

WELCOME TO DAMART MODULE 3 Part 1



Purpose of the Training

- to learn how to place a Personal Account order
- to learn and develop new skills and gain knowledge that is essential to carrying out your job role.

Agenda:

Timing –

Placing a Personal Account order - slide 5

- Order including special offers slide 9
- Delivery normal or express delivery slide 27
- Payment- personal account option slide 30

Timing –

Script outline – slide 32

Timing –

What is a Damart Personal Account? - slide 34



By the end of this session, you will be able to do:

- ✓ Explain what a Personal Account is and how it works.
- ✓ Recognise who the Financial Conduct Authority (FCA) are and what they do.
- ✓ Know what a Consumer Credit Agreement is and why they are important.
- ✓ Place a standard order whilst adhering to the security procedures

Placing A 'Personal Account' Order

Opra Demo

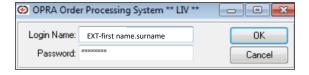
How To Log Into Opra

Click on the Opra Live icon. OPRA Live



(In the case of training you must use OPRA UAT)

The following screen will open requesting you to input your Login Name and Password.



The Login Name will be EXT- your first name.your surname

Password will be the password of your choice. (It must be at least 14 digits long, include a capital letter, a number, and a special character, for example: Yellowbanana1?)

Once entered click OK.

IMPORTANT!

LOGGING ON FOR THE FIRST TIME – CHANGE OF PASSWORD

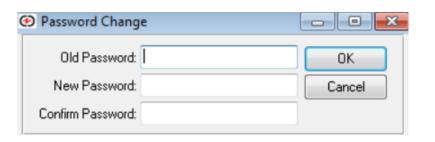
When logging on for the first time you will be prompted to change the password to a password of your choice.

STEP 1: Type in your old password.

STEP2: Type in your new password.

STEP 3: Confirm new password.

STEP 4: Click OK to make the change.



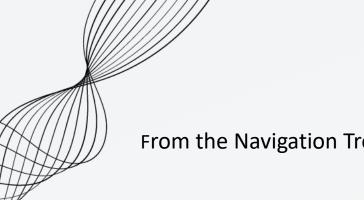
REMEMBER:

You will **NEVER** be asked for your password.

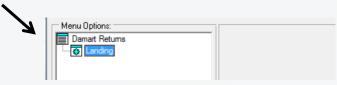
DO NOT write your password down.

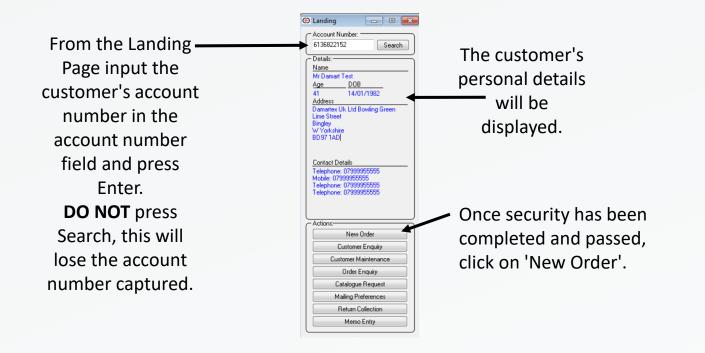
DO NOT share your password with anyone.

AS A SECURITY MEASURE YOU WILL BE REQUIRED TO CHANGE YOUR PASSWORD EVERY 90 DAYS. THE SYSTEM WILL PROMPT THIS CHANGE.



From the Navigation Tree double click on 'Landing'.







For Security Purposes you must ask the customer to confirm:

THEIR FULL NAME (including first name)
THE FIRST LINE OF THEIR ADDRESS



THIRD PARTY SCENARIO

Who is a Third Party?

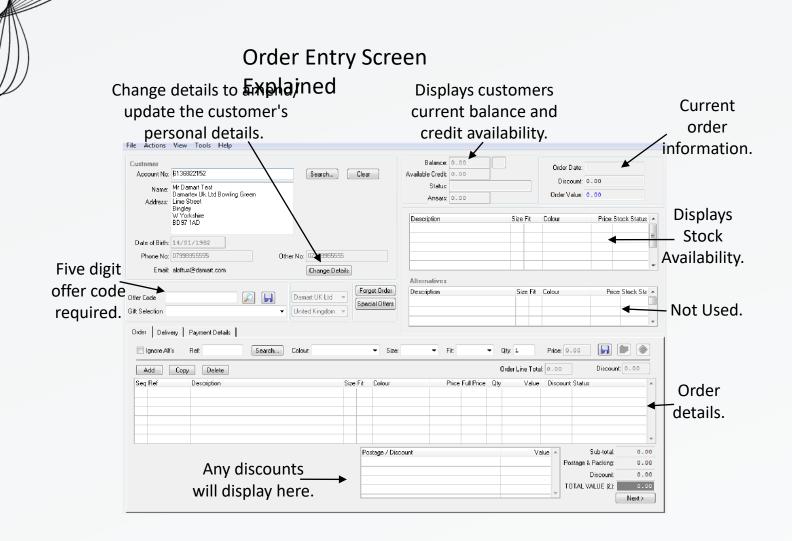
Anyone calling on behalf of the customer such as a relative, carer, friend etc.

For Security Purposes you must ask the third party to confirm:

THE CUSTOMER'S FULL NAME
THE CUSTOMER'S FIRST LINE OF ADDRESS
THE CUSTOMER'S DATE OF BIRTH

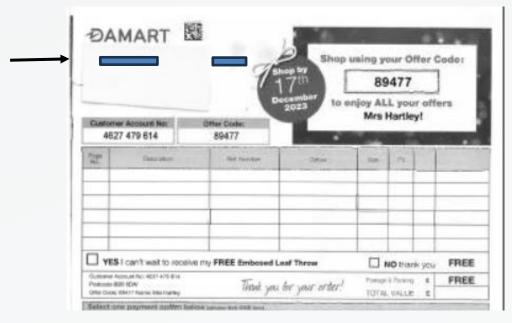
OR THE CUSTOMERS (TELEPHONE NUMBER) OR (THEIR LAST ITEMS ORDERED).

IMPORTANT! If the Third Party does not pass the security questions, ask if the customer is there to give authorisation to use the account on their behalf, if not there ask the Third Party to call back when the customer is available.



Where can the account number be found?

Our account number is always 10 digits long and can be found underneath the customer's name and address on the order form.



The account number can also be found on statements and despatch notes.

Change Details

If the customer has any missing details, please ask and add to the system by clicking on Change Details. [Change Details]

Complete and click ok.



IMPORTANT!

IF THERE IS A CHANGE TO THE ADDRESS. THE UPDATE WILL NOT BE DISPLAYED STRAIGHT AWAY ON THE ORDER SCREEN.

IF YOU ARE UNSURE THAT THE CHANGE OF ADDRESS HAS BEEN PROCESSED, YOU CAN CHECK ON THE ORDER ENQUIRY SCREEN.

IMPORTANT!

IF THE EMAIL ADDRESS IS 'RED', THIS INDICATES THAT IT IS NOT RECOGNISED BY THE SYSTEM, ASK THE CUSTOMER TO CONFIRM AND INPUT AGAIN. (EVEN IF IT IS THE SAME).

NOTE: **DO NOT** ask for an email address. They may have been asked before and we do not want to annoy the customer.

DO NOT update any personal details provided by a Third-Party Caller.

Ask the customer for their offer code.

(1) Enter the offer code.

Offer Code

Gift Selection

(2) Click Save.

What is an offer code?

Offer codes are usually a 5-digit number or word, for example WINTER. They can be found on the customer's order form, invoice, statements or emails.

Only one offer code is allowed per order.

Why do we need an offer code from the customer?

- The system will not allow you to process the order without one.
- It allocates any discounts, free gifts, free postage and packing the customer has been given.
- Only 1 offer code can be used per order.
- The Marketing Department can see the success of a catalogue/ offer by how often it is used.

Where else can an offer code be found?

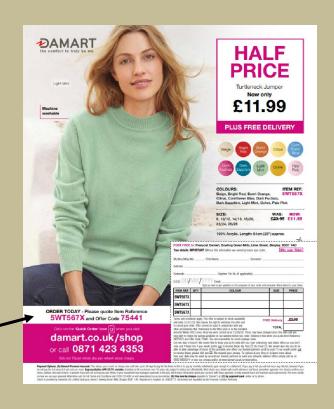
OFF THE PAGE (OTP) ADVERT

An 'OTP' advert is used to recruit new customers.

We advertise a product in selected newspapers or magazines usually at half price with free postage and packing.

To take advantage of this offer, the offer code must be provided.

The offer code can be found here along with the reference number for the item.



Where else can an offer code be found?

MEDIA INSERT

Is a 32-page mini catalogue which is inserted into various national magazines and newspapers and used to recruit new customers.

The media inserts offer many items half price with free postage and packing.

To take advantage of this offer, the offer code must be provided.

The offer code can be found either:

- on the front page of the catalogue
- the 2nd page
- or on the order form at the back.



Where else can an offer code be found?

THE WEBSITE

The offer code can be found on the home page and usually offers a discount.

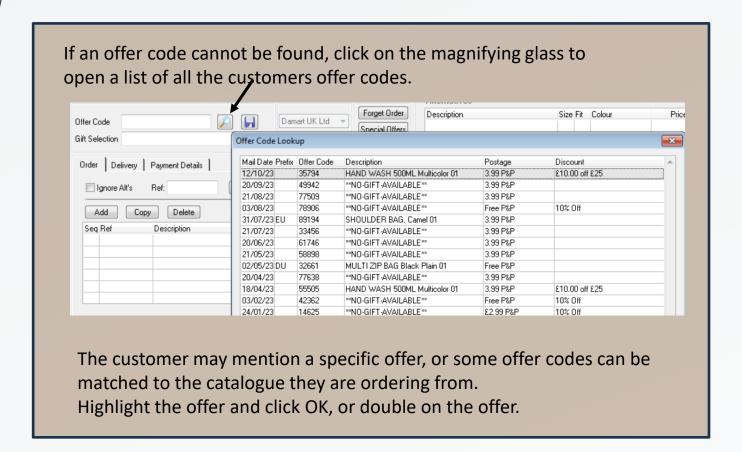
To take advantage of this offer, the offer code must be provided.



NOTE:

Support the customer when locating an offer code, they may not know where to find it.

What if an offer code cannot be found?



You are now ready to take the order details from the customer.

The first thing you will need is the reference number. Each reference number is made up of:

- 3 letters
- 3 numbers
- normally an x (multiple colours to choose from), can be a '0'

The codes are unique to each catalogue: For example:

ABC123X

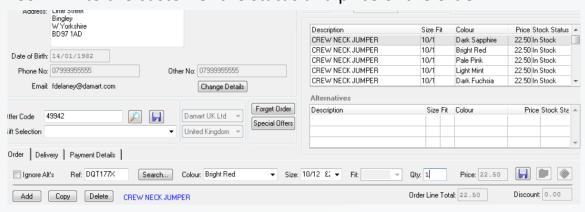
AB is the	T123 is	X indicates
catalogue prefix.	the item reference.	choice of colour.
P 101111		55.55

NOTE: If a customer is ordering from 'Off The Page' sometimes the prefix will feature a number.

Input the reference number, colour, size, (fit if applicable). Click in Quantity to view stock availability.



The box above the order line advises of stock availability. Confirm to the customer the status and price of the order.



Click losave the item to the order.

Repeat the process for each order line.

The last item entered will always be at the top.

Example of sizing

LADIES		
SIZE EXAMPLES	FIT EXAMPLES	
Single sizes –10, 12, 14, 16 etc	Bra (cup sizes) - A, B, C, D etc	
Dual sizes – 10/12, 14/16, 18/20 etc	Shoe widths – D, E, EE, EEE	
Standard – small, medium, large (S, M, L)	Inside leg length – 25, 27, 29, 31, 33	
MENS	HOUSEHOLD	
SIZE EXAMPLES	HOUSEHOLD	
Waist – 30, 32, 34, 36, 38, 40 etc	Rugs, curtains – 01, 02, 03 etc (dependant on sizing)	
Standard – small, medium, large (S, M, L, XL, 2XL, 3XL)	Bedding – duvets, covers – S, D, K (Single, Double and King	
	Duvet Togs - (warmth) - 4.5, 10.5, 13.5 and 15 tog	

^{*}More detailed sizing information can be found on the Damart website.



Ecru

Amethyst

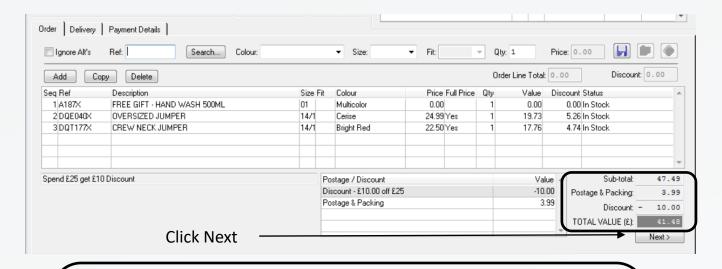
Pistachio

Ochre

Chilli Pepper

Petrol

Once the order is complete, confirm the total value of the order and what it includes i.e. postage and packing, any discounts or free gifts.



NOTE:

Any set discount will be apportioned across the order lines. (see example above).

We do not need to advise the stock status of the free gift, unless the customer asks.

The customer will also be entered into the Grand Prize Draw.

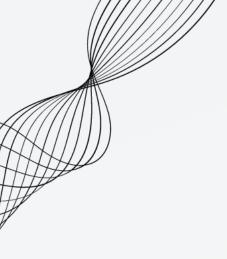


IMPORTANT!

If a customer does not wish to be entered into the prize draw for religious or moral reasons, or if the customer associates it with gambling a comment must be placed on their account explaining that they want to opt out.

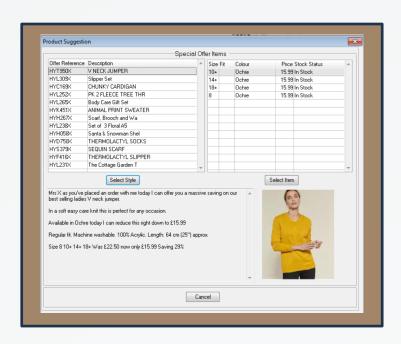
Grand Prize Draw

- Entries into the prize draw can be made between the 1st January and the 31st December.
- The Grand Prize Draw consists of one prize of £50,000 cash and is awarded to the first eligible name drawn at random.
- All entrants must be residents in the United Kingdom, be aged 18 and over and be the account holder.
- The winner is announced 30 days after the closing date and are contacted initially by phone and a presentation is arranged to present the cheque.
- Terms and conditions can be found on the Damart website.



Special Offers

A list of 'Special Offers' will pop up on your screen. Select one of the 'special offers' to promote to the customer. All Special Offer reference numbers will start with 'HY'.



If the customer says 'yes' - double click on the item size and colour to add to the order, click save.

If the customer says 'no' - click Cancel.



Delivery

EVRi deliver and collect our parcels.

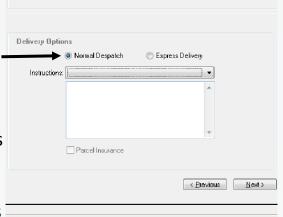
We offer 2 types of delivery:

Normal despatch: received within 7 days.

Cost: £3.99

Express delivery: received in 2 working days Cost: An additional £3.00 (Total cost £6.99)

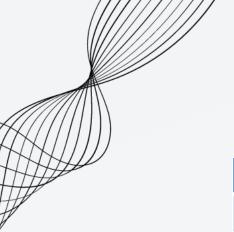
We always promote Express Delivery unless told otherwise.



Example scripting:

"For an additional £3.00 I can offer you express delivery which means your parcel will be with you on (state actual day of delivery)"

Select the delivery option.





Express Delivery

DAY OF ORDERING	DAY OF DELIVERY
Monday	Wednesday
Tuesday	Thursday
Wednesday	Friday
Thursday	Saturday
Friday (before 2.30pm) Friday (after 2.30pm)	Monday Tuesday
Saturday	Tuesday
Sunday	Tuesday

NOTE: At the warehouse a 'next day' sticker is stuck onto the parcel, this is to alert the warehouse that the parcel must leave the next day, it does **NOT** indicate that it will be with the customer the next day. We currently DO NOT offer next day delivery.



Delivery Instructions

We **do not** promote adding delivery instructions however the customer may ask us about it.

We will add an instruction if the customer asks.

We can add a <u>brief</u> delivery instruction.

Click on the drop-down arrow to select an instruction or input your own.

Parcel Insurance
Not used.

Previous Next>

Note: There is room to add up to

32 characters.

Be aware this message will be received by EVRI.

If indicated on the instruction 'leave with neighbour at no The courier will only deliver to the same street, if the address is further away, the courier will not deliver to that address.

Click Next

Payment

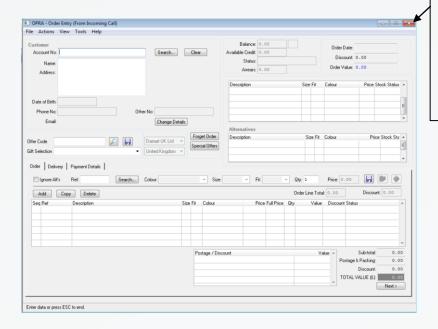
Available credit indicates that the customer has a Personal Account 00 Order Entry File Actions View Tools Help Ask the customer if Belance: 0.00 Order Date: 06/12/2023 Available Credit 0.00 they would like this Discourc 0.00 Areas: 0.00 order placing on Price Stock Status .* Size Fit their Personal Date of Birth: Phone No: Account. Email Change Details Offer Code 10015 By default, Personal Account is already Exect / Debit Card selected. Payment Details Anount 29.98 Account Title: Click Pay/ Complete.

Pay / Consiste

Order Processed

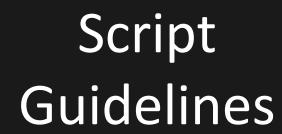
A blank screen indicates that the order has been processed.

You are now ready to take your next order call.



Click on the cross in the top right-hand corner to return to the Landing page.

All orders are 'Real Time' so once processed they cannot be amended.



SCRIPT GUIDELINES

"Good morning/ afternoon/ evening...... speaking. Can I take your account number please?"

"Thank you, could you confirm your full name and first line of your address please?"

"Thank you, could I now take the offer code that you would like to use with this order?"

"Thank you, and what's the reference number of your item you would like to order today?"

"What colour would you like?"

"What size would you like?"

"That's <confirm stock status> at £x"

NOTE: Continue until the order is complete, confirming the price and status of each item ordered.

PROMOTE SPECIAL OFFER (IF APPLICABLE).

Confirm the total value of the order. "Your total value of your order is £x. This includes (any discounts, free postage, free gifts etc)

PROMOTE EXPRESS DELIVERY

"For an additional £3.00 I can offer you express delivery which means your parcel will be with you on (state actual day of delivery)"

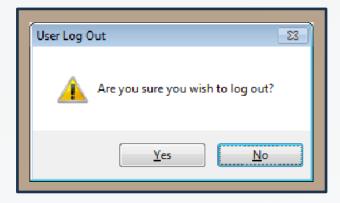
PAYMENT: Would you like this adding to your Personal Account?

NORMAL DELIVERY "Thank you for your order today, it will be with you within 7 days" EXPRESS DELIVERY "Thank you for your order today, it will be with you on <state day>

How to Log Out

Click on the cross in the top right-hand corner of the screen.

The system will prompt:



Click 'Yes'

You are now logged out of Opra.

What is a Personal Account? - Recap

A Personal Account allows the customer to obtain goods before payment is received – TRY BEFORE YOU BUY.

Each month, on the same date, a statement is sent either:

BY POST or

EMAIL (the email advises the customer to log online to view their statement)

The statement details the customers outstanding balance.

The customer can choose to:

PAY THE BALANCE IN FULL WITH NO INTEREST APPLIED or

PAY IN INSTALMENTS WITH INTEREST. (This option will enter the customer into a credit agreement).



Benefits of a Personal Account



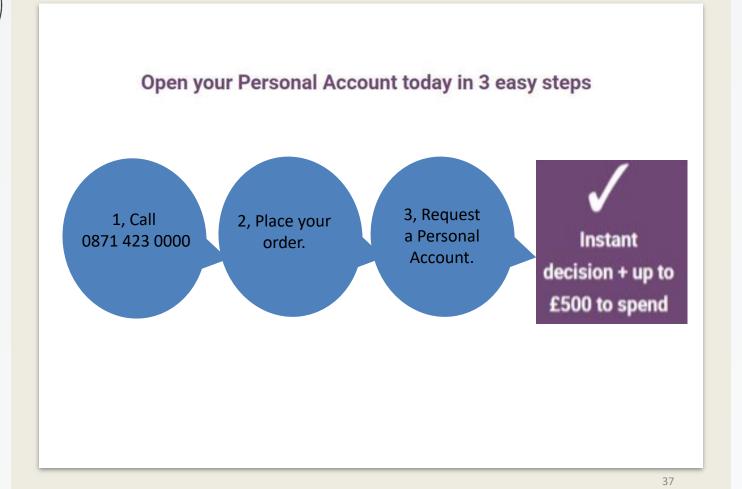
Try items in the comfort of your home. You'll only pay for what you keep!

Pay for it later

With up to 28 days to pay, you've plenty of time to decide.

Spread the cost#

Enjoy the flexibility to split the cost into monthly payments.



To allow a credit check to take place, this script must be read out 'WORD FOR WORD'.

Opening a Personal Account – Credit Check

Popup 1

You don't have to pay anything today if you open a Personal Account. You can try everything on at home, make sure you're happy, then 28 days later, you'll receive your statement and can choose how you'd like to pay. Either pay in full or on credit terms with interest.

Would you like to know more about our Personal Account?

This is a legislative requirement.

However, if the customer does not understand then we can simplify the script, but only after is has been read first.

Pop up 2

Our Personal Account gives you the flexibility to shop with Damart up to your credit limit with nothing to pay upfront. We set this limit based on a check of your credit record and our assessment of whether you can afford the credit. You'll receive a monthly statement, and you can either pay in full by the due date with no interest or spread the cost with interest. Our interest rate is 32.6% per annum (variable) and our representative APR is 37.7% (variable). We may vary the interest rate if our costs, including the costs of borrowing, increase and if this is necessary, we'll give you at least 28 days' notice.

A representative example is: if you buy items worth £75 and make the minimum payment every month, you'll repay 25 monthly installments totaling £102.93 and the total interest charged will be £27.93. You need to pay at least the minimum amount requested by the due date to avoid paying interest. The minimum payment each month is 1/25th of the value of your items (i.e. £4 if you order goods costing £100) or £3, whichever is greater.

If you don't make the minimum payment or make it late, you will pay additional interest on the outstanding until you make a payment and could be charged a fee of up to £12 for each missed payment, and our reasonable costs and expenses if we have to enforce the agreement, causing your debt to grow. We will report your default to credit reference agencies, and this could have a negative effect on your credit rating, which will make it more expensive for you to obtain credit in the future.

To check your eligibility, we will verify your identity and look at how you and others in your household have managed credit in the past. We will search your record with credit reference and fraud prevention agencies to help prevent fraud and money laundering and our search will show on your credit record. We will also share your account information with them to keep their records up to date. If fraud is found, you could be refused certain services, finance, or employment. You can read our Privacy Policy at damart.co.uk for more details about how we use your personal information.

Once you have entered into the credit agreement with us you have 14 days to exercise your right to withdraw, starting from the day after the day you receive the credit agreement. You can do this by calling 0330 123 4083 or emailing ukcreditmail@damart.com. If you withdraw from the agreement, then it is treated as if it had never been entered into and you will need to pay us directly for any goods you have ordered. Our Personal Account has no fixed or minimum duration. Do you have any questions or need any further information about the Personal Account to decide whether it's right for you? We can provide written details of the terms and conditions of our Personal Account if you wish.

Would you like to apply for a Personal Account?



Pop up 3

You'll be pleased to know that your Personal Account is now open with a credit limit of £xxx. You'll receive a welcome pack to read and make sure you're happy with all the Pre-contract credit information inside. You'll find two copies of the Consumer Credit Agreement, remember to sign and return one of them. Your first statement will be sent after 7 days. If you have any questions, you can call 0330 123 4083 or email ukcreditmail@damart.com Do you have any further questions?

Conditions When Opening A Personal Account



The person must be 18 years of over. (this is the minimum age to apply for credit).



The person must provide their full name, 1st line of address and date of birth to enable the credit check to be processed.



The credit check must be carried out on the person's home address (No business addresses are allowed).



The person must give 'explicit' consent to a credit check taking place.



The person cannot open an account on behalf of somebody else. (Third party caller).

Customer credit worthiness and affordability

In line with the Financial Conduct Authority (FCA) who govern all companies offering credit, we must ensure we are a responsible lender and take into account the customers credit worthiness and affordability.



We pride ourselves on being a responsible lender with the customer always being our main focus.

Financial Conduct Authority & Equifax

The FCA give us permission to offer credit (Try

Before You Buy) but we must ensure we adhere to their rules to ensure all customers are treat fairly and appropriate products and services are delivered.



Equifax is our external Credit Reference Agency.

They credit check a person's credit worthiness and affordability.

Equifax use a scorecard and allocate an amount to spend based on the score.

The higher the score, the more credit limit is given as the customer is deemed as less of a risk.

Consumer Credit Agreement

When opening a Personal Account, a Consumer Credit Agreement (CCA) explaining the Terms and Conditions is sent with a welcome letter on the day the account is opened.

It is important that the document is signed by the customer and returned to us.

It is a legal binding document between ourselves and the customer.

If the document is not returned, we will send it out again after 60 days as well as a reminder printed on statement 2, 3 and 4.



Payments Options

A monthly statement is sent on the same date of each month, unless it is a new customer, they will be sent a statement after 7 days of their first order being placed and then monthly thereafter.

The statement will advise them of their monthly minimum payment (1/25th of the outstanding balance).

Payments can be made by debit/ credit card, cheque, postal order, giro payment, direct debit, at the bank and online. (when paying online the customer can use debit/ credit card or PayPal).

The customer can also use our autopayment line (24 hours, 7 days a week) to make a payment with debit/credit card.



Interest

OPTION 1

If the customer pays for their goods in full when the statement is received, NO INTEREST will be charged.

OPTION 2

The customer decides to pay the minimum payment each month, interest will be added to the balance outstanding from their last statement at a daily rate of 0.0893 pence in the pound.

APR - 37.7 variable.

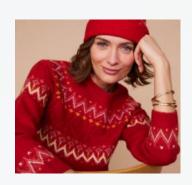
APR - (Annual Percentage Rate is the interest charged for the whole year).

Interest is calculated when the statement is produced and added to the balance.



Future

If a customer places further orders the outstanding balance will be adjusted to include the new order and the minimum amount to pay will be worked out over a 25-month period again.



Future order

This will happen each time a new order is placed.

WHEN TO TRANSFER A CALL

If you are unable to complete the order (but have been shown how to do it) ASK for help.

If you are unable to complete the order (but have NOT been shown how to do it) **TRANSFER** the call.

NOTE!

When transferring a call, it will be a COLD transfer.

REASONS FOR TRANSFERING A CALL

When the customer wants to place their order and pay in full by debit or credit card at the time of ordering.

When a customer would like to make a payment.

When the customer's account is in arrears.

When the customer spends over their credit availability.

Any other query (that you have not been shown how to deal with).



Escalation Process



We aim is to get things right first time, but if you notice, for example, an increase in calls where the customer has shown dissatisfaction, we want to know.

In the first instance, alert your Team Leader, they will contact us.

We will look into this.

Thank you for caring and looking after our customer.











Any Questions?