Cross-Selling and Upselling for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The banking landscape has transitioned from transactional product-pushing to a fast-paced environment of hyper-personalization, driven by agentic AI, embedded finance, and predictive data ecosystems. Cross-Selling and Upselling for Banks Training Course is designed to help financial institutions move away from outdated, aggressive sales pitches and embrace ethical, value-first customer advisory. By combining predictive behavioral analysis with practical conversational skills, frontline bank staff, relationship managers, and digital product teams will learn to uncover hidden financial needs, protect institutional trust, and maximize customer lifetime value (CLV) seamlessly across physical, mobile, and digital touchpoints.

Rather than looking at cross-selling and upselling as standalone sales targets, this program reframes them as essential tools for proactive customer retention and revenue optimization. Participants will learn how to turn routine daily inquiries, automated triggers, and complex commercial discussions into long-term growth opportunities. By matching cutting-edge fintech innovations with deeply authentic human connection, financial professionals will learn how to recommend the right solutions at exactly the right time boosting profitability while turning customers into passionate brand advocates.

Programme Curriculum

Cross-Selling and Upselling for Banks Training Course

Introduction

The banking landscape has transitioned from transactional product-pushing to a fast-paced environment of hyper-personalization, driven by agentic AI, embedded finance, and predictive data ecosystems. Cross-Selling and Upselling for Banks Training Course is designed to help financial institutions move away from outdated, aggressive sales pitches and embrace ethical, value-first customer advisory. By combining predictive behavioral analysis with practical conversational skills, frontline bank staff, relationship managers, and digital

product teams will learn to uncover hidden financial needs, protect institutional trust, and maximize customer lifetime value (CLV) seamlessly across physical, mobile, and digital touchpoints.

Rather than looking at cross-selling and upselling as standalone sales targets, this program reframes them as essential tools for proactive customer retention and revenue optimization. Participants will learn how to turn routine daily inquiries, automated triggers, and complex commercial discussions into long-term growth opportunities. By matching cutting-edge fintech innovations with deeply authentic human connection, financial professionals will learn how to recommend the right solutions at exactly the right time boosting profitability while turning customers into passionate brand advocates.

Course Duration

5 days

Course Objectives

By the end of this professional development course, participants will be able to:

1. Use real-time, AI-driven predictive insights within CRM platforms to catch micro-moments when a customer is ready to buy.
2. Design targeted cross-sell bundles tailored to distinct customer life stages and financial goals, boosting product density without sacrificing trust.
3. Shift from high-pressure sales pitches to an advisory approach that aligns banking products with verified customer needs.
4. Apply data-driven segmentation strategies to increase overall wallet share and minimize client attrition.
5. Skillfully guide affluent retail clients toward premium wealth management, private banking, and structured investment portfolios.
6. Optimize automated in-app and mobile banking prompts during onboarding to drive early product adoption.
7. Use advanced treasury management and real-time cash flow forecasting to cross-sell business banking suites to SMEs.
8. Use psychological frameworks to handle customer hesitation smoothly and turn complaints into opportunities for portfolio upgrades.
9. Deliver frictionless transitions and a consistent experience as customers move between physical branches, video banking, and mobile apps.
10. Spot opportunities to pitch integrated payment orchestration, API-driven plugins, and merchant services to corporate clients.
11. Ensure all cross-selling and upselling actions follow the latest consumer protection laws, data privacy standards, and anti-tying regulations.
12. Frame security upgrades, fraud-protection tools, and premium digital wallets as high-value, trust-building options during the sales process.
13. Systematically review client accounts to spot gaps in product coverage and build a high-conversion sales pipeline.

Target Audience

- Personal Bankers & Relationship Managers.
- Branch Managers & Team Leaders.
- Corporate & Commercial Account Executives.
- Digital Banking & Product Specialists.
- Wealth Managers & Private Banking Advisors

- Customer Service & Contact Center Agents.
- SME Banking Specialists.
- Compliance & Sales Quality Auditors

Course Modules

Module 1: The New Era of Value-Based Banking

- Shifting from transactional product-pushing to data-driven, proactive client advisory.
- Reading predictive behavioral data and real-time event triggers to spot needs instantly.
- Balancing commercial revenue targets with strict ethical sales standards and consumer trust.
- Structuring personalized product bundles around key life stages
- **Case Study:** *How a major bank used real-time life-event tracking to boost mortgage-related insurance sales by 34%.*

Module 2: AI-Powered Retail Cross-Selling & Upselling

- Using predictive CRM tools to deliver highly relevant, real-time product recommendations at checkout.
- Pitching premium credit tiers, rewards programs, and specialized savings tools during routine interactions.
- Turning basic checking accounts into deep, sticky banking relationships through automated utility setups.
- Identifying retail clients who are ready to step up to premium private banking or advisory tiers.
- **Case Study:** *How a retail bank used in-app behavior prompts to successfully upgrade 12% of basic account holders to premium tiers within 90 days.*

Module 3: Consultative Discovery & Conversational Frameworks

- Master advanced open-ended questioning techniques to reveal deep, unstated financial vulnerabilities.
- Moving smoothly from a routine service request into an organic conversation about broader financial goals.
- Presenting tailored solutions using clear, outcome-focused storytelling rather than listing dry technical features.
- Handling price hesitations and product pushback using empathetic, collaborative reframing methods.
- **Case Study:** *How a regional branch network grew its retirement account pipeline by 45% simply by changing how staff asked discovery questions during routine debit card replacements.*

Module 4: Digital-First and Omnichannel Sales Integration

- Designing frictionless cross-sell paths across mobile apps, online portals, and interactive ATMs.
- Keeping the conversation seamless and consistent when a customer moves from an app notification to a phone call or branch visit.
- Using targeted email campaigns and personalized video banking to re-engage quiet or low-activity accounts.
- Deploying smart consumer-grade self-service tools that let customers safely explore and add services on their own.
- **Case Study:** *How a global digital banking team reduced cart abandonment on credit card applications by 28% through context-aware hybrid support links.*

Module 5: Commercial & Corporate Treasury Upselling

- Analyzing business balance sheets and cash flow patterns to recommend optimal liquidity and treasury tools.

- Pitching automated merchant services, multi-currency accounts, and API-driven B2B payment plugins.
- Cross-selling specialized asset financing, equipment leasing, and corporate credit cards to commercial borrowers.
- Transitioning business owners from simple retail accounts to fully integrated corporate cash-management systems.
- **Case Study:** *How a corporate banking division won 3x more wallet share from mid-sized manufacturing clients by offering bundled real-time cash flow forecasting dashboards.*

Module 6: High-Net-Worth (HNW) Portfolio Expansion & Wealth Management

- Mapping the unique wealth preservation and wealth growth goals of affluent individuals.
- Creating smooth referral pipelines from high-tier retail banking directly into specialized private wealth advisory teams.
- Upselling complex financial instruments, including structured notes, estate planning services, and international investment portfolios.
- Building deep, long-term trust through bespoke, high-touch financial counseling and personalized lifestyle rewards.
- **Case Study:** *How a private bank achieved a 60% conversion rate on elite wealth packages by introducing a combined family office and succession planning advisory service.*

Module 7: Risk, Security, and Compliance in Modern Sales

- Navigating data privacy laws and anti-tying regulations to ensure all cross-selling remains completely fair and ethical.
- Reframing mandatory fraud protection, secure digital wallets, and biometric tools as valuable account upgrades.
- Managing credit risk and ensuring portfolio safety when cross-selling unsecured overdraft lines or lending products.
- Documenting advisory conversations clearly to protect the bank and ensure clean internal compliance audits.
- **Case Study:** *How a multinational financial institution redesigned its sales process to completely remove unethical pushing, maintaining record cross-sell metrics while hitting 100% compliance markers.*

Module 8: White-Space Strategy and Relationship Optimization

- Using data mapping to spot clear gaps between what a client needs and the products they currently hold.
- Building structured, step-by-step account plans to systematically deepen ties with the bank's most valuable clients.
- Creating collaborative cross-department referral systems between retail, business, and insurance teams.
- Monitoring customer lifetime value (CLV) growth and tracking team metrics without relying on rigid, counter-productive quotas.
- **Case Study:** *How a commercial banking center unlocked 2.1 million dollars in new fee revenue by using white-space analysis tools to systematically target neglected SME clients.*

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.

- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org **or call** *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com