

FSPFCS02 – SQA Unit Code H5JW 04

Deal with customers by telephone in a financial services environment



Overview

This unit is about the skills and competences you need when dealing with your customer by telephone in a financial services environment. Customer satisfaction depends on the way the call is handled as well as the features and benefits of the financial services products or services discussed. In financial services, it is particularly important for customers to feel confident that the information they receive by telephone is accurate and complete. Whilst verbal communication is important, your focus on your customer and the rapport that is formed also depends on your skills with the telephone system and any information you are accessing whilst on the telephone to your customer.

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Performance criteria

- You must be able to:*
- P1 Operate the telephone and supporting equipment efficiently and effectively
 - P2 Greet your customer following your organisation's guidelines
 - P3 Open the conversation positively and establish a rapport with your customer
 - P4 Establish the purpose of the call as early in the conversation as possible
 - P5 Inform your customer if you need to put them on hold to access information
 - P6 Adapt your style of communication to meet the needs of your customer and the circumstances of the call
 - P7 Follow your organisations guidelines when dealing with abusive callers
 - P8 Manage the length of the call cost-effectively for the customer and your organisation
 - P9 Respond positively to queries and/or objections from your customer about financial services products and/or services
 - P10 Listen carefully when collecting information from your customer so that you do not make mistakes or have to repeat questions
 - P11 Ensure you cannot be heard by your customer when discussing their needs with others
 - P12 Identify the options for meeting your customers needs for financial services products and/or services
 - P13 Choose the option that is most likely to lead to customer satisfaction with the organisation's financial services products and/or services
 - P14 Summarise the outcome of the call and any actions required following the call
 - P15 Record the relevant information following your organisation's guidelines
 - P16 Comply with legal requirements, including ethical standards and health and safety and industry regulations

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Knowledge and understanding

You need to know and understand:

- K1 How to operate the organisation's telephone and supporting equipment
- K2 Your organisation's guidelines and procedures for the use of telephone and supporting equipment
- K3 The importance of speaking clearly when dealing with customers by telephone
- K4 The effects of facial expressions that can be detected by other parties on the telephone
- K5 The importance of adapting your speech to meet the needs of customers who may find your language or accent hard to understand
- K6 The importance of keeping your customer informed if they are on hold during a call
- K7 The importance of not talking over an open telephone
- K8 How to adapt and use effective methods of communication to help your caller's understanding
- K9 Your levels of responsibility, and to whom to refer when such levels are exceeded
- K10 The importance of time management, and how to use it effectively when balancing the needs of callers with those of your organisation
- K11 Your organisation's call handling standards relating to the quality of calls and the service provided
- K12 Your organisation's guidelines for handling abusive calls
- K13 Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including ethical standards and health and safety as they impact on your activities

Additional Information

Behaviours

1. You operate telephone and supporting equipment efficiently and effectively
2. You convey information clearly and concisely
3. You show respect for others in your dealings with them
4. You make information available to those who need it and who have a right to it
5. You use communication styles that are appropriate to different people and situations

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