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BC&CPD Circular No. 03 of 2021

April 01, 2021

The President/Chief Executive
All Banks/MFBs,

Dear Sir/Madam,

Call Center Management

Call centers of banks/ MFBs (hereinafter referred to as 'banks') are one of the most critical touchpoints providing convenience to the banking customers to avail banking services, make queries, and give feedback. Further, the majority of the complaints against banks are also lodged through call centers. In order to standardize the variant practices for call center management and improve their efficiency, the State Bank of Pakistan (SBP) issued guidelines vide BC&CPD Circular No. 1 of 2018. Recently, SBP has conducted a thematic review to further assess the call center management of banks. In light of the findings of the review, it has been decided to issue the following revised and consolidated regulatory instructions on call center management:

Policy & Oversight

- Banks should have a comprehensive policy and Standard Operating Procedures (SOPs) on call center management duly approved by their Board of Directors and CEO, respectively.
- Banks that have outsourced their call centers will ensure compliance with the SBP's existing instructions on outsourcing. Further, they will also ensure that the confidentiality of the customers' data is sufficiently protected through appropriate oversight and security clauses in the contract. Besides, the supervision function like quality assurance checks of call center should not be outsourced.
- Call centers must have an independent reporting line to avoid conflict of interest. In addition to a senior officer heading the function of call centers, banks will ensure periodic reporting on performance of call centers to a senior level management committee at least on quarterly basis. It should be explicitly made part of the Term of References (TORs) of the committee to monitor the overall service quality and performance of call centers. Banks should also ensure that the minutes of the committee's meetings are recorded along with the status of implementation of decisions taken and same should be made available for review of SBP inspection team.

Ease of Lodgment/ Convenience/ Fairness

- All banks are encouraged to deploy toll-free numbers for their call centers. It should be ensured that call center numbers are displayed prominently on banks' websites and notice boards in branches. In case of more than one call center number, banks will clearly mention the line of business or product in front of each number for convenience so that only the relevant number may be dialed by the customers. The banks should also conduct consumer testing/ consumer recalls at least on an annual basis to assess customer awareness regarding call centers and take actions for improvement where required.
- Measures should be taken to reduce the call wait time¹ as much as possible to avoid inconvenience to the customers. Banks should develop internal standards/Key Performance Indicators (KPIs) regarding call wait time for different types of calls. The performance, in this respect, should be monitored by the management level committee referred above in para 'c' through regular reporting. However, the call wait time for card lost/ card stolen/ card block request should not be more than one minute.
- 'Card lost/ Card stolen/ Card Block' request should be the first option on IVR menu after call connects to the call centers of the banks. Further, the customers should also be provided with an automated option for blocking of cards/ accounts/ digital channels (preferably through TPIN). Besides, the banks are encouraged to introduce IVR options for regional languages while ensuring availability of appropriate resources for such options.
- The banks should ensure that call agents do not refuse to lodge complaint of the customers/ callers. It should also be ensured that a complaint number is provided to all complainants through SMS/ email.
- Banks should adopt appropriate call management tools/functionality including but not limited to self-banking options, queue management, etc. It is encouraged that the callers/ customers are apprised of their number/ order in the call queue with option of call back. Further, it should be ensured that all call centers have feedback option and the caller/ customer are adequately informed and encouraged to provide their feedback through the given option.
- Banks should ensure that the consumers are explicitly informed about their calls being recorded at the call center. Banks will not market their products/ services except on toll free numbers. The banks are encouraged to play awareness messages during call wait time.

Integration with complaint management

- Banks should ensure that the complaints received through the call center are properly recorded in the Complaint Management System (CMS), preferably through appropriate automation.

Confidentiality of Customers' Data

- In order to ensure confidentiality of consumers' data, banks will put in place adequate controls at their call centers including but not limited to continuous CCTV vigilance, physical entry and exit checks, non-accessibility to portable devices or cell phones, controlled accessibility to printers, emails, etc.
- Banks are advised to devise an appropriate mechanism to allow their call center staff access to customers' data on a "Need-to-Know" basis e.g. restricted to the customers contacting the call center. Proper logs of this access to customer's information should be maintained and periodically monitored preferably through automated/ artificial intelligent surveillance.

- m. Banks should ensure masking of the Credit or Debit card numbers so that the call agents could only view the last four digits of the cards. Similarly, appropriate controls must be devised to provide only basic/ limited/ non-financial data to outbound teams.

Call Center Resources

- n. Banks should have adequate IT controls, contingency and disaster recovery set-ups for their call centers.
- o. Banks should ensure that their call centers are adequately staffed. Further, it should also be ensured that the call center staff is adequately trained particularly on digital fraud management, relevant policies and initiatives of banks and query & complaint handling. Further, the impact assessment of such training should also be conducted by banks for improvements in future trainings.
- p. All inbound and outbound calls at the call centers will be recorded. The recordings will at least be retained for one year. However, for digital transactions and customers' consent to be obtained in specific instances, banks will comply with the relevant/ applicable rules and regulations. The custodian of these call recordings and archival/ retrieval mechanism may explicitly be developed and monitored while ensuring that only relevant officials have access to such records.

Performance Review/ Management of Call Center

- q. The banks should at a minimum use the following parameters/ KPIs for reviewing performance of call centers with appropriate benchmarks as per international best practices:

Key Result Areas	Parameters/ KPIs
Quality	Courtesy Accuracy
Productivity	Average Wait Time/ Average Speed of Answering Average Handling Time Abandoned Call rate Ring No Answer First Call Resolution
Attendance	Manned hours Punctuality Attrition rate

- r. Further, the role of call centers in complaint handling function should also be reflected in the KPIs of the call center staff and adequately covered in the respective policy.
- s. Banks should also assess the performance of their call centers through monitoring tools like mystery calls, customers' feedback as well as call center own staff's feedback, at least once a year. Service quality and data confidentiality of call center should also be assessed/ reviewed annually by the banks' internal audit function. Further, banks should ensure that Turn Around Times (TATs) of their call center especially related to blocking of cards and lodgment of complaints are monitored on regular basis.
- t. The above requirements must be complied with by June 30, 2021. The instructions issued vide BC&CPD Circular No. 1 of 2018 stands withdrawn accordingly.

Yours truly,

Sd/-

(Asif Mahmood)
Director

¹the period of time before connecting to an agent.

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