

# Ethical Outbound Calling ("EOC")

## FRONT-LINE SOLUTIONS

*Ethical Outbound Calling* teaches financial services sales professionals working in the retail branch and call center environments how to increase sales results and retention from proactive, consultative telephone contact with members. EOC teaches financial services professionals to proactively reach out to their member base to build rapport, trust, and confidence between the member and the financial services professional as well as the credit union. The availability of alternative channels has dramatically reduced the foot traffic at most branches, thereby minimizing the opportunities for discovering and meeting additional needs that members may have. EOC introduces the Outbound Calling Process, which provides a format for ethically discovering member needs and meeting those needs with appropriate solutions. EOC enables financial services professionals to create a differentiated Personalized Relationship Experience for members and make every call relationship-focused rather than a single-purpose contact. As a result, the organization will increase member satisfaction, and strengthen and expand valued member relationships to significantly reduce member attrition. EOC is an intensive, interactive program that focuses on the skills and techniques necessary to consistently deliver the Perfect Member Outbound Calling Experience.

The key skills that the credit union's sales professionals will learn in *Ethical Outbound Calling* are:

- Market Differentiation – Enhance the credit union's reputation for ethical practices by identifying and meeting members' financial needs.
- Outbound Calling Process – Participants learn to effectively prepare for the call, create an interest, go beyond the initial behavioral lead to conduct a thorough Financial Needs Analysis Profile (FINAP®), and identify and present appropriate solutions.
- Warm Hand-Over – To professionally involve appropriate internal partners and increase members' comfort levels in speaking with them.
- Consultative Categorization Techniques – Anticipate and overcome all objections and/or concerns.
- Offer to Assist Others – Best practice methodologies for receiving referrals from satisfied members.
- Advanced Techniques – Preempt members' concerns and encourage them to consider different approaches or points of view in meeting their financial goals and objectives.



### Structure:

*Ethical Outbound Calling* is a high-impact program that is delivered in a modular format allowing for flexibility in scheduling, both for initial rollout and for subsequent reinforcement training.

### Participants:

Financial services professionals who work in the retail branch and call center sectors, and have responsibility for making proactive outbound contact to members, should attend the Lab. Managers of program participants should also participate in the Lab.

