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COURSE BROCHURE

Bank Relationship Manager Wallet Share and Account Planning Training Course

21 – 25 June 2027
New York

Bank Relationship Manager Wallet Share and Account Planning Training Course

Ref: 2419_91173 **Date:** 21 – 25 June 2027 **Location:** New York **Fees:** 7900 GBP

Bank Relationship Manager Wallet Share and Account Planning is a 1-week training course for relationship managers and senior bankers who cover corporate, commercial and private clients and must leave with a client relationship growth plan for their own book. Banks now compete for a larger slice of each client's financial needs rather than for new names alone, so disciplined coverage decides revenue and retention. Jupiter Prime Training offers this course for coverage bankers.

Why Bank Relationship Manager Wallet Share Matters Now

Three forces reshape client coverage today. Clients compare lenders, transaction banks and digital providers product by product, so a single loan rarely anchors the relationship. Treasurers and finance directors expect bankers who read their accounts and bring ideas before being asked. Boards and conduct functions expect suitability, fair pricing and clear disclosure in every proposal. Banks that measure share of wallet and plan each account deepen relationships; those that sell product by product lose their best clients.

Who Gains Most from Bank Relationship Manager Wallet Share

- Bankers who own a portfolio of corporate or commercial clients and its revenue targets
- Senior bankers who lead coverage of strategic or multi-product clients
- Private and priority bankers who manage wealthy families and business owners
- Product partners in cash management, trade and markets who join client calls
- Coverage heads who allocate clients and coach bankers on account plans

Coverage teams gain most when a relationship lead and product partners serving the same clients attend together.

Bank Relationship Manager Wallet Share Capabilities

Participants size each client's full banking spend and decide where the bank should compete for it.

- Calculate client wallet size and current share across lending, transaction and markets products — coverage priorities
- Analyse client financial statements and cash cycles to spot funding and hedging needs — advisory proposals
- Design account plans with objectives, product sequencing and call cadence — portfolio reviews with coverage heads
- Build needs-based cross-selling conversations with product partners — client treasurers and finance directors
- Apply suitability, conflict and fair pricing tests to every proposal — conduct and credit committees
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Communicate a credible personal brand through insight, follow-through and network — long-term client trust

Key Bank Relationship Manager Wallet Share Terms

- Share of wallet — the portion of a client's total spend on banking products and fees that one bank captures.
- Client wallet — an estimate of all revenue a client generates for banks across lending, deposits, payments, trade and markets.
- Account plan — a written plan for one client setting objectives, target products, contacts, actions and review dates.
- Product penetration — the number of product lines a client uses with the bank, a common gauge of relationship depth.
- Relationship profitability — the income from a client after funding cost, operating cost, expected loss and capital charge.
- Suitability — the test that a product fits the client's needs, understanding, risk tolerance and financial position.

Bank Relationship Manager Wallet Share Day by Day

Day 1: Client Coverage Economics

- Coverage Models and Client Segmentation — Where Banker Time Is Spent
- Client Wallet Estimation Methods — Sizing the Full Revenue Opportunity
- Share of Wallet Measurement — Ranking Clients by Headroom
- Relationship Profitability Statements — Deciding Which Clients to Grow
- Competitor Position Mapping — Spotting Where Rival Banks Lead

Day 2: Reading the Client's Business

- Financial Statement Spreading for Bankers — Finding Funding and Liquidity Needs
- Cash Conversion Cycle Diagnosis — Opening Payments and Trade Conversations
- Industry and Value Chain Mapping — Anticipating Client Investment Moves
- Currency and Rate Exposure Scans — Raising Hedging Ideas Early
- Ownership and Decision Maker Maps — Reaching the Right Client Contacts

Day 3: Advisory Conversations and Cross-Selling

- Insight-Led Meeting Preparation — Bringing a Point of View to Clients
- Needs Discovery Questioning — Turning Problems into Product Opportunities
- Product Sequencing and Bundling — Choosing the Next Best Offer
- Joint Calls with Product Partners — Dividing Roles in Front of Clients
- Pricing Conversations and Concessions — Protecting Relationship Return

Day 4: Ethics, Trust and Personal Brand

- Suitability and Fair Treatment Tests — Approving Proposals with Integrity
- Conflict of Interest Handling — Separating Advice from Sales Pressure
- Client Complaint and Recovery Routines — Repairing Strained Relationships
- Personal Brand and Thought Leadership — Becoming the Banker Clients Call First
- Internal Network and Credit Partnership — Moving Deals Through the Bank

Day 5: Practising the Client Relationship Growth Plan

- Wallet and Share Baseline for Own Clients — Choosing Three Accounts to Grow
- Client Business Diagnosis Exercise — Linking Needs to Target Products
- Role-Played Advisory Meeting — Testing Proposals with Peer Feedback
- Call Cadence and Pipeline Tracking — Setting Quarterly Review Points
- Client Relationship Growth Plan Completion — Agreeing Targets with Coverage Head

Applying Bank Relationship Manager Wallet Share After the Course

- Estimate the wallet and current share for your top ten clients and rank them by headroom and relationship profitability.
- Run one joint insight-led meeting with a product partner for a priority client and record the agreed next products.

Bank Relationship Manager Wallet Share Questions FAQ

What is bank relationship manager wallet share and why does it matter now?

It is the practice of sizing each client's full banking spend and planning how to win more of it. It matters now because clients split business across many providers.

Which roles gain most from bank relationship manager wallet share planning?

Bankers who own client portfolios gain most. Relationship managers, senior coverage bankers, private bankers and product partners all use wallet sizing and account plans daily.

How does bank relationship manager wallet share training differ from a credit analysis course?

It focuses on growing the whole relationship rather than approving one loan. A credit course tests repayment capacity; this course uses client analysis to find product needs, plan accounts and advise with integrity.

What do you bring back from bank relationship manager wallet share training?

You bring back a growth plan for your own priority clients. It holds wallet estimates, target products, call cadence and review points.

Bank Relationship Manager Wallet Share: The Way Forward

The client relationship growth plan first informs which three accounts deserve more banker time and product effort this quarter. Relationship managers use it in client meetings, coverage heads use it in portfolio reviews and product partners use it to plan joint calls. After its first quarter, revisit the wallet estimates and pricing assumptions against what clients actually bought.