

Course Name: Wholesale Banking - Customers, Products & Services

In addition to retail customers, large banks like Bank of America also deal with a variety of businesses and institutions. Businesses are typically grouped based on their size (annual revenues) and then managed by one of these units:

1. Small Business Banking,
2. Business Banking,
3. Commercial Banking, or
4. Corporate & Investment Banking.

Wholesale Banking (WB) typically encompasses products & services offered by banks to their commercial banking and corporate & investment banking customers.

This 2-day training program will help participants get a sound understanding of the following:

- Characteristics and banking needs of wholesale banking customers
- Products & services offered by banks to WB customers
- Bank of America’s offerings in the WB space

Duration: 2 days

S. No.	Topic	Sub-Topic	Time
1	Bank of America and Wholesale Banking	<ul style="list-style-type: none"> • Bank’s categorization of Commercial and C&IB customers • Bank’s performance in WB 	½ hr.
2	Understanding the Wholesale Banking Customer	<ul style="list-style-type: none"> • The Customer Lifecycle & corresponding banking requirements: <ul style="list-style-type: none"> – Loans – Capital – Transactions management – Risk management – Digital capabilities – Strategic advice 	1 ½ hrs.
3	Loans for WB customers	<ul style="list-style-type: none"> • Basics of loan products <ul style="list-style-type: none"> – ST vs. LT – Secured vs. Unsecured – Installment vs. Revolving – Fund-based vs. Non-fund based • Working Capital finance • Equipment financing • Asset-based lending • Supply Chain finance • Overview of the loan process <ul style="list-style-type: none"> – Underwriting – Structuring <p>This section will also provide an overview of syndicated lending (as against bilateral lending) and its process.</p>	3 hrs.

4	Capital Raising & Strategic Advice	<ul style="list-style-type: none"> • Strategic advice for M&A activities • Capital Raising Solutions <ul style="list-style-type: none"> – Equity capital – Debt capital 	1 hr.
5	Transaction Services	<ul style="list-style-type: none"> • Importance of transaction services • Receivables & Payments management • Liquidity management • international Trade Finance • Merchant services <p>This section will also cover the different types of payment systems (card-based, digital, cross-border etc.) since this becomes a pre-requisite to understand many of the transaction services offered by the bank. BofA's U.S. Real-Time Payments service will also be covered briefly.</p> <p>This section will also include a brief overview of BofA's specific offerings like CashPro and Zelle-based digital disbursements.</p>	5 hrs.
6	FX Risk Management	<ul style="list-style-type: none"> • How FX risks originate? • How banks help mitigate FX risks? • BofA's offerings 	1 hr.

The training will also include games and quizzes to enhance learning effectiveness. Post-program assessment can be included based on the bank's requirements.