery
  - Policies and procedures and workflow process
- Alternative systems for credit approval: scoring, scorecards, decision trees, etc.
  - Credit scoring – How it is derived and used
  - Behavior scoring and its applications
  - Dealing with “gray area” credits: decision tree models
  - Alternative techniques
  - Monitoring and validation
  - Back testing and stress testing
- Guarantees and collateral: valuation and recovery of guarantees – “VPCE” Methodology
- Monitoring the portfolio
  - Concentration and segmentation
  - Key reports and data analysis
  - Planning
  - Loss provisioning
- Business strategy within the economic environment
  - Risk and reward
  - Products
  - Economies of scale
  - Use and limits of information technology
  - Analytical methods for defining target markets
  - Pre-selected and pre-approved credit
- Building fraud awareness
  - Recognizing high risk products
  - Recognizing high risk processes
  - Applications process controls
  - Fraud mitigation techniques



## Duration

5 Days







## Summary Description

This course provides a thorough grounding in payments systems risk management. It begins with a clear enumeration of the numerous and differing risks, most of which are not fully appreciated even by experienced payments systems and risk officers, and then provides a framework for their mitigation, both in normal times and against a crisis scenario.



## Target Audience

Credit officers, treasury and payments managers, and financial institutions relationship managers.



## Main Topics

- Introduction to payments systems risks
- Sources and types of payments systems risks
- Core design features of value transfer networks
- Risk management within value transfer networks
- Implications of the new Basel Accord
- Crisis management
- Rating value transfer networks
- Compliance with internal standards and external agencies and regulators



## Duration

2 Days





## Summary Description

This course provides a solid grounding in risk management for leasing, asset-based and other secured transactions. It begins with a framework for the analysis and management of individual borrowers and secured transactions with them. It then looks at typical leasing and asset-based products as well as considering specific industry sectors that sell via secured financing or that are users of secured financing. Lastly, the course looks at portfolios of asset-based financings and how they should be targeted, acquired, and managed through to final collection.



## Target Audience

Lessors and asset-based lenders, account officers for small and medium-sized companies where collateral plays an important role, and risk managers.



## Main Topics

- Introduction to asset-based finance risk management
- The Four Pillars methodology for company credit analysis
  - Management
  - Industry and Competitive Position
  - Financial Strength
  - Collateral and Guarantees
- Cash flow analysis
- Equipment management
- Construction lending
- Vendor finance
- Portfolio finance
- Asset-based finance in the hi-tech sector
- Structuring and monitoring transactions
- Monitoring the portfolio
- Streamlining the credit process
- Avoidance of fraud



## Duration

5 Days





## Summary Description

The program fosters the view of risk as an opportunity and highlights the importance of sound risk management from the Auditor perspective. It focuses on understanding the importance of processes and decision models automation, viewing the monitoring of portfolios as an early warning tool. It covers the understanding of the different phases of monitoring and early action, identifying steps in the decision models and defining the main risk management systems. At the end of the training, Auditors will be able to describe and apply to their jobs the main credit risk concepts, processes and tools: from admissions and monitoring through to collections.



## Target Audience

Risk auditors from retail banking.



## Main Topics

- Preliminary Considerations:
  - Basic definition: the concept of risk, types of risk, etc.
  - Main objectives and principles of the Risk function
  - Challenges of the Risk function
  - Introduction to Basel II
  - Where the regulators are
  - Challenges facing Basel III and the current economic environment
- Credit Risk:
  - Definition
  - Key metrics
  - Credit Risk Lifecycle (Admission, Monitoring and Collection)
- Segmentation
- Scoring Models
- Management Integration
- Model Implementation
- Portfolio Monitoring
- Monitoring the models:
  - Analysis of information quality
  - Portfolio analysis (roll rates, vintages, etc.)
  - Predictive model analysis
  - Back test and stress test
  - MIS: Indicators and Reporting



## Duration

3 Days





## Summary Description

This workshop provides an overview of the Basel II Accord architecture. Its main objective is to build bank personnel’s awareness and basic knowledge of the issues and challenges arising from implementation of the accord. The workshop explains why Basel II has come about and what the objectives of the accord are. Then it focuses on country-specific regulations, and makes clear that the Basel regulations are an evolutionary step towards the adoption of best practices in identifying, quantifying, mitigating and reporting risk. The workshop facilitators use interactive presentations and caselettes which focus on the most pertinent issues and recommendations of the accord.



## Target Audience

This workshop can be given to bank personnel with varying levels of seniority, experience and risk training and it can also be tailored for more specialized and homogeneous groups.



## Main Topics

- Basel II simplified
- Why Basel II ?
  - Historical perspective
  - Different schedules and priorities according to the local regulators
  - Recommendations of the accord
  - Regulations and best practices for implementation and compliance
  - The risk/reward equation
  - Why the Bank and all of its stakeholders should benefit
- Basel II in your bank
  - Your bank’s objectives and approach
  - Current and future projects
  - Timing
- Risk management and capital requirements under Basel II
  - Credit risk: usually the largest category of risk, and the best understood
  - Operational risk: challenges in quantifying the least understood and most widespread risk category
  - Calculating regulatory capital
- Basel II in your country
  - Central Bank guidelines
  - Schedule of implementation
  - Recognized instruments for risk mitigation
  - Present stage and next steps



## Duration

1 – 2 Days





## Summary Description

This suite of seminars seeks to address the challenges of implementing the Basel Accords and related regulations, as well as reviewing best practices in risk and capital management.

The seminar materials are modular by topic (e.g., operational risk) and by activity (e.g., corporate lending) and have been developed for different levels of knowledge and experience that facilitates adaptation to diverse types of audiences.

These seminars are highly interactive, and depending on the nature of the audience, the learning objectives as defined by the Financial Institution and the time allowed, exercises and short cases can represent up to 40% or more of the total seminar.



## Target Audience

This workshop can be given to bank personnel with varying levels of seniority, experience and risk training and it can also be tailored for more specialized and homogeneous groups.



## Main Topics

- Risk and Return
- Introduction to Basel
  - Basel I
  - Basel II (3 Pillars)
  - Basel III
- Credit Risk
- Market Risk
- ALM
- Operational Risk
- Other Risks
- Economic Capital and its Management
- RORAC and Pricing
- Risk Appetite
- Stress Testing
- Rating and Scoring Models. PD, EAD, LGD and EL calculations. Unexpected Loss calculation. Ratings Migration.
- Implementation Process and State of the Industry
- Integration in Management



## Duration

- General – 6 hours
- Intermediate – 8 hours
- Advanced – 16 hours



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