• Business Day 1: Prospect calls local branch to arrange meeting with business banker
• Business Day 2 – 3: Prospect meets with business banker
  o Business banker sets the pace by explaining to prospect they need to determine what team members need to be brought in to assist in proper product mix (this should also help in the KYC without giving the prospect the feeling of being too intrusive)
• Day 4 – 6: Review of statements (if required) and team meeting with necessary team members (Treasury, Merchant Services, Lending) and relationship banker for complete needs assessment
  o Business Banker should present client and explaining how the business works and what it does, allowing for prospect to make any clarifications or corrections for team to understand
• Day 7 – 10: Proposal presented to prospect
  o Professional proposal, providing:
    ▪ Team member contact information
    ▪ Information on bank and success stories for similar businesses
    ▪ Product information and description
      • Link to any demos for online options
  o Proforma with apples to apples comparison to allow the client to actually see today’s cost as compared to their current bank
  o Proforma with recommended or requested services (which includes any recommendations for the challenges relayed by the prospect) – which enables the prospect to prioritize and budget for additional product mix and allows the prospect know you are able and willing to grow with them and help them through challenges
  o Upon presentment of proposal – another meeting should immediately be requested to review the proposals with prospect and answer any questions the prospect may have about the services or cost
• Day 11 – 13: Scheduled follow up call with team members and prospect
• Day 14 - 15: Presentment of final recommendations

Pro Tip: Always remember to follow up with your prospect and ASK for their business.