



Introducing the NEW Quality Assessments SBB and BRC

Team briefings

September 2016

SATISFACTION

EXPERIENCE

RELIABILITY



Internal



SBB and BRC Quality Assessment Methodology:

Customer Enquiry Resolution

Failure Reason	Expectations
Critical/relevant information not provided or incorrect	<ul style="list-style-type: none"> • Ensure that all critical (or relevant) information that may affect account status or may affect decision making of the customer are provided to the customer. <ul style="list-style-type: none"> • Account status, arrears, full balance, NMP, ANTUC where applicable • Ensure to advise potential consequence if required actions are not met and further actions are intended to be made soon. <ul style="list-style-type: none"> • Consequence should always be advised as necessary and not exaggerated.
Outcomes/next steps not clear	<ul style="list-style-type: none"> • Ensure that customer has a full and complete understanding of the resolution. Timeframes and any customer responsibilities should be included when appropriate. <ul style="list-style-type: none"> • This information includes but not limited to RECAP, ACBIP and agreement with time frames of payment (VRN or SDP – leaving sufficient funds)
Not responding appropriately to customer triggers (hardship, circumstances, welfare)	<ul style="list-style-type: none"> • Ensure that all verbal and non verbal triggers are addressed to make sure that we consider the best resolution for the customer. <ul style="list-style-type: none"> • Notes, payment history, financial status, business status • Ensure that we took ownership to address customer's needs and understood what was required as an outcome on the call. <ul style="list-style-type: none"> • Customer's request or needs when necessary such as payoff figure and validity, and statement request.
Important conversation points not captured	<ul style="list-style-type: none"> • Ensure that important conversation points were noted that would affect serviceability. <ul style="list-style-type: none"> • This information includes but not limited to business status, financial status of the customer
Did not escalate	<ul style="list-style-type: none"> • Ensure that appropriate escalation process is followed.
Required letters not sent, or not appropriate	<ul style="list-style-type: none"> • Ensure that appropriate letters and email issued accurately as per discussion or strategy (including SMS if applicable).
Inappropriate Behaviour / Communication	<ul style="list-style-type: none"> • Ensure that we do not demonstrate extreme impatience, frustration, swearing or other rudeness. • Make sure not to act in a superior/condescending way, making the customer feel guilty or stupid about something they have/haven't done.

SBB and BRC Quality Assessment Methodology: *Customer Enquiry Resolution*

Failure Reason	Expectations
Strategy/actions not followed where required/committed	<ul style="list-style-type: none"> • Ensure that payment hierarchy is followed as per strategy. <ul style="list-style-type: none"> • Asking for the arrears/full balance today as necessary. • Ensure that VRN rules are adhered to appropriately. (discuss if can be added – NI in Opportunities) • Ensure that fee & interest waivers/reversal not actioned as appropriate and direct debits not loaded /or actioned correctly (PP & PDC) • Ensure that MPP criteria is met and adhered to. • Ensure productive action code, arrangement amounts, grace days should be loaded and noted correctly. <ul style="list-style-type: none"> • Amount should be accurate & appropriate grace days considered when loading to avoid inappropriate call back & broken arrangement being recorded. • Ensure that related accounts in collections are identified/actioned when required. • Ensure arrangement amounts calculated correctly
Centrelink arrangement not discussed	<ul style="list-style-type: none"> • Ensure that the Centrelink requirements/arrangement will be discussed as needed/required <ul style="list-style-type: none"> • The 90% arrangement or Centrelink arrangement allows customers to withdraw 90% of their benefit and 10% will be allocated to pay off the arrears on their DDA until it's paid off. This arrangement should be advised to all customers receiving Centrelink on their ANZ DDA whether on arrears or not. (We always need to check all DDAs as it is our legal obligation to inform our customers of their options).

SBB and BRC Quality Assessment Methodology:

Business Accuracy

Failure Reason	Expectations
Appropriate action not taken where required	<ul style="list-style-type: none"> • Ensure that block codes are maintained/actioned properly. • Appropriate action code used (ICP, SDP, ICPV, TCP, TCPV vs. RPNP) • Offsets and account recalls actioned appropriately. • Reversals offered and actioned appropriately.
Inappropriate/inaccurate/incomplete information recorded in systems	<ul style="list-style-type: none"> • Ensure that all systems are noted accurately to make sure that we have reference for the next conversation. <ul style="list-style-type: none"> • This includes HOGAN and OCVI. • Ensure permanent comments are maintained/noted as necessary.
CAD/ Business discretions exceeded	<ul style="list-style-type: none"> • Ensure that reversal/waivers are within threshold of CAD/business discretions.
Spoke negatively about ANZ, staff, products or services.	<ul style="list-style-type: none"> • Ensure that we do not speak negatively about the bank, other ANZ department, staff and systems.
Other	

SBB and BRC Quality Assessment Methodology: ***NON – CONSULTANT ISSUE***

Failure Reason	Expectations
Strategy not appropriate	
Bank policy or Procedure	
Misdirected call or transfer required	
Awaiting documentation/ customer action	
Customer reluctant to continue	
Technology constraint	
Other	