



## External Relations Department

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### **SBP issues comprehensive instructions to banks to enhance customer experience with Call Centers**

Call centers are rapidly becoming customers' top choice to communicate with their Banks. Over time, the use of call centers by customers to seek information, guidance and redressal of complaints from their banks has increased significantly. On the other hand, the technological advancements are helping the banks to provide self-banking solutions through call centers. The growing importance of call centers in bank-customer relationship makes it imperative for the banks to efficiently manage their call centers for enhanced customer experience. Recently, SBP conducted a thematic review of the call center management at banks. In the light of findings of the review, it has issued today regulatory instructions to banks on call center management. Some of the key instructions are as follows:

To bring ease in lodging complaints, all the banks are encouraged to deploy toll-free numbers for their call centers besides making sure that call center numbers are displayed prominently on banks' premises and websites. Banks are also required to take measures to reduce the call wait time i.e. the time before connecting to an agent, as much as possible to avoid inconvenience to the customers. Further, banks will also ensure that call agents do not refuse to lodge complaint and a proper complaint number is provided to all the complainants.

To ensure confidentiality of consumers' data, banks will put in place adequate controls at their call centers including continuous CCTV vigilance, physical entry and exit checks, restriction on portable devices like cell phones, controlled accessibility to printers and emails. Banks will allow their call center staff access to customers' data on a 'Need-to-Know' basis only i.e. restricted only to the customers contacting the call center. Proper logs of access to customer's information will be maintained and monitored to detect unauthorized access. Moreover, banks will ensure masking of the Credit or Debit card numbers so that the call agents could only view the last four digits of the cards.

SBP has also instructed banks to deploy sufficient call center resources to ensure a satisfactory customer experience. For this, the banks will have adequate IT controls and contingency and disaster recovery set-ups for their call centers. All inbound and outbound calls at the call centers will be recorded and the record will be retained at least for one year. Banks will also ensure that their call centers are adequately staffed with proper trainings, particularly on digital fraud management, relevant policies and initiatives of banks and query and complaint handling.

To improve call center management, banks will have proper policy and oversight mechanisms in place and performance will be regularly monitored. The banks will put in place key performance indicators for reviewing performance of call centers with appropriate benchmarks as per international best practices. Banks will also have a comprehensive policy and Standard Operating Procedures (SOPs) on call center management duly approved by their Board of Directors and CEO.

Banks are required to comply with SBP instructions by June 30, 2021. The circular issued by SBP to banks in this regard is available at:

<http://www.sbp.org.pk/cpd/2021/C3.htm>

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