**Source Of Knowledge (SOK) for Banking Customer Support Assistant**

**1. Company Policies**

**Code of Conduct**

* Treat customers with respect and professionalism.
* Maintain confidentiality of customer information.
* Follow ethical standards in all interactions.

**Customer Privacy Policy**

* Customer data is protected under GDPR and CCPA regulations.
* Data is only shared with authorized personnel or with customer consent.
* Secure storage and encrypted transmission of sensitive information.

**Escalation Procedures**

* Level 1: Addressed by customer service agent.
* Level 2: Escalate to supervisor if unresolved within 24 hours.
* Level 3: Compliance team for regulatory issues (contact: [compliance@bank.com](mailto:compliance@bank.com)).

**Compliance Guidelines**

* Adhere to AML (Anti-Money Laundering) and KYC (Know Your Customer) regulations.
* Verify customer identity for transactions above $10,000.

**Dress Code & Remote Work Policy**

* Business casual for in-office staff.
* Remote work: Professional appearance for video calls, stable internet required.

**2. Product & Service Information**

**Types of Accounts**

***Savings Account***

* Features: High-yield interest (2.5% APR), online banking.
* Eligibility: 18+, minimum deposit $100.
* Withdrawal Rules: 6 free withdrawals per month, $5 fee thereafter.

***Checking Account***

* Features: Free online banking, debit card, mobile app.
* Overdraft: $35 fee, optional overdraft protection ($10/month).
* Fees: No monthly fees with $1,000 minimum balance, else $12/month.

***Business Account***

* Requirements: Business registration, EIN, $500 minimum deposit.
* Benefits: Free wire transfers, dedicated account manager.

**Credit Cards**

* Types: Rewards Card (1% cashback), Travel Card (2x points on travel), Secured Card.
* Eligibility: 18+, credit score 600+ for Rewards/Travel, no credit check for Secured.
* Interest Rates: 15-22% APR based on creditworthiness.

**Loans**

* + Personal Loan: $1,000-$50,000, 5-12% APR, 1-5 year terms.
  + Auto Loan: $5,000-$100,000, 4-8% APR, 2-7 year terms.
  + Mortgage: Fixed (3.5-5.5% APR) or adjustable rates, 15-30 year terms.
  + Business Loan: $10,000-$500,000, 6-10% APR, collateral required.

1. **Account Cycles & Cut-Offs**

* Cycle A: 1st to 30th of each month.
* Cycle B: 7th to 6th of next month.

* Cycle C: 15th to 14th of next month.
* Payment Window: 21 days from cut-off date to pay.
* Late Payment Policy:

1. Fee: $25 for payments after 21-day window.
   * 1. Grace Period: 5 days after due date, no credit impact if paid.
     2. Credit Impact: Reported to credit bureaus after 30 days late.
   * Tip: Remind customers to pay before the due date to avoid late fees.
2. **Frequently Asked Questions (FAQs)**
   * How to reset a customer password?
     1. Log into Customer Lookup Tool, select "Reset Password", send temporary link to customer’s email.
   * What to do if a customer reports fraud?
     1. Freeze account, file report in Fraud Detection System, escalate to Fraud Team [(fraud@bank.com](mailto:fraud@bank.com)).
   * How to update customer contact info?
     1. Verify customer identity, update in Customer Lookup Tool, confirm changes with customer.
   * What documents are needed for account opening?
     1. ID (passport/driver’s license), proof of address, SSN/EIN.
3. **Technical Help**
   * System Login Issues: Clear browser cache, try incognito mode, contact IT if unresolved.
   * Password Reset Steps: Use "Forgot Password" link, contact IT for manual reset.
   * Customer Lookup Tool: Access via intranet, search by name/SSN/account number.
   * File a Report: Use Report Portal, select issue type, submit within 24 hours.
   * IT Support: Email [(it@bank.com](mailto:it@bank.com)), Phone (1-800-555-1234), Hours (9 AM-5 PM).
4. **Process Flows & How-Tos**

**Opening a New Account**

1. Verify customer identity (ID, SSN, address).
2. Check eligibility in Customer Lookup Tool.
3. Create account in Banking System, issue account number.

4. Provide welcome kit (online or physical).

**Processing a Loan Application**

1. Collect application and documents (ID, income proof).
2. Run credit check via Credit Bureau API.
3. Approve/deny based on credit score and policy.
4. Notify customer within 3 business days.

**Handling Customer Complaints**

1. Log complaint in CRM system.
2. Acknowledge within 24 hours, resolve within 5 days.
3. Escalate to supervisor if needed.

**Reporting Suspicious Activity**

* 1. Flag account in Fraud Detection System.
  2. Collect details (transaction ID, date, amount).
  3. Submit report to Compliance Team.

1. **Glossary**
   * Cut-off Date: Last day of an account cycle.
   * Cycle: Billing period for account statements.
   * Overdraft: Withdrawal exceeding account balance.
   * APR: Annual Percentage Rate, cost of borrowing.
2. **Contact Directory**
   * Internal Contacts:
   1. Supervisors: Jane Doe [(jane.doe@bank.com](mailto:jane.doe@bank.com), 1-800-555-5678).
   2. IT: [it@bank.com](mailto:it@bank.com), 1-800-555-1234.
   3. HR: [hr@bank.com](mailto:hr@bank.com), 1-800-555-9012.
   4. Compliance: [compliance@bank.com](mailto:compliance@bank.com), 1-800-555-3456.

* External Contacts:
  1. Emergency: 911.

1. Partner Banks: First National (1-800-555-7890), City Bank (1-800-555-2345).

**9. Quick Reference Charts**

**Account Types Comparison**

|  |  |  |  |
| --- | --- | --- | --- |
| **Account Type** | **Min. Deposit** | **Fees** | **Benefits** |
|  |  |  |  |
| Savings | $100 | $5/withdrawal after 6 | 2.5% APR |
|  |  |  |  |
| Checking | $0 | $12/month if < $1,000 | Free debit card |
|  |  |  |  |
| Business | $500 | None | Free wire transfers |
|  |  |  |  |

**Cycle and Payment Calendar**

|  |  |  |
| --- | --- | --- |
| **Cycle** | **Dates** | **Payment Due** |
|  |  |  |
| A | 1st-30th | 21 days after 30th |
|  |  |  |
| B | 7th-6th | 21 days after 6th |
|  |  |  |
| C | 15th-14th | 21 days after 14th |
|  |  |  |

**Fee Schedules**

* Overdraft: $35.
* Late Payment: $25.
* Checking Account: $12/month if balance < $1,000.

**10. Search Functionality**

* + Employees can search by keywords (e.g., "cycle B", "fraud", "reset password").
  + Results include relevant sections or FAQs from this document.

1. **How do I create a report for a customer?**

* Go to the **Reports** section.

* + Click **"Report Issue"**.
  + Select a customer (use the Customer Look Up if needed).
  + Fill in the **Subject**, **Report Type** (Product, Customer Information, Balance, Other), **Priority** (Low, Medium, High), and **Description**.
  + Click **Submit Report**.
  + The report will appear in the reports list for that customer.

1. **What are the types of accounts?**
   * **Checking Account:** Used for daily transactions, may have overdraft protection.
   * **Savings Account:** Used for saving money, usually earns interest.
   * **Loan Account:** Tracks borrowed funds and repayments.
   * **Credit Card Account:** For credit card transactions and balances.
   * **Debit Card Account:** Linked to checking or savings for direct withdrawals.
2. **What are the account cycles and cut-off dates?**
   * **Cycle A:** 1st to 30th of each month.
   * **Cycle B:** 7th to 6th of the next month.
   * **Cycle C:** 15th to 14th of the next month.
   * **Payment Due:** Customers have 21 days from the cut-off date to pay.
   * **Late Payment:** Payments after the due date may incur fees.
3. **How do I look up a customer?**
   * Go to **Customer Look Up**.
   * Enter the customer’s account number (e.g., ACC987654321).
   * Click **Search**.
   * Customer information, products, and comments will be displayed.
4. **How do I add a comment to a customer’s record?**

* In the **Customer Look Up** page, scroll to the comments section.
* Type your comment and click **Comment**.
* Your comment will be added to the customer’s history.

1. **How do I view a customer’s products?**
   * After selecting a customer, go to the **Products** section.
   * Products are grouped by account type (Checking, Savings, Loan, etc.).
   * You can see account numbers, status (Active/Inactive), balance, and open date.
2. **What do the report statuses mean?**
   * **Open:** The report is new and needs attention.
   * **In Progress:** Someone is working on the report.
   * **Resolved:** The issue has been addressed.
   * **Closed:** The report is finalized and closed.
3. **What are the priorities for reports?**
   * **Low:** Not urgent, can be handled in routine.
   * **Medium:** Needs attention soon.
   * **High:** Urgent, requires immediate action.
4. **What is the Agent Bar at the top?**
   * Shows your name and current AUX (status).
   * AUX options: Ready, After Call, System Issue, Break, Lunch, Out Of Work (OOW).
   * The timer shows how long you’ve been in the current AUX.
   * Change AUX as needed; timer resets on change.
5. **How do I log out?**
   * Click the **Logout** button in the left side menu.

**11. What is the Source Of Knowledge (SOK)?**

* A page where you can search for company policies, product info, and process guides.
* Example topics: account types, cut-off cycles, payment rules, escalation procedures.

**12. What is the Get Assistance page?**

* A page to chat with the AI assistant for help with app usage, policies, or customer questions.

**13. Sample Company Policies**

* **Customer Privacy:** Never share customer data outside authorized channels.
* **Escalation:** Use the Reports section to escalate issues you cannot resolve.
* **Compliance:** Always verify customer identity before making changes.

**14. Glossary**

* **Cut-off Date:** The last day of the billing cycle.
* **Cycle:** The period between two cut-off dates.
* **AUX:** Agent status (Ready, Break, etc.).
* **Overdraft:** When a checking account balance goes below zero.

**15. Sample FAQ**

* + **Q:** How do I reset a customer’s password?

1. Use the system’s password reset tool or escalate via a report if you don’t have access.
   * **Q:** What if a customer reports fraud?
2. Escalate immediately using the Reports section and mark as High priority.