QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1605

Banking Products & Services Training Course

BANKING OPERATIONS & SERVICES
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

Course Overview

Banking products and services form the foundation of how financial institutions serve individuals, businesses, and institutional clients while generating sustainable revenue and strengthening customer relationships. As the banking sector continues to evolve, institutions must offer flexible and innovative solutions that combine financial value, convenience, speed, security, and regulatory compliance.

This course provides a practical and comprehensive understanding of key banking products and services, covering accounts and deposits, lending and credit facilities, payment services, cards, digital banking, corporate banking, cash management, trade finance, and international banking services.

The course focuses on how banking products are designed, priced, delivered, managed, and evaluated in alignment with customer needs and institutional objectives. Participants will also explore product lifecycle management, profitability, customer experience, risk considerations, and regulatory requirements.

Participants will gain a broader understanding of the relationship between banking products, operations, sales, customer service, risk management, and compliance, enabling them to evaluate product performance and identify opportunities for innovation and growth in a competitive banking environment.

Objectives

- By the end of this course, participants will be able to:
- Understand the structure and characteristics of major banking products and services.
- Distinguish between retail, corporate, and institutional banking products.
- Analyze customer needs and match them with appropriate banking solutions.
- Understand the banking product lifecycle from design to development or retirement.
- Evaluate key account, deposit, lending, and financing products.
- Understand digital banking, payment, and card-based services.
- Identify major corporate banking products and services.

- Understand the fundamentals of trade finance and international banking.
- Evaluate banking product pricing and profitability.
- Identify key risks associated with banking products and services.
- Understand the relationship between products, compliance, and customer protection.
- Develop appropriate performance indicators for banking products.
- Identify opportunities for product development and banking innovation.
- Improve customer experience through effective product and service design.

Who Should Attend

This course is designed for banking and financial services professionals working in product development, banking operations, customer service, sales, credit, marketing, treasury, and digital banking.

It is also suitable for professionals involved in retail banking, corporate banking, payments, cards, trade finance, product management, relationship management, compliance, and risk management.

The course is particularly valuable for banking professionals, new employees, specialists, and managers seeking a comprehensive understanding of banking products and services and how they can be managed and developed to deliver customer value and sustainable institutional profitability.

Learning Outcomes

- Upon successful completion of this course, participants will be able to:
- Classify banking products and services according to customer needs and use cases.
- Explain the features of current, savings, and deposit accounts.
- Understand core lending and credit products.
- Distinguish between retail and corporate banking solutions.
- Explain major digital banking and payment services.
- Understand the role of cards within the banking ecosystem.
- Identify key trade finance and international banking services.
- Assess customer needs and recommend appropriate banking products.

- Analyze the lifecycle of a banking product.
- Understand key factors influencing product pricing and profitability.
- Identify major product-related banking risks.
- Relate banking products to compliance and regulatory requirements.
- Use performance indicators to evaluate product performance.
- Identify opportunities for product development and customer experience improvement.
- Support banking product innovation and digital transformation initiatives.
- Targeted Competencies
- Banking Products.
- Banking Services.
- Retail Banking.
- Corporate Banking.
- Accounts and Deposits.
- Lending and Credit.
- Cards and Payments.
- Digital Banking.
- Trade Finance.
- International Banking.
- Banking Product Management.
- Product Pricing and Profitability.
- Customer Experience.
- Product Risk Management.
- Product Development and Innovation.
- Product Performance Analysis.

Course Outline

DAY 01

Banking Products and Services Fundamentals

- Understanding banking products and their role in the bank's business model.
- Overview of banking institutions and core banking functions.
- Classification of banking products by customer segment and purpose.
- Current accounts, savings accounts, and deposit products.
- Term deposits and savings solutions.
- Core banking services and customer requirements.
- Understanding customer needs and matching appropriate solutions.
- The banking product lifecycle.
- Principles of banking product design.
- Key factors influencing product success.

> PRACTICAL APPLICATION
> Analyzing a customer profile and identifying the most suitable banking product portfolio.

DAY 02

Lending and Credit Products

- Understanding bank lending and its role in revenue generation.
- Retail lending products.
- Personal loans, mortgage finance, and vehicle finance.
- Corporate lending and credit facilities.
- Short-, medium-, and long-term financing.
- Revolving credit facilities.
- Collateral and financing requirements.
- Interest rates, pricing, fees, and charges.
- The relationship between lending products and risk management.
- Assessing product suitability against customer needs and repayment capacity.

DAY 02 — CONTINUED

> **PRACTICAL APPLICATION**
>
> Selecting appropriate financing products for different customer scenarios.

DAY 03

Payments, Cards and Digital Banking Services

- Understanding the banking payments ecosystem.
- Domestic and international transfers.
- Debit and credit cards.
- Electronic payment services.
- Internet and mobile banking.
- Digital payment solutions and wallets.
- Open banking and digital interfaces.
- Customer experience across digital banking channels.
- Operational and security risks in digital services.
- Developing and improving digital banking products.

> **PRACTICAL APPLICATION**
>
> Evaluating a digital banking product and identifying opportunities to improve customer experience.

DAY 04

Corporate Banking and International Trade Services

- Understanding corporate banking services.
- Corporate accounts and cash management solutions.
- Cash flow and liquidity management.
- Corporate collection and payment services.
- Bank guarantees and letters of credit.
- Trade finance and supply chain finance.

DAY 04 — CONTINUED

- International trade banking services.
- International transfers and cross-border payments.
- Corporate relationship management.
- Risk and compliance considerations in corporate banking products.

PRACTICAL APPLICATION

Designing an integrated banking product portfolio for a corporate client.

DAY 05

Banking Product Management, Profitability and Innovation

- Managing the banking product lifecycle.
- Evaluating banking product performance.
- Key Performance Indicators for banking products.
- Revenue, cost, and product profitability analysis.
- Banking product pricing strategies.
- Assessing product-related risks.
- Customer protection and transparency in product delivery.
- Regulatory and compliance considerations in product development.
- Innovation in banking products and services.
- Developing banking products in the digital transformation era.
- Identifying growth opportunities and optimizing the product portfolio.

PRACTICAL APPLICATION

Developing a banking product improvement plan focused on profitability, customer value, and experience.

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Register or Request More Information

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Website: https://quest-training.com
Email: info@quest-training.com
Phone: +905016771440