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# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

From AlignMark

## Feedback Report - Applicant

for  
John Doe  
111-11-1111

### RESULTS

6 out of 10 people  
with the same score as  
John Doe have been successful  
in performing their financial service jobs.

The AccuVision™ Teller & Financial Services System measures skills in the following areas: applying policies and establishing priorities, creating and maintaining a positive company image, soliciting new or additional business, recognizing causes of customer dissatisfaction, attention to detail, and math. Technical knowledge and experience of the applicant are not measured by the system and are not considered when compiling the information in this report. This individual's overall performance is based on his/her specific responses to the situations presented in the AccuVision™ assessment.

# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## DEVELOPMENTAL INFORMATION

For  
John Doe  
111-11-1111

This report provides feedback on the individual customer service skills measured in the evaluation, as well as additional developmental information. The information included is as follows:

### SECTION I: SKILL RANKING

This section provides a definition of each of the six skills and ranks the participant's performance in each skill from the strongest (rank order 1) to the weakest. Those skills in which the participant's performance was above average are denoted by an 'X' This information can be used to direct the training activities of the participant. Training should be considered for any skill without an "X" and the lowest ranked skills should be trained first.

### SECTION II: SKILL AND TASK ANALYSIS

This section provides an analysis of the tasks that comprise each of the skills assessed by the system. The participant's performance in each task is reported as either being acceptable or needing development. This information can be used to further specify the participant's training activities within each skill area.

### SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

This section provides suggested activities the participant can engage in to improve performance in the skill areas most in need of development. These performance development strategies can be shared with others in the organization that are in a position to assist in implementing a developmental plan. When considering a developmental plan, keep in mind that these suggestions are intended to supplement rather than replace other formal developmental activities. Keep in mind that there are numerous training programs, local college courses, books, and additional resources that are available to assist you in your developmental efforts.

# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## SECTION I: SKILL RANKING

<u>SKILL</u>	Rank * Order	Performance ** Level
<b>JUDGMENT</b> To effectively apply general operating policies and procedures to customer situations and to effectively establish work priorities.	4	
<b>CUSTOMER RELATIONS</b> To create and maintain a positive company image by interacting with others in a polite, professional, and proactive manner.	6	
<b>SOLICITS NEW OR ADDITIONAL BUSINESS</b> To effectively solicit new or additional business from customers or potential customers.	5	
<b>IDENTIFIES CUSTOMERS' DISSATISFACTION</b> To recognize potential causes of customer dissatisfaction.	1	X
<b>ATTENTION TO DETAIL</b> To properly attend to detail by identifying errors and discrepancies in transactions and other numerical records.	2	X
<b>MATH ABILITY</b> To accurately perform and understand basic numerical computations.	3	X

\* Rank Order: 1 represents the individual's strongest skill - comparing him/her only to him/herself. Note that one person's best skill may be less strong than another person's weakest skill.

\*\* Performance Level: X indicates that on this skill the participant scored better than 65% of the people in the AccuVision™ database.

# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## SECTION II: SKILL AND TASK ANALYSIS

Effective performance in the situations depicted in the tape required the application of different skills. Below is a listing of the simulated work activities, clustered according to the skill most needed to effectively perform them. Also, the individual's performance level (acceptable or needs development) is indicated for each work activity associated with the skill.

### **JUDGMENT:**

*To effectively apply general operating policies and procedures to customer situations and to effectively establish work priorities.*

#### **Situations In Which the Participant's Performance Was Acceptable**

- Makes appropriate decisions for dealing with situations where little or insufficient information is available.
- Explains policies and procedures to customers.
- Makes exceptions to general policies or procedures as dictated by the facts of the situation.

#### **Situations In Which The Participant's Performance Needs Development**

- Seeks compromise solutions in situations where the customer's direct request cannot be fully accommodated.
- Establishes priorities for own work activities.

### **CUSTOMER RELATIONS:**

*To create and maintain a positive company image by interacting with others in a polite, professional, and proactive manner.*

#### **Situations In Which the Participant's Performance Was Acceptable**

- Acts to minimize waiting time for customers.
- Maintains confidentiality of customers' account information.

**Situations In Which The Participant's Performance Needs Development**

- Interacts with customers in a polite and sensitive manner.
- Demonstrates proactive behavior in assisting customers to resolve problems.

**SOLICITS NEW OR ADDITIONAL BUSINESS:**

*To effectively solicit new or additional business from customers or potential customers.*

**Situations In Which the Participant's Performance Was Acceptable**

- Recognizes and actively pursues selling opportunities.

**Situations In Which The Participant's Performance Needs Development**

- Explains features and benefits of products/services to customers in order to influence their purchase decisions.
- Questions prospective customers to determine the products/services best suited to their needs.

# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: CUSTOMER RELATIONS

#### TASK: INTERACTS WITH CUSTOMERS IN A POLITE AND SENSITIVE MANNER

- When a customer voices a complaint or problem, apologize and demonstrate concern for any inconvenience caused the customer. Remember that what may seem a slight or minor problem to you may be a very significant issue to the customer.
- In some instances, the actions of the customer may have contributed to a problem. In dealing with these types of situations, provide the customer with suggestions as to how similar problems can be avoided in the future. However, when doing so, it is important to avoid making any comments that could be interpreted as "blaming" the customer.
- Greet each customer in a polite and enthusiastic manner. As you assist the customer, refer to the customer as Mr./Ms. and his/her last name. At the end of the transaction, thank the customer.
- Occasionally an angry customer may verbally attack you for a real or imagined problem. As soon as possible, begin to ask the customer for the specifics of the problem. If you can get the customer focused on the problem and you demonstrate a concern for resolving the problem, most customers will become calmer.
- To the greatest extent possible, when you're assisting a customer, the customer should receive your undivided attention. Requests from co-workers, other customers, etc., should not be allowed to interrupt.
- In situations in which it is necessary to refer a customer to another employee for assistance, and when time demands permit, escort the customer to the other employee and make appropriate introductions.
- Recognize that many bank transactions or procedures may be unfamiliar to customers. If a customer approaches you for help with what appears a simple transaction, avoid making the customer feel embarrassed for his/her lack of understanding.

Note: Pages in Section III can be customized to include credit and non-credit course and training program information.

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## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

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## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: CUSTOMER RELATIONS

#### TASK: DEMONSTRATES PROACTIVE BEHAVIOR IN ASSISTING CUSTOMERS TO RESOLVE PROBLEMS

- When a customer voices a complaint or problem, apologize and demonstrate concern for any inconvenience caused the customer. Remember that what may seem a slight or minor problem to you may be a very significant issue to the customer.
- Maintain ownership for resolving the customer's problem. Even though you may be required to involve others in information gathering activities or obtain approval for certain actions, indicate to the customer that you will personally take the actions necessary to resolve the problem.
- If a problem cannot be immediately resolved and follow-up contact with the customer is required, take responsibility for initiating the follow-up actions. For example, instead of asking the customer to call back at a later time, volunteer to call the customer.
- In some instances, the actions of the customer may have contributed to a problem, In dealing with these types of situations, provide the customer with suggestions as to how similar problems can be avoided in the future. However, when doing so, it is important to avoid making any comments that could be interpreted as "blaming" the customer.
- In some situations, policies or procedures may not allow you to comply with a customer's direct request. However, alternative courses of action may allow you to fully or partially meet the actual needs of the customer.
- Accept ownership for problems or complaints. Even though you may have had nothing to do with a problem, you represent the organization to the customer. Avoid blaming "others" or "procedures" for problems that occur.

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# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: SOLICITS NEW OR ADDITIONAL BUSINESS

#### TASK: EXPLAINS FEATURES AND BENEFITS OF PRODUCTS/ SERVICES TO CUSTOMERS IN ORDER TO INFLUENCE THEIR PURCHASE DECISIONS

- Provide information in a simple and easy to understand manner. Avoid "technical" terms that the customer may not clearly understand.
- When discussing the benefits of a product/service with a customer, tailor your comments to the specific customer. Attempt to understand the needs of the particular customer by asking questions. Then tailor your comments in light of the information you've learned about the customer's needs and wants.
- Avoid simply describing a long list of available products/services. Ask questions of the customer to determine potential needs and interests. Then discuss those products/services that appear best suited to the customer.
- Keep a list of customers' most common reasons for electing not to purchase specific products/services. Discuss the list with your supervisor or more experienced personnel and find out how others successfully deal with similar situations.
- As you explain products/services, make sure the customer fully understands the information discussed by encouraging him/her to ask questions.
- When a customer appears receptive to purchasing a product/service, it is important to actually ask for the purchase. This should be done in a polite and tactful manner, such as: "If you'd like, I'd be happy to open the account for you right now."

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# AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: SOLICITS NEW OR ADDITIONAL BUSINESS

#### TASK: QUESTIONS PROSPECTIVE CUSTOMERS TO DETERMINE THE PRODUCTS/SERVICES BEST SUITED TO THEIR NEEDS

- Avoid simply describing a long list of available products/services. Ask the customer questions to determine potential needs and interests. Then discuss those products/services that appear best suited to the customer.
- Learn to recognize the types of account information that indicate an opportunity to explore sales. For example, a savings account that has little activity can often be converted to a certificate of deposit. A checking account with a large daily balance can often be converted to some form of interest-bearing account.
- As you explain products/services, make sure the customer fully understands the information discussed by encouraging him/her to ask questions.
- In some instances, customer complaints provide a perfect opportunity to explore sales opportunities. For example, a customer who complains about waiting time may be unaware of options such as direct deposit services.
- When a customer expresses a desire to close an account, attempt to determine the reasons for such action. Retention of existing customers' business is as important as soliciting new or additional business.
- Most customers view their financial affairs as private and are not totally comfortable discussing them with others. Because of this, questions should be asked in a very tactful manner.

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## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: JUDGMENT

#### TASK: **SEEKS COMPROMISE SOLUTIONS IN SITUATIONS IN WHICH THE CUSTOMER'S DIRECT REQUEST CANNOT BE FULLY ACCOMMODATED**

- Bear in mind that although policies or procedures may not allow you to comply with a customer's direct request, alternative courses of action may allow you to fully or partially meet the actual needs of the customer.
- In situations in which the customer's request cannot be fully accommodated, ask questions of the customer to gain a better understanding of his/her needs or desires. If you fully understand the reason for the request, you will be in a better position to identify alternative courses of action that might assist the customer.
- In many instances in which a customer feels inconvenienced by policies/procedures, it may be helpful to explain how the policy/procedure benefits the customer.
- Recognize that many policies/procedures have some degree of flexibility. To some extent, the amount of flexibility accorded a customer is influenced by the length of time a customer has maintained an account and a variety of other factors. Discuss with your supervisor the types of account information that should be considered when dealing with different requests.
- Through discussions with your supervisor, develop a clear understanding of the policies/procedures that have some degree of flexibility versus those that do not, and clarify the limits of your personal authority to make exceptions.
- If a customer's request cannot be accommodated because of policy or procedure, attempt to explain why the policy/procedure exists. No customer wants to be told that a request can't be met simply because the request is "against our policy."

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## SECTION III: PERFORMANCE DEVELOPMENT STRATEGIES

### SKILL: JUDGMENT

#### TASK: ESTABLISHES PRIORITIES FOR OWN WORK ACTIVITIES

- During busy periods you may find it beneficial to refer a customer to someone else for assistance. For example, if a customer comes to your window and wants assistance in balancing his/her checkbook, it may be best to refer the customer to someone who is able to spend the time needed to help the customer.
- Some customers will attempt to engage you in conversation while transactions are being completed. Such small talk is normal and part of any customer service position. However, don't allow an overly talkative customer to monopolize your time.
- To the greatest extent possible, when you're assisting a customer, the customer should receive your undivided attention. Requests from co-workers, other customers, etc\*, should not be allowed to interrupt.
- You will often be given several tasks to complete during the course of the day. Make a list of the tasks and as you complete them, check them off the list. Don't simply rely on your memory.
- Some customers routinely complete time-consuming transactions. For example, some customers routinely need several money orders prepared. These customers could be advised to call ahead with names, amounts, etc., so that the money orders could be prepared in advance of their arrival.
- Recognize that your timeliness in completing work directly affects customers and co-workers. Make sure that all deadlines for processing paperwork are met. Use slow periods to check and bundle paperwork, count currency, etc. Try to avoid a "crunch" at the end of the day.

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