

The background of the slide features a person sitting in a grey office chair, seen from behind with their hands clasped behind their head. They are looking at a large screen that displays a world map. Overlaid on the map is a network diagram consisting of several glowing circular nodes connected by thin white lines. The nodes are distributed across the continents, with a higher concentration in North America and Europe. The overall color scheme is muted, with greys and blues, accented by the teal of the text and logo.

Quality Assurance

Matrix Details



Quality Evaluation Goals

At i2c, we evaluate interactions to:

- ✓ Align the customer satisfaction experience with quality monitoring scores
- ✓ Monitor the quality of service provided to our Customers
- ✓ Evaluate the customer service skills of agents
- ✓ Gauge agent's product knowledge
- ✓ Identify training needs & gap analysis
- ✓ Suggest process improvements
- ✓ Develop and implement a continual process improvement plan

i2c Evaluation Form / Score Card

i2c Evaluation Sheet		Sr	1
Version	TES 1.2	Channel	
Site	i2c	Product Type	
File ID	01.12.18	Contact Reason	
		Call Log	
		MID / Reference Number	
		Agent Name	
		Supervisor Name	#N/A
		Evaluator's Name	
		Evaluation Date and Time	
		FCR Failure Reason (if applicable)	
		P&P Failure Reason (if applicable)	
Call Scores	Total Points Earned	100	
	Total Points Possible	100	
	Call Quality Percentage	100.00%	
Answer Scheme			
Professionalism	Used appropriate opening and prepared for the call	Mastered	
	Actively listened and acknowledged concern(s)	Mastered	
	Expressed sincere and appropriate Empathy	Mastered	
	Enthusiastic & Helpful Tone	Mastered	
	Confidence & demonstrated ownership	Mastered	
	Used appropriate closing	Mastered	
	Integrity & Professionalism	Mastered	
Communication	Clear and easily understood	Mastered	
	Used appropriate word choices/phrasing	Mastered	
	Natural use of customer's name and avoided excessive Sir/Ma'am	Mastered	
Efficiency	Maintained control of the call	Mastered	
	Guided the call towards a logical resolution	Mastered	
	Utilized tools & resources efficiently	Mastered	
	Remained focused and avoided unexplained dead air	Mastered	
	Clear and concise notations	Mastered	
Resolution	Reviewed notes or history and probed as necessary	Mastered	
	Processed the customer's request and with accuracy	Mastered	
	Provided correct information and addressed all concerns	Mastered	
Policy & Procedure	Followed all relevant policy and procedures including customer verification and product up sells	Mastered	
General Feedback			

i2c Evaluation Form / Score Card

Instant Intervention Coaching	Instant Intervention Coaching Conducted?	NA
	Fly-By Coaching Conducted	NA
	Fly-By Coaching Conducted By (Name)	
	Organization Role	
	II Failure Reason	
	II Comments	
Performance Enhancement Coaching	Performance Enhancement Coaching Conducted ?	NA
	Number of Contacts Reviewed during this PEC Session	NA
	Listening Skills	Good
	Empathy	Good
	Helpful Tone/Positive Writing Tone	Good
	Confidence & Ownership	Good
	Efficiency and Call Flow	Good
	Appropriate Probing	Good
	First Call Resolution	Good
	Product Knowledge	Good
	Process Knowledge	Good
	Contact 1	Comments
	Contact 2	Comments
	Contact 3	Comments
Agent Action Plan	Disciplinary Action Required?	NA
	Disciplinary Action Taken	NA
	Refresher Training Required	NA
	Training Due Date	
	Next Coaching Date	
	Agent Comments	
	Manager Comments	
	Date	
	Agent Signature	
	Manager Signature	

Quality Parameters and Point Scale

PARAMETER	PARAMETER POINT VALUE
Professionalism <ul style="list-style-type: none"> ✓ Used Appropriate Opening & Prepared for the Call (2pts) ✓ Actively Listened & Acknowledged Concern(s) (6pts) ✓ Expressed Sincere & Appropriate Empathy (4pts) ✓ Enthusiastic & Helpful Tone (5pts) ✓ Confident & Demonstrated Ownership (5pts) ✓ Used Appropriate Closing (2pts) ✓ Integrity and Professionalism (Critical Failure) [Zeroes out the form if failed] 	24%
Communication <ul style="list-style-type: none"> ✓ Clear and Easily Understood (8pts) ✓ Used Appropriate Word Choices/Phrasing (6pts) ✓ Natural Use of Customer's Name and Avoided Excessive Sir or Ma'am (2pts) 	16%
Efficiency <ul style="list-style-type: none"> ✓ Maintained Control of the Call (5pts) ✓ Guided the Call Towards a Logical Resolution (5pts) ✓ Utilized Tools and Resources Efficiently (4pts) ✓ Remained Focused and Avoided Unexplained Dead Air (2pts) ✓ Clear and Concise Notations (2pts) 	18%
Resolution (Did Not Demonstrate in any parameter will deduct 21 points) <ul style="list-style-type: none"> ✓ Reviewed Notes or History Appropriately and Probed as Necessary to Define an Action Plan ✓ Processed the Customer's Request Accordingly and with Accuracy Ensuring FCR ✓ Provided Correct Conclusion, Correct Information and Addressed all Concerns Ensuring FCR 	21%
Policy & Procedure Adherence <ul style="list-style-type: none"> ✓ Followed all Relevant Policy and Procedures (21pts) 	21%
Total Score	100%

Grading Types

All sections have different scoring weights assigned, and are relative to the importance to our business and our customers.

Parameters within these sections are graded as:

- ✓ **Mastered** – Meets all expectations
- ✓ **Did Not Demonstrate** – Did not meet the base expectations
- ✓ **NA**– Not Applicable

Mastered

“Mastered” means the agent fully met all expectations within the parameter. .

Did not Demonstrate

“Did Not Demonstrate” means the agent failed to meet the base expectations/KPI was partially met, or had repeated flaws that impact the business or the customer. This will be noted as a coaching opportunity by the analyst/supervisor.

Not Applicable

Some parameters are “Not Applicable” based on the type of contact handled, or if the agent had no opportunity to meet the base expectation of the parameter. Because “Not Applicable” has no point value, it has no impact on the total points possible.

Critical Failure

Integrity and Professionalism

The Integrity and Professionalism parameter has a “Fatal” impact on the Quality Evaluation. A grade of “Did Not Demonstrate” in this parameter will lead to a **zero** score and disciplinary action.

- ✓ Rude
- ✓ Name Calling
- ✓ Call Avoidance via the following:
 - ✓ Hold exceeding 4 minutes
 - ✓ Hold or transfer without the customer’s knowledge
 - ✓ Unnecessary hold at the onset of the call
 - ✓ Unnecessary hold at the beginning of the call (customer’s issue not provided yet)
 - ✓ Simple call type that does not require hold
 - ✓ Agent became unresponsive
- ✓ Call riding (includes remaining on the line over 20 seconds after the customer has clearly ended the call).
- ✓ Hung up on the customer
- ✓ False notations which may include the following:
 - ✓ Notating resolution or action that did not happen on the call
 - ✓ Notation is completely different from what transpired on the call

Severe Infraction Reasons

The following two sections have a heavy impact on our customers and/or business:

Resolution - FCR

Policy and Procedure – P&P

A grade of “Did Not Demonstrate” in either of these sections will lead to Instant Intervention Coaching.

- ✓ **FCR Reasons** – These failures reasons come about when agents fail to achieve *first call resolution* by:
 - ✓ Giving incorrect information
 - ✓ Failing to execute necessary procedure to complete task at hand
 - ✓ Setting false expectations
 - ✓ Did not probe appropriately to understand the issue
 - ✓ Did not process customer’s request with accuracy
 - ✓ Did not address all of the customer’s concern
 - ✓ Did not effectively use the Tools i.e. DCFC, Emails, MCP, DB etc.
- ✓ **P&P Reasons** - These failures come about because agent fails to follow defined policy & procedures.

Phone Parameters - Professionalism

1- Used Appropriate Opening & Prepared for the Call

Agents are expected to answer calls professionally and in a timely manner. Full attention must be given to the caller at all times.

Refer to the DCFC for the appropriate Opening for each line of business.

MASTERED	DID NOT DEMONSTRATE
<ul style="list-style-type: none">Used appropriate openingPrepared for the Call	<ul style="list-style-type: none">Did not use appropriate OpeningFolksy (e.g., Hi, what's up, how's it going, etc.)Took more than 5 seconds to speakUnprepared for the callEngaged in side conversations

Calls received by Warm Transfer:

For agents/supervisors receiving Warm Transferred calls, the opening must also include:

MASTERED	DID NOT DEMONSTRATE
Thanked the customer for holding	Did not thank the customer for holding
Summarized the reason for the call as relayed by the transferring agent	Asked the customer to repeat their concerns again

Phone Parameters - Professionalism

2- Actively Listened & Acknowledged Concern(s)

Active listening is sometimes referred to as an art. It requires discipline, concentration, and actively engaging ourselves in the conversation with the customer to show that we are listening intently.

The agent should let the other person talk freely while simply comprehending what is being said. Often times the customer may be venting over a specific issue. The agent should focus on the facts and details the customer is providing and begin to formulate a resolution.

Acknowledging the customer's concerns instills confidence in the customer that the agent understands and is on the same page with them.

This is accomplished by avoiding dead air when the agent is addressed and by utilizing words or phrases of acknowledgment. In addition, making certain that the customer does not need to repeat information they have already provided.

MASTERED	DID NOT DEMONSTRATE
Actively Listened & Acknowledged Concern(s)	<ul style="list-style-type: none">Failed to listen causing the customer to repeat informationAsked questions that the customer already provided details forFailed to acknowledge all or some of the customer's concerns

Phone Parameters - Professionalism

3- Expressed Sincere & Appropriate Empathy

Customers must feel that we understand and care about their situation. Recognize that the customer's expressed emotions are indicative of the customer's mood, and we must respond appropriately. We must respond to customers in a caring manner using empathy and expressions of concern. **Sincere** empathy is an important method used to connect with the customer thereby facilitating a resolution.

MASTERED	DID NOT DEMONSTRATE
Expressed Sincere & Appropriate Empathy	<ul style="list-style-type: none">• Insincere apologies• Pointed out customer errors in a judgmental or attacking manner
Delivered bad news with a positive expression	<ul style="list-style-type: none">• Failed to display sensitivity when delivering difficult messages to customer• Used negative word choices or phrases while communicating bad news

Exemplary Empathy Phrases

"I understand this must be frustrating, please allow me to look into this for you."

"I am sorry to hear what happened. I will get this taken care of right away Mr./Mrs. Customer."

"I understand your situation; please allow me to help you resolve this issue right away."

"I know how difficult things must be; I will work to resolve this for you."

"I am sorry you have had to call multiple times; please allow me to look into this for you."

Phone Parameters - Professionalism

4- Enthusiastic & Helpful Tone

Interaction with the customer must display a **high energy level** and positive impression that shows the customer we are willing and able to resolve all of their questions and concerns.

MASTERED	DID NOT DEMONSTRATE
<ul style="list-style-type: none">• Smiled• Enthusiastic• Displayed a positive, helpful tone	<ul style="list-style-type: none">• No verbal smile detected during the call• Was clearly unenthusiastic. Showed no eagerness, interest, or excitement to assist the customer• Was clearly unhelpful in either tone or expression• Flat or robotic tone

5- Confident & Demonstrated Ownership

Ownership Phrases must be used in order to demonstrate our “willingness to help” attitude. We must use words that are a representation of i2c such as “we” and “I,” and avoid words that imply that we are not part of, or in agreement with i2c, such as “they.” The agent should use phrasing that inspires confidence in their knowledge and provides solutions.

MASTERED	DID NOT DEMONSTRATE
<ul style="list-style-type: none">• Displayed a high level of confidence• Demonstrated an ownership mindset	<ul style="list-style-type: none">• Hesitant• Excessive fillers• Failed to demonstrate ownership of the customer’s concerns

Phone Parameters - Professionalism

6 - Used Appropriate Closing

Before concluding the call, the agent must ensure all of the customer's questions, concerns, or issues have been resolved. This can be confirmed by one of the following 2 methods:

Probing for additional assistance.

Example: "Is there anything else I can assist you with?"

-OR-

An affirmation statement from the customer after providing the resolution. Examples:

Ok

Ok, great

Thanks, you helped me

Thanks, you answered my question

That's all I needed

When the customer uses an affirmation statement after the agent has provided the resolution, it is implied their issue has been resolved. The agent is not required to probe for additional assistance and can simply close the call appropriately.

MASTERED	DID NOT DEMONSTRATE
<ul style="list-style-type: none">Used Appropriate Closing	<ul style="list-style-type: none">Unprofessional closing – SlangNo closing offered

Phone Parameters - Professionalism

7 - Integrity and Professionalism (Critical Failure)

Proper telephone etiquette is one of keys to representing i2c in a professional manner while also maintaining customer satisfaction.

The agent must maintain a polite, amicable tone with customers. Even if a customer becomes frustrated or irate, the agent must never mimic their negative tone.

Maintaining a calm manner goes a long way when trying to reach a compromise with a customer.

At i2c, a lack of integrity and unprofessionalism is not tolerated and carries severe disciplinary action. A markdown in this area results in a **0%** score for the evaluation.

Phone Parameters - Communication

- 8 - Clear and easily understood
- 9 - Used appropriate word choices/phrasing
- 10 - Natural use of customer's name and avoided excessive Sir/Ma'am

The agent is expected to be clear, easy to understand, and use appropriate word choices. In pursuit of this, we must utilize correct grammar, avoid jargon, appropriately match the customer's pace and style, and articulate clearly. Ultimately, we want to ensure the customer easily comprehends our conversation and does not ask us to repeat the same information.

MASTERED	DID NOT DEMONSTRATE
Clear and easily understood	<ul style="list-style-type: none">• Did not provide understandable solutions• Spoke too quickly or slowly during the course of the call impacting the caller's understanding• Too wordy with explanation impacting the customer's understanding• Accent impacted the customer's understanding
Used appropriate word choices/phrasing	<ul style="list-style-type: none">• Awkward phrasing or sentence structure• Improper grammar• Jargon
Natural use of customer's name and avoided excessive Sir or Ma'am	<ul style="list-style-type: none">• Did not address customer by name• Used excessive Sir/Ma'am

Phone Parameters - Efficiency

- 11 - Maintained control of the call
- 12 – Guided the call towards a logical resolution
- 13 - Utilized tools & resources efficiently
- 14 - Remained focused and avoided unexplained dead air
- 15 - Clear and concise notations

The agent must **guide** the call towards a logical resolution. The agent is the subject matter expert and the customer looks to the agent for a comprehensive resolution to their issues and concerns, thus dictating the direction of the call. This also includes avoiding extra or unrelated conversations that are outside of normal rapport building.

Asking Appropriate Probing Questions helps to define an action plan to assist the customer in resolving their concerns. Probing is the process of asking related, information-gathering questions to provide the most accurate solution. In some cases the customer will thoroughly communicate their concerns so that the agent will be able to arrive at the solution without further probing questions.

The agent is expected to utilize the available tools and resources quickly, efficiently, and effectively. This includes reviewing all appropriate screens and areas of the account to ensure complete understanding the customer's account status and history.

Notations must include the reason of the call and actions taken by the agent.

Phone Parameters - Efficiency

MASTERED	DID NOT DEMONSTRATE
Maintained control of the call	<ul style="list-style-type: none"> • Caller led the conversation • Agent made insufficient attempts to bring the customer back on point. • Did not attempt to avoid unrelated, or unnecessary conversation • Inability to recognize when to seek supervisory assistance
Guided the call towards a logical resolution	<ul style="list-style-type: none"> • Did not guide the call in an efficient manner • Inefficient call flow • Did not follow any logical order in presenting resolutions • Asked irrelevant or unnecessary questions • Call exceeded a reasonable AHT expectation as related to customer's issue • Shared information unrelated or unhelpful to the customer.
Utilized tools and resources efficiently	Navigation of system tools clearly inefficient
Remained focused and avoided unexplained dead air	<ul style="list-style-type: none"> • Excessive periods of dead air • Unexplained Dead Air following a statement from the customer • Agent was not focused on the task at hand and appeared distracted
Clear and Concise Notations	<ul style="list-style-type: none"> • Notations regarding the general issue were unclear or incomplete. • Did not closely follow Standardized Notations concept.

Example for Incomplete and Insufficient Notations:

Agent explained the transaction that the customer was calling about and failed to include it in his/her notes. e.g. trans inq, DD inq.

Phone Parameters - Resolution

- 16 - Reviewed notes or history and probed as necessary
- 17 - Processed the customer's request and with accuracy
- 18 - Provided correct information and addressed all concerns

What does the customer want?

“No wait and somebody with the authority to handle matters for me quickly and personally.”

Customers reasonably expect that a problem will arise periodically. They are generally willing to accept and forgive the occasional occurrence of such problems. That is why they are glad we have a call center. In fact, if their experience is a positive one, and their problem is resolved on the FIRST call, it is an experience that will actually increase their loyalty.

To attain First Call Resolution (FCR) we must provide the customer with accurate and complete information so they can make an informed decision for their personal needs. This includes all options and recommendations that best fit their needs and resolves their issues.

Phone Parameters - Resolution

MASTERED	DID NOT DEMONSTRATE
Reviewed notes or history appropriately and probed as necessary to define an action plan	<ul style="list-style-type: none"> • Did not review notes or account history appropriately in order to define an action plan • Did not effectively clarify concerns with appropriate and relevant probing questions • Did not ask the necessary questions to arrive at the resolution
Processed the customer's request accordingly and with accuracy ensuring FCR	<ul style="list-style-type: none"> • Did not process the customer's request accordingly • Did not update or enter the customer's information • Did not update or enter the customer's information accurately
Provided correct conclusion, correct information and addressed all concerns ensuring FCR	<ul style="list-style-type: none"> • Did not provide enough information to reasonably ensure First Call Resolution • Provided inaccurate information that impacted First Call Resolution • Provided incorrect conclusion • Did not discuss all available options or recommendations to resolve the customer's concerns • Failed to explore all available options to resolve the customer's concerns

Phone Parameters – Policy and Procedure Adherence

19 - Followed all relevant policy and procedures including customer verification and product up sells

We must follow all internal policies and procedures for handling a customer's issues and requests. This includes but is not limited to:

Customer Verification: Appropriately securing the account by verifying the customer. Customer verification should occur within the beginning stages of the call. This also includes card replacement verification.

Hold and Transfer Procedures: Following hold and transfer procedures. Do not exceed allowable hold times.

Supervisor Request: The team member must follow the escalation policy and procedure.

Offer CSAT Wherever applicable

Disclaimers: Provide mandatory disclaimers

Upsell products: Pitch required upsell products and services appropriately.

Credits and Fee waivers: Follow all policies related to courtesy credits and fee waivers.

Ticket creation: Follow all procedures related to ticket creation

Notations: Notating the account(s).

Phone Parameters – Policy and Procedure Adherence

MASTERED	DID NOT DEMONSTRATE
Followed all relevant policy and procedures	<ul style="list-style-type: none">• Did not follow policy or procedure in any instance• Failed to verify the customer• Did not follow supervisory request procedure• Did not offer required up sell products or services appropriately• Did not adhere to mandatory scripting or disclaimers• Did not offer CSAT• Did not notate the account(s)• Notes were not entered on correct account• Failed to notate appropriate ticket(s)

FCR and P&P Failure Reasons

FCR Reason	P&P Reason
Account Alerts	Account Closure and Refund Process
Account History/Details	Agent accessed customer's online account using their user ID, password or temporary password
Activation Funding Issues/Error	Agent failed to report suspicious activity
Activation Status	Agent updated the customer's address to a PO box or a business address
Add Funds - DD/Reload/Send Money	Agent used the verbiage "free" when discussing AFS benefits
ATM PIN Reset or Set up Issues	Asked for full Card Number
Card Closure - Negative Balance	Asked for PIN
Card Delivery Timeframe	Balance Transfer Policy
Card Fees/ Limits/Usage/HOOP	Call Transfer P&P
Card Info	Card Replacement P&P
Card PIN Status	Cardholder Information Maintenance Policy
CH Disputes - Improper Expectations	Change of Address Policy
CH Disputes - Transaction Information	Credit Without Offsetting Sale Process
Compliance Blocks - Inaccurate Information	CSAT Transfer Policy
Credit With No Offsetting Sale	Customer Verification Process
DB - Did not ask relevant questions/Did not advise of required documents	DD Enrollment Process
DB - Did not Create Ticket	DD Information Retrieval Process
DB - Incomplete Case, Incorrect Info or Status	DDNP Procedures
DB - Incorrect Expectations, Next Steps and/or SLA	Escalations
DD Enrollment	Failed to escalate a high risk call

FCR and P&P Failure Reasons

FCR Reason	P&P Reason
DD Status	Failed to file a dispute and/or persuaded the customer from filing
Declined Transaction – Incorrect/Incomplete Info	Failed to send an Account statement for a dispute (60 days)
Early Direct Deposit	Fee Reversal Policy
Failed Accuracy	High Risk Compliants
FedEx – Fees/Timeframe/Tracking	ID Theft Process
ID Theft	Instant Authentication process
Invalid PIN Attempt	Merchant Verification Policy
Merchant Verification	Notations Policy
MMF Date and Amount	Pre Authorization Reversal Process
MoneyGram Reload Inquiries	Provided information to a 3rd party without CH authorization
Online Bank Transfer	Reciting Address/Account Info Proactively
Online Bill Pay	Script Adherence – Card Replacement
Other Delivery Timeframe – Refund Check, Paper Statements	Script Adherence – Compliance
Paper Checks	Script Adherence - Visa Refund Policy
Pending Transaction – Incorrect Info	Script Adherence- Dispute Informaion
Refund Request – Incorrect Information/Timeframes	Script Adherence- Pre Authorizaion Disclaimer
Reload Fees & Limits	Script Adherence- SMS Alerts
Reload Issues/Error	Script Adherence- US Patriot Act Notice
Restaurant.com	Self Service
Send Money	Sent account information to a 3rd party regardless of customer's permission/requests
Transaction Confirmation	SSN/DOB/Name Update Procedures
Transaction History/Details	Transaction Dispute Process
Website Information/Usage	

Thank You

Smarter Payments | Integrated Commerce

