



## **AMNESTY OPT-IN™ BANK PERSONNEL TRAINING OVERVIEW**

- 1. An Explanation of Amnesty Opt-In**
  - a. Its importance to the consumer
  - b. Its importance to each Bank Employee
  - c. Its importance to the Bank
  
- 2. An Explanation of Opt-In benefits to the customer**
  - a. Protect the customer
  - b. No spoiled family shopping days or meals out by a shortfall
  - c. Builds consumer confidence which is good for U.S. Economy
  - d. Creates a positive feeling with the customer that the Bank truly cares
  
- 3. Summary of Federal Reserve Board Regulation E**
  - a. All retail Banks are affected
  - b. Applies only to ATM and daily Debit Card transactions
  - c. Regardless of Opt-In decision all Customers must be treated equally
  - d. Transactions may be supplemented by Banks' overdraft alternatives
    - i. Your Bank's Existing Policy
    - ii. Integration to Reg. E
  
- 4. Psychology of the Consumer**
  - a. Presenting the Opportunity in Relative Terms
  - b. Providing positive alternatives
    - i. Choice belongs to the customer
    - ii. Your Bank's customer benefit structure
  - c. Defining Establishment of Need with rationale
  - d. The Risk of inaction
  - e. Opt-In as a personal solution
  - f. How the Customer WANTS to communicate
  - g. The Emotional Cycle of Decision Making
    - i. Emotional Decisions
    - ii. Rational Justification
    - iii. Negative Consequences of Unfulfilled Needs
  - h. Ensuring a WIN for the Customer



**5. Customers For Life**

- a. Cradle to the Grave
- b. Whole Family Relationship Building
- c. Customer's idea of success
- d. Customer Service is a skill
- e. First Impressions
- f. Going the Extra Mile
- g. Conversational Catalysts
- h. Active Listening
- i. Inside the Door

**6. 7Touch™ Relationship Building**

- a. Reaching Out
- b. Integrated phases
- c. To the Customer's benefit
- d. Role Playing

**7. When the Customer comes to you**

- a. New Accounts
- b. Existing Accounts
- c. Face-to-Face, An opportunity

**8. Customer Relationship Ownership**

- a. Personal
- b. Permanent
- c. Valuable
- d. Transferable
  - i. Permanent Transfer
  - ii. Temporary Transfer

**9. Second Chance Opportunities**

- a. Handling a "No"
- b. Preparing for the future
- c. Not Opted-In and had an incident(s)

**10. Getting Started**

- a. Prepare your materials
- b. Define your focus
- c. Set Achievable Goals
- d. Follow the Methodology
- e. Do the Work
- f. Be Comfortable
- g. Never try to sell!