APEX GLOBAL BANK: GENERAL FAQs & STANDARD OPERATING PROCEDURES (SOP)

Document Classification: Internal Staff Training & Customer Reference

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1. Introduction

This document serves as the "Master Knowledge Base" for Apex Global Bank (AGB). It is designed to ensure that every customer interaction—whether through a chatbot, phone call, or branch visit—is consistent, accurate, and professional.

2. General Banking "How-To" FAQs

2.1 Accessing Services

Q: Where can I find my nearest branch or ATM? A: Use the "Branch Locator" tool in the ApexOne App or visit our website. Our network includes over 5,000 ATMs globally that are free for AGB customers.

Q: How do I register for Net Banking? A: If you have an active Debit Card, visit the AGB website, click "Register," and enter your card details and the OTP sent to your registered mobile number.

2.2 Transactional Queries

Q: My transaction failed, but the money was debited. What should I do? A: Most failed transactions are auto-reversed within 24–48 hours. If the funds are not returned after 3 business days, please raise a ticket via the "Grievance Redressal" portal with your transaction reference ID.

Q: Can I transfer money to an international account? A: Yes, via the "Global Wire" section in Net Banking. You will need the recipient's IBAN/Account Number and the SWIFT/BIC code of the destination bank.

3. Standard Operating Procedures (SOP) for Staff

3.1 Customer Interaction "Do's and Don'ts"

Do	Don't
Greet the customer by their preferred name.	Never ask for a customer's PIN or CVV.
Provide a Ticket Reference Number (TRN) for every complaint.	Don't promise a resolution time shorter than the SLA.
Verify the customer's identity before discussing account details.	Don't ignore a customer who has been waiting in queue.
Use plain language; avoid complex banking jargon.	Don't share customer data with other departments without a business need.

3.2 Handling High-Stress Scenarios

- **Lost/Stolen Cards:** Prioritize these calls. Authenticate via DOB and Mother's Maiden Name, then block the card immediately.
- **Fraud Alerts:** If a customer reports a scam, immediately freeze the account and initiate the "Zero Liability" dispute process.

4. Communication Templates

4.1 Response: Acknowledging a Complaint

"Dear [Customer Name], thank you for reaching out. We have registered your concern regarding [Issue Name]. Your Ticket Reference Number is [TRN12345]. Our team is investigating, and you will receive a resolution by [Date as per SLA]. Thank you for your patience."

4.2 Response: Insufficient Documentation for KYC

"Dear [Customer Name], we are unable to process your request for [Service] as the provided [Document Name] is [Expired/Illegible]. Please upload a valid document via the ApexOne App or visit any branch to complete your request."

5. Confusing Edge Cases & Exceptions

5.1 The "Power of Attorney" (PoA) Case

- **Scenario:** A family member wants to operate an account for an elderly relative.
- **SOP:** The PoA must be legally notarized and verified by the bank's legal team. Digital

access is generally not granted to PoA holders; they must operate via branch-based requests.

5.2 Deceased Depositor Claims

- **Scenario:** Claiming funds from the account of a deceased relative.
- **SOP:** If a nominee is registered, funds are released upon submission of a Death Certificate and Nominee ID. If no nominee exists, a "Succession Certificate" or "Letter of Administration" is mandatory.

6. Digital Safety Checklist for Customers

- **Change your password** every 90 days.
- **Enable Bio-metric login** on the ApexOne App.
- **Never click on links** in SMS/Emails that ask for your banking credentials.
- **Check the 'Last Login' timestamp** every time you enter Net Banking.

7. Operational Contact Directory

Department	Contact Method	Internal Ext.
IT Support	helpdesk@apexbank.int	101
Card Hotlisting	emergency.cards@apexbank.int	999
Legal/Compliance	compliance@apexbank.int	205
Treasury (Rates)	forex.desk@apexbank.int	302

End of SOP Document *Building Excellence through Consistency.*