

## **How to Use This Manual**

The role of the Customer Service Representative is to provide customers with attentive, friendly, and efficient service that makes them want to continue doing business with the bank. Good customer relations skills are the key to inspiring customer loyalty and the Customer Service Representative must continually sharpen those skills. The end result will be customer good will that sets the stage for sales. Successful Customer Service Representatives convey an image of integrity and authority to their customers.

The *Model Bank CSR Training Manual* will help you in your selection and training of the right person to represent your bank. This process is critical to the overall success of your marketing program. Additionally, the professionalism of quality customer service will help maintain the ongoing relationship with your customers.

The first part of this manual is addressed to the trainer as guidance in the selection and development of the person who will represent the bank in this vital role. The second part consists of a model Customer Service Representative training manual to aid in the training for the CSR position and to be used as a reference for ongoing procedures and regulatory guidance. The manual also serves as a reference source for staff members filling the relief role for Customer Service from time to time and should be kept current.

### **Trainer's Guide**

In Part 1 of the Trainer's Guide, *Developing Your Training Program*, we discuss how to develop a basic training program and offer suggestions on how you might modify your program to suit your bank's needs. The Guide covers the following topics:

- Training objectives
- Selecting the CSR trainer
- Steps in developing the CSR training program
- Suggested areas and methods to modify the training manual
- Suggested training schedule

In Part 2 of the Trainer's Guide, *The Selection Process*, we include a profile of a top-quality CSR candidate and sample job descriptions for Customer Service Representative I and II. Following are a few of the qualities and qualifications we cover and that you want to keep in mind when you consider the candidates for the CSR position:

- Personality and character traits
- Communication skills

- Motivation
- Four Cs of professionalism: competency, confidence, courtesy, and confidentiality
- Marketing skills
- Computer literacy

### **CSR Training Manual**

The second part of the manual contains the CSR Training Manual, which includes the areas that should be addressed for training your Customer Service Representatives.

The material presents the information necessary to adequately serve the customer and market your products. Each of these chapters are arranged so you will be able to modify them to fit your bank's needs. The manual is both a training tool and continuing reference guide to help your Customer Service Representative handle the needs of all customers proficiently and professionally.

The topics covered in the CSR Training Manual are as follows:

- Interpersonal skills
- Technical skills
- Customer new account procedures
- Product profiles
- Customer request procedures
- Customer information system
- Checks and check handling
- Banking regulation guidelines

Much of the information is standardized for the banking industry and requires little modification. However, due to the allowed variance in laws and in bank new account names and structures, you will need to refer to your bank and your state requirements. The training manual is provided on CD to enable you to customize whichever information you choose. The CD also includes a User Guide.

Periodic updates to the *Model Bank CSR Training Manual* will keep you up-to-date on changing regulatory requirements and new training and marketing techniques for this position in your bank.

### **Loss Prevention Reference Index**

Sheshunoff's *Model Bank CSR Training Manual* contains the information you need for building your training programs. The book includes added emphasis to loss prevention. New indices reference articles

throughout the manual to help you quickly build your loss prevention sections. The Loss Prevention Reference Index contains more than 40 information articles and more than 65 subtitles for research. We will add new articles with each update.