

National Occupational Standards for the Financial Services Sector

Financial Services Customer Care

Final version approved September 2009

Contents

Unit FCS01	Provide callers with specialised assistance in a financial services environment	3
Unit FCS02	Deal with customers by telephone in a financial services environment	4

Signposted units forming part of the suite

Deliver reliable customer service (ICS Unit 21)

Resolve customer service problems (ICS Unit 31)

Organise the delivery of reliable customer service (ICS Unit 25)

Plan, organise and control customer service operations (ICS Unit 28)

Improve the customer relationship (ICS Unit 26)

FCS01: Provide callers with specialised assistance in a financial services environment

Overview

This unit is about helping callers who require specialist assistance. This may include technical IT assistance (e.g., in dealing with internet banking) or specialist financial services assistance. It covers both providing assistance and arranging for other specialists to assist the caller should this prove necessary.

Performance	Behaviours	Knowledge and understanding
<p>You must be able to:</p> <ol style="list-style-type: none">1. follow your organisation's procedures to confirm the caller's perceptions of the specialist assistance they are seeking2. assess the information provided by the caller in sufficient detail to decide the most appropriate action to take3. inform the caller of possible actions and their implications where there are a range of these4. agree with the caller the nature and extent of specialist assistance required to meet their needs5. provide specialist assistance which is appropriate to the caller's needs and within your authority and knowledge6. direct callers to the relevant person for further assistance when specialist assistance required does not meet their needs7. contact the relevant person to establish the next step when specialist assistance required is outside your knowledge or authority8. take further action through implementing approved procedures where problems are encountered in providing the assistance required9. record the information gathered and the assistance offered accurately and in full, in line with your organisation's procedures10. comply with legal requirements, industry regulations, organisational policies and professional codes	<p>You must demonstrate that:</p> <ul style="list-style-type: none">• you deal with callers in a manner and at a pace to suit the needs of the caller• you use appropriate questions to collect information• you maintain confidentiality of information when this is required• you present information clearly, concisely, accurately and in ways that promote understanding• you demonstrate a clear understanding of different customers and their real and perceived needs• you use appropriate listening skills when dealing with callers• you carry out tasks with due regard to your organisation's policies and procedures	<p>You need to know and understand:</p> <ol style="list-style-type: none">1. the use of open and closed questions and the methods of obtaining information from different clients2. how to assess how much information is required before effective assistance can be provided3. how to analyse and prioritise the information provided by callers so that their financial services needs may be met4. typical types of assistance offered by your organisation and sought by callers5. the importance of listening skills when dealing with calls from others6. how to adapt and use effective methods of communication to help your caller's understanding7. your levels of responsibility, and to whom to refer when such levels are exceeded8. the importance of time management, and how to use this effectively in balancing the needs of callers with those of your organisation9. your organisation's call handling standards relating to the quality of calls and the service provided10. your organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on your activities

FCS02: 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.

Performance	Behaviours	Knowledge and understanding
<p>You must be able to:</p> <ol style="list-style-type: none">1. operate the telephone and supporting equipment efficiently and effectively2. greet your customer following your organisation's guidelines3. open the conversation positively and establish a rapport with your customer4. establish the purpose of the call as early in the conversation as possible5. inform your customer if you need to put them on hold to access information6. adapt your style of communication to meet the needs of your customer and the circumstances of the call7. follow your organisations guidelines when dealing with abusive callers8. manage the length of the call cost-effectively for the customer and your organisation9. respond positively to queries and/or objections from your customer about financial services products and/or services10. listen carefully when collecting information from your customer so that you do not make mistakes or have to repeat questions11. ensure you cannot be heard by your customer when discussing their needs with others12. identify the options for meeting your customers needs for financial services products and/or services13. choose the option that is most likely to lead to customer satisfaction with the organisation's financial services products and/or services14. summarise the outcome of the call and any actions required following the call15. record the relevant information following your organisation's guidelines16. comply with legal requirements and industry regulations	<p>You must demonstrate that:</p> <ul style="list-style-type: none">• you operate telephone and supporting equipment efficiently and effectively• you convey information clearly and concisely• you show respect for others in your dealings with them• you make information available to those who need it and who have a right to it• you use communication styles that are appropriate to different people and situations• you carry out tasks with due regard to your organisation's policies and procedures	<p>You need to know and understand:</p> <ol style="list-style-type: none">1. how to operate the organisation's telephone and supporting equipment2. your organisation's guidelines and procedures for the use of telephone and supporting equipment3. the importance of speaking clearly when dealing with customers by telephone4. the effects of facial expressions that can be detected by other parties on the telephone5. the importance of adapting your speech to meet the needs of customers who may find your language or accent hard to understand6. the importance of keeping your customer informed if they are on hold during a call7. the importance of not talking over an open telephone8. how to adapt and use effective methods of communication to help your caller's understanding9. your levels of responsibility, and to whom to refer when such levels are exceeded10. the importance of time management, and how to use it effectively when balancing the needs of callers with those of your organisation11. your organisation's call handling standards relating to the quality of calls and the service provided12. your organisation's guidelines for handling abusive calls13. your organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on your activities