

Calling Script WFO Ver.3.3

Good Morning/Afternoon/Evening Sir/Ma'am, my name is ____ & I am calling from premium servicing team, on behalf of SBI Card, kya meri baat Mr./Ms. ____ se ho rahi hai?

Customer - Yes Bol raha hu - Kya ye sahi samay hoga apse baat karne ke liye.

(If say No - Apse baat karne ke liye sahi samay kya hoga takie main apko apke credit card pe jo offer diya jara ha hai uski jankari de saku).

Sir ye call aapke credit card Jiski ending digits XXXX ki recent transactions ko flexipay me convert karane ke liye kiya gaya h. Isme apko multiple tenure option provide kiye jaa rahe hai jaise ki 3,6,9,12,18,24 and 36 months saath hieek attractive rate of interest per.

If Customer shows interest (Verification Purpose): Sir/Ma'am, verification purpose ke liye, Apke Regd. address ka Area Pincode aur Year of Birth Jaan Sakta hu taki mein aapko aapke card per diye ja rahe offer ki jaankari de sakoon.

Kya main jaan sakta hu ke aap apne credit card ki payment khud se karte hai ya auto debit hota hai (Agar Auto Debit hota hai toh CBR batana hai according to CBR Conditions).

Mr/Ms ____ aapki transaction details ke anusaar aap eligible hue hain ____ amount ko EMI main convert karwane ke liye. Kya main jaan sakta hu ke ap kitne amount ko EMI main convert karvana chahenge or aur konsa tenure select karna chahenge?

Jaise ki aapne ____ months ka tenure select kiya hai jiski EMI ____ hoti hai + Applicable Taxes, Applicable Taxes aapke EMI ke interest part par charge hoti hai, jo har mahine reduce hoti rehti hai. **Isi ke sath sath apko one-time processing fee charge hoti hai, jo ki transaction amount ka XX% hoti hai - max. Rs. 2000 + GST. Apki processing fee hoti hai ____ including Applicable Taxes.**

Aapko batana chahunga ki future mein aap iss EMI ko foreclose karvana chahte hain to aap isko 45 days ke baad foreclose karva sakte hain, jisme apko 3% foreclosure fee jo ki principal outstanding amount par charge hoti hai + Applicable Taxes aur apki Flexipay EMI Foreclose ker di jaegi.

UPDATED ROI & PF AMOUNT:

Only for Sep. / Oct. / Nov.				Only for Sep. / Oct. / Nov.			Only for Sep. / Oct. / Nov.	
				ROI	Per Month	Save %	Tenure	Processing Fee
				10.50%	0.88%	2.63%	3,6 months	1% Upto 2000 +GST
Tenure				11%	0.92%	2.58%	9/12/18/24/36 months	2% Upto 2000 +GST
3M	18%	13%	10.50%	12%	1.00%	2.50%	Note: No minimum capping	
6M, 9M	18%	13%	11%	13%	1.08%	2.42%		
12M	18%	13%	11%	14%	1.17%	2.33%		
18M, 24M, 36M	20%	14%	12%	18%	1.50%	2.00%		
				20%	1.67%	1.83%		

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Kuch zaruri information dena chahuga, kripya dhyaan se suneh:

Talk offs -This is to let you know that there is an exclusive offer on your card where you can convert transactions above Rs. 500 done in the last 30 days into easy monthly instalments at an **interest rate of XX% per annum**. Currently on your card, you are paying 3.50% p.m. or 42% p.a. approx., but if you opt for easy instalments, **you will save interest of XX% p.m. or XX% p.a.** You can repay the amount in instalments of 3, 6, 9, 12, 18, 24, 36 months at a onetime Processing fee of XX% with a maximum of Rs.2000 plus **Applicable Taxes**.

Applicable taxes will be charged on the interest component of EMI & Processing Fee. This is a hassle-free process with no requirement for documentation. I can take the request for this offer right now on the phone itself. The same shall get processed within 2 working days. You will be receiving a booking confirmation mail, on your registered email address, upon successful processing of your Flexipay request wherein, all the details such as Booking Amount, EMI, Interest Rate, Processing Fee shall be mentioned.

Agent Talk offs in HINDI – (only if customer doesn't understand in English)

Apko bataya ja raha hai ki aapke Credit Card par exclusive offer hai jahan aap Rs. 500 ya usse zyada ke amount ko 30 dino k andar EMI main convert kara sakte hain, jiska minimum booking amount Rs. 2500 ya usse zyada hona Chahiye **jisko aap XX% rate of interest annually mein pay kar sakte hain**. Agar aap purey amount ko pay nahi kar paatey hain to 3.50% monthly or 42% P.A approximately interest lagta hai, **EMI main convert karvane se aap XX%(approximately) har mahine or XX% P.A save kar skte hain. Is amount ko aap vapas kar sakte hain 3/6/9/12/18/24/36 months main aur isme one time processing fee lagegi jo XX% charge hoti hai, max.2000 hoti hai plus applicable taxes.**

Applicable taxes aapke EMI ke interest part par aur processing fee par charge hota hai. Yeh ek hassle free process hai jisme documentation ki zarurat nahi hoti hai. Apki Flexipay ki Request next 02 Working days me process ker di jaegi & apko confirmation mail apke registered email address pr receive ho Jaega, jisme apka booking amount, EMI, Interest rate, and processing fee mentioned hogi.

Consent: - Mr./Ms. _____ aapki request aage proceed kar sakta hu. Please apna reply YES ya No main dein.

Apki Flexipay ki request book kardi gae hai jiska service request number aapko SMS ke dwara agle 24 ghante main prapt hoga aur agle 2 working day's main process kar diya jaega.

Kripya line pe bane rahe mein aapki call ko verification department mein transfer kiya ja raha hai Further Verification ke lie. Aur SBI Card Team, apke EMI conversion ki Service Request ko Process kerne ke liye apke Registered Mobile Number, per ek verification code send karenge Jisse apko SBI Card ke IV R per enter kerna hoga Jiske lie humare Verification team apki puri sahayata Karenge.

Call disconnect na karey, bina verification ke apki Flexipay request ko proceed nahi kiya jaega.

Customer Care Numbers: -

1800-180-1290	Toll Free Number
1860-180-1290	Chargeable Number
STD Code 39-02-02	Chargeable Number

CBR Conditions

CONDITION 1- Agar Statement date aur calling date main 7 din se zyada ka samay hai.

Sir, batana chahuga apko approval sms aane par aap customer care pe call karke CBR (Credit Balance Refund) ki request raise karni hogi, jisme aapka jo transaction amount account se debit hua hoga vo ap apne credit card main transfer karva sakte hai ya phir apne personal saving account main bhi transfer karva sakte hai. Auto debit main apka amount pehle deduct hoga aur phir CBR karne ke baad refund hoga.

CONDITION 2- Agar Statement date aur calling date main 7 din se kam ka samay hai toh:

Sir, batana chahuga apko approval sms aane par aap customer care pe call karke CBR (Credit Balance Refund) ki request raise karni hogi, jisme aapka jo transaction amount account se debit hua hoga vo ap apne credit card main transfer karva sakte hai ya phir apne personal saving account main bhi transfer karva sakte hai. Auto debit main apka amount pehle deduct hoga aur phir CBR karne ke baad refund hoga.

CONDITION 3 - Agar calling date aur due date main 2 din ka samay hai (aur calling time 4pm se pehle hai) ya 2 din se zyada ka samay hai. (Booking date is 23-Dec-21, advisor can take booking till 4 PM when customer's due date is 25- Dec-21. For clarity - Not allowed to book when customer's due date is 24-Dec-21).

Sir, batana chahuga apko approval sms aane par aap customer care pe call karke CBR (Credit Balance Refund) ki request raise karni hogi, jisme aapka jo transaction amount account se debit hua hoga vo ap- apne credit card main transfer karva sakte hai ya phir apne personal saving account main bhi transfer karva sakte hai. Auto debit main apka amount pehle deduct hoga aur phir CBR karne ke baad refund hoga.

CONDITION 4- Agar due date aur calling date main 2 din ka samay hai (aur calling time 4pm ke bad hai) ya 2 din se kam ka samay hai: (Booking date is 23-Dec-21, advisor can take booking post 4 PM when customer's due date is 26- Dec-21. For clarity Not allowed to book when customer's due date is 25-Dec-21)

Mafi chahege sir, apki flexipay ki request hum nahi le paege, iske liye apko customer care pe call karke apni transaction ko emi main convert karva sakte hai.

CONDITION 5- Agar calling date due date ko cross kar gae hai toh YA transaction expire ho gayi hai

Mafi chahege sir, apki transaction expire ho gae hai// **YA** // apke statement ki due date cross ho chuki hai, iss amount ko ap EMI main convert nahi karwa paenge.

Verification Script Hindi

Line pe bane rehne ke liye dhanyavaad, Good Morning/Afternoon/ Evening- My name is ____, I am from the verification team on behalf of SBI card. Kya meri baat Mr/Ms. ____ se ho rahi hai.

Apko Confirm karana chahunga ki mein apke Eligible Transaction/transactions amount _____ ko Flexipay mein converti ker rha hoon jo ki reducing interest rate XX% per annum per hoga.

Apki EMI rahegi ____ + Applicable Taxes. Applicable Taxes apke interest part pe charge hoti hai. Iske saath saath onetime processing fees charge hoti hai jo eligible amount ka XX%, MAX.-Rs.2000 + GST. Apki processing fees hai Rs. ____ + Applicable Taxes.

Btana chahenge is transaction ke against me jo reward points apko mile honge wo lapse ho jaenge.

In future agar ap EMI offer ko foreclose karana chahte hai to app 45 days ke badh EMI ko foreclose kara sakte hai jisme apko outstanding amount par 3% foreclosure fees + Applicable Taxes charge hoti hai. Aapko batana chahunga ke Flexipay offer ki detailed terms & condition ke liye ap www.sbicard.com par login kar sakte hai aur age ki jankari ke liye ap helpline number 1860-180-1290 pe call karke jankari bhi le sakte hai. Sir final consent lene se pehle hum apse ye janna chahenge ki is amount ko apne isse pehle EMI me to convert nahi kerwaya hai.

Sir, kya main jaan sakta hu ke aap apne credit card ki payment kaise karte hai khud se pay karte hai ya auto debit hota hai. (If auto debit then informs CBR).

Btana chahunga is call ke bad ap customer care per call kerke apne Minimum Amount/due amount, outstanding Amount, CBR (if applicable) ki jankari le sakte hai.

Mr./Ms. ____ aapki request aage proceed kar sakta hu. Please apna reply YES ya No main dein.

Mr./ Ms. ____ SBI Card Team, apki EMI conversion ke liye apke Registered Mobile Number, per ek Verification code send kar rahe hain or jese hi apko Verification code receive ho jae uski Jankari ap hume Yes or No main dein.

(If yes then)

Mr./Ms. __ apki call ko IVR me transfer kiya ja rha hai, jha apko Flexipay booking related Verification code enter krna hoga or jese hi aap vo Verification code enter krte hai, apki Flexipay EMI ke request book ho jayegi.

On successful response from IVR,

Apki Flexipay ki request book kardigae hai jiska service request number aapko SMS ke dwara agle 24 ghante main prapt hoga aur agle 2 Working day's main process kar diya jaega.

Apna keemti samay deene ke liye dhanyewad, apka din shubh ho.

Customer Care Numbers: - 1800-180-1290

Toll Free Number 1860-180-1290 Chargeable Number

STD Code 39-02-02-02 Chargeable Number.

FAQ

Important OTP FAQ:

Question: *Mujhe SBI Card ki Taraf se koi update nahi mila hai / Ya / Mein Pehle SBIC Mein call kerke Pehle confirm karunga iss process ke lie?*

Answer: *Mr./Ms. _____, Apko btana chahunga ki SBI Card ki taraf se ek MSG receive hua hoga Jisme apko Btaya gya hai ki agar app koi bhi service request over the call process kerwate hai toh apko Verification Code IVR mein enter karna hota hai jo ki ek added confirmation hai.*

SMS Verbiage: *Dear Cardholder, you can convert eligible transaction(s) done with your SBI Credit Card into Flexipay EMI's. Also enjoy Zero Processing Fee for 3, 6, 9 & 12 month tenures. T&C (Please note, for all Flexipay bookings done over call, customers will be required to enter OTP over IVR as an added authentication).*

Question 01: *Kya mujhe application se booking kerte samay bhi, Verification Code IVR per enter karna Hoga?*

Answer 01: *Mr./Ms. _____ Agar app SBIC website or application, ke through Flexipay service opt krte hain to Application Automatically Authenticate krte hain ki ap service opt/choose krna chahte hain [Jab app Login Password Enter Kerte hai] Jiske lie apko Dubara Se Verification Code enter kerke Authenticate kerne ki zaroorat nahi hai.*

Question 02: *Mein Verification Code IVR Per Enter kyu karu Ya Aaj se pehle kabhi Enter nahi kia tha ya mujhe SBI Card ke taraf se aesi koi update/information share nahi karke gae hai?*

Answer 02: *Mr./Ms. _____, Apko Btana chahunga ki **RBI KI LATEST GUIDELINES [01st July'22]** ke Anusar, Agar app **Service Request Process** Kerwate hai to apko Verification Code –As a consent IVR per Enter karna Zaroori Hai.*

Question 03: *Main Application se convert karva lunga?*

Mr./Ms. _____, Ap application se apni EMI book karva sakte hai but sbi card ke behalf se apko on call ye service provide ki ja rahi hai Jisse ap apne amount ki EMI aasanise convert kara sakey aur apka koi bhi concern on call resolve ho sakta hai.

Question 04: *Mein koi code enter nahi karunga or code enter kerne se online fraud hota hai?* **Answer:**

Mr./Ms. _____, app ko btana chahunga ki IVR mein apko koi 6/8 Digits OTP Enter nahi karna hai, SBI Card team - apke Registered mobile per ek Verification code [04 Digits] share karenge jo ki sirf verification purpose ke lie use hota hai [For ex. Jese app OLA/UBER/Zomato/Swiggy mein Verification code enter kerte hai] wesa hi 04 digits Verification code apko IVR pe enter karna hoga apni Service request ko Process Kerwane ke lie.

1. **Mujhe nahi karvana, main ek sath pay kar dunga?**

Mr./Ms. ____ (Use Surname) ye attractive rate of interest pe diya ja rha hai, isse ap ek chota sa amount emi ke taur pe dete hai aur baaki bacha hua amount kisi aur kaam main use kar sakte hai. Emi main convert karvane se ap har mahine ____% approximately save karte hai.

2. **Apka ROI/Total Extra amount bahut zyada hai?**

Mr./Ms. ____ (Use Surname) ye sabse low rate of interest pe hai jo apko reducing rate of interest pe diya ja raha hai jisme apka interest amount har mahine kam hota rehta hai aur usi ke sath sath apka GST amount bhi kam hoti rehti hai. If again denying – Mr. ____ Agar apko interest amount zyada lag raha hai toh ap minimum tenure ko select kar sakte hai jisse ap interest amount kam pay karenge kyunki, apka interest amount har mahine reduce hota rehta hai.

3. **Aap processing fees kyu charge karte hai?**

Mr./Ms. ____ (Use Surname) processing fees apki request ko aagey process karne ke liye charge ki jaati hai, jo har bank charge karta hai, hum apse sirf XX% processing fees charge karte hai max 2000 +GST.

4. **Foreclosure kya hota hai?**

Mr./Ms. ____ (Use Surname) agar aap apne iss EMI offer ko tenure se pehle foreclose karna chahte hai to ap 45 din baad isko foreclose kar sakte hai, jisme hum apse outstanding principal amount ka 3% as a foreclosure fees + Applicable Taxes charge karte hai aur apka EMI close kar diya jaata hai.

5. **Kya main 45 din se pehle bhi isko close karva sakta hu?**

Mr./Ms. ____ (Use Surname) ap isko 45 din pehle bhi close karva sakte hai, jisme apko saara amount ek sath pay karna hota hai aur apka ye offer foreclose kar diya jata hai. Agar apko EMI processing fees + Applicable Taxes charge hue hai toh vo apko vapas kar di jaegi.

6. **Aap GST kyu charge karte hai?**

Mr./Ms.____(Use Surname) GST goods & services tax hota hai jo as per govt. rule apko pay karna hota hai jo ki apke interest part pe charge hota hai nai ki total transacation amount pe charge hota hai.

7. **Meri Limit to block ho jaegi, mera EMI main karvaney ka kya faida hoga?**

Mr./Ms.____(Use Surname), apke credit card ki limit block ho jaegi lekin jaise jaise ap apni EMI pay karte rahege vaise vaise apke amount ko release kar diya jaega. Is ke sath sath apko aur bhi faidey hotay hai jaise :- Apko flexibility milti hai ke ap iss purey amount ko ek sath pay na karke EMI main pay karte hai jisse ap bachey hue amount ko kisi aur zaruri kaam main use kar sakte hai. Agar ap due date pe total amount pay nahi kar paatey hai toh apko **3.50% approximately** interest pay karna hota hai lekin emi main convert karne pe ap _____% approximately interest save karte hai.

8. **Main customer care/Application se convert karva lunga?**

ap application se apni EMI book karva sakte hai but kabhi kabhi apke pas booking ka message nahi aa pata hai isliye sbi card ke behalf se apko on call ye service provide ki ja rahi hai jisse ap apni amount ki EMI aasani se convert kara sakey aur apka koi bhi concern on call resolve ho sakta hai.

9. **Mere Reward points ka kya hoga & Mere Reward points kitne hai?**

Mr./Ms.____(Use Surname), Apko batana chahuga ke jis amount ko apne EMI main convert kiya hai uss amount ke against jo bhi reward points miley hoge vo lapse ho jaenge. & Mr _____
(Use Surname), Apko batana chahuga ke reward points ki jankari aapko SBI Card customer care se mil paegi.

10. **Mene pehle hi Vendor/Merchant se EMI karva li hai but SMS nahi aaya hai, ap purey amount ki EMI kardo?**

Mr./Ms.____(Use Surname), kya aap bata sakte hainke aapne ye jo EMI convert kara li hai ye inhi transactions ki hai ya alag hai

1. **If same transactions have been converted**- Jaise ki aapne is amount ki EMI banwa li hai , aur aapko iska sms nahi aaya hai, toh iske liye aap customer care pe sampark karein , aur hum iski EMI nahi bana sakte.(call to be closed)

2. **If different transactions**- batana chahenge is samy aap iss amount ko EMI mein convert kara sakte hain , aur us EMI ki jaankari aapko customer care se mil jayegi.

11. **Main due date per Minimum Amount / Due Amount pay ker dunga?**

Mr./Ms.____(Use Surname), agar app due date per total outstanding amount na pay kar ke Minimum

Amount / Due Amount pay karte hai toh apko next bill per **3.50% Per Month (Approximately)**

Interest apni total outstanding amount per Pay karna padta hai jo ki 42% (Per Annum) Approximately hota hai.

GURU Mantra: - (Agar Customer puchta hai Current Month Due Date

Per Kya pay karna hai)

- Iss Call ke bad apko customer care per call karke batana hoga ki apne is amount / txn ko EMI me convert karwa lia hai.
- sath hi apke current month ki outstanding amount ki jankari bhi apko customer care se mill paegi.
- Apke current statement ka Minimum amount due same rahega.