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**2012 NLC PBL CLIENT SERVICE**

**FINAL CASE STUDY**

**PARTICIPANT INSTRUCTIONS**

1. You have 10 minutes to review the case.
2. Presentation time is five minutes. At four minutes the timekeeper will stand and hold up a card indicating one minute is left and at five minutes the timekeeper will stand and hold up a colored card indicating time is up.
3. The presentation is interactive with the judges who will ask questions throughout the presentation. A judge will assume the role of a Venture Bank customer.
4. You (student) will play the role of a new Customer Service Representative (CSR) for Venture Bank.
5. Each participant will be given two note cards. The notes cards will be collected following the performance.
6. Be prepared to answer questions posed by the judges.

**PERFORMANCE INDICATORS**

* Logical solution is selected and presented with positive and negative aspects of its implementation given
* Thoughts and statements are well organized and clearly stated; appropriate business language is used
* Ability to effectively communicate with customer
* Explain an effective, efficient, and spontaneous action for customer service
* Empower yourself to give efficient, accountable customer service
* Exhibits good decision-making and problem-solving skills

**CASE STUDY SITUATION**

You are a new Customer Service Representative (CSR) for Venture Bank, a full service bank in the United States.

You primarily handle customer issues over the phone, but occasionally you also handle customers in the branch. You have been trained to handle most customer complaints.

Recent Federal legislation banned a handful of bank fees, including certain overdraft and excessive late charges. Others prevent over-the-top interest rate hikes. Most recently, the Federal Reserve proposed a [cap on debit interchange fees](http://money.cnn.com/2010/12/16/news/companies/debit_card_fee_rule/index.htm?iid=EL)—what the bank charges retailers when customers swipe their credit cards.

To make up for the lost revenue, Venture began charging a $15 per month account maintenance fee on all checking accounts with an average daily balance of less than $1,000. The bank sent its customers two e-mails and one letter explaining the new charge before assessing the fee three months ago.

You will be fielding a call from a customer (judge). You should “answer the call” with the following greeting:

*“Thank you for calling Venture Bank. This is \_\_\_\_\_ (your name). How may I assist you?”*

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**JUDGES’ NOTES**

**JUDGING THE PRESENTATION**

1. This is a role-playing event with one judge assuming the role of a Venture Bank customer.
2. Review the Judges’ Instructions and the Case Study Situation. One judge will assume the customer role or each judge may vary the problem and ask questions. If all judges ask questions, consider it a family that has quite a few concerns. Remember, what you do for one presentation, must be done for all presentations.
3. After introductions, you need to explain the reason for the call and ask for some action to resolve the problem.
4. This is an interactive problem, so treat the presentation as a conversation. Time allowed is five minutes.
5. You will close the event.
6. Complete the rating sheet.

**JUDGES’ INSTRUCTIONS**

In this performance, the judge will assume the role of a Venture Bank customer.

You have been a customer of Venture Bank for over 30 years. In addition to your checking account, you have a spotless payment record for your two bank credit cards and you have over $100,000 in your savings account with the bank.

You opted to have your statements delivered electronically when the bank first offered this service, but you changed back to paper statements since your computer crashed a couple of months ago.

You receive your monthly statement in the mail and notice there is a charge of $15 for “account maintenance.” You know there have been many scams where a fake company withdraws an amount every month for the same dollar figure in order to not arouse suspicion.

You immediately call the customer service number on your statement. After being on hold for over five minutes, a customer service Rep answers. You tell her you have been a customer of Venture Bank for over 30 years and you have never seen a charge like this. Could it be a scam?

You don’t recall signing up for anything that would cost you $15 a month nor do you recall any communication from the bank about any additional charges for maintaining your account.

Your goal is to get the $45 credited back to your account and not have to pay the monthly fee.