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AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

From AlignMark

Interview Guide

For
John Doe
111-11-1111

Date:
03-18-1999

Interviewer's Name: _____

Summary comments/recommendations from interview:

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ORGANIZATIONALLY SPECIFIC QUESTIONS

In the space below, list any additional interview questions to be asked. These should include any questions needed to clarify information from the participant's resume/application, as well as questions specific to the position/organization. (Use the back of this page or insert additional pages if necessary.)

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SUGGESTIONS FOR CONDUCTING THE INTERVIEW

Before the session begins...

- Take the steps necessary to ensure that the session will not be interrupted. The participant should receive your undivided attention.
- Review the participant's application/resume to identify any background information that needs to be explored or clarified. List questions for these items, as well as any additional questions you intend to ask, on the sheet titled "ORGANIZATIONALLY SPECIFIC QUESTIONS."

Starting the session...

- Attempt to establish rapport and put the participant at ease.
- Explain the general purpose and format of the interview.
- Ask for and respond to any questions the participant may have.

Conducting the interview...

- Ask the interview questions and take notes on the participant's responses.

Closing the session...

- Indicate that all interview questions have been covered.
- Explain any relevant follow-up activities.
- Ask for and respond to any questions the participant may have.
- Thank the participant and close the session.

After the session...

- Evaluate the Organizationally Specific Questions and the AccuVision interview questions (including the oral and interpersonal areas). The following rating scale can be used for making these evaluations.

3 - More than acceptable
2 - Acceptable
1 - Less than acceptable

- Summarize the results of the interview in the space provided on the cover page.

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GENERAL QUESTIONS

QUESTION 1: Working in a financial institution requires employees to effectively deal with customers who have very different personalities and temperaments. What experiences have you had that demonstrate your skill in dealing with different types of people?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Providing work, civic, or community-related examples of activities that reflect an ability to deal with different types of people in relatively formal settings.
2. Providing prior work experience that emphasizes dealing with the public.
3. Providing prior work experience that emphasizes customer service activities.

SAMPLE INEFFECTIVE BEHAVIOR:

1. Providing no concrete examples or using examples that focus primarily on interactions with friends in social settings.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION 2: Employees occasionally have to deal with angry and verbally abusive customers. Assume an angry customer begins yelling at you about some problem she's been having with her account. However, you are not personally responsible for the problem this customer is having. How would you deal with this customer?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing and showing empathy for the customer's problem/situation, even though the employee was not the cause of the problem.
2. Allowing the customer to vent her frustrations in order to defuse the situation and then attempting to calm her.
3. Questioning and getting the customer to focus on problem-solving actions.

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to take ownership for the problem/situation (e.g., failing to empathize with the customer in order to defuse the situation, failing to attempt to focus the customer on resolving the problem/situation, etc.).

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: From time to time, we may receive requests from customers that are not in line with our standard policies or procedures. In some cases we're able to make exceptions to our policies and procedures, but in other cases we're just not able to do what the customer requests. If a customer asked you to do something that clearly could not be done, what would you say and do?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing for not being able to comply with the customer's request.
2. Exploring alternative actions that might address or partially address the customer's needs.
3. Explaining why the request cannot be met (i.e., why the policy exists and/or how it benefits the customer).
4. Taking actions that would leave the customer with a positive impression of the company (i.e., reiterating concern, apologizing for any inconvenience or problems caused by the inability to meet the request, etc.).

SAMPLE INEFFECTIVE BEHAVIORS:

1. Referring the problem to the supervisor versus taking ownership of the situation.
2. Indicating that the customer would simply be told that "policy" does not allow the action to be taken.
3. Failing to indicate concern for the customer's feelings/perspective.
4. Failing to consider alternative actions that might address or partially address the customer's needs.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: Assume the following has happened: You answer a call from a customer who says you handled her deposit yesterday. She says she deposited \$120, but the receipt she has only shows a deposit of \$ 100. You know that yesterday when you looked at your transactions and the money left in your cash drawer, they balanced perfectly, and it is therefore highly unlikely that you made an error. What would you do and what would you say to this customer?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing and showing empathy/concern for the customer's problem.
2. Explaining that both the cash drawer and paperwork for yesterday were correct.
3. Offering to re-check yesterday's work and call the customer after completing the process.
4. Asking the customer to re-check her records to see if they are correct.

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to show empathy/concern for the customer's problem.
2. Dismissing the problem without offering to re-check yesterday's work and records to see if an error had occurred.
3. Asking the customer to call back versus offering to call the customer after re-checking the work.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: Assume a customer calls with an unusual request that would require making an exception to policy. The request sounds reasonable and making the exception may be possible, but it is not within your authority to do so. Making the exception will require the approval of the supervisor, who is currently out to lunch and cannot be reached for another hour. What would you say to this customer?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Responding in such a way as to not give the customer any indication that the request will be met.
2. Attempting to retain ownership for the call (i.e., does not indicate that the decision is beyond own limits of authority, should state something like, "I'll need to look into it before I can give you an answer").
3. Gathering as much information as possible and acting as an intermediary, in order to facilitate resolving the matter as quickly as possible.
4. Informing the customer when he/she can expect an answer.
5. Initiating follow-up procedures (i.e., offering to call the customer with an answer, etc.).

SAMPLE INEFFECTIVE BEHAVIORS:

1. Indicating that the request will probably be met (i.e., stating "that sounds reasonable," or "I don't see why we wouldn't be able to do that," etc.).
2. Delegating the responsibility for the call to the supervisor without attempting to gather any information and assist in resolving the matter.
3. Failing to retain ownership of the call (i.e., saying, "I'll have to check with my supervisor before I can give you an answer on that," etc.).
4. Asking the customer to call back versus offering to call the customer with an answer.

RATING FOR RESPONSE: _____

AccuVision™ TELLER & FINANCIAL SERVICES SYSTEM

GENERAL QUESTIONS

QUESTION: Assume that it's a very busy day at your financial institution, and the customer lines are long. A customer approaches your window and asks why he has a 50-cent charge on his account statement. You notice that his account was charged because he used an automatic teller machine at a different institution. You explain this to the customer and he begins complaining about the charge, saying that no one had ever informed him that he would be charged. He then asks to speak to the supervisor about the matter. What would you do in this situation and why?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing to the customer for the misunderstanding.
2. Explaining that the customer will be charged a service charge for using ATMs at other financial institutions.
3. Offering to reverse the charge and credit the customer's account for the 50-cent charge.
4. Recognizing that the 50-cent charge is a trivial matter, and should be taken care of quickly so as not to delay the other customers unnecessarily.

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to apologize for the misunderstanding.
2. Failing to explain that the use of ATMs at other financial institutions will result in a service charge.
3. Failing to reverse the charge in order to expedite a solution of the problem.
4. Referring the situation to the supervisor.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: Assume you're talking to a very angry customer. He wants to know why a deposit he made at the automatic teller machine on Friday afternoon wasn't credited to his account until Tuesday. As he explains, you realize that due to a holiday, your financial institution was closed on Monday, and in those instances, Friday afternoon's work isn't processed until Tuesday. He goes on to tell you that because his deposit was credited late, he had a check returned because he didn't have the funds to cover it. Not only did he have a \$15 insufficient funds charge from your financial institution, he was also being charged \$ 10 by the company who received the check. The records show that he's been with your institution for over two years, and only has a checking account and a small savings account. What would you do in this situation and why?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing for the misunderstanding and showing empathy for the customer's situation.
2. Explaining that your financial institution was closed because of the holiday, causing the work to be processed a day later than usual.
3. Offering to reverse the insufficient funds charge for the customer.
4. Recognizing that there was a misunderstanding about when the deposit would be processed and that the customer did not intentionally make a late deposit.

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to apologize for or empathize with the customer's problem.
2. Failing to explain the reason the customer's deposit was credited a day later than expected.
3. Failing to offer to reverse the insufficient funds charge.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: Assume the following situation occurs. Monday afternoon, a customer approaches you and it's obvious that he's very upset. During the weekend, the automatic teller machine kept his account card, and because of this, he was unable to get any cash or make the deposit he needed to cover a check that would clear through his account today. You check and find that the machine kept his card because he had punched in the wrong personal identification number several times. It's now 2:15 and all deposits for the day were to be processed by 2:00. How would you handle this situation?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing for the inconvenience and empathizing with the customer's situation.
2. Explaining to the customer why the ATM kept his account card and why this policy benefits the customer (i.e., security of the account, etc.).
3. Offering to process the customer's deposit immediately, so that it can be credited today.
4. Offering to take any other actions necessary to correct the situation (i.e., ordering the customer another card, offering to cash a check for the customer, etc.).

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to apologize for and/or empathize with the customer's situation.
2. Failing to explain why the card was kept and the benefits to the customer of such an action.
3. Failing to offer to process the deposit immediately or make any effort to defuse the situation.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION A: Assume a customer comes to you and tells you that he wants to close both his checking account and his savings account. You check the records and see that he has a small checking account and a moderate savings account. What would you do in this situation?

NOTES:

QUESTION B: Assume a customer tells you that he wants to close his account. When you ask him why he's closing the account, he says the reason is that another financial institution has opened a branch within a block of his house, and would be much more convenient. You check the records and see that he's maintained a moderate account for the last two years. What would you do in this situation?

NOTES:

QUESTION C: Now assume that another customer wants to close his accounts. He explains that he had written a check that he didn't have enough funds to cover, and your financial institution charged him an overdraft fee. He tells you he's had accounts with your institution for 10 years, and never had this happen before. He goes on to say that he thought he had overdraft protection to keep him from overdrawing his account. You check the records and see that he's maintained a moderate account. You also note that he doesn't have the type of account that offers overdraft protection. What would you do in this situation?

NOTES:

QUESTION A - SAMPLE EFFECTIVE BEHAVIOR:

1. Probing to determine the reason or reasons the customer is closing his accounts.

QUESTION A - SAMPLE INEFFECTIVE BEHAVIOR:

1. Failing to ask the reason or reasons for closing the accounts.

QUESTION B - SAMPLE EFFECTIVE BEHAVIORS:

1. Expressing appreciation for the customer's business.
2. Expressing regret that the customer is closing his accounts.
3. Agreeing to close them for him immediately.

QUESTION B - SAMPLE INEFFECTIVE BEHAVIOR:

1. Pushing the customer to keep his accounts open when it is clear that another financial institution would be more convenient.

QUESTION C - SAMPLE EFFECTIVE BEHAVIORS:

1. Apologizing and showing concern for the problem.
2. Expressing appreciation for the customer's business.
3. Offering to reverse the charge.
4. Requesting that the customer keep his accounts with your financial institution.
5. Discussing with the customer his interest in having the type of account that offers overdraft protection.

QUESTION C - SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to apologize and show concern for the situation.
2. Failing to express appreciation for the customer's business.
3. Failing to offer a solution (i.e., reverse the overdraft charge, change the account to one with overdraft protection).
4. Failing to request that the customer keep his accounts open.

RATING FOR RESPONSE: _____

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GENERAL QUESTIONS

QUESTION: Assume a customer comes into your financial institution and wants information on the types of accounts you offer. You know that your financial institution offers 7 or 8 different types of accounts, each with different features and requirements. Part of your job is to assist customers in opening their accounts. What are the steps you would take to try to persuade this person to open an account?

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Asking the customer questions to determine needs (i.e., number of transactions per month, amount of the opening deposit, the average balance the customer normally keeps in an account, etc.).
2. Once the type or types of accounts best suited to the customer needs have been determined, explaining those accounts and how they would benefit the customer (i.e., cost advantages, convenience, etc.).
3. Asking the customer for any questions about the types of accounts offered.
4. Asking the customer for the sale (i.e., "Does that sound like something you'd be interested in?"), or suggesting the customer try the product or service (i.e., "It offers a high rate of return and offers you quick access to your funds. I could open an account for you now.").

SAMPLE INEFFECTIVE BEHAVIORS:

1. Failing to question the customer to determine account needs.
2. Failing to explain the accounts and the benefits/advantages to the customer.
3. Failing to ask the customer for questions.
4. Failing to attempt to close the sale or suggest the customer try the product or service.
5. Becoming overly "pushy" with the customer.

RATING FOR RESPONSE: _____

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ORAL COMMUNICATIONS

No questions are asked for this area. Rather, the participant is evaluated based on behaviors observed during the overall interview session.

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. Expressed comments in a concise manner.
2. Enunciated clearly.
3. Spoke in a fluid manner.
4. Looked at interviewer when speaking.
5. Used gestures to emphasize points.
6. Expressed ideas in an easy to understand manner.
7. Used proper grammar.
8. Used voice inflection to emphasize points..

SAMPLE INEFFECTIVE BEHAVIORS:

1. Rambled on or was overly wordy.
2. Had slurred speech.
3. Was overly hesitant or choppy when speaking.
4. Failed to maintain eye contact when speaking.
5. Expressed ideas in a manner that was difficult to follow and/or understand.
6. Made grammatical errors.
7. Spoke in a monotone and/or failed to use gestures.

RATING FOR RESPONSE: _____

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INTERPERSONAL

No questions are asked for this area. Rather, the participant is evaluated based on behaviors observed during the overall interview session.

NOTES:

SAMPLE EFFECTIVE BEHAVIORS:

1. At the start of the session, offered a polite and enthusiastic greeting.
2. As appropriate, used amenities such as "please" and "thank you."
3. Maintained a polite, courteous, and enthusiastic demeanor during the session.
4. Actively listened to the interviewer's comments (e.g., maintained eye contact while listening, nodding while listening, etc.).
5. At the close of the session, expressed appreciation for the interviewer's time and consideration.

SAMPLE INEFFECTIVE BEHAVIORS:

1. Asked questions in an abrupt or curt manner.
2. Displayed little enthusiasm or politeness.

RATING FOR RESPONSE: _____