



NATIONAL PENSION COMMISSION

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CIRCULAR

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TO: All Licensed Pension Fund Administrators

SUBJECT: CIRCULAR ON ESTABLISHMENT OF CUSTOMER CONTACT CENTRE BY PENSION FUND ADMINISTRATORS (PFAs)

- 1.0 In order to ensure that Retirement Savings Account (RSA) holders and Retirees receive effective and timely customer services support in line with Section 54 (e) of the Pension Reform Act (PRA) 2014, the Commission deemed it necessary to issue this circular on the need to establish fully functional Customer Contact Centre by PFAs.
- 2.0 A Customer Contact Centre is a centralized office used for the purpose of receiving or transmitting large volume of requests/ complaints by telephone or e-mail and where clients can walk in to get their inquiries and complaints resolved.
- 3.0 The establishment of Customer Contact Centers by PFAs is important to the pension industry for the following reasons:
 - i. To provide customers with a convenient, reliable and efficient channel to reach their PFAs, which will also help improve public perception of the industry;
 - ii. To enhance customer relations, improve efficiency, and minimize expenses for both clients and the PFA;
 - iii. To ensure that customers are provided with the right information in a timely manner; and

iv. To create an avenue for Operators to improve their services through feedback received from their clients.

3.1 All PFAs' managing RSA and Retiree funds are required to establish customer contact centers with the following features at a minimum:

4.0 Minimum Academic Qualification of Customer Contact Centre Representatives (CCCRs)

PFAs are required to deploy Staff with a minimum academic qualification of a Higher National Diploma (HND) from an accredited Higher Institution to the call center in order to ensure efficient service delivery to clients.

4.1 Customer Contact Centre Representatives:

PFAs should ensure that their Customer Contact Centers are adequately staffed to cover their operations effectively. In addition, PFAs must ensure that CCCRs possess the following skills:

- i. An understanding of the impact that their job functions have on the PFA and its customers;
- ii. Effective communication techniques to be able to control calls efficiently;
- iii. Interpersonal skills to resolve conflict situations;
- iv. Decision making skills and the ability to analyse and apply appropriate interventions to resolve issues or reach a decision;
- v. The ability to actively listen, question appropriately and provide feedback to build customer relationships;
- vi. The ability to manage diversity and interact with a variety of people in the workplace;
- vii. The ability to manage stress and maintain a calm demeanor and mental state when situations and emotions escalate to higher levels;
- viii. The ability to manage multiple tasks simultaneously;
- ix. The ability to organise information and data;
- x. The ability to work effectively with others and offer support and guidance for co-workers;
- xi. Technical literacy and basic knowledge of computer usage and the use of Customer Contact Centre Technology;
- xii. The ability to manage time and resources to address assigned tasks and customer issues;
- xiii. Full knowledge of the PRA, 2014 and the workings of all Departments in the PFA;

xiv. The CCCRs should also be multi-lingual as well as have the ability to communicate with customers in the major local dialects of Hausa, Yoruba and Igbo Languages.

4.2 Complaint Resolution:

PFAs should provide various platforms through telephone, mail or the internet for clients to register their complaints. By offering multiple alternatives, customers needs can be more readily addressed.

4.3 Reporting

PFAs are required to forward monthly reports to the Commission on complaints/inquiries received. The report should show the number of enquiries, number of complaints received, number of resolution days and explanation for long outstanding enquiries/complaints amongst others.

4.4 Inquiry Services:

PFAs should put in place systems which have facility for Interactive Voice Response (IVR) such that Customer Service option programmed into the system can be easily accessed by Clients.

4.5 Call Center Technology: PFAs are required to deploy call center technology to enable CCCRs handle large volume of requests efficiently as well as have immediate access to information and record customer interactions. Some of the Call Center Technology that may be adopted by PFAs' are:

- i. Automated Call Distributor (ACD) Response – Through an ACD Unit, incoming calls can be automatically routed to the next available representative when a customer calls a PFA and all lines are in use.
- ii. E-Mail Management/ Response System – This system helps CCCR handle large volumes of e-mails quickly and provides automated responses to enquiries and complaints.
- iii. Call Recording System (CRS) – CRS helps organizations leverage on interactions as a source of business intelligence for customer analysis, dispute resolution and legal compliance. It also enables an organization keep track of the performance of a customer contact staff.
- iv. An online facility to enable staff to have immediate access to any information a customer may need, such as Unit Price, Benefit payments, RSA balance, e.t.c

- 5.0 It is the responsibility of Management to ensure that CCCRs are adequately and constantly trained on phone etiquette as well as provided with the information needed to adequately carry out their functions. In addition, PFAs must ensure that all Staff deployed to the call centre attend mandatory training on customer relationship management, ethics & compliance and pension legislation in order to provide efficient service to clients.
- 6.0 Finally, Management should ensure that CCCRs are kept up to date with any changes in the business processes, products, information and general changes in the industry. Management should further ensure that call logs and other statistics are analysed monthly.
- 7.0 The effective date for the implementation of this Circular is 1 September, 2015. This is to enable PFAs make adequate budgetary allocation for the acquisition of the necessary equipments as well as deploy experienced personnel to the call centre.

All enquiries regarding this circular should be directed to the under signed.

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