

## STEVEN

## Relationship Manager



My goal is to drive sales and establish client relationships. Needs anticipation and client communication is my motto.”

## ATTRIBUTES

I am responsible for client communication. I see myself as an intermediary between the bank and my clients. I keep an eye on my clients' assets and liquidity as well as the market to anticipate client needs.

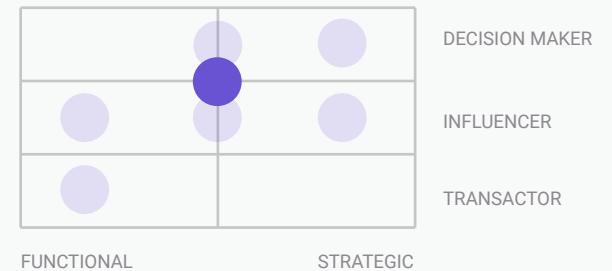
I spend most of my time on-site with clients and keep track of needed client documentation to keep the deal moving forward.

I'm my bank's specialist in commercial real estate

I am 56 years old, married with one child

Learning new technology seems like a waste of my time. The way I've been doing it for years works fine!

## FRAMEWORK POSITION



## TEAM INTERACTIONS

Reports to Senior Loan Officer

Works with the Credit Department to move the deal forward.

Refers new loan relationships to appropriate Loan Officer

Works with the Doc Prep team, asking them for documents with varying amounts of information

## GOALS

**Drive sales**

I work on initiating, developing, and converting leads with new and existing clients. In order to meet my sales goals, I research prospective clients and review current client information to determine products that will help them achieve their goals. I focus on presenting deals, negotiating deals between my bank and the client, and closing deals. This requires that I keep the deal moving and collect required documentation from my clients.

**Establish clients**

Not only do I work with current clients, but I am consistently researching and reaching out to prospective clients. When I initiate leads, I make sure to establish good contacts within the prospective client company and listen to their objectives and needs. Establishing contacts and converting them to clients is key to growing my portfolio.

**Meet client needs**

For both prospective and current clients, I study the current market and do my best to anticipate their needs. I review client liquidity and assets in conjunction with their goals and identify products that will help them achieve their business objectives. I might meet with bank managers to determine the best product packages to offer my clients. I prepare client presentations that show how my bank's products can help them achieve their goals.

**Connect with clients**

I am responsible for client communication. When setting up a new deal or maintaining a current deal, I act as an intermediary between my clients and my bank for all needed communication. I am in charge of requesting information and gathering documents from clients in order to keep deals moving forward. I also manage deal negotiations between my clients and the bank and send approved or declined letters to clients.

## FRUSTRATIONS

I was hired because of my sales aptitude and given responsibility for 'selling' the bank yet I spend time inputting data.

Information scattered across systems and receive documentation in various file types requiring manual work and cumbersome, repetitive data entry that detracts from creating and developing opportunities.

Using client quarterly reviews to cross-sell other products results in presentations that are not aligned to core client objectives and inhibit anticipation of client needs.

Producing reports

Competing banks 'down the street' always seem to be able to offer a better deal and steal business.

Being asked to charge exorbitant fees

Frequently changing which type of loans to promote

The Credit Analyst didn't ask the right questions of the accountant therefore my prospective client's lending relationship wasn't adequately represented to loan committee members.

## OTHER TITLES

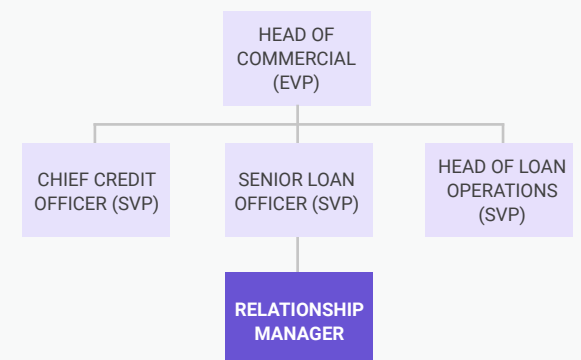
This role can also be known as:

Loan Officer

Lender

Business Development Officer

## TEAM STRUCTURE



## TASKS

Client presentations

Present deals

Negotiation

Client Communication

Gather documents, send letters

Manage deals



*It's hard to not let my disability effect my participation in the world. I use to travel 2 or 3 times a year, but that's simply not an option anymore.*



Unemployed Business Analyst

Montreal, CA

Married with two children

Occasional User

The Caregiver

### Goals

- To use online banking sites with confidence and independently.
- To be able to work again and return to my previous job.
- To surf the web faster and learn how to buy groceries online.
- To use an EyeGaze system (hardware and software that read the user's eye movements and subsequently move the cursor, type or make selections on the screen.) to see if it's a better solution than the HeadMouse that I've been using.

### Frustrations

- In order to use a computer hands-free I use a Headmouse. For it to track my head movement, I need to wear a reflective dot on my forehead. I need someone else's help with putting on the dot and it doesn't feel good.
- At times I accidentally make a mistake in a website, and it's really hard to recover from it.
- Using my head movements to navigate a computer slows me down.

### Bio

I'm a proud dad of two daughters. I used to work as a business analyst in Bank of Montreal, that changed when I damaged my spinal cord in a car accident two years ago. My condition is irreversible, that means that I'll be paralyzed from the waist down for the rest of my life. The past two year have been very challenging, it took me awhile to get used to my current situation. I used to enjoy taking care of my daughters and I can't do that like before. I miss traveling and knowing that I'll never be able to do that independently really hurts. Shortly after my accident I lost my job, we couldn't figure out how I could perform my duties like before. Now I spend most of my days on surfing the web and helping my children with their homework.

### Disability

Spinal cord injury (Physical impairment)

### Assistive technology Usage

HeadMouse Nano

Helps me navigate a computer touch-free by tracking head movement.

Open Sesame Android app

Helps me use my smartphone touch-free by tracking head movement.

Google Assistant

Helps me access the notes and schedule on my phone and many more.

Electric Height Adjustable Table

Helps me fit my wheelchair under the desk.

### Devices

