BLACKBIRD FOR TRAINING

Retail & Treasury Products Training

19 – 23 April 2027
Lisbon (Portugal)

Retail & Treasury Products Training

Ref: 3255332_338404 **Date:** 19 – 23 April 2027 **Location:** Lisbon (Portugal) **Fees:** 5200 GBP

Introduction

The financial and banking sector is witnessing significant transformation as product structures, pricing models, and customer expectations evolve in response to technological innovation and changing market dynamics.

The Retail & Treasury Products Training program equips participants with an integrated understanding of how retail banking products and treasury operations work together to drive profitability, manage risk, and strengthen institutional performance.

The course blends analytical and practical insights, focusing on how to design, price, and manage financial products that align with both customer needs and strategic business goals.

Course Objectives

By the end of this program, participants will be able to:

- Understand the relationship between retail and treasury functions in financial institutions.
- Analyze the structure, pricing, and profitability of retail banking products.
- Master treasury tools for liquidity and cash management.
- Design effective financial product strategies.
- Manage market and credit risks associated with financial products.
- Apply performance metrics to evaluate profitability and efficiency.
- Enhance client engagement through consultative selling and financial insight.
- Integrate financial analysis into strategic decision-making.

Course Outlines

Day 1: Overview of Retail and Treasury Products

- The structure of the banking sector and its product portfolio.
- The link between retail and corporate banking services.
- Product classification by customer segment and purpose.
- The strategic role of treasury management in banks.
- Treasury's contribution to financial stability and performance.
- Workshop: analyzing a complete product portfolio structure.

Day 2: Retail Banking Products and Market Dynamics

- Personal loans and consumer financing products.
- Credit cards and modern payment solutions.
- Deposit and savings account management.
- Using customer data to design targeted financial products.
- Pricing policies and profitability optimization.
- Practical exercise: designing a new retail banking product.

Day 3: Treasury Tools and Market Operations

- Money market instruments and short-term financing tools.
- Liquidity management and reserve optimization.
- Investment portfolio management and risk diversification.
- Use of financial derivatives for hedging and risk control.
- Strategies for managing treasury investments and cash flows.
- Workshop: preparing a liquidity management plan.

Day 4: Strategic Integration between Retail and Treasury

- Aligning product design with treasury operations for efficiency.
- Developing integrated financial solutions for corporate and retail clients.
- Coordination between product, risk, and finance departments.
- Product-level and client-level profitability analysis.
- Key performance indicators KPIs for measuring success.
- Group activity: building a profitability model for a financial portfolio.

Day 5: Future Trends and Applied Innovation

- Digital transformation in retail and treasury services.
- Innovation in product design and financial technology.
- Regulatory compliance and governance in product development.
- Integrating sustainability and ESG principles into financial solutions.
- Creating a strategic roadmap for product and treasury development.
- Final group presentations and feedback.

Why Attend This Course? Wins & Losses!

- Gain an integrated understanding of retail and treasury functions.
- Develop advanced product design and pricing strategies.
- Strengthen financial analysis and risk management skills.
- Improve profitability through data-driven decision-making.
- Understand treasury operations and market instruments.
- Enhance marketing and client-relationship strategies.
- Build collaboration between departments for financial efficiency.
- Stay updated with the latest trends in digital and sustainable finance.

Conclusion

The Retail & Treasury Products Training program provides a comprehensive foundation in the design, management, and optimization of financial products. Participants gain practical tools to create sustainable retail offerings, manage liquidity effectively, and align treasury functions with business strategy.

By understanding the synergy between retail banking and treasury operations, professionals can lead financial institutions toward improved profitability, risk resilience, and long-term competitive advantage.