OUTBOUND CALLING

BRANCH / AGENCY / DMT

Created by: Sales Policy

INTRODUCTION

Outbound Calling is your framework to follow when engaging with customers through an outbound call.

Throughout this guidance, you will be given direction for what you must do when completing an outbound call.

Aims of an Outbound Call

- Provides an opportunity to engage with customers and reignite a discussion you have previously had.
- Provides an opportunity to present new products or services that may fulfil the needs of your customer.
- To complete an appointment with your customer.

Principles of making an Outbound Call

Talk to your customer in words they will understand.

- Use words that are consistent with a face to face enquiry.
- Avoid using technical jargon that may cause confusion

Deliver the call at a pace which is appropriate for your customer.

- Ensure you wait for a response from your customer where you have asked them a question.
- Be supportive, and empathetic, taking the time to talk if needed.

Provide information in a clear, concise and accurate manner.

- Reassure customers who sound nervous or reluctant to discuss their finances.
- Ensure any solution offered is appropriate to your customers needs.

Make sure your customer is clear about the next steps.

- Where a solution has been offered, ensure your customer has all the information they need.
- Make good use of offering a follow up call where appropriate.

TYPES OF CALLS

There are many different reasons why a customer would call us, and equally as many reasons why we would make an outbound call to a customer.

Typically there are two types of outbound calls, Service calls and Marketing calls.

Service calls and marketing calls have different purposes. You may have to adapt your approach depending on the type of call you are doing.

- A Service call is to contact a customer about a recent enquiry they have made or follow up on discussions you may have had with your customer. Examples include, but not limited to:
    - Confirming a future appointment
    - Contacting the customer to resolve a query or complete a transaction
    - Following up from a previous sales meeting
- A Marketing call is one where the customer has opted in to receive contact. The calls generate interest and allow us to provide information regarding a product or service. Marketing calls are allocated to you from the Marketing Team.

Inbound calls are equally as important, but cannot be as easily categorised, as we don't know the reason for the customer calling us.

You should apply the same principles to all calls, regardless of the type of call, or the way the call has been received.

GENERAL STANDARDS

When completing an Outbound Call, the following general standards will always apply.

General Standards

What must I do?
You must contact the customer at a reasonable hour, 08:00-20:00 Monday to Saturday, unless previously agreed.
You must ensure, when completing marketing calls, you only contact customers who have opted in to receive them. E.g. You must only speak to the customer who the Outbound Call has been allocated to.
You must ensure you only contact the customer on a registered contact number, unless previously agreed.
You must communicate in a manner which is clear, fair and not misleading.
You must ensure that where your call touches any part of a Sales Journey you follow the relevant guidance. E.g. Your Savings Meeting or The Mortgage Journey

Outbound Calls can only be made from your office phones. Personal phones cannot be used to make work calls.

OPENING THE CALL

This is your opportunity to set the scene about the reason for your call and check you are speaking to the right customer.

Opening the Call

What must I do?	Additional Guidance
You must identify the customer by asking for them by their name.	This includes their title, first name and surname as a minimum. E.g. Mrs Joan Hunter
You must confirm your name and where you are calling from.	E.g. This is X and I'm calling from the 'X' Branch / Agency of the Yorkshire Building Society.
You must inform your customer that calls are recorded for training and monitoring purposes. (Not applicable for Agencies)	Where you are calling your customer back on the same day, following an initial call, you do not need to re-confirm that 'calls are recorded for training and monitoring purposes'. E.g. Calling a customer back for their mortgage recommendation, or following up an earlier query. Where you are calling your customer back on a future date, you must ensure this standard is delivered.
You must discuss the purpose of the call.	E.g. 'I'm calling about your recent visit' or 'I'm calling regarding some services we have introduced'. At this point, your customer has not been verified, so this should be a brief explanation of why you are calling

DURING THE CALL

This is your opportunity to gain your customers interest, and secure the appropriate outcome. During the call, you may need to take some of these steps.

Verifying your Customer

What must I do?	Additional Guidance
You must complete appropriate ID&V before discussing any personal details or existing account details held on our systems.	The same standard of verification is required on an Outbound Call as you would do for a Face to Face enquiry. Please refer to the ID&V Policy for the correct process for outbound calls. **Remember:** This will be different depending on whether your customer can provide their account number or not.

Amending Customers Marketing Preferences

What must I do?	Additional Guidance
You must amend customer marketing options immediately if requested by the customer.	Please refer to the existing processes for amending customer marketing options.

LEAVING A VOICEMAIL

This is your opportunity to ensure your customer has everything they need to complete their enquiry. Where this is not possible, you may leave your customer a voicemail message.

Leaving a Voicemail Message

The purpose of leaving a voicemail message is to attempt to resolve your customer's query without delay. Whilst doing this, you need to ensure that you do not disclose any personal information in the message.

What must I do?	Additional Guidance
You must not disclose any personal information about your customer in the message.	As you have been unable to verify your customer, voicemail messages should be kept brief and to the point.

All voicemail messages should start with the following:

- This is a message for 'x'. It's 'x' calling from the 'x' branch/agency of the Yorkshire Building Society.

You are confirming a date and a time for a pre-booked appointment.	This is a courtesy call to confirm your appointment on 'x-date' at 'x-time.
You require additional information to resolve your customer's query.	I require some further information to fulfil your enquiry. I will call this number again within the next x hours/days.
You are calling to correct a mistake that has happened.	I am calling regarding your recent visit / call / letter. Please could you contact me on x at your earliest convenience.
You are making a marketing call regarding a letter that has been sent. E.g. • Additional Lending Mailing • Mortgage Product Ending • Other Products & Services Mailings	This is a courtesy call. I'm calling regarding a letter that we have recently sent you. I will call another time. Or This is a courtesy call. I'm calling regarding your recent enquiry. I will call another time.

CLOSING THE CALL

Closing the Call

The way you close a call will be dependent on the customers enquiry. Here are some things you may wish to discuss or explain to your customer when closing the call.

- Confirm the date and time of an appointment.
- Confirm what your customer will need to bring with them to their appointment.
- Confirm any next steps that you want your customer to take.
- Provide an opportunity for your customer to ask any questions.
- Provide your name and contact information.
- Thank your customer for their time.

Be Aware

- If someone answers the phone, who is not your customer, you should only confirm that you are making a courtesy call and that you will call back another time.
- It is not appropriate to leave a voicemail asking a customer to call us back when you are making a Marketing call.

Updating the customers account

- When you have made an outbound call, you should add an outgoing log comm onto the account. This helps colleagues within the business identify the reason for the call if the customer calls us back. This may be where you haven't been able to make contact with your customer, or left a voicemail, or where you have spoken to your customer.
- Your log-comm should include the reason for the call, and the action taken. E.g. Marketing call to discuss other services, message left.