

TRANSCRIPT OF TELEPHONE CALL BETWEEN [Confidential], CONTACT CENTRE OFFICER 15 (CCO15) AND CONTACT CENTRE OFFICER 16 (CCO16), ANZ CONTACT CENTRE DATED 14 JUNE 2018

CCO15 Hi, [CCO15] speaking, I understand you're just after an account balance?

[Confide] Yes can I check my balance please?

CCO15 Yea course, do you have an account number or a card number that I can use to look up your profile?

[Confide] Ahh [Confid]

CCO15 Yea.

[Confide] [REDACTED].

CCO15 Yea.

[Confider] [Confid].

CCO15 Ok. And your full name if I could please?

[Confide] [Confidential] .

CCO15 Thank you. And your security code, it's a word that you have given us?

[Confide] I'd just like to check my balance.

CCO15 Yea, can I just get your security code? Ah it's a word that you've given us.

[Confide] Oh I don't have phone banking...

CCO15 Ah no so this is for every time you call us up, um to assist you over the phone, it's your verbal password that you give us. So you want to...

[Confide] [inaudible]

CCO15 Oh yep that's one, thank you. Ok your mobile is [Confidential] ?

[Confider] Yep.

CCO15 Awesome, thank you. Ok so I will have a quick look at that balance for you now. And was that for your Pensioner Advantage account?

[Confide] Yes.

CCO15 Yea ok so you've got \$154.98.

[Confide] Could I transfer that in Commonwealth please?

CCO15 Pardon?

[Confide] Could I transfer that in Commonwealth?

CCO15 So you are wanting to transfer all of that across to Commonwealth?

Confide Ah hold on I'll just get the account number and the BSB number.

CC015 Oh ok no worries. I've got the BSB...

Confide [interrupts]

CC015 Oh yea.

Confide Hey. Sorry, Hey [yells].

CC015 Yeah that's fine

Confide Hey [yells].

CC015 So with that one um I won't be able to transfer those funds across for you. Um but do you have internet banking or phone banking set up?

Confide No.

CC015 No ok well I can help you um set that up and then you will be able to do it that way. Ahh sorry bare wtih me one moment. Oh ok I can see that you have got internet banking set up so if you log in there um I can provide you with those details so do you have a pen and paper available?

Confide Hold on.

CC015 Yep.

Confide [yelling] Hold on give me a minute.

CC015 Yea yea of course.

Confide Hold on [inaudible] wait till I get off the phone [inaudible].

CC015 Pardon?

Confide Nah hold on I'm just...

CC015 Oh yea.

Confid [yelling] Hurry up! Hold on can you give me two minutes? Give me a minute.

CC015 Ah yea.

Confide Give me the pen. Hold on.

CC015 Yea yea of course tell me when you are ready.

Confide Yep.

CC015 Ok so when you go through the ANZ.com.au website you'll put in your CRN which is the number that you gave me before. So the one that is **Confidential**. Um and I can also see that you've got a password set up so do you remember what that password is or do you want me to reset that while you are on the phone now?

Confider Ah yea.

CC015 Reset it?

Confide Yep.

CC015 Ok so this is case sensitive so it's in capital letters. So it's capital Confidential

Confide Yea Co.

CC015 Capital Confidential.

Confide Cd

CC015 [REDACTED].

Confide Nah I want to do phone banking.

CC015 Pardon?

Confide I want to do phone banking.

CC015 Oh you want to be set up for phone banking to do it over the phone?

Confiden Yea I don't have no password for that. Phone banking.

CC015 Ok so with phone banking um I can provide you with a temporary telecode that you will be able to use but then you do have to change your telecode when I put you through to phone banking.

Confider Yep.

CC015 Yea ok. So it will be the same CRN for you and then your temporary telecode that you will need is Con.

Confide Yep

CC015 Confid.

Confide Con...yea.

CC015 No worries. And just with that one make sure you keep it safe and secure and you don't disclose it to anyone else.

Confider Yep.

CC015 Ok. And I have reset your password for your internet banking for when you log into the website so did you want to make a note of that one to change that one as well? When you log in?

Confide Yea.

CC015 Ok so it's capital Confidential [REDACTED].

Confider Confide yep.

CC015 Then **Confid**.

Confide **Confide**

CC015 And then when you log in it will prompt you to choose a new password. Um and with that one ah just make sure you keep your password for that one safe and secure as well. And if you ever forget you can go to the "forgot log in details" on the page and then you can make the payment either on your internet banking or your phone banking.

Confide Phone banking.

CC015 Phone banking. Yea no worries so I will put you through to our um IVR system ah then you will be able to change your telecode there and um make the payment that way.

Confider Ok.

CC015 No worries. I'll transfer you through now. Enjoy your day.

Confider Thank you.

[Call transferred to CC016]

CC016 ANZ this is [CC016] how may I help you?

Confiden Hi, um, I want a telecode.

CC016 You're calling for a telecode?

Confider Yep.

CC016 Ok may I ahh ask the reason why? Do you need to register for internet banking or what?

Confider Phone banking.

CC016 Oh phone banking. Oh sure no worries that's fine I can help you out. What's your customer registration number please?

Confide **Confide**

CC016 Yep

Confide **Confide**

CC016 Sorry, **██████████**?

Confider **██████████**.

CC016 Ok.

Confide **Co**.

CCO16 Alright.

Confider Confide

CCO16 Confic. Is that right?

Confider Yep.

CCO16 Ok what's your full name, including your middle name please?

Confide [noise in background] Confidential

CCO16 What's the middle name?

Confiden Confid

CCO16 Can you spell that out?

Confide Confidential

CCO16 Alright thank you. And Confide what's your security code, it's a word?

Confide [Noise in background] Security code?

CCO16 What's your security code or your verbal passcode, this is a word?

Confider Nah I don't have it.

CCO16 Ah you actually set this up in the bank when we ahh when you opened the account. You might want to guess it, this is a word.

Confider I don't have a clue [inaudible].

CCO16 I'm sorry? [pause waiting for response]. We actually need to confirm this over the phone so that we can assist here. What's your...

Confide What's that sorry?

CCO16 security code? I am asking your security code, yea, or the verbal passcode you have set up and this is a word.

Confide Yes. Hmmm.

 [Call ends]