

Our unique, fully customisable experiential banking simulations

We believe in learning by doing. That's why we have designed a range of fun, interactive and insightful simulations that will keep your people engaged in the learning and leave with a skills toolkit they can apply immediately. We will work in partnership with you to tailor our simulations based on your products and services, organisational structure, risk culture, leadership standards and values.

Know your control framework

This simulation involves participants acting in the capacity as members of a task force required to review the actions and behaviours of an internal team trading credit to identify control failures. The focus of the simulation is to understand not only the technical product issues associated with inappropriate trading but also the human resource issues and pressures that exist in a team between peers and also between seniors and juniors.

Know your products

This simulation allows participants to step into the shoes of a typical corporate customer, experiencing a wide range of banking products and services from the other side of the fence. Participants get to experience, first hand, how and why clients use various products and services, gaining practical insights into what is appropriate for each stage of the business' growth and financing needs. The programme covers the product suite for start-up businesses through mid-sized corporates to large multinational businesses.

Know your customer

Tailored to reflect your Bank's Know Your Customer and financial crime policies, this activity-based programme heightens participants understanding of what information your Bank requires to be obtained to make an informed decision, the triggers for additional due diligence and also the signals to look for in evaluating the on-boarding of customers.

Run the Universal Bank

Run the Universal Bank is a fully immerses experiential simulation designed to closely emulate a universal bank and its many functions. Delegates experience first-hand typical customer interactions and expectations, the core product offering and how the divisions work together to provide a full service bank. The simulation can be tailored to your Bank's specific structure, products, strategy, mission and values.

Run the Retail and Commercial Bank

A highly engaging and experiential simulation that explores a typical retail and commercial banking business set in the context of today's credit climate. Participants manage the major areas of their bank including Finance and Risk Management, Treasury, Cash Settlement and Operations, Relationship Management, and Credit.

Run the Investment Bank

A unique full theatre simulation, designed to equip participants with an overview of an investment bank. Over a day, participants run their own bank, rotating through each area of the bank to learn what the key functions do and how the various divisions work together to provide value to both clients and shareholders. Just like all of our simulations, we immerse the simulation in the context of your products and services, leadership standards, values, strategy and risk culture.

Run the Universal Bank

Run the Universal Bank provides is a fully immersive learning experience designed to equip participants with an overview of a universal bank, its customers and products and how the divisions work together to provide a full service bank, all set in the context of your Bank's specific structure, strategy, mission and values.



Learning takeaways:

- Provides a practical and insightful view of a universal bank's customers and products and the regulatory environment in which your Bank operates
- Enables participants to experience first hand how they should work in the spirit of your Bank's values and code of conduct
- Helps participants to identify where breaches of control are most likely to occur and reflect on what role the control function can play in safeguarding the Bank
- More confidence in exploring with clients the wide range of financial products on offer to customers
- Provides a great opportunity for participants to network with colleagues across your Bank and break down any functional silos



Overview of how the simulation runs:

- Delegates are split into teams, each team being a competing Bank in the simulation.
- In each year (45 minutes), teams run all four global lines of their bank as set out below (can be tailored to reflect your Bank).
- **Retail Banking and Wealth Management** - participants deal with a variety of customer enquiries and promote bank solutions when appropriate. Customer enquiries may be in person, by phone or via digital platform. Enquiries may include: insurance, investments, credit products, transactions.
- **Commercial Banking** - participants market their credit products including commercial loans and letters of credit. They will use their credit policy to approve or decline each loan.
- **Global Banking and Markets** - participants provide services to large corporate and institutional clients including: transaction banking, sales and trading, advisory and financing.
- **Global Private Banking** - participants manage the wealth of HNW business owners, entrepreneurs and senior executives. They will construct multi-asset portfolios to meet each client's specific investment objectives.
- Each participant also takes on an infrastructure role which they maintain throughout the simulation (e.g. risk, compliance, finance, operations and technology, HR).
- After each year, teams are provided a performance dashboards highlighting how they have performed from a financial, regulatory and leadership perspective.

Run the Retail and Commercial Bank

A highly engaging and experiential simulation that explores a typical retail and commercial banking business set in the context of today's credit climate. Participants manage the major areas of their bank including Finance and Risk Management, Treasury, Cash Settlement and Operations, Relationship Management, and Credit.



Learning takeaways:

- Better applying credit skills to arrive at the correct credit decision
- Becoming less risk averse when reviewing and working through applications
- Being more creative in structuring and presenting deals in a more favourable way
- Communicating the decision transparently to the customer
- Exploring with clients the wide range of products appropriate for customers.



Overview of how the simulation runs:

- In teams, participants manage the major areas of their bank including Finance and Risk Management, Treasury, Cash Settlement and Operations, Relationship Management, and Credit
- This simulation focuses on processing lending applications and making the correct decisions in a timely and appropriate manner to the customer
- Throughout the day, participants will have to respond to telephone calls with customers, face-to-face meetings as well as a range of digital communications
- The customer base comprises individuals and SME client businesses and we would ensure that the credit applications represent a range of industries, size, credit risk rating etc. (these can be tailored to reflect your bank's business focus).

Run the Investment Bank

A unique full theatre simulation, designed to equip participants with an overview of your Bank's products and services, leadership standards, values, strategy and risk culture. Over a day, participants run their own investment bank, rotating through each area of the bank to learn what the key functions do, how the various divisions work together to provide value to both clients and shareholders, whilst demonstrating your Bank's leadership standards and behaviours.



Learning takeaways:

- Helps develop a breadth of knowledge and understanding of your Bank's main divisions and how they work together to create value
- Helps embed your Bank's Leadership standards and behaviours - winners assessed not just on '**what**' they achieve, but also '**how**' they achieve it.
- Helps delegates position their learning against your Bank's key business priorities
- Promotes an understanding of the regulatory environment in which your Bank must operate, including a specific focus on working within your Bank's Code of Conduct
- Helps participants to identify where breaches of control are most likely to occur and reflect on what role the control function can play in safeguarding the Bank
- Provides a high-energy, interactive networking opportunity across the cohort.



Overview of how the simulation runs:

- Delegates are split into teams, each team being a competing Bank in the simulation
- The simulation runs for three years, each year being 45 minutes in duration
- Each year, teams run a different area of their Bank such as Sales and trading, Asset management or ECM/DCM - these business areas can be tailored to reflect your Bank's structure
- In teams, participants take on management roles including: Chief Executive Officer, Chief Financial Officer, Head of Operations and Technology, Chief Risk Officer, Chief Compliance Officer and various Heads of Business divisions
- The Bank operates within a strict regulatory framework and must adhere to all regulations and satisfy capital, liquidity and stability ratios
- Before each simulation year, participants have to develop their strategies and plans to deliver value for their clients and shareholders, whilst maintaining control over the operational systems and processes
- After each year, results are produced for each Bank around financial performance, risk management and compliance/regulation metrics as well as team KPIs around how they have performed as a management team in living your Bank's values and leadership behaviours.

Know Your Customer

Tailored to reflect your Bank's Know Your Customer and financial crime policies, this activity-based programme heightens participants understanding of what information your Bank requires to be obtained to make an informed decision, the triggers for additional due diligence and also the signals to look for in evaluating the on-boarding of customers.



Learning takeaways:

- Practical experience in meeting clients and establishing whether they should be on-boarded or not
- Practical application of your Bank's KYC and Anti Money Laundering policies
- Heightens participants understanding of what information your Bank requires to be obtained to make an informed decision
- An appreciation of the triggers for additional due diligence
- The signals to look for in evaluating prospective customers.



Overview of how the simulation runs:

- In this simulation, participants are given an overview of your Bank's specific KYC and Anti Money Laundering Policies.
- They then attend a networking event where they meet three to five potential client prospects of the Bank. The clients are role played by experienced actors and the clients are all based on real-life potential prospects to the Bank. They reflect a range of geographical, business, ethnic and ethical backgrounds including one or two that have committed financial crimes.
- The participants are required, in pairs, to meet a number of the client prospects, and through effective listening and questioning skills, obtain sufficient information to determine whether the client should be on-boarded.
- The simulation concludes with the actors all standing in a row at the front of the room. Each team is then required to identify whether or not they would on-board or exit the customer together with the specific reasons why.
- Finally, the actors reveal their true identity and those who should not have been on-boarded (i.e. those who have committed financial crimes) step forward to the surprise or expectation of the participant teams.



Know your products

This simulation allows participants to step into the shoes of a typical corporate customer, experiencing a wide range of banking products and services from the other side of the fence. Participants get to experience, first hand, how and why clients use various products and services, gaining practical insights into what is appropriate for each stage of the business' growth and financing needs. The programme covers the product suite for start-up businesses through mid-sized corporates to large multinational businesses.



Learning takeaways:

- Enables participants to see for themselves how, and why clients use the products on offer by stepping into the shoes of a typical customer
- Understand when and where banking products are appropriate for a company based on its size, business lifecycle and commercial situation
- Appreciate, from the client's perspective, the circumstances where they may or may not be treated fairly and experience first hand the issues decisions can have on a business.



Overview of how the simulation runs:

- In teams, delegates take over the management of a manufacturing business
- Over the course of the simulation trading years, the participants are charged with growing the business internationally and using the appropriate banking products at each stage of the business' growth
- Short technical masterclasses are blended with the simulation designed to provide knowledge and insights about the various banking products
- Typical products that participants might use, and are available in the simulation include:
 - Loans/credit lines
 - Letters of credit
 - Working capital finance
 - FX management
 - ECM/DCM - equity and bond issues
 - Derivative and FX/interest rate hedging
 - IPOs
 - Leasing/Asset finance
 - Corporate finance - valuation and acquisition search
 - Cash pooling.
- After each year, a full set of company accounts are published and business performance is assessed based on KPIs such as revenue, market share, EBIT, EBITDA, ROE, gearing and debt.



Know your control framework

This simulation involves participants acting in the capacity as members of a task force required to review the actions and behaviours of an internal team trading credit to identify control failures. The focus of the simulation is to understand not only the technical product issues associated with inappropriate trading but also the human resource issues and pressures that exist in a team between peers and also between seniors and juniors.



Learning takeaways:

- Better understanding of the fundamentals of a control framework
- Appreciate the human resource challenges associated with a control framework
- The importance of a holistic control framework, culture and oversight
- To challenge, with confidence, behaviour that is not consistent with your Bank's risk culture
- The significance of HR issues and interactions in circumventing appropriate control mechanisms.



Overview of how the simulation runs:

- Participants are split into teams and each team is required to review a number of exhibits (e.g. emails, interviews, meeting minutes). The exhibits relate to the interactions between:
 - senior bank management and the head of the trading desk
 - senior managers for the trading desk
 - junior and senior trading desk members
- During the simulation, participants follow the 'audit trail' over a nine-month period. The participants are provided with new information as the simulation progresses. They are required as a team to:
 - develop a picture of the desk dynamics
 - identify the characteristics of the products being used by the desk
 - identify how the products were being used and form a view as to how appropriate the use was
 - identify the control issues that created the environment for the behaviour and actions undertaken by the desk.



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