

TRANSCRIPT OF TELEPHONE CALL BETWEEN [Confidential] AND CONTACT CENTRE OFFICER 7 (CC07), ANZ CONTACT CENTRE DATED 20 APRIL 2018

CC07 Hi, this is [CC07], how can I help you with your online banking?

[Confide] Yeah yes, um can I transfer the \$91 please?

CC07 I'm sorry, say that again, you want to transfer how much?

[Confide] Can I transfer money? Can you see my savings please?

CC07 Ah okay, uh how are you uh trying to transfer money? Would that be through internet banking, or your mobile, or on your computer?

[Confide] Mobile.

CC07 I'm sorry?

[Confide] Ah mobile.

CC07 Oh on your mobile?

[Confide] Yep.

CC07 You can simply uh make transfer money using your mobile with your ANZ app, do you have that on your phone?

[Confide] No.

CC07 Oh okay, let me help you further with that one and then get that working for you today. First, do you have your account number with you?

[Confide] Uh account number - [Conf]

CC07 Go ahead.

[Confide] [Confidential]

CC07 Okay [REDACTED]. Okay, is that it for your account number?

[Confide] Yeah.

CC07 Oka. It seems that there is a missing digit here because, because normally for account numbers it should be a nine digit numbers.

[Confide] Oh sorry, oh sorry, the account number is [Confid]...

CC07 Mm hmm

[Confide] [Confide]..

CC07 [Confid]

[Confide] Co yep.

CC07 Okay.

Confide **Confid**

CC07 Thank you, just give me a moment here. Let me first pull up your account okay?

Confide Yep.

CC07 **Confidential** . Can I have your full name please?

Confide **Confidential**

CC07 *[noise]* **Confide** if I may ask, are you outside, or am I on speaker phone?

Confider Yep I'm outside.

CC07 Is it safe for me to discuss to you regarding your account?

Confide Yep.

CC07 Okay, I just wanna make sure our line is secure, **Confide** okay. Ah **Confider** can I have your verbal security code, it's a word.

Confide I don't have one, sorry.

CC07 Uh, **Confide** your verbal security code is the one that you have created when you opened the account so that we can further identify you over the phone and it's a word that you have created. You can try?

Confide Sorry, pardon, can you speak again?

CC07 **Confide** can you hear me okay?

Confide Yep.

CC07 **Confide** for your verbal security code, this is the one that you have created when you opened the account so that we can further identify you over the phone, and it's a word, you can try?

Confide *[inaudible]*

CC07 If you will be given a chance to create your verbal security code today, which is easy to remember, yep, it's just like a password over the phone, and it's a...

Confide *[noise]* I left it at home, sorry.

CC07 I'm sorry?

Confide I left it at home.

CC07 *[noise]* I'm sorry, I'm not getting that information, can you move around please so I can hear you okay?

Confide Okay, hold on – yep.

CC07 Can you hear me okay now?

Confide Yep.

CC07 Again, **Confide** what would be your security code? It's a word.

Confide Uh security code. Um I probably left it at home.

CC07 Mm hmm.

Confide Yeah.

CC07 Okay **Confide** for me to help you further with your account, registering for your uh internet banking ok or for your mobile app I need to identify you first today so that I can further help you uh regarding your account, okay. Uh let me help you, uh let me identify you another way around okay - hello **Confid**?

Confid Yes.

CC07 Okay can I have your date of birth?

Confide Uh **Confidential**.

CC07 I'm sorry I didn't catch that, say that again.

Confide **Confidential**.

CC07 Thank you, and your mobile number please?

Confide Uh got my older phone number, I'm the one using this phone, yep.

CC07 Yep, what will be your mobile number?

Confide **Confidential**

CC07 Alright just give me a moment here. Okay **Confider** for this one okay I need to ask questions regarding your account, if I fail to identify you today you just need to step into your branch and just bring photo ID or two forms of ID and one of those should be a photo ID, okay?

Confide I haven't got photo ID sorry.

CC07 Okay that is if I fail to identify you, today, okay? I just need to ask you questions, okay?

Confide Yep.

CC07 Okay, uh **Confide** what is your residential address including state and postcode?

Confide The address?

CC07 Yes, your address, including -

Confide That's including...

CC07 I'm sorry, go ahead.

Confider Yes its coming to my head. *[noise]*

CC07 I'm sorry I'm not getting that information, say that again for me for the complete

address, with the state and postcode?

Confide

Sorry?

CC07

What would be your address or what is your residential address including state and postcode, Confide?

Confide

So address is where I'm living?

CC07

Yes.

Confide

That's the community.

CC07

Mm hmm

Confide

Yea that's where I'm living, that's the address, just community.

CC07

What would be the state and postcode?

Confide

Postcode.

CC07

Yes - [pause] hello Confide?

Confide

Yes.

CC07

Yep what would be your postcode?

Confide

What post code? Uh post -

CC07

What state are you in and your post code?

Confide

ANZ.

CC07

Confide Confidential ?

Confide

Uh, sorry, uh, I don't know, uh, online...

CC07

I'm sorry, I'm not getting that ...

Confide

Online banking, I'm not used to the online banking.

CC07

What I'm asking you, Confidential

Confide

Uh, maybe Confidential ?

CC07

Give me a moment here. [pause] Confidential , Confid?

Confide

Yes.

CC07

Confidential ?

Confide

Confidential right?

CC07

No, Confidential ? What Confidential
Confid?

Confide [Noise] Savings.

CC07 I'm sorry?

Confider Savings.

CC07 Alright just give me a moment. Ok. Alright **Confid** uh for this one, okay, you need to step into the branch and bring two forms of ID and one of those should be a photo ID so that we could help you further uh register for your internet banking, okay? And also so we could access your account, okay?

Confider I just wanna know how much in, in savings.

CC07 Okay, so for now on, uh, **Confide** for that one I apologise if I'm not able to provide you with that information because the system is ahh saying here that you need to step into the branch and bring two forms of ID so that we could provide you those information, okay? You just have to visit the branch first, okay?

Confide Okay.

CC07 Alright, then, **Confide** thank you for calling ANZ, you have a lovely Friday, bye for now.

Confide Bye.