

CUSTOMER CONNECT UNSECURED QA METHODOLOGY

Using this methodology

The Quality Framework (slide 3) is comprised of three distinct sections, with a range of separate fail reasons. Any selected fail reason will result in an overall assessment fail. The three sections are:

1. Compliance
2. Customer
3. Business

This methodology provides guidance for fail reasons within the Customer and Business sections of the Framework. Separate Compliance guides have been developed. It is called out in the methodology where particular fail reasons may also have a compliance implication.

Detail has been provided to further describe each fail reason and outline specific examples of when it would be used. This is not a comprehensive list of all scenarios that will result in critical fails. Any issue identified will be considered with reference to the criticality criteria below. If any of these criteria are met this will be deemed a critical error and a suitable fail reason will be selected.

Customer Criticality Criteria:

1. Could result in an avoidable loss to the bank (financial or reputational)
2. Could result in an avoidable loss to the customer
3. Will result in significant inconvenience to the customer
4. Could have significantly changed the customer's decision/action

Business Accuracy Criticality Criteria:

1. Could result in an avoidable loss to the bank
2. Could result in an avoidable loss to the customer
3. Will result in rework at a later stage, either by the business or subsequent area



Unsecured Customer Connect Quality Framework



Will result in an operator fail

Accepted/didn't confirm full customer name	Account incorrectly or not reclassified
Internal staff ID process not followed	Appropriate action not taken where required/committed
Outbound maintenance ID process not followed	Business discretions used inappropriately
Security code or verbal passcode/process incorrect	Inappropriate/inaccurate information recorded in systems
Security questions/process not correct	Internal processes disclosed
SMS process not followed correctly	Spoke negatively about ANZ, staff, products or services.
Other business reason	

Consultant Issue (will result in an fail)

Centrelink arrangement	Consequences not explained
Contact details not confirmed/updated	Correspondence not sent, accurate or appropriate
Credit listing not advised	Critical/relevant information not provided or incorrect
Did not escalate	Important conversation points not captured
Inappropriate behaviour/ communication	Not responding appropriately to customer triggers (hardship, circumstances, welfare, etc.)
Outcome/next steps not clear	Relevant insurance policy not identified/discussed
Strategy/actions not followed (<i>must also select an additional fail reason from the box below</i>)	Other issue

Strategy/Actions Not Followed

Arrangement calculated incorrectly	Arrangements not loaded correctly
Aurora requirements not met	Direct Debit actioned incorrectly
Documents requested unnecessarily	Extensions/deferrals/repayment holidays not actioned/accurate
Fee & interest waivers/reversal not actioned as appropriate	LOA not actioned as required
Offset and account recalls not actioned appropriately	Outcome not suitable based on customer situation
Related accounts in Collections not identified/actioned when required	

Non-Consultant Issue (won't result in an operator fail)

Awaiting documentation/customer action	Bank policy or procedure
Customer reluctant to continue	Misdirected call or transfer required
Strategy not appropriate for customer	Technology constraint
Training gap	Other reason

Customer Enquiry Resolution

Consultant issue (will result in an operator fail)

Centrelink arrangement

Where customers receive Centrelink funds into their nominated ANZ account, we must make up to 90% of this available to them regardless of any arrears owing.

Compliance Impact - This fail may also result in a Debt Collection Guideline (DCG) compliance incident.

- We must advise the customer of the 90% arrangement option. Failure to do so will result in a critical customer fail and a compliance incident under the DCG.
- We mustn't take more than 10% of funds from a customer's Centrelink payment, under right of offset. Doing so will result in a critical customer fail and a compliance incident under the DCG.

Contact details not updated

We must complete a full VAIG check when prompted by a verbal or system trigger and keep accurate records of all contact details provided by our customers.

Compliance Impact - This fail may also result in a Privacy Act or DCG compliance incident.

- We must action VAIG triggers with a full check of a customer's contact details. Failure to confirm all contact details on file will result in a critical customer fail. Please consult KnowHow for more information.
- When a customer advises existing contact information is no longer valid, we must remove this information from the customer's profile in CAP. Failure to do so will result in a compliance incident under the Privacy Act.
- When a customer provides new contact information, we must add this information to a customer's profile in CAP. Failure to do so will result in a compliance incident. If there is a risk the customer's privacy will be breached, failure to do so will be captured as a Privacy Act incident. In all other cases, failure to note and update the new information will be captured as a DCG breach.

Consequences not explained

We must advise realistic and accurate consequences of non-payment or lack of contact from our customers.

**** Please select "credit listing not advised" as the fail reason when the consequence not explained is possible credit listing.**

Compliance Impact - This fail may also result in a DCG compliance incident.

- We must advise consequences in line with the Secured Customer Connect Conversation Guide.
- When the account is due for either a concerned or firm conversation, we must discuss the option of external financial advice unless clearly noted this has already been discussed. If the customer doesn't have a clear indication about how and when the arrears will be cleared, failure to offer the phone number of the designated financial counsellor will result in a critical customer fail.
- When the financial counsellor has been mentioned on a recent conversation, best practice is to follow up and ask if the customer has made any enquiries regarding financial advice.
- When the account is due for a firm conversation, we must discuss possibility of hardship assistance being declined if another arrangement is broken. The likely enforcement action taken by Collections if a payment arrangement can't be maintained must be explained. Failure to do so will result in a critical customer fail.

Correspondence not sent, accurate or appropriate

All written communication with the customer must be sent as per business strategy and in line with what has been agreed with the customer. Correspondence must accurately reflect the current situation and provide the customer with all information required.

Compliance Impact - This fail may also result in a Privacy Act or DCG compliance incident.

- If there is an active default notice and the customer sets an arrangement that clears the arrears and extends beyond the expiry of the default notice, we must issue a Postponement of Enforcement letter (POE). Failure to do so will result in a compliance incident under the DCG.
- If there is an active default notice and the customer sets an arrangement that does not clear the arrears and extends beyond the expiry of the default notice, we must issue a Postponement of Enforcement Decline letter (POE Decline). Failure to do so will result in a compliance incident under the DCG.
- When a customer is exited from Customer Connect, a Hardship Exit letter must be issued.
- When an arrangement is set, we must send a suitable letter to document the arrangement. Failure to do so will result in a critical customer fail.

Credit listing not advised

We must ensure a customer is aware of the risk of possible credit listing where it is a realistic consequence of non-payment or lack of contact.

- Where there is an active demand notice and the account is over 60 days delinquent we must advise the consequence of possible credit listing. Failure to do so will result in a critical customer fail.

Critical/relevant information not provided or incorrect

We must advise all relevant information as appropriate for the customer's situation.

- We must advise that fees and interest will apply again if/once an account is exited from Customer Connect.
- When placing the customer on a non-payment period, we must explain that the arrears will continue to accrue.
- When placing the customer on a PPAR arrangement, we must advise that late payment/overlimit fees will be stopped, however interest will continue to accrue.

Did not escalate

We must ensure call was escalated to a team leader or senior officer when requested by the customer.

- If an operator is unable to resolve a customer complaint or objection, the call must be escalated to a Senior Officer, a Team Leader, Manager or Senior Manager in your team or otherwise from another team.

Important conversation points not captured

We must ensure all significant conversation points are noted in appropriate systems.

Compliance Impact - This fail may also result in a DCG compliance incident.

- We must always note a customer's reason for arrears.
- Where a customer mentions a future source of funds or outlines a plan for clearing arrears, we must always note this information.
- We must note the account information that has been discussed during the call, including consequences, arrears and the next scheduled payment.
- If no notes are placed on either CAP or CTA to document the call, this fail will also result in a compliance incident under the DCG.

Inappropriate behaviour/communication

Our behaviour must not significantly fail to meet expectations.

Compliance Impact - This fail may also result in a DCG compliance incident.

- A critical customer fail for Inappropriate Behaviour/Communication will be selected when the behaviour of a consultant significantly fails to meet our expectations, in one or more of these ways:
 1. Demonstrating extreme impatience, frustration, swearing or other rudeness.
 2. Acting in a superior/condescending way, making the customer feel guilty or stupid about something they have/haven't done.
 3. Making it unnecessarily difficult for the customer to get what they want – increasing customer effort in an unacceptable manner.
 4. Taking advantage of a customer's vulnerability.
 5. Manipulating the customer into agreeing to something they do not need
 6. Inappropriate use of disconnection/hang up/mute button

Not responding appropriately to customer triggers (hardship, circumstances, welfare, etc.

Suitable questions must be asked to ensure we have an understanding of a customer's situation, especially where there an indication of financial hardship, a change in customer's circumstances or an impact to a customer's wellbeing

- We must ask appropriate questions in response to any verbal or system triggers that indicate a change in the customer's situation.
- We must ask the reason for arrears or broken arrangement on every interaction. Where this has been asked previously, we should follow up to enquire if the situation has changed.

Outcome/next steps not clear

We must ensure a customer is aware of their obligations following an interaction to prevent further consequences.

- We must ensure a customer is aware of the terms of their payment arrangement, including amounts and payment dates. Failure to do so will result in a critical customer fail.

Relevant insurance policy not identified/discussed

We must discuss any relevant insurance policy with a customer as they are being assessed for financial hardship assistance.

- When setting up an IVOE or an FXP arrangement, we must ensure a customer is aware that their insurance policy will not cover the extended period. Failure to do so will result in a critical customer fail.
- We must ensure that any insurance policy that may affect a customer's ability or willingness to apply for financial hardship assistance is identified and discussed before agreeing to hardship assistance.

Other Issue

We must ensure all critical actions for our customer were performed (for any reason not outlined above).

- When an arrangement commencement date extends beyond the period we can set in CTA, we must set an arrangement to keep the account out of Collections queues and load fee waivers as appropriate. Failure to do so will result in a critical customer fail.

Strategy/actions not followed

This fail reason must be selected in conjunction with the specific strategy or action that has not been followed - Refer to following pages for detail on specific strategy/action fails reasons.

Arrangement calculated incorrectly

We must ensure arrangements are calculated correctly.

Compliance Impact - This fail may also result in a DCG compliance incident.

- When we advise the customer what the status of their account will be following an arrangement (in arrears, up to date, in credit), we must ensure the arrangement has been calculated accurately to ensure this information is correct. Failure to do so will result in a critical customer fail.
- When an arrangement is calculated that will leave the customer's account in credit, we must explicitly confirm that the customer is comfortable paying their account in credit. Failure to do so will result in a compliance incident under the DCG.

Arrangements not loaded correctly

We must ensure arrangements are loaded correctly.

- Arrangements must be loaded for the frequency, amount and dates agreed to with the customer. Failure to do so will result in a critical customer fail.

Aurora requirements not met

We must ensure Aurora requirements are met.

- More information required on Aurora requirements.

Direct debit actioned incorrectly

We must ensure direct debits are actioned correctly.

- Direct debits must be set up from the DDA accounts specified by the customer for the dates and amounts requested. Failure to do so will result in a critical fail.

Documents requested unnecessarily

We must not postpone any action by sending documentation when the enquiry can be resolved on call.

- When a SOP is required, we must offer to complete this on call. Failure to present this option to the customer will result in a critical customer fail.
- If the customer declines to complete a SOP over the phone, the correspondence must then be sent to avoid a critical customer fail (captured under "correspondence not sent, accurate or appropriate").

Extensions/deferrals/repayment holidays not actioned/accurate

We must action extensions, deferrals, repayment holidays accurately.

- Where the customer is eligible for/requests an extension, deferral or repayments holiday, we must action these accurately and in line with the expectations set on the call.
- When an account is eligible for capitalisation, it must be sent for actioning as soon as possible. Failure to do so will result in a critical customer fail.

Fee and interest waivers/reversal not actioned as appropriate

We must action fee and interest waivers/reversals appropriately and as agreed to with customers.

- Where an interest or fee waiver is applicable, these must be actioned as appropriate. Failure to do so will result in a critical customer fail.

LOA not actioned as required

We must accurately document LOAs on system as appointed by customers.

- We must add an LOA at the customer's request and document this appropriately with a permanent note in CTA. Failure to do so will result in a critical customer fail.

Offset and account recalls not actioned appropriately

We must action offset and account recalls appropriately.

- Where an account is eligible for offset, this must be actioned in line with standard bank procedure. Failure to do so will result in a critical customer fail.

Outcome not suitable based on customer situation

We must factor in a customer's individual circumstances when determining a suitable outcome.

- When a customer has broken several arrangements and explains the timing of payments is inconvenient, setting a similar arrangement on the same day of the week, fortnight, month will be deemed unsuitable and result in a critical customer fail.
- When a customer explains they will not have funds to make payments for a specific time frame, setting an arrangement within that time frame will be deemed unsuitable and will result in a critical customer fail.

Related accounts in Collections not identified/actioned when required

We must action all accounts that we are trained to action and offer the customer a suitable transfer to discuss any accounts actioned by different teams.

- Where we are actioning a credit card or personal loan, all other credit cards, personal loans and related DDAs currently within Customer Connect without active arrangements must also be actioned. Failure to do so will result in a critical customer fail.
- Where there is an account in Collections that is unable to be actioned within Unsecured Customer Connect, we must offer to transfer the call to the team who can action it. Failure to do so will result in a critical customer fail.

Customer Enquiry Resolution

Non-consultant issue (won't result in an operator fail)

Awaiting documentation/customer action

A non-consultant issue will be captured where we are awaiting documentation or customer action prior to resolving an enquiry.

- Where a customer is requesting hardship assistance however we are waiting on a SOP prior to assessing them, we will be unable to reach a formal arrangement on the call. This will be marked as a non-consultant issue.
- Where a customer advises they are unable to set an arrangement (as they need to speak with their partner or consult a financial counsellor), we will be unable to reach a formal payment plan on the call. This will be marked as a non-consultant issue.

Bank policy or procedure

A non-consultant issue will be captured where bank policy or procedure prevents us from resolving an enquiry.

- Where a customer requests a call back outside the team's operating hours, we will be unable to action their request. This will be marked as a non-consultant issue.
- If a customer calls back within 24-48 hours of an email being requested to follow up on when it will be sent, the operator must explain the email will be sent within ANZ's SLA. This will be marked as a non-consultant issue.

Customer reluctant to continue

A non-consultant issue will be captured where we have made an attempt to resolve an enquiry however the customer is reluctant to continue with the call.

- Where the customer advises they are driving and cannot continue to talk safely, we must end the call. This will be marked as a non-consultant issue. If we continue with the call, leaving the customer in a potentially unsafe situation, this will be marked as a critical customer fail.
- If the customer advises they cannot talk due to being at work, we will not be able to resolve the enquiry. This will be marked as a non-consultant issue.

Misdirected call or transfer required

A non-consultant issue will be captured if we're unable to resolve an enquiry because the customer needs to be transferred to another internal or external party.

- If the customer requires a transfer to another area of the business (Commercial Customer Connect, PST, etc.) or an external party (collections agency, Gaden's) we will be unable to action their enquiry. This will be marked as a non-consultant issue.

Strategy not appropriate for customer

A non-consultant issue will be captured where the previous notes on file are followed, however that strategy had been incorrect.

- If the previous notes on file indicate the loan can be sent for capitalisation and we advise this to the customer despite the note being incorrect, we will provide the customer with incorrect information. As we've followed instructions, this will be marked as a non-consultant issue.

Technology constraint

A non-consultant issue will be captured where we are unable to resolve an enquiry due to a technological constraint.

- If we are unable to process a payment over the phone as requested by the customer due to system issue, we will cause the customer to make other arrangements. This will be marked as a non-consultant issue.
- If a necessary system is locked out, we will be unable to action the enquiry. This will be marked as a non-consultant issue.

Training gap

A non-consultant issue will be captured where we are unable to resolve an enquiry due to a lack of training.

- If the customer is not provided with all required information or is provided with incorrect information, however the enquiry has been actioned in line with what the operator has been trained to do, we will not have resolved the enquiry correctly. This will result in a non-consultant issue.
- If the action taken/not taken results in a compliance incident, this will be captured as a graced compliance incident as well as a non-consultant issue.

Other reason

A non-consultant issue will be captured where we are unable to resolve an enquiry for any reason not outlined above.

- If we need to follow up with another area of ANZ or an external party prior to reaching an arrangement with our customer, we will be unable to resolve the enquiry. This will be marked as a non-consultant issue.
- If the customer is willing to continue with the call, however doesn't handle the account, we will not be able to resolve the enquiry. This will be marked as a non-consultant issue.
- If we are unable to assist the customer as we are only taking messages during a team meeting, we will be unable to resolve the customer's enquiry. This will be marked as a non-consultant issue.

Business Accuracy Requirements

(will result in an operator fail)

Accepted/didn't confirm full customer name

We must confirm a customer's full name as part of authentication requirements.

- We must confirm the customer's full name, including middle name, on an inbound call. Failure to do so will result in a critical business fail.
- We must not accept shortened names or nicknames (e.g. accepting Jon when the customer's name is Jonathan). Failure to confirm full name as listed on file will result in a critical business fail.

Internal staff ID process not followed

We must identify internal staff as per the requirements set out in KnowHow.

- Where an internal staff member doesn't report to the same senior manager, we must identify them using name recognition on our handset or via GAL/MAX People Search.
- Confirming the LAN ID and Line Manager of the staff member, however only confirming either the first or last name will result in a critical business fail.
- Confirming the staff member's full name, however only confirming either the LAN ID or LINE Manager will result in a critical business fail.

Outbound maintenance ID process not followed

We must switch to the inbound identification procedure when performing specific types of account maintenance.

- When making an outbound call to a listed number, the inbound authentication process must be completed before performing the types of account maintenance outlined in KnowHow. Failure to do so will result in a critical business fail.

Security code or verbal passcode/process not correct

We must follow correct procedures when confirming a customer's security code.

- We must not provide the customer with more than 2 attempts to guess their password. Doing so will result in a critical business fail.
- We mustn't prompt the customer with any hints outside of numbers/letters. Doing so will result in a critical business fail.

Security questions/process not correct

We must ask specific questions from designated categories when the customer has failed all other applicable methods of authentication.

- We mustn't ask an invalid question (not on security question list) or ask a wrong combination of questions (i.e. 2x group A and 1x group B). Doing so will result in a critical business fail.
- We mustn't prompt an answer to a security question or prompt a customer to make multiple attempts at answering a security question. Doing so will result in a critical customer fail.

SMS process not followed correctly

We must follow authentication requirements regarding the one-time SMS passcode and also send a security SMS where applicable.

- We mustn't move straight from security code to security questions without attempting the one-time SMS passcode. Doing so will result in a critical business fail.
- We mustn't proceed to security questions when the customer provides an incorrect one-time passcode. Doing so will result in a critical business fail.
- We must send a security SMS where security questions are asked or when authentication has failed via DOB or One Time Passcode.

Account incorrectly or not reclassified

We must class accounts in line with business requirements.

- We must change the account class in CTA and the CPID in CAP in line with business requirements. Failure to do so will result in a critical business fail.
- We must update the account class when hardship assistance is provided, when a moratorium has expired and when an LOA is appointed. Failure to do so will result in a critical business fail.

Appropriate action not taken where required/committed

We must take appropriate action where it is required and/or we've committed to do so.

- We must enter the correct action codes to prevent accounts falling in to the wrong queues.

Business discretions used inappropriately

We must not exceed our business discretions or use them inappropriately.

- We mustn't waive fees beyond the discretion permitted to us. Doing so will result in a critical customer fail.

Inappropriate/inaccurate information recorded in systems

We must ensure all information recorded in systems is appropriate and accurate.

- Accurate action codes must be entered when accounts are worked (E.g. loading . Failure to do so will result in a critical customer fail.)

Internal processes disclosed

We must not disclose processes to customer that are only intended to be known by internal stakeholders.

- We must not advise the number of attempts a customer has to provide their security code or answer security questions. Doing so will result in a critical business fail.

Spoke negatively about ANZ, staff, products or services

We must not speak negatively to customers about ANZ, our colleagues, our products or our services.

- We must not speak negatively about our colleagues from any area of the bank. Doing so will result in a critical business fail.
- Mentioning to customers that ANZ systems are consistently unreliable must be avoided. Speaking negatively about ANZ technology will result in a critical business fail.

Other business reason

A critical business fail will be recorded if we do not complete all business activities appropriately for any reason not outlined above.

- Documents and emails must be saved/filed under correct names and account numbers. Failure to do so will result in a critical business fail.
- Operators mustn't hold phone lines open for an unreasonably long period of time before returning to other work. Doing so will result in a critical business fail.