

GREEN LEVEL: Research & Analyze

FINOVATION

GREEN LEVEL LEADER GUIDE, v1

GREEN LEVEL: Research & Analyze

Conduct the relevant research to assess Merchants' financial position, industry trends, environmental influences, competitive positioning and risk exposure.

COMPETENCIES ADDRESSED



FINANCIAL
ACCOUNTING



FINANCIAL TRENDS
& ANALYSIS



FINANCIAL RISK
ASSESSMENT

A vertical stack of books with colorful spines (purple, blue, red, green, yellow, orange) on the left side of the image. One book is open, showing its pages, which are slightly aged and yellowed. The pages are fanned out, and some text is visible on them.

01

SECTION 1:
GET STARTED

02

SECTION 2:
SUPPORT THE LEARNING
EXPERIENCE

03

SECTION 3:
PARTICIPATE IN LEARNER
DISCUSSIONS

04

SECTION 4:
BUILD YOUR PLAN TO
SUPPORT YOUR LEARNERS

SECTION 1: GET STARTED

1

BEFORE YOU BEGIN

Key guidance before you begin using this guide.

2

FINOVATION CURRICULUM OVERVIEW

Provides an overview of the end-to-end curriculum.

3

FINOVATION CORE COMPETENCIES & ASSOCIATED SKILLS

Describes the GREEN Level knowledge and associated skills with a link to the full core competency map.

Before You Begin

About This Guide

The **Finovation: Green Level Leader Guide** provides you with an overview of the Finovation Green Level curriculum and guidance on supporting your learners as they complete this learning.

Use this guide to help structure and guide your learners through their learning experience.

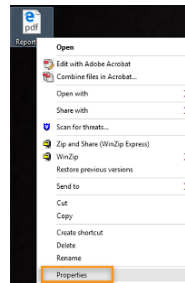
Your GMNS Learning Team



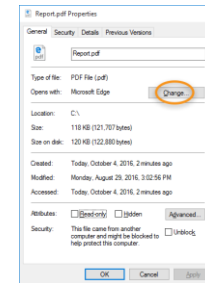
SET UP REQUIREMENTS

In order to use this document, you will have to have ADOBE as your default application for opening PDF files. Provided below are step by step instructions.

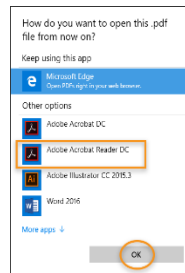
WARNING: if you do not have the proper set up, any notes taken in this guide will NOT be saved.



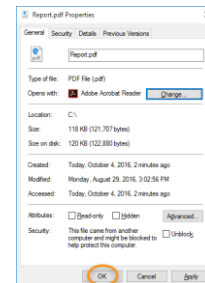
Step 1: Right-click the thumbnail of a PDF file, and then click **Properties**.



Step 2: In the file's Properties dialog box, click **Change**.



Step 3: Choose Adobe Acrobat Reader or Adobe Acrobat, and then click **OK**.



Step 4: In the Properties dialog box, click **OK**.

If you require additional support, [click here](#).

What is the FINOVATION Financials Curriculum?

Finovation is a progressive, competency-based financials curriculum. All learning is structured around the requisite knowledge, skills and behaviors for CLM and MBD success.



Finovation Core Competencies & Associated Skills



GREEN LEVEL: RESEARCH & ANALYZE

The GREEN LEVEL focuses on foundational financial knowledge. The associated learning can be completed in any order based on your individual need.

Click here to view the full [Finovation Core Competency Map](#).

COMPETENCY

ASSOCIATED SKILLS

FINANCIAL ACCOUNTING

Analyze financials and ask appropriate probing questions to assess Merchants' financial performance and opportunity for card acceptance.

1. **Analyze Financial Statements** and or ask relevant probing questions to determine a Merchant's financial position and overall health.
2. **Evaluate Cash Flow Management** practices to determine Merchant's ability to fund their business and identify opportunity for card acceptance.
3. **Assess Working Capital Management** practices for maintaining a solid balance between growth, profitability and liquidity to determine net cost of card acceptance.
4. **Perform Financial Ratio Analysis** to measure a Merchant's liquidity, profitability, solvency and efficiency.
5. **Perform a Financial Peer Set Analysis** to compare businesses of similar size in the same industry.

FINANCIAL TRENDS & ANALYSIS

Connect business models, payments and financing solutions, financials intelligence, competitor analytics, sector conditions, industry and market trends to engage key / financial Merchant stakeholders.

1. **Explain Business Models** including how Merchants' create, deliver and capture value.
2. **Research Payments & Financing Solutions** including new & trending service offerings available to Merchants & compatible with the Amex value pillars.
3. **Gather Relevant Financials Intelligence & Analytics** on Merchants' competitors, sector conditions, and industry and market trends.
4. **Manage Key / Financial Stakeholders** using a structured approach that grabs Merchants' attention and establishes financials credibility.

FINANCIAL RISK ASSESSMENT

Leverage internal partners to assess and action Merchant risk.

1. **Adhere to internal risk management process** and requirements.
2. **Recognize Risk findings and impact** if a Merchant defaults.

SECTION 2:

SUPPORT THE LEARNING EXPERIENCE

1

FINOVATION LEARNING JOURNEY: RECOMMENDED STEPS

Describes step-by-step process for supporting the overall learning experience.

2

CUSTOMIZE THE LEARNING EXPERIENCE

Describes the *Finovation: Green Level* available tools for both learners and leaders.

Finovation Learning Journey: Recommended Steps



WHAT IS THE FINOVATION LEARNING PROCESS

Providing ongoing support is key to a successful learning experience. Provided are the 6 steps of the Finovation Learning Journey. Highlighted are the key steps that may require your active support.

STEP 1

Learner Takes Self Diagnostic

Learner completes Self Diagnostic surveys to determine level of comfort against the financial core competencies and identifies opportunities for development.

STEP 2

Learner Builds Learning Plan

Learner leverages Self-Diagnostic results to identify most relevant and meaningful training. Learner then documents learning plan in their Learner Workbook.

✓ STEP 3

Participate in Finovation Kick Off

Meet with Learner to discuss their self-diagnostic results, goals, and proposed training plan. Provide feedback, refine, determine required support and finalize.

STEP 4

Learner Executes Learning Plan

Learner uses incorporates your feedback into their learning plan then start their learning journey!

✓ STEP 5

Participate in Midpoint Check-In

Meet with your learner to discuss their progress thus far, key learnings and additional support that might be needed.

✓ STEP 6

Participate in Finovation Wrap Up

Meet with your leader to share your key learning takeaways and potential next steps in continuing your learning journey.

Customize the Learning Experience



USE THE FINOVATION TOOLS

There are several tools available to you and your learners to support the end to end learning experience. Provided below are descriptions of key support tools.



Self-Diagnostic

During STEP 1: Learner Takes Self Diagnostic

The learner takes the Self-Diagnostic surveys to self assess and determine what specific knowledge, skills and behaviors they want to develop or improve.

[View SelfDiagnostic](#)



Browse Finovation Square Page

During STEP 2: View Training on The Square

Once the learner determines what knowledge, skills and behaviors they want to improve, they will go to The Square and target learning that is relevant and meaningful for THEM!

[View Available Learning By Competency](#)



Throughout all steps... Utilize the Finovation Leader Guide & Learner Workbook

1. **FINOVATION LEADER GUIDE** provides an overview of the Finovation Green Level curriculum, strategies for supporting your learner and enables you to map a plan for success.
2. **LEARNER WORKBOOK** enables learners to craft and document a comprehensive learning plan. This plan will be used in your kick off, check in and wrap up discussions with your learner.

[View Learner Workbook](#)

SECTION 3:

Participate in Learner Discussions

1

PARTICIPATE IN FINOVATION KICK OFF

Outlines steps and sample agenda for conducting a successful kick off discussion.

2

PARTICIPATE IN MIDPOINT CHECK-IN

Outlines mid-point check in topics and suggested questions to ask your learner.

3

PARTICIPATE IN FINOVATION WRAP UP

Outlines suggested tasks for wrapping up the Finovation Green Level learning journey.

Supporting the Learning Experience



STEP 3: STRUCTURING THE FINOVATION KICK OFF SESSION

Preparation is key to launching a successful learning experience! Provided below are 3 steps you can take to ensure that you are prepared to lead the kick off discussion. Below includes a sample agenda that you can customize as needed.

1

Review Leader Guide & Curriculum Materials

2

Set Kick Off Agenda (sample below)

3

Schedule and send learner invite for Finovation Kick Off discussion

Topic	Suggestions for what to cover:	Length (min)
Review Finovation Curriculum	Review Finovation curriculum with a focus on the Green Level: Research & Analyze.	5
Finovation Curriculum Steps	Review recommended steps and ensure mutual understanding and agreement.	5
Discuss Learner Self-Diagnostic Results	Ask learner if they would like to share their self-diagnostic results. This will give you insight as to how they view their strengths and opportunities for improvement. Provide feedback or additional insight to performance improvement opportunities.	10
Review Learner Custom Learning Plan	Your Learner will have leveraged their self diagnostic results to identify the training that they want to target. This should be documented in their Learner Workbook. Use their completed workbook to guide the discussion.	20
Discuss Learning Support Required	Ask what your learner what help they might need to execute their custom learning plan.	10
Q&A / Next Steps	Answer remaining questions and review next steps.	10

Supporting the Learning Experience



STEP 5: PARTICIPATE IN MIDPOINT CHECK-IN

The objective of the midpoint check-in is to determine how your learner is doing, if they are on track, and if they require any additional support. Provided below are some suggested questions for your learner and tips to help facilitate a robust discussion.

MIDPOINT CHECK-IN TOPICS



Key Questions:	Leader Tip:
"What are your key learnings/takeaways thus far?"	<ul style="list-style-type: none">• Learners may be taking notes in their Learner Workbook and have identified these key learnings/takeaways.• As your learners describe what they learned, be should to ask probing and diagnostic questions to ensure they correctly understood.
"What questions or concerns do you have on any of the content?"	<ul style="list-style-type: none">• This question helps to uncover any potential gaps in learning• As your learners describe what they learned, ask probing and diagnostic questions to ensure they correctly understood.• These gaps may help to inform their Action Plan or Individual Development Plan.
"How do you plan to implement what you've learned thus far?"	<p>In the Finovation Green Level Learner Workbook, learners can document how they intend to implement their learning. Feel free to reference this plan during your discussion.</p>
"What additional support might you need?"	<p>Your learners may request more learning on calculating AMEX value (float savings, net cost of benefit, etc.) or having merchant financial discussion. That is not the objective of this level of the curriculum. Keep in mind - this level of the curriculum focuses on foundational concepts only. The next level of the Finovation curriculum focuses allows learners to contextualize and put into practice these core concepts. Assure them that that they will have the opportunity to build upon their knowledge. There is much more to come!</p>

Supporting the Learning Experience

✓ STEP 6

Participate in Finovation Wrap Up

Meet with your leader to share your key learning takeaways and potential next steps in continuing your learning journey.

STEP 6: PARTICIPATE IN FINOVATION WRAP UP

The objective of the wrap up discussion is to debrief your learners overall learning experience and to determine next steps in development. Provided below are key tasks to conduct with your learner

FINOVATION WRAP UP KEY TASKS

Contextualize Key Learning

LEARNER

Shares key learning takeaways.

✓ LEADER

Ask probing questions to assess learners full understanding and comprehension.

Determine Application

LEARNER

Shares how they intend to implement learning in Merchant relationships.

✓ LEADER

Share any feedback or strategies for successful implementation.

Assess Gaps in Knowledge

LEARNER

Shares remaining gaps in knowledge and additional required.

✓ LEADER

Leverage [Finovation Competency Map](#) to better assess perceived gaps in knowledge skills and associated behaviors.

Plan for Ongoing Development

INCLUSION IN LEARNER'S INDIVIDUAL DEVELOPMENT PLAN

To ensure continuous development, have learners include any additional opportunities for development in their individual development plan. This can be leveraged in future performance discussions with your learner.

SECTION 4:

BUILD YOUR PLAN TO SUPPORT YOUR LEARNERS

1

PLANNING & NEXT STEPS

Outlines tips for planning your learner's Finovation Green Level Journey.



Build Your Plan



FINOVATION WRAP UP & NEXT STEPS

Use the below to begin planning your learner's Finovation Green Level Journey.

Planning Tips:

- Review Finovation materials and familiarize yourself with the curriculum and overall Learner experience.
- Review performance reviews and or IDPs to remind yourself of previously discussed strengths and opportunities.
- Leverage outlook to schedule Kick Off, Midpoint Check-In and Wrap Up discussions.

Thank you for participating in the
GMNS Financials Curriculum

FINOVATION

