

ARM Pension Managers (PFA) Limited

# Standard Operating Procedure Manual

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Customer Experience

(Version 1)

## Document Review and Approval

This Standard Operating Procedure manual applies to all sub-units within the Customer Experience Unit of ARM Pension Managers.

This document has been approved by:

Name	Signature	Date approved /implemented
Head, Customer Experience		
Executive Director		
Risk Management		

Revision history


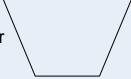


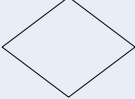
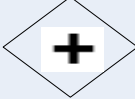



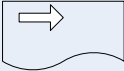





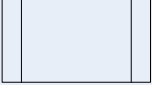

Date	Version	Description of changes made

This Procedure manual will be reviewed at least annually by the Customer Experience and Risk Management units in order to ensure continued alignment with other policies of the firm as well as continuous relevance to its operations.

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## Process Documentation Shapes

	or		Task		Start		End
	Decision		Parallel Task		Data Store		
	Task Connector		Document (output)		Document (input)		
	Incoming Email		Outgoing Email		Duration		
				1 Week			
	Off Page Connector (out)		Off Page Connector (in)		Predefined Process		
	Document connector						

## List of Abbreviations

<b><i>AODs</i></b>	Account Opening Documents
<b><i>ARMP</i></b>	ARM Pension Manager
<b><i>Board</i></b>	Board of Directors
<b><i>CX</i></b>	Customer Experience
<b><i>BD</i></b>	Business Development
<b><i>RM</i></b>	Relationship Management
<b><i>CPU</i></b>	Contribution Processing Unit
<b><i>IM</i></b>	Investment Management
<b><i>CRM</i></b>	Customer Relationship Management
<b><i>CSO</i></b>	Customer Service Officer
<b><i>HCX</i></b>	Head of Customer Experience
<b><i>KPI</i></b>	Key Performance Indicator
<b><i>PMA</i></b>	Portfolio Management Agreement
<b><i>PMS</i></b>	Portfolio Management System
<b><i>RFP</i></b>	Request for Proposal
<b><i>RSA</i></b>	Retirement Savings Account
<b><i>WMA</i></b>	Workflow Management Application
<b><i>KYC</i></b>	Know Your Customer
<b><i>CCO</i></b>	Contact Center officer

## 1.0 Introduction

The Customer Experience Unit is responsible for client interactions, client communication and acquisition, clients' data analytics, data integrity and customer feedback surveys for ARM Pension Manager.

Key activities for Customer Experience staff are:

- To engage clients through all available channels of customer interaction
- To address customer complaints and provide resolutions
- To identify areas where services can be improved
- To provide relationship management service to clients
- To populate and maintain the CRM database
- To grow revenue from existing client base leveraging on customer analytics data
- To provide clients with consistent and clear communication
- To educate clients via Newsletters and other communication
- To provide clients with regular information on products and services of the firm
- To provide a channel by which issues can be escalated
- To deliver the branded ARM Customer Experience to clients at all times

This standard operating procedure manual provides the policies, guidelines and practices to be adopted in carrying out the functions of the Unit. The purpose of this document is to achieve the following:

- Provide step-by-step guide for key Customer Service processes.
- Enhance access to client investment information
- Minimize process clog and case resolution
- Ensure continuity and uniformity of process in the event of staff turnover
- Highlight relationship between customer experience and other Units.
- Ensure adequate controls of all processes
- Serve as a procedural guideline for ARM Pensions Customer Experience staff;
- Provide a clear definition of job responsibilities as well as their interrelationships;
- Eliminate information gaps on policies and procedures; and,
- Ensure consistent definition and application of procedures

## 2.0 Vision, Mission and Strategic Objectives:

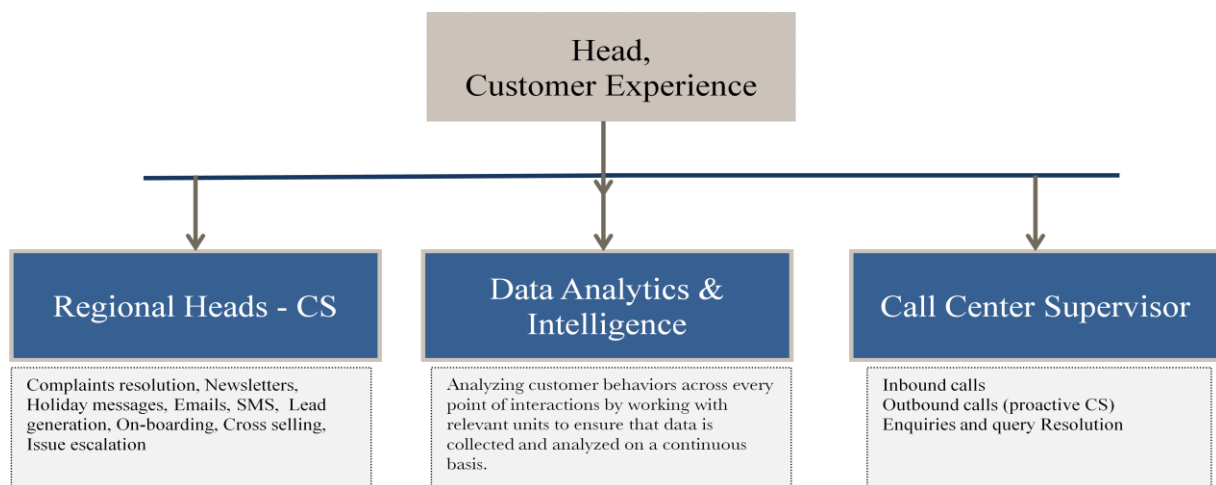
The vision, mission and strategic objectives of the Unit are aligned with that of the organisation's vision statement - "To be the fastest growing, most efficient and customer-friendly PFA in Nigeria, consistently delivering value to our customers"

<b>Vision</b>	Our goal is to be the industry leader in service delivery, creating exceptional experience at every point of interaction in the customer journey
<b>Mission</b>	We are dedicated to ensuring a customer experience worthy of customer advocacy
<b>Strategic Objective</b>	<ul style="list-style-type: none"> <li>To Provide organisational transformation that eliminates service issues, drives customer profitability, and establishes competitive advantage</li> <li>Institutionalize a customer centric culture that supports performance accountability and proven profitability across the Group in a consistent manner.</li> </ul>

## 3.0 Structure

The Customer Experience Unit is structured as shown below:

- **Client Services and Call Centre** – responsible for client queries
- **Client Communication** – responsible for all client communication
- **Data Analytics** – responsible for data analytics, data integrity and customer feedback surveys



#### 4.0 Equipment and Resources

All customer Service officers should have the following equipment and access to the following:

Call Center Executives	Branch CSOs
CRM Application	CRM Application
Telephone handset connected to the main call center	Each CSO workstation should be configured for access to the following applications only. The workstations would be locked to this configuration
A note pad	A note pad
A Desktop System configured to the required applications	A Desktop System configured to the required applications

This manual is not meant to be all-inclusive but represents the minimum mandatory requirement for the execution of Customer Service processes and has taken into consideration the current realities and resources. It is expected that this manual will be revised from time to time based on emerging realities, new developments and changes impacting Customer Experience functions. Reviewing, updating and ensuring availability of this manual is the responsibility of the Head of Customer Experience, after due approval from the Risk Management Unit. The Risk Management Unit are responsible for continually assessing and enforcing adherence to these policies and any others that would be provided by the regulatory authorities periodically.



## 5.0 Operating Policies

No	Policy Description
1	All activities of this Unit shall be guided by the provisions of the <b>Pension Reform Act 2014</b> and by the policies listed hereafter.
2	<p><b>Customer On-boarding – Application processing and PIN generation</b></p> <ul style="list-style-type: none"> <li>All new clients (Private and Public) are required to complete Retirement Savings Account (RSA) forms prior to account creation.</li> <li>All applications should be accompanied by the following support documents:</li> </ul> <p><b><u>Institutional Clients (Approved Scheme)</u></b></p> <ul style="list-style-type: none"> <li>Existing Trust Deed and PenCom approval to continue with an existing scheme and confirming Board of Trustee members and the persons authorized to sign instructions on behalf of the Company.</li> </ul> <p><b><u>Private and Public Clients</u></b></p> <ul style="list-style-type: none"> <li>Passport photograph and individual pay slip where relevant</li> <li>Any other document as may be specified by Regulatory Authorities</li> </ul>
3	<p><b>Client Engagement</b></p> <ul style="list-style-type: none"> <li>Customer Service Officers (CSOs) shall administer their duties in line with ARM Engage code of Conduct which shall be entrenched through appropriate training programs and orientation workshops.</li> </ul>
4	<p><b>Call Centre Administration</b></p> <ul style="list-style-type: none"> <li>Upon receiving a phone call from a current client, his/her identity must be confirmed by the Call Centre Agent before any complaints can be logged. Verification will include confirming the client's Name, Date of Birth, PIN, etc. on the CRM application.</li> <li>Where a Call Centre Agent is unable to resolve any issue, it must be escalated to the relevant units as provided in the escalation guideline.</li> </ul>
5	<p><b>Client Records Update</b></p> <ul style="list-style-type: none"> <li>The Customer Service officer in charge of client update must sign-off on any changes made to the records. Where the required change is due to an error committed by ARMP, Data Management is advised to effect update in line with information on the form</li> <li>Client contact details on the CRM must continually be verified by all CX staff. Where necessary, relevant RM may be contacted to follow up with client to complete the records update form</li> </ul>

6	<b>Document Management</b> <ul style="list-style-type: none"><li>• An acknowledgement copy of documents sent to other units by Customer Experience Staff must be received and filed for future reference.</li><li>• All relevant documents and templates must be maintained on the document management system( when deployed)</li></ul>
7	<b>Client Interaction</b> <ul style="list-style-type: none"><li>• All interactions with clients from all channels must be logged on the CRM immediately the interaction takes place.</li></ul>
8	<b>Complaints Management and escalation process</b> <ul style="list-style-type: none"><li>• All complaints from clients must be logged on the CRM and followed through.</li><li>• The described escalation procedure must be adhered to where timing of resolution of such complaints exceeds the approved period.</li></ul>

## 6.0 Processes

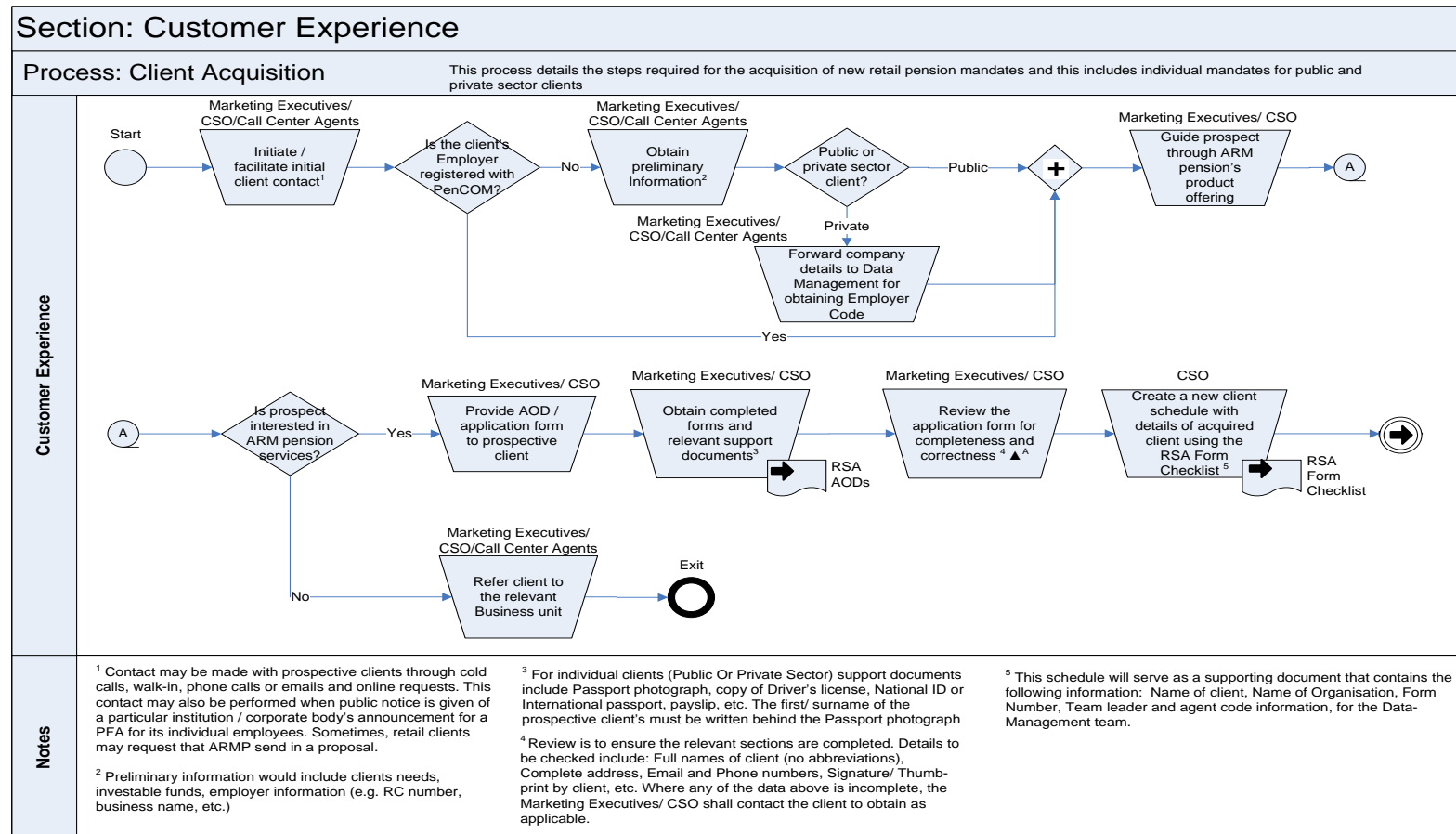
The processes in this manual is organised in the following format:

- **Process Map:** Outlines the flowchart of the process with specific action owner
- **Process Narrative:** Outlines in textual format the tasks and activities involved in executing the process.
- **Input/Output Documents:** Outlines the documents and reports that serve as inputs into the processes, the outputs and key reports generated.
- **Performance Measures:** Outlines key performance measures focused on cost, time and quality for determining the efficiency and the effectiveness of the processes.

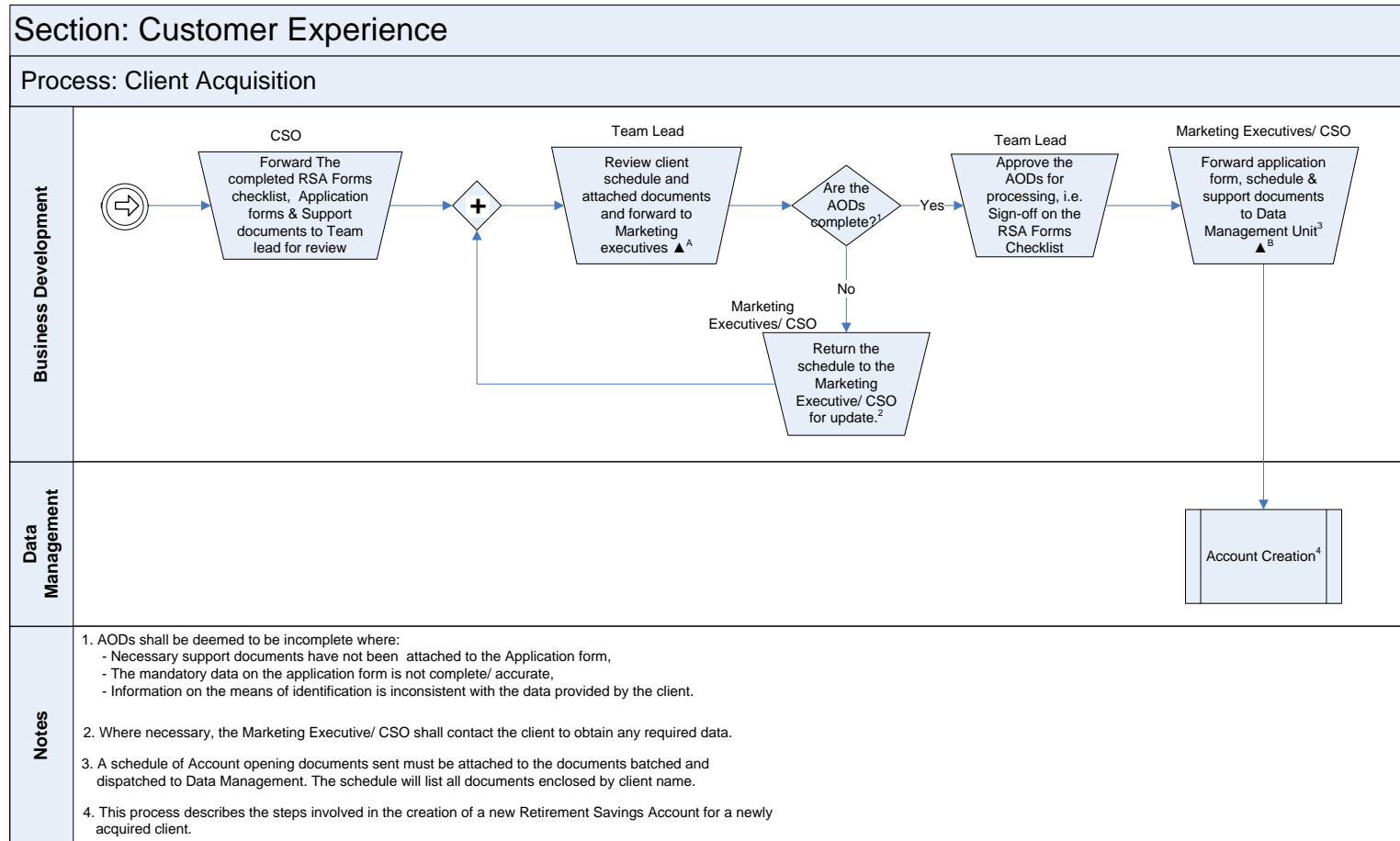
## 6.1 Customer On-boarding – Application processing and PIN generation

This process details the steps required for the acquisition of new retail pension mandates and this includes individual mandates for public and private sector clients

### Process Map (1/2)



## Process Map (2/2)



## Process Narrative

Step	Task	Responsibility	Job Aid
	<b>Start</b>		
1	<p>Initiate / facilitate initial client contact</p> <p><b>Note:</b> <i>Contact may be made with prospective clients through cold calls, walk-in, phone calls or emails and online requests. This contact may also be performed when public notice is given of a particular institution / corporate body's announcement for a PFA for its individual employees. Sometimes, retail clients may request that ARMP send in a proposal.</i></p>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> <li>Call Center Officers</li> </ul>	<ul style="list-style-type: none"> <li>GET IT Portal</li> <li>Code of Ethics</li> </ul>
2	<p>Confirm if the client's Employer is registered</p> <ul style="list-style-type: none"> <li>Where client's employer is registered, <b>Go to Step 5</b></li> <li>Where client's employer is not registered, <b>Go to Step 3</b></li> </ul>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> <li>Call Center Officers</li> </ul>	N/A
3	<p>Obtain preliminary information</p> <ul style="list-style-type: none"> <li>Where client is from the Public Sector, Go to <b>Step 5</b></li> <li>Where client is from the Private Sector, Go to <b>Step 4</b></li> </ul> <p><b>Note:</b> <i>Preliminary information would include clients needs, investable funds, employer information (e.g. RC number, business name, etc.)</i></p>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> <li>Call Center Officers</li> </ul>	N/A
4	Forward company details to Data Management to obtain Employer Code.	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> <li>Call Center Officers</li> </ul>	N/A
5	<p>Guide prospect through ARM Pension's product offering:</p> <ul style="list-style-type: none"> <li>Where client is interested in ARM Pensions Services, <b>Go to 7</b></li> <li>Where client is not interested in ARM Pensions Services, <b>Go to 6</b></li> </ul>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> <li>Call Center Officers</li> </ul>	N/A

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6	Refer the client to the relevant Business unit <b>Exit</b>	<ul style="list-style-type: none"> <li>• Marketing Executives</li> <li>• Customer Service Officers</li> <li>• Call Center Officers</li> </ul>	N/A
7	Provide relevant AOD /application form to prospective client	<ul style="list-style-type: none"> <li>• Marketing Executives</li> <li>• Customer Service Officers.</li> </ul>	N/A
8	Obtain completed forms and relevant support documents <b>Note:</b> <i>For individual clients (Public Or Private Sector) support documents include Passport photograph, copy of Driver's license, National ID or International passport, pay slip, etc. The first/ surname of the prospective client's must be written behind the Passport photograph.</i>	<ul style="list-style-type: none"> <li>• Marketing Executives</li> <li>• Customer Service Officers</li> </ul>	N/A
9	Review application form for completeness and correctness. ▲ <sup>A</sup> <b>Note:</b> <i>Review is to ensure the relevant sections are completed. Details to be checked include: Full names of client (no abbreviations), Complete address, Email and Phone numbers, Signature/ Thumb-print by client, etc. Where any of the data above is incomplete, the Marketing Executives/ CSO shall contact the client to obtain as applicable.</i>	<ul style="list-style-type: none"> <li>• Marketing Executives</li> <li>• Customer Service Officers</li> </ul>	N/A
10	Create a new client schedule with details of acquired client using the RSA Form Checklist <b>Note:</b> <i>This schedule will serve as a supporting document that contains the following information: Name of client, Name of Organisation, Form Number, Team leader and agent code information, for the Data-Management team.</i>	<ul style="list-style-type: none"> <li>• Customer Service Officers</li> </ul>	N/A
11	Forward the completed RSA Forms checklist, Application forms & Support documents to Team lead for review.	<ul style="list-style-type: none"> <li>• Customer Service Officers</li> </ul>	N/A

12	<p>Review checklist and account opening documents ▲A</p> <ul style="list-style-type: none"> <li>Where the AODs are complete and checklist is correct, <b>Go to Step 14</b></li> <li>Where the AODs are not complete or checklist is not correct, <b>Go to Step 13</b></li> </ul> <p><b>Note:</b> <i>AODs shall be deemed to be incomplete where:</i></p> <ul style="list-style-type: none"> <li><i>Necessary support documents have not been attached to the Application form,</i></li> <li><i>The mandatory data on the application form is not complete/ accurate,</i></li> <li><i>Information on the means of identification is inconsistent with the data provided by the client.</i></li> </ul>	<ul style="list-style-type: none"> <li>Team Lead</li> </ul>	N/A
13	<p>Return the schedule to the Marketing Executive/CSO for update, <b>then go back to Step 13</b></p> <p><b>Note:</b> <i>Where necessary, the Marketing Executive/ CSO shall contact the client to obtain any required data</i></p>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>Customer Service Officers</li> </ul>	N/A
14	<p>Approve the AODs for processing, i.e. Sign-off on the RSA Forms Checklist</p>	<ul style="list-style-type: none"> <li>Team Lead</li> </ul>	N/A
15	<p>Forward application form, schedule &amp; support documents to Data Management Unit ▲B</p> <p><b>Note:</b> <i>A schedule of Account opening documents sent must be attached to the documents batched and dispatched to Data Management. The schedule will list all documents enclosed by client name</i></p> <p>Go to <b>Account Creation Process</b></p> <p><b>Note</b> <i>This process describes the steps involved in the creation of a Retirement Savings Account for a newly acquired client.</i></p>	<ul style="list-style-type: none"> <li>Customer Service Officers</li> </ul>	N/A
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
RSA Account Opening Document	Completed Account Opening Documents (AOD)
RSA Forms Checklist	Completed RSA Forms Checklist
Support documents include Passport photograph, copy of Driver's license, National ID or International passport, pay slip, utility bills etc.	

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Completeness and accuracy of forms and documents	Frequency of error occurrence in forms and documents forwarded for processing	As required	Nil

### Key Control Points

▲A – All completed RSA forms must be reviewed by the CSO for completeness and the RCSA forms checklist must be reviewed and approved before processing.

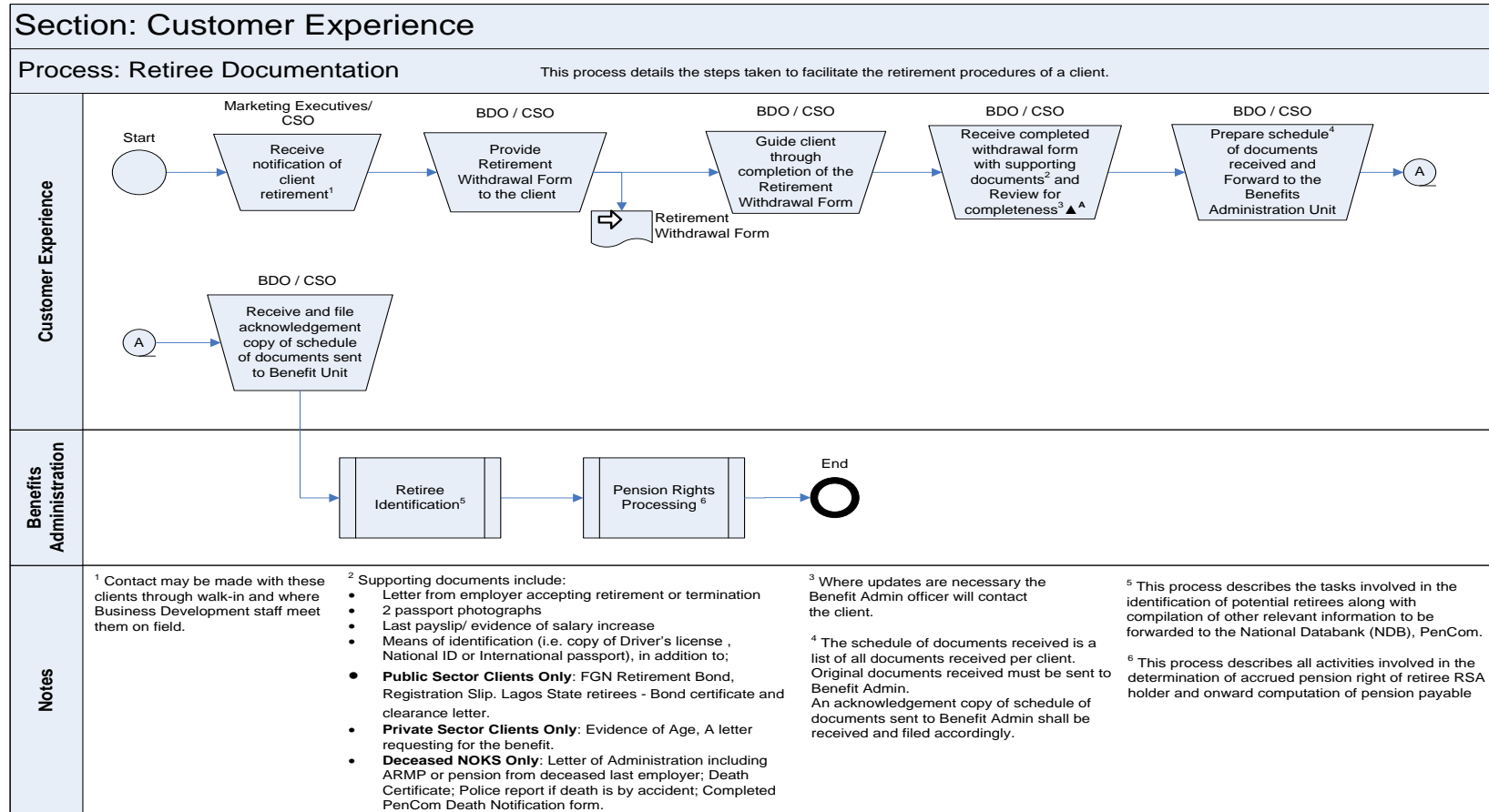
▲B – The CSO must request for and file the acknowledgement copy of the checklist of documents sent to Data management.



## 6.2 Retiree Documentation

This process details the steps taken to facilitate the retirement procedures of a client.

### Process Map



## Process Narrative

Step	Task	Responsibilit	Job Aid
	<b>Start</b>		
1	<p>Receive notification of client retirement</p> <p><b>Note:</b></p> <p><i>Contact may be made with these clients through walk-in and where Business Development staff meets them on field.</i></p>	<ul style="list-style-type: none"> <li>• Marketing Executives</li> <li>• Customer Service Officers</li> </ul>	
2	Provide Retirement Withdrawal Form to the client	<ul style="list-style-type: none"> <li>• BDO</li> <li>• CSO</li> </ul>	
3	Guide client through completion of the Retirement Withdrawal Form	<ul style="list-style-type: none"> <li>• BDO</li> <li>• CSO</li> </ul>	
4	<p>Receive completed withdrawal form, supporting documentation and review for completeness ▲<sup>4</sup></p> <p><b>Note:</b></p> <p><i>Supporting documents include:</i></p> <ul style="list-style-type: none"> <li>• Letter from employer accepting retirement or termination</li> <li>• 2 passport photographs</li> <li>• Last payslip/ evidence of salary increase</li> <li>• Means of identification (i.e. copy of Driver's license, National ID or International passport), in addition to;</li> </ul> <p><b>Public Sector Clients Only:</b> FGN Retirement Bond, Registration Slip. Lagos State retirees - Bond certificate and clearance letter.</p> <p><b>Private Sector Clients Only:</b> Evidence of Age, A letter requesting for the benefit.</p> <p><b>Deceased NOKS Only:</b> Letter of Administration including ARMP or pension from deceased last employer; Death Certificate; Police report if death is by accident; Completed PenCom Death Notification form.</p> <p><i>Where updates are necessary the Benefit Admin officer will contact the client.</i></p>	<ul style="list-style-type: none"> <li>• BDO</li> <li>• CSO</li> </ul>	

5	<p>Prepare schedule of documents received and forward to the Benefits Administration Unit</p> <p><b>Note:</b></p> <p><i>The schedule of documents received is a list of all documents received per client. Original documents received must be sent to Benefit Admin.</i></p> <p><i>An acknowledgement copy of schedule of documents sent to Benefit Admin shall be received and filed accordingly. Documentation received from clients up country are to be sent to Lagos for processing</i></p>	<ul style="list-style-type: none"> <li>• BDO</li> <li>• CSO</li> </ul>	
6	<p>Receive and file acknowledgement copy of schedule of documents sent to Benefit</p>	<ul style="list-style-type: none"> <li>• BDO</li> <li>• CSO</li> </ul>	
7	<p>Go To Retiree Identification Process</p> <p><b>Note:</b></p> <p><i>This process describes the tasks involved in the identification of potential retirees along with compilation of other relevant information to be forwarded to the National Databank (NDB), PenCom.</i></p>	Benefit Administration	
8	<p>Go To Pension Rights Processing</p> <p><b>Note:</b></p> <p><i>This process describes all activities involved in the determination of accrued pension right of retiree RSA holder and onward computation of pension payable.</i></p>	Benefit Administration	
9	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
<ul style="list-style-type: none"> <li>• Retirement withdrawal form</li> <li>• Supporting documentation including; Letter from employer accepting retirement/ resignation or termination, 2 passport photographs, last pay slip/ evidence of salary increase, means of identification, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Acknowledged copy of schedule of documents received</li> </ul>

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Timeliness in processing of retirement documentation	Time taken to forward client documents to Benefit Administration Unit from point of receipt of retirement notification	As required	Less than 5 days after receipt depending on distance from Lagos

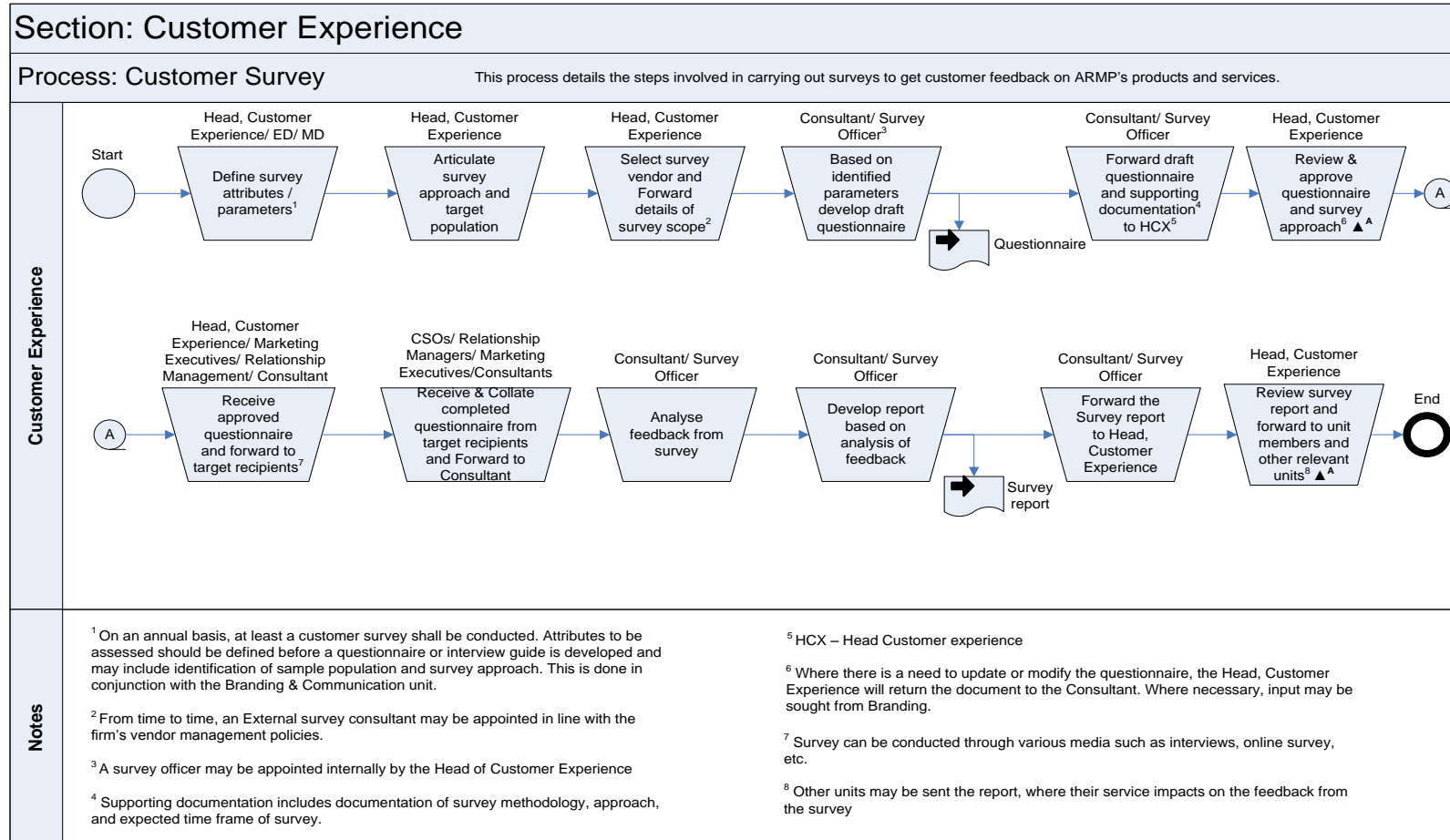
### Key Control Points

▲**A** - Details received from the client must be verified for completeness by the CX team leader

### 6.3 Customer Survey

This process details the steps involved in carrying out surveys to get customer feedback on the group's products and services.

#### Process Map



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**Process Narrative**

Step	Task	Responsibility	Job Aid
	Start		
1	<p>Define survey attributes / parameters</p> <p><b>Note:</b></p> <p><i>On an annual basis, at least a customer survey shall be conducted. Attributes to be assessed should be defined before a questionnaire or interview guide is developed and may include identification of sample population and survey approach. This is done in conjunction with the Branding &amp; Communication unit.</i></p>	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> <li>• Executive Director</li> <li>• Managing Director</li> </ul>	N/A
2	Articulate survey approach and target population	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> </ul>	N/A
3	<p>If an external survey, Select survey vendor and forward details of survey scope</p> <p><b>Note:</b></p> <p><i>From time to time, an External survey consultant may be appointed in line with the firm's vendor management policies.</i></p>	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> <li>•</li> </ul>	N/A
4	<p>Based on identified survey parameters develop draft questionnaire</p> <p><b>Note:</b></p> <p><i>The survey officer may be appointed internally by the Head of Customer Experience</i></p>	<ul style="list-style-type: none"> <li>• Consultant</li> <li>• Survey Officer</li> </ul>	N/A
5	<p>Forward draft questionnaire and supporting documentation to Head, Customer Experience</p> <p><b>Note:</b></p> <p><i>Supporting documentation includes documentation of survey methodology, approach, and expected time frame of survey.</i></p>	<ul style="list-style-type: none"> <li>• Consultant</li> <li>• Survey Officer</li> </ul>	N/A
6	<p>Review &amp; approve questionnaire and survey approach ▲A</p> <p><b>Note:</b></p> <p><i>Where there is a need to update or modify the questionnaire, the Head, CX will return the document to the Consultant. Where necessary, input may be sought from Branding &amp; Communication unit.</i></p>	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> <li>•</li> </ul>	N/A

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7	<p>Receive approved questionnaire and forward to target recipients</p> <p><b>Note:</b></p> <p><i>Survey can be conducted through various media such as interviews, online survey, etc</i></p>	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> <li>• MEs</li> <li>• Relationship Management</li> <li>• Consultant</li> </ul>	N/A
8	<p>Receive &amp; Collate completed questionnaire from target recipients and Forward to Consultant</p>	<ul style="list-style-type: none"> <li>• CSOs</li> <li>• RMs</li> <li>• MEs</li> <li>• Consultants</li> </ul>	N/A
9	<p>Analyse feedback from survey</p>	<ul style="list-style-type: none"> <li>• Consultant</li> <li>• Survey Officer</li> </ul>	N/A
10	<p>Develop report based on analysis of feedback</p>	<ul style="list-style-type: none"> <li>• Consultant</li> <li>• Survey Officer</li> </ul>	N/A
11	<p>Forward the Survey report to Head, Customer Experience</p>	<ul style="list-style-type: none"> <li>• Consultant</li> <li>• Survey Officer</li> </ul>	N/A
12	<p>Review report and forward to unit members and other relevant units ▲<sup>A</sup></p> <p><b>Note:</b></p> <p><i>Other units may be sent the report, where their service impacts on the feedback from the survey</i></p>	<ul style="list-style-type: none"> <li>• Head, Customer Experience</li> </ul>	N/A
	<p><b>End</b></p>		

**Input & Output Documents**

Input Document	Output Document
Questionnaire	<p>Survey Report</p> <p>Completed Questionnaires</p>

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
<b>Adherence to defined survey administration guidelines</b>	Deviation from executing/ administering customer surveys as planned in annual strategy	As required	Nil

### Key Control Points

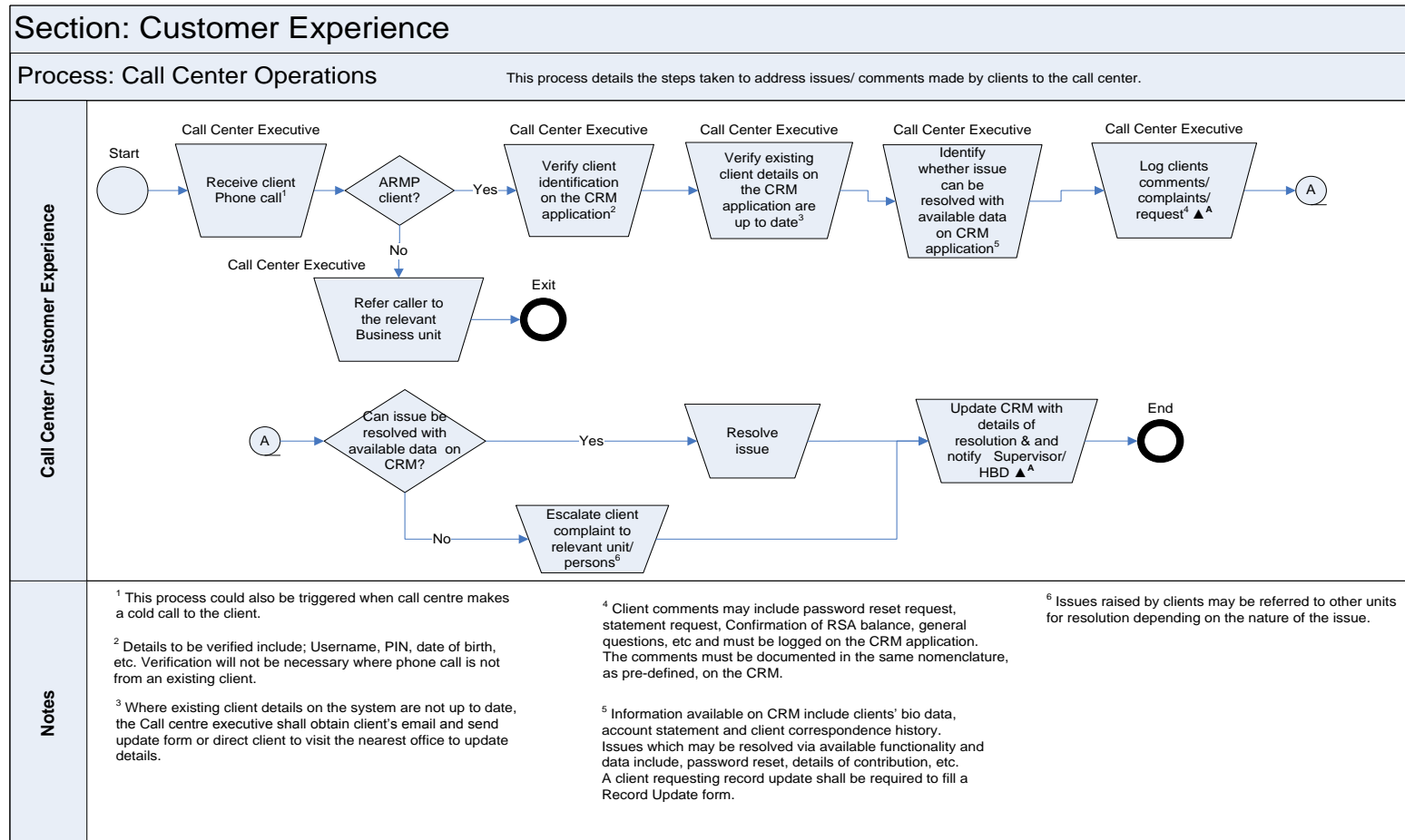
▲<sup>A</sup> - The Head of Customer Experience must review and approve questionnaire and survey reports before being sent out to customers or respective relevant units.



## 6.4 Call Centre Operations

This process details the steps taken to address issues/ comments made by clients to the call center.

### Process Map



**Process Narrative**

Ste	Task	Responsibility	Job Aid
	Start		
1	<p>Receive client Phone call</p> <ul style="list-style-type: none"> <li>Where the caller is not an ARMP client, <b>Go to step 2</b></li> <li>Where the caller is not an ARMP client, <b>Go to step 3</b></li> </ul> <p><b>Note:</b></p> <p><i>This process could also be triggered when call centre makes a cold call to the client.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	N/A
2	<p>Refer caller to the relevant Business unit and log request on the CRM</p> <p><b>Exit</b></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	N/A
3	<p>Verify client identification on the CRM application</p> <p><b>Note:</b></p> <p><i>Details to be verified include; Username, PIN, date of birth, etc. Verification will not be necessary where phone call is not from an existing client.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> <li></li> </ul>	CRM
4	<p>Verify existing client details on the CRM application are up to date</p> <p><b>Note:</b></p> <p><i>Where existing client details on the system are not up to date, the Call centre executive shall obtain client's email and send update form or direct client to visit the nearest office to update details.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	CRM
5	<p>Log clients comments/ complaints/ request on the CRM ▲▲</p> <p><b>Note:</b></p> <p><i>Client comments may include password reset request, statement request, Confirmation of RSA balance, general questions, etc and must be logged on the CRM application. The comments must be documented in the same nomenclature, as pre-defined, on the CRM.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	CRM

6	<p>Identify whether issue can be resolved with available data on CRM application</p> <ul style="list-style-type: none"> <li>Where issue can be resolved with available data on CRM, <b>Go to step 8</b></li> <li>Where issue cannot be resolved with available data on CRM, <b>Go to step 7</b></li> </ul> <p><b>Note:</b></p> <p><i>Information available on CRM includes clients' bio data, account statement and client correspondence history.</i></p> <p><i>Issues which may be resolved via available functionality and data include, password reset, details of contribution, etc.</i></p> <p><i>A client requesting record update shall be required to fill a Record Update form.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	
7	<p>Escalate client complaint to relevant unit/ persons and log complaint on the CRM then Go to step 9</p> <p><b>Note:</b></p> <p><i>Issues raised by clients may be referred to other units for resolution depending on the nature of the issue.</i></p>	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	
8	Resolve the issues	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	
9	Update CRM with details of resolution & and notify Supervisor	<ul style="list-style-type: none"> <li>Call Centre Executive</li> </ul>	
	<b>End</b>		

**Input & Output Documents**

Input Document	Output Document
<ul style="list-style-type: none"> <li>Issue Log</li> </ul>	

**Key Performance Indicators**

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Number of issues resolved	Issues resolved versus total identified issues	As required	1:1
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

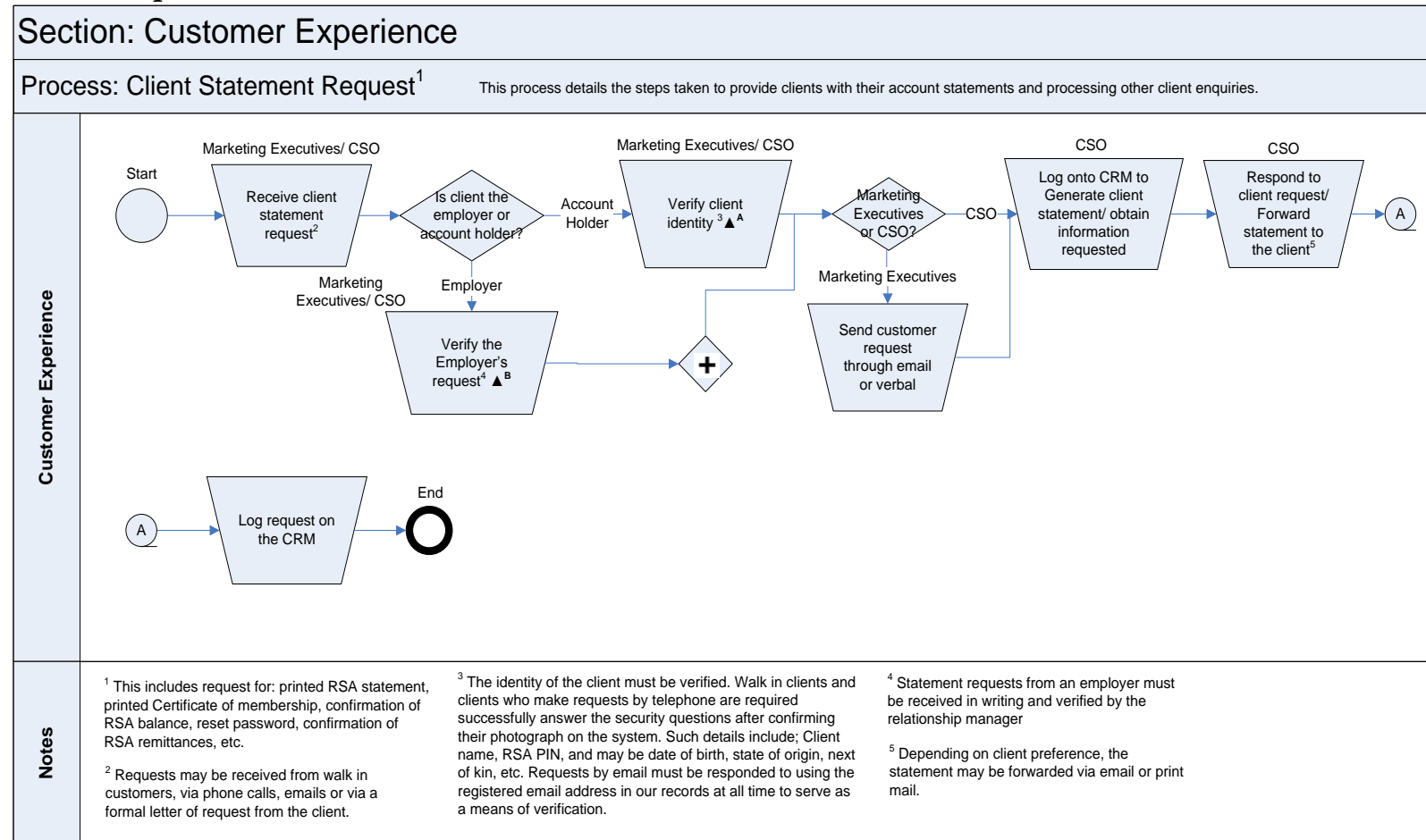
**Key Control Points**

- ▲<sup>A</sup> - Details of complaint resolution must be appropriately entered on the system (CRM) for reference and review purposes.

## 6.5 Client Statement Request

This process details the steps taken to provide clients with their account statements and processing other client enquiries.

### Process Map



## Process Narrative

Ste	Task	Responsibility	Job Aid
	Start		
1	<p>Receive client statement request</p> <ul style="list-style-type: none"> <li>Where the client is an account-holder, <b>Go to step 3</b>,</li> <li>Where the client is an Employer, <b>Go to step 2</b>,</li> </ul> <p><b>Note:</b></p> <p><i>This includes request for: printed RSA statement, printed Certificate of membership, confirmation of RSA balance, reset password, confirmation of RSA remittances, etc. Requests may be received from walk in customers, via phone calls, emails or via a formal letter of request from the client.</i></p>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>CSO</li> </ul>	
2	<p>Verify the Employer's request <b>▲B</b></p> <p>Go to <b>step 3</b></p> <p><b>Note:</b></p> <p><i>Statement requests from an employer must be received in writing and verified by the relationship manager.</i></p>	<ul style="list-style-type: none"> <li>Marketing Executives</li> <li>CSO</li> </ul>	CRM
3	<p>Verify client identity <b>▲A</b></p> <p><b>Note:</b></p> <p><i>The identity of the client must be verified. Walk in clients and clients who make requests by telephone are required successfully answer the security questions after confirming their photograph on the system. Such details include; Client name, RSA PIN, and may be date of birth, state of origin, next of kin, etc. Requests by email must be responded to using the registered email address in our records at all time to serve as a means of verification.</i></p>	<ul style="list-style-type: none"> <li>CSO</li> </ul>	CRM
4	<ul style="list-style-type: none"> <li>Marketing Executives, <b>Go to step 5</b>,</li> <li>CSO, Go to step 6,</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	CRM
5	Send the requests to Customer service	<ul style="list-style-type: none"> <li>ME</li> </ul>	CRM

6	Log onto CRM to Generate client statement/ obtain information requested	• CSO	CRM
7	Respond to client request / Forward statement to the client  <b>Note:</b> <i>Depending on client preference, the statement may be forwarded via email or print mail.</i>	• CSO	CRM
8	Log request on the CRM	• CSO	CRM
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
<ul style="list-style-type: none"> <li>• Client request letter</li> <li>• Customer Email request</li> </ul>	<ul style="list-style-type: none"> <li>• Client RSA statement, etc</li> </ul>

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Timeliness of response to client's statement request	Maximum duration for processing client statement from receipt of client request	As required	Same Day

### Key Control Points

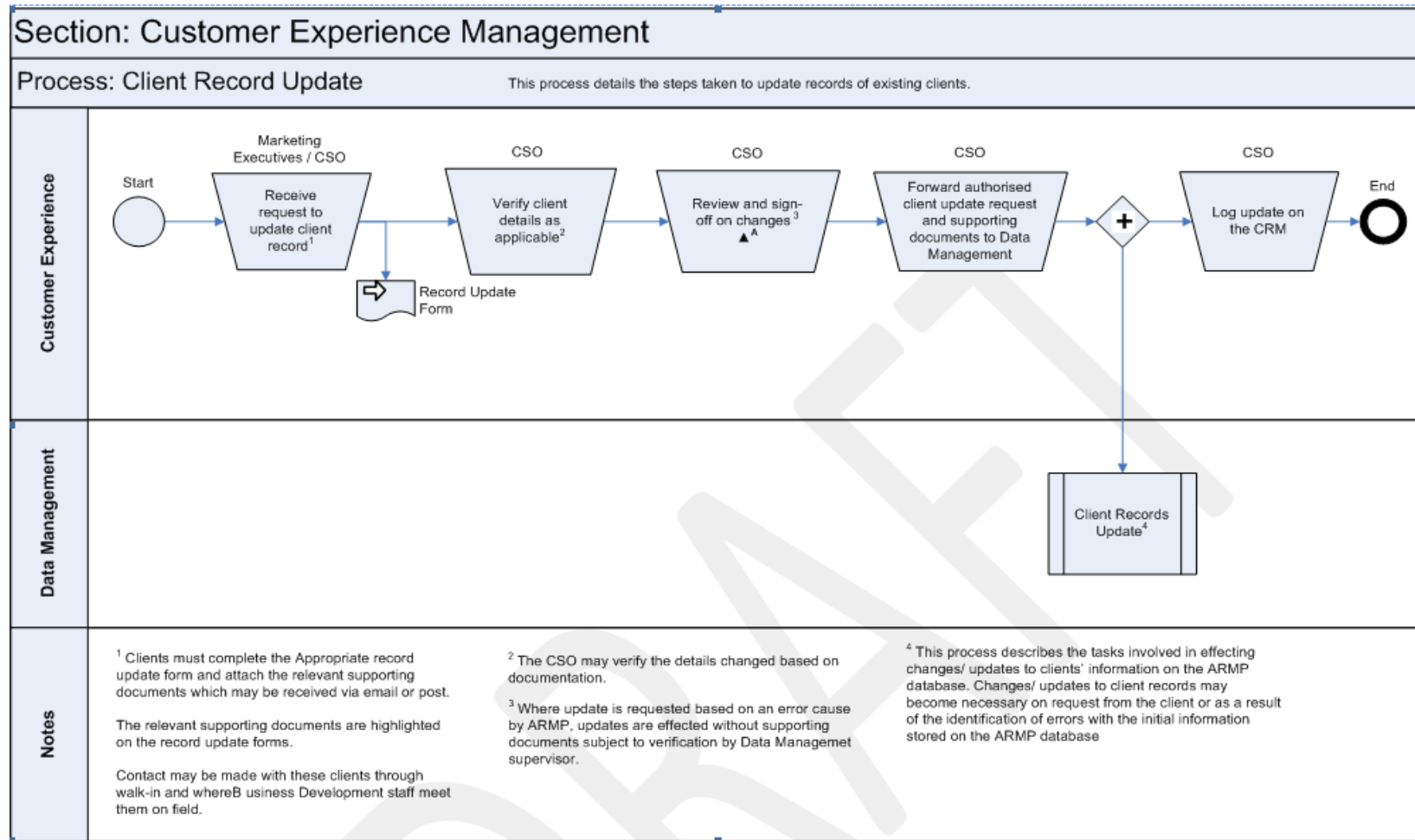
▲A - Client identification must be confirmed prior to responding to the Request.

▲B - Statement requests from employers must be made via a formal letter and verified prior to sending the statement to the employer.

## 6.6 Client Record Update

This process details the steps taken to update records of existing clients.

### Process Map





## Process Narrative

Step	Task	Responsibility	Job Aid
	Start		
1	<p>Receive request to update client record</p> <p><b>Note:</b></p> <p><i>Clients must complete the Appropriate record update form and attach the relevant supporting documents which may be received via email or post. The relevant supporting documents are highlighted on the record update forms. Contact may be made with these clients through walk-in and where Business Development staff meets them on field.</i></p>	<ul style="list-style-type: none"> <li>• MEs</li> <li>• CSO</li> </ul>	
2	<p>Verify client details as applicable</p> <p><b>Note:</b></p> <p><i>The CSO may verify the details changed based on documentation.</i></p>	<ul style="list-style-type: none"> <li>• CSO</li> </ul>	
3	<p>Review and sign-off on changes ▲<sup>A</sup></p> <p><b>Note:</b></p> <p><i>Where update is requested based on an error cause by ARMP, updates are effected without supporting documents subject to verification by Data Management supervisor.</i></p>	<ul style="list-style-type: none"> <li>• CSO</li> </ul>	
4	<p>Forward authorised client update request and supporting documents to Data Management</p>	<ul style="list-style-type: none"> <li>• CSO</li> </ul>	
5	<p>Client Records Update</p> <p><b>Note:</b></p> <p><i>This process describes the tasks involved in effecting changes/ updates to clients' information on the ARMP database. Changes/ updates to client records may become necessary on request from the client or as a result of the identification of errors with the initial information stored on the ARMP database</i></p>	<ul style="list-style-type: none"> <li>• Data Management</li> </ul>	
6	<p>Log Update</p> <p><b>Note:</b></p> <p><i>All record updates must be logged on the CRM application</i></p>		CRM

## Input & Output Documents

Input Document	Output Document
<ul style="list-style-type: none"> <li>Record Update Form, (e.g. DOB update form, Change of Employer form, etc.)</li> <li>Supporting documentation e.g. birth certificate, marriage certificate, newspaper publication; sworn affidavit of age, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Authorised client request</li> <li>Approval memo from compliance</li> </ul>

## Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Timeliness of review	Time taken to sign off (or otherwise) on client record update requests	As required	24-48 hours after receipt of all required documentation

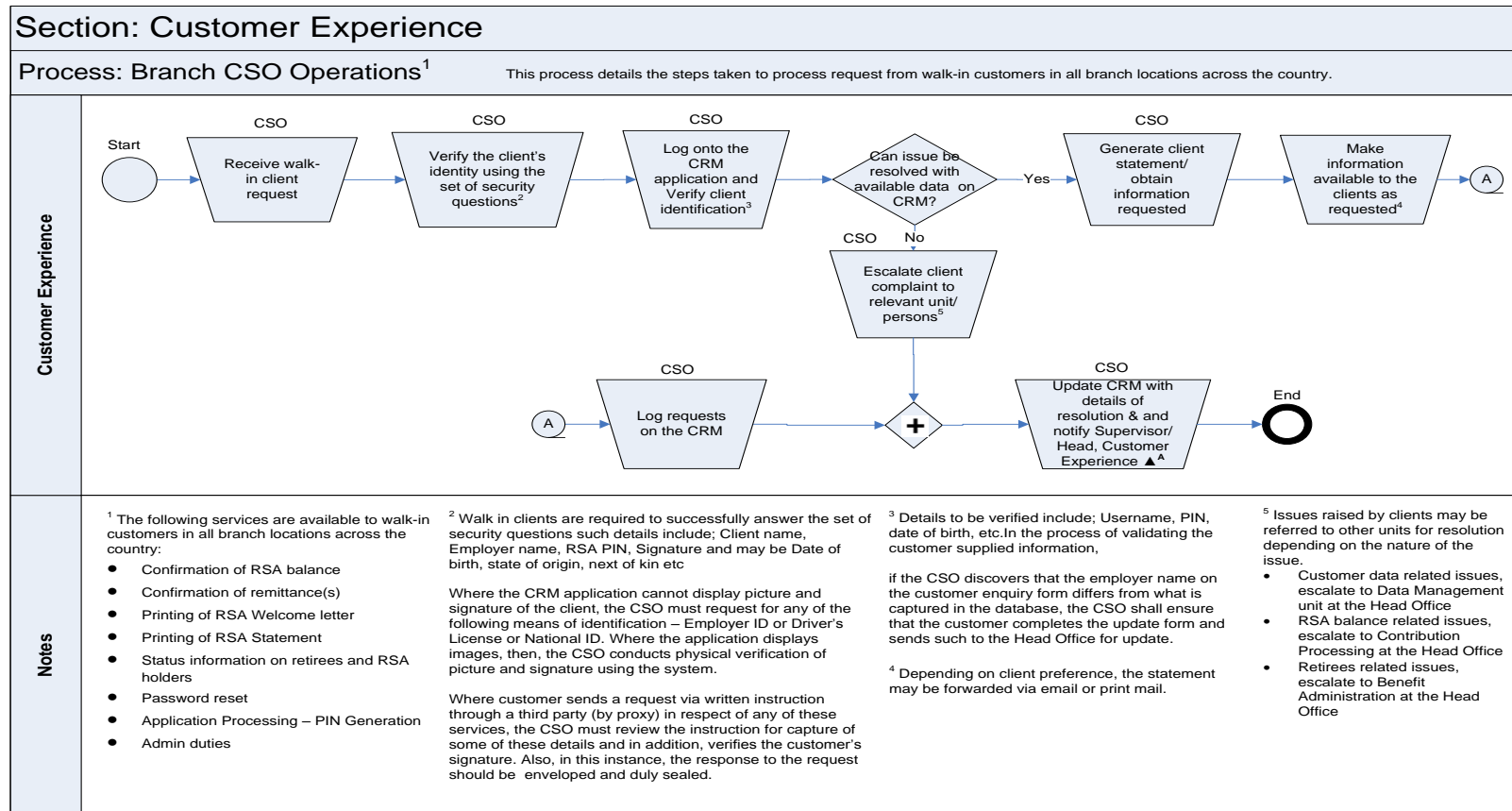
## Key Control Points

▲<sup>A</sup> - The CSO (and where necessary, the Head of Compliance) is responsible for the verification of the requested updates and is required to sign off on the clients update request form prior to submission to data management.

## 6.7 Branch CSO Operations

This process details the steps taken to process request from walk-in customers in all branch locations across the country.

### Process Map



## Process Narrative

Ste	Task	Responsibility	Job Aid
	<b>Start</b>		
1	<p>Receive walk-in client request.</p> <p><b>Note:</b></p> <p><i>The following services are available to walk-in customers in all branch locations across the country:</i></p> <ul style="list-style-type: none"> <li>• Confirmation of RSA balance</li> <li>• Confirmation of remittance(s)</li> <li>• Printing of RSA Welcome letter</li> <li>• Printing of RSA Statement</li> <li>• Status information on retirees and RSA holders</li> </ul>	CSO	
2	<p>Verify the client's identity using the set of security questions</p> <p><b>Note:</b></p> <p><i>Walk in clients are required to successfully answer the set of security questions such details include; Client name, Employer name, RSA PIN, Signature and may be Date of birth, state of origin, next of kin etc</i></p> <p><i>Where the CRM application cannot display picture and signature of the client, the CSO must request for any of the following means of identification – Employer ID or Driver's License or National ID. Where the application displays images, then, the CSO conducts physical verification of picture and signature using the system.</i></p> <p><i>Where customer sends a request via written instruction through a third party (by proxy) in respect of any of these services, the CSO must review the instruction for capture of some of these details and in addition, verifies the customer's signature. Also, in this instance, the response to the request should be enveloped and duly sealed.</i></p>	CSO	

Ste	Task	Responsibility	Job Aid
3	<p>Log onto the CRM application and Verify client identification</p> <ul style="list-style-type: none"> <li>Where issue can be resolved with available data on CRM, <b>Go to step 6</b></li> <li>Where issue cannot be resolved with available data on CRM, <b>Go to step 5</b></li> </ul> <p><b>Note:</b></p> <p><i>Details to be verified include; Username, PIN, date of birth, etc. In the process of validating the customer supplied information, if the CSO discovers that the employer name on the update form differs from what is captured in the database, the CSO shall ensure that the customer completes the update form and sends such to the Head Office for update.</i></p>	CSO	
4	<p>Escalate client complaint to relevant unit/ persons, then <b>go to step 8</b></p> <p><b>Note:</b></p> <p><i>Issues raised by clients may be referred to other units for resolution depending on the nature of the issue.</i></p> <ul style="list-style-type: none"> <li>Customer data related issues, escalate to Data</li> <li>Management unit at the Head Office</li> <li>RSA balance related issues, escalate to Contribution Processing at the Head Office</li> <li>Retirees related issues, escalate to Benefit Administration at the Head Office</li> </ul>	CSO	
5	Generate client statement/ obtain information requested	CSO	
6	<p>Make information available to the clients as requested</p> <p><b>Note:</b></p> <p><i>Depending on client's preference, the statement may be forwarded via email or print mail.</i></p>	CSO	
7	Log requests on the CRM	- CSO	
8	Update CRM with details of resolution & and notify Supervisor/Head, CX ▲ <sup>A</sup>	- CSO	
	<b>End</b>		

## Input & Output Documents

Input Document	Output Document
<ul style="list-style-type: none"> <li>• Third party request – Instruction letter</li> <li>• Supporting document e.g. means of identification – Employer ID or Driver’s License or National ID.</li> </ul>	<ul style="list-style-type: none"> <li>• RSA statement</li> <li>• Welcome letter</li> </ul>

## Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Number of issues resolved	Issues resolved versus total identified issues	As required	1:1
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

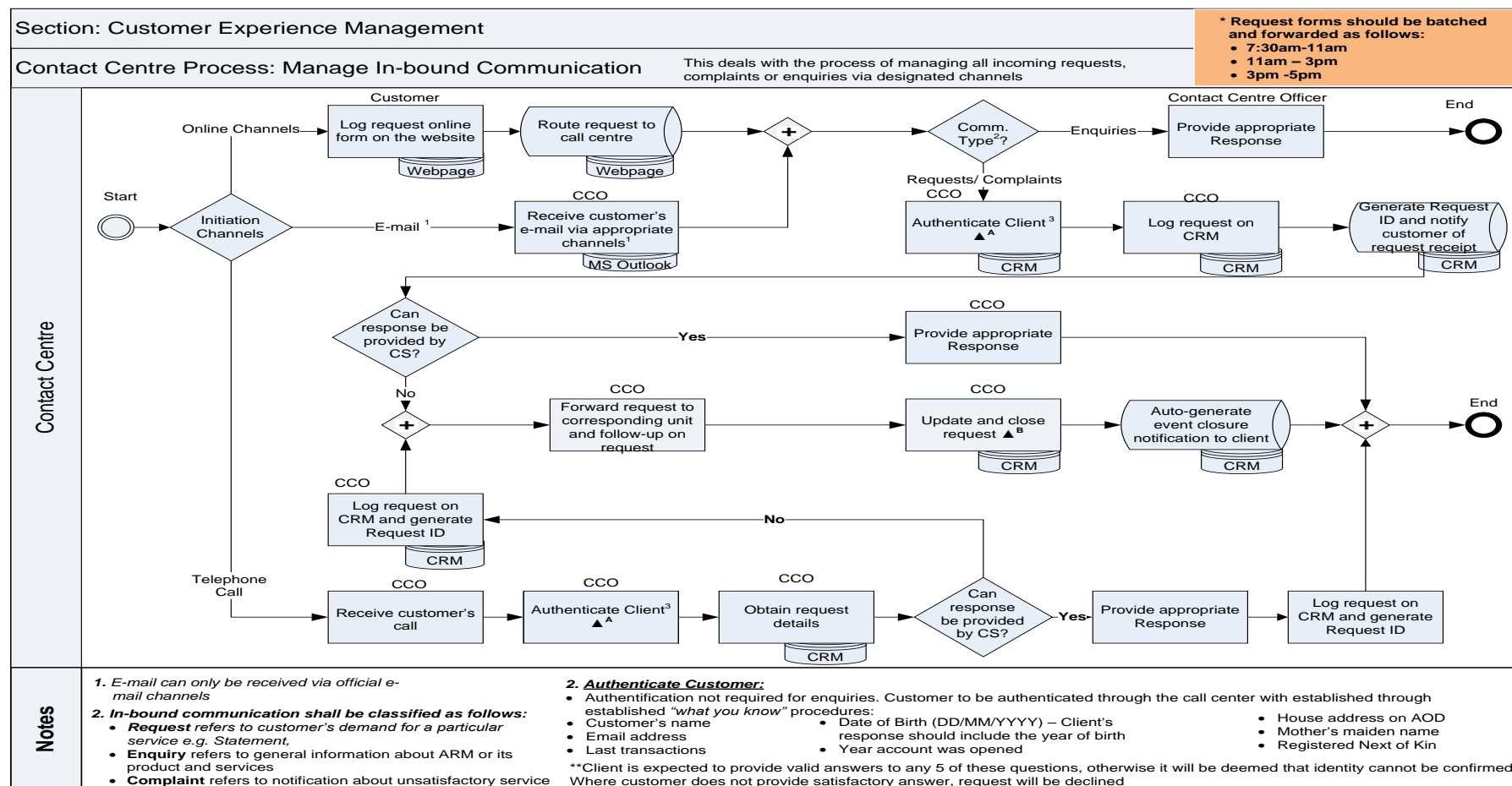
## Key Control Points

▲A - Details of complaint resolution must be appropriately entered on the system for reference and review purposes.

## 6.8 Manage in-bound Communication

This process details the steps taken to managing all incoming requests, complaints or enquiries via designated channels.

### Process Map



## Process Narrative

Step	Task	Responsibility	Job Aid
	<b>Start</b>		
1	In bound communication via: <ul style="list-style-type: none"> <li>Webpage, Go to step 2</li> <li>Email/Other Channels, <b>Go to step 3</b></li> </ul>	Contact Center Officer	
2	Log request online on the website <b>Go to step 4</b> <b>Note:</b> <i>Request logged online is automatically routed via webpage to Call Center for processing</i>	Customer	Website
3	Receive customer's request via official email channels	Contact Center Officer	MS Outlook
4	Based on request type: <ul style="list-style-type: none"> <li>For Enquiries, <b>Go to step 5</b></li> <li>For Requests/Complaints, <b>Go to step 7</b></li> </ul> <b>Note:</b> In-bound communication shall be classified as follows: <ul style="list-style-type: none"> <li><b>Request</b> refers to customer's demand for a particular service e.g. Statement,</li> <li><b>Enquiry</b> refers to general information about ARM or its product and services</li> <li><b>Complaint</b> refers to notification about unsatisfactory service</li> </ul>		
5	Provide appropriate response <b>Exit</b>	Contact Center Officer	
6	Receive Customer's call	Contact Center Officer	



Step	Task	Responsibility	Job Aid
7	<p>Authenticate customer using established “what you know” procedures ▲A</p> <p><b>Note:</b></p> <p><i>Authentication is not required for enquiries.</i></p> <p><i>Customer details to be verified include: Customer’s name, email account, Year account is opened, House address on AOD, Last transactions, Mother’s maiden name, Date of birth (client’s response should include year of birth) and registered next of kin.</i></p> <p><i>** Client is expected to provide valid answers to any 5 of the questions; otherwise it will be deemed that identity cannot be confirmed. Consequently, client should be advised to provide a banker’s confirmation or visit the Registrars’ office for physical identification.</i></p> <p><i>Where customer does not provide satisfactory answer, decline request.</i></p>	Contact Officer Center	
8	<p>Where request is received via Webpage / Email and other channels, <b>Go to step 9</b></p> <p>Where request is received via Telephone Call, <b>Go to step 10</b></p>	Contact Officer Center	
9	<p>Log request on CRM</p> <p><b>Go to step 11</b></p> <p><b>Note:</b></p> <p><i>Request ID is automatically generated on CRM and customer is notified of request receipt</i></p>		
10	Obtain request details via CRM data store	Contact Officer Center	CRM
11	<p>Where response can be provided by Customer Service, <b>Go to step 12</b></p> <p>Where response cannot be provided by Customer service, <b>Go to step 13</b></p>	Contact Officer Center	
12	<p>Provide appropriate response</p> <p><b>Exit</b></p> <p><b>Note:</b></p> <p><i>Requests received by Telephone call are then logged on CRM for a request ID to be generated</i></p>	Contact Officer Center	CRM

Step	Task	Responsibility	Job Aid
13	Forward request to corresponding unit and follow up on request resolution  <b>Note:</b> <i>Requests received by Telephone call are then logged on CRM for a request ID to be generated</i>	Contact Center Officer	
14	Update CRM with details of resolution and close request ▲ <sup>B</sup>  <b>Note:</b> <i>Event closure notification is automatically generated and sent to customer</i>	Contact Center Officer	CRM
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
Customer's request logged online or received via e-mail or phone call	Auto-generated request ID Receipt of request notification Closure of request notification

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

### Key Control Points

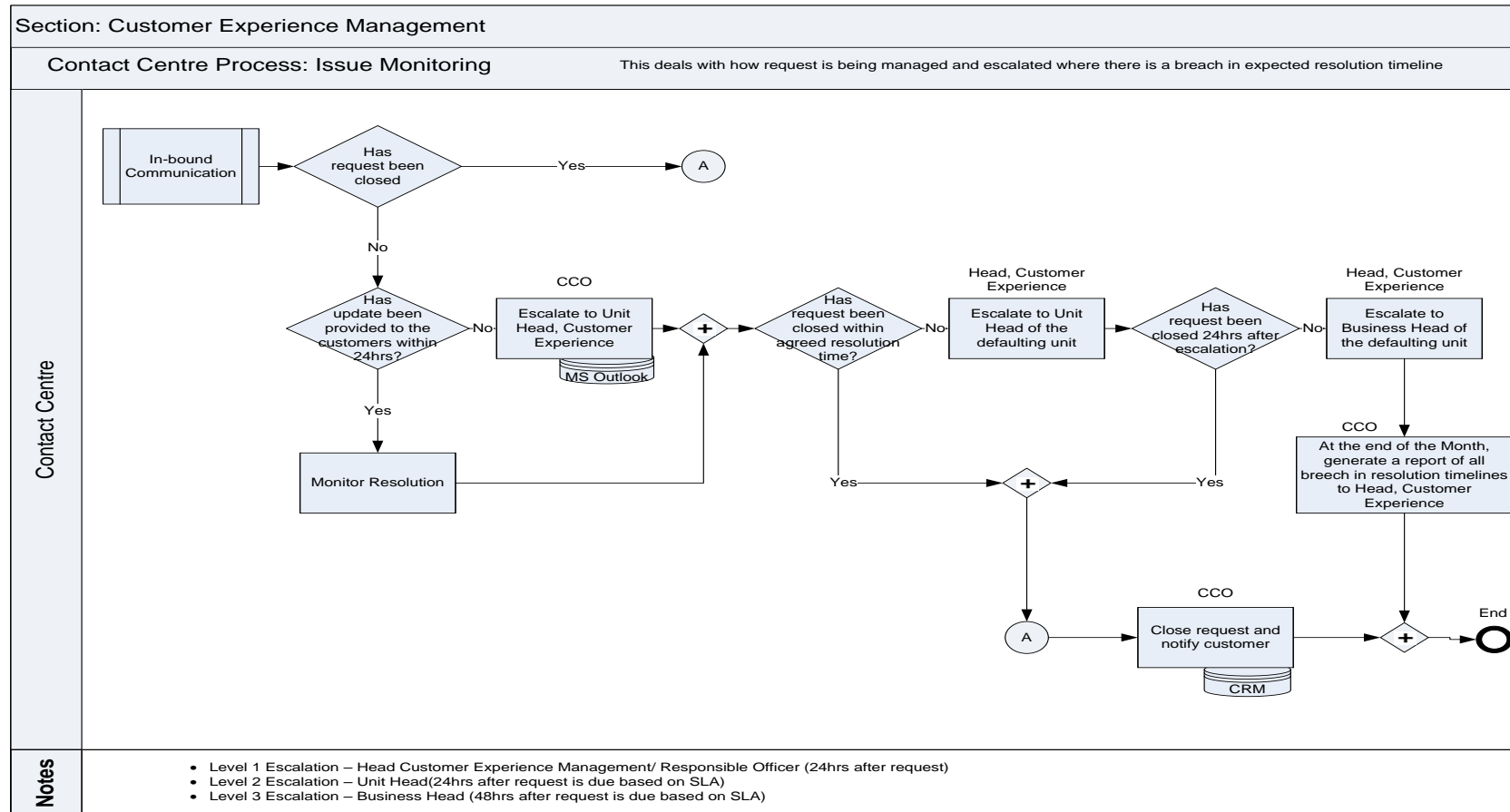
▲<sup>A</sup> - Client identification must be confirmed prior to responding to the Request.

▲<sup>B</sup> - Details of complaint resolution must be appropriately entered on the system for reference and review purposes.

## 6.9 Issue Monitoring

This process details the steps taken to manage requests and escalations where there is a breach in expected resolution timeline

### Process Map



## Process Narrative

Ste	Task	Responsibility	Job Aid
1	<p>Following the procedure for Managing Inbound Communication:</p> <p>Where request has been closed, <b>Go to step 10</b></p> <p>Where request has not been closed, <b>Go to step 3</b></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• <i>Level 1 Escalation – Head Customer Experience Management/ Responsible Officer (24hrs after request)</i></li> <li>• <i>Level 2 Escalation – Unit Head (24hrs after request is due based on SLA)</i></li> <li>• <i>Level 3 Escalation – Business Head (48hrs after request is due based on SLA)</i></li> </ul>	Contact Center Officer	
2	<p>Where customer has not been notified of request status with 24 hours, <b>Go to step 4</b></p> <p>Where customer has been notified of request status update within 24 hours, <b>Go to step 5</b></p>	Contact Center Officer	
3	<p>Escalate to Unit Head, Customer Experience Management</p> <p><b>Go to step 5</b></p>	Contact Center Officer	MS Outlook
4	Monitor resolution	Contact Center Officer	
5	<p>Where request is closed within agreed resolution time, <b>Go to step 10</b></p> <p>Where request is not closed within agreed resolution time, <b>Go to Step 6</b></p>		
6	Escalate to Unit Head of the defaulting unit	Unit Head, Customer Experience Management	
7	<p>Where request is closed within 24 hours of escalation, <b>Go to step 10</b></p> <p>Where request is not closed within 24 hours of escalation, <b>Go to Step 8</b></p>		

Ste	Task	Responsibility	Job Aid
8	Escalate to Business Head of the defaulting unit	Unit Head, Customer Experience Management	
9	At the end of the month, generate a report of all breach in resolution timelines to Head, Customer Experience Management	Contact Center Officer	
10	Close request and notify customer	Contact Center Officer	CRM
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
Escalation communication to responsible Unit Head	Closure of request notification

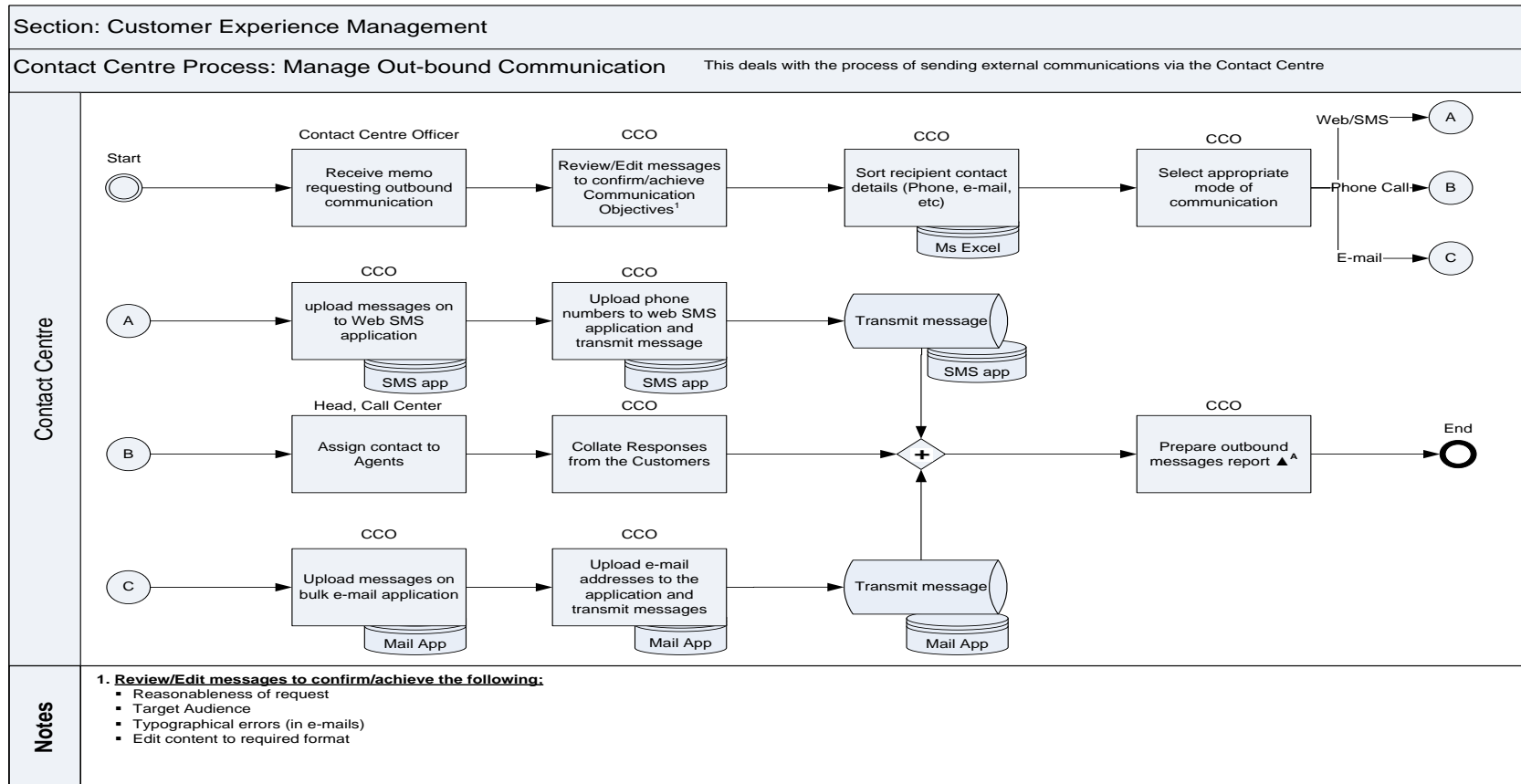
### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Number of issues resolved	Issues resolved versus total identified issues	As required	1:1
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

## 6.10 Manage Out-bound Communication

This process details the steps taken to manage external communications via the Contact Center

### Process Map



## Process Narrative

Step	Task	Responsibility	Job Aid
	<b>Start</b>		
1	Receive memo requesting outbound communication	Contact Center Officer	
2	<p>Review / Edit messages to confirm or achieve communication objectives</p> <p><b>Note:</b></p> <p>Review or edit messages to confirm / achieve the following:</p> <ul style="list-style-type: none"> <li>Reasonableness of the request</li> <li>Target Audience</li> <li>Typographical errors (in e-mails)</li> </ul>	Contact Center Officer	
3	Sort recipient contact details (phone, e-mail e.t.c.)	Contact Center Officer	MS Excel
4	<p>Select appropriate mode of communication:</p> <ul style="list-style-type: none"> <li>For Web/SMS, <b>Go to Step 5</b></li> <li>For Phone Call, <b>Go to Step 7</b></li> <li>For E-mail, Go to Step 9</li> </ul>	Contact Center Officer	
5	Upload message on Web / SMS application	Contact Center Officer	SMS Application
6	<p>Upload recipient's phone number (s) to Web SMS application and transmit message</p> <p><b>Go to Step 11</b></p> <p><b>Note:</b></p> <p><i>The SMS application automatically transmits message to recipient</i></p>	Contact Center Officer	SMS Application
7	Assign contact task to agents	Head, Call Center	
8	<p>Collate responses from customers</p> <p><b>Go to Step 11</b></p>	Contact Center Officer	
9	Upload messages on bulk e-mail application	Contact Center Officer	Mail Application

10	Upload e-mail addresses to the e-mail application and transmit messages  <b>Note:</b> <i>The Mail application automatically transmits message to recipients</i>	Contact Center Officer	Mail Application
11	Prepare outbound messages report ▲ <sup>A</sup>	Contact Center Officer	
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
Outbound communication memo Outbound message to be communicated Recipient's phone number (s) or e-mail addresses	Collated responses from customers Outbound messages report

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Number of customers contacted (phone call)	Number contacted versus number of target audience	As required	1:1
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

### Key Control Points

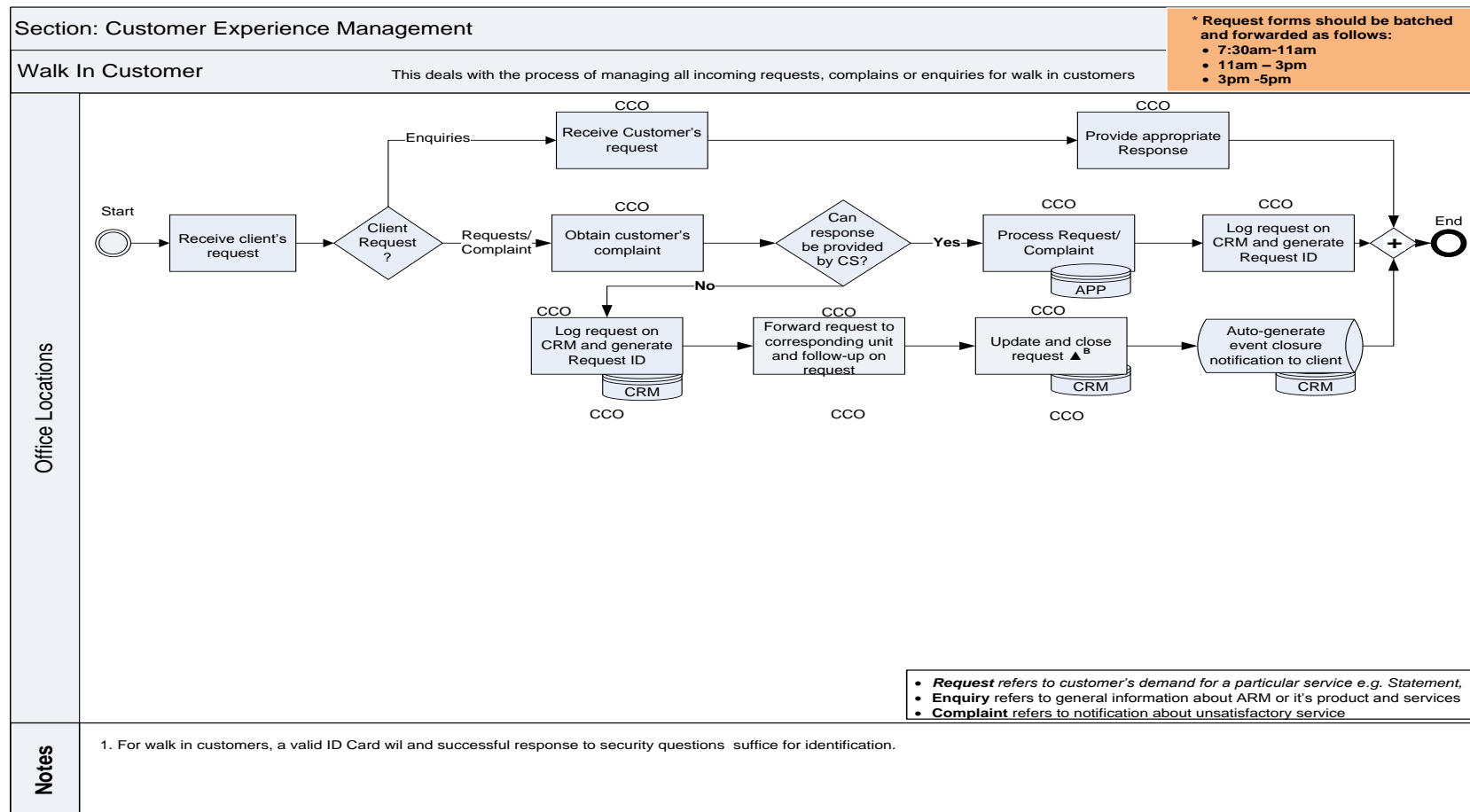
▲<sup>A</sup> – Report generated should reflect the number of customers / clients contacted considering the number of targeted audience, as well as customers' feedback



## 6.11 Walk-in Customers

This is the process of managing clients' requests via the various branches.

### Process Map



## Process Narrative

Step	Task	Responsibility	Job Aid
	Start		
1	<p>Receive client's request</p> <p>For Enquiries, <b>Go to Step 2</b></p> <p>For Requests / Complaints, <b>Go to Step 4</b></p> <p>For Redemptions, <b>Go to Step 11</b></p> <p>For Subscription, <b>Go to Step 13</b></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• <b>Request</b> refers to customer's demand for a particular service e.g. Statement,</li> <li>• <b>Enquiry</b> refers to general information about ARM or its product and services</li> <li>• <b>Complaint</b> refers to notification about unsatisfactory service</li> </ul>	CCO	
2	Receive customer's request	CCO	
3	<p>Provide appropriate response</p> <p><b>Exit</b></p>	CCO	
4	Obtain customer's complaint / request	CCO	
5	<p>Where response can be provided by Customer Service, <b>Go to Step 6</b></p> <p>Where response cannot be provided by Customer Service, <b>Go to Step 8</b></p>		
6	Process request / complaint	CCO	Application
7	<p>Log request on CRM and generate request ID</p> <p><b>Exit</b></p>	CCO	
8	Log request on CRM and generate request ID	CCO	CRM
9	Forward request to corresponding unit and follow-up on request	CCO	

10	Update CRM with details of resolution and close request ▲ <sup>B</sup> <b>Exit</b> <b>Note:</b> <i>Event closure notification is automatically generated and sent to customer</i>	CCO	CRM
11	Authenticate customer, review documentation for accuracy and confirm customer's unit ▲ <sup>A</sup> <b>Note:</b> <i>For walk-in customers, a valid ID card will suffice for customer identification</i>	CCO	
12	Batch redemption form and forward to Internal Registrar <b>Note:</b> <i>Process continues under Redemption Processing procedure</i>	CCO	
13	For new subscription, <b>Go to Step 14</b> For additional subscription, <b>Go to Step 15</b>		
14	Go to Account Creation (Mutual Funds) process	CCO	
15	Batch subscription form	CCO	
16	Forward batched subscription form to Retail Operations	CCO	
17	Process continues under Inflow Matching procedure and then, Subscription Processing		
	<b>End</b>		

### Input & Output Documents

Input Document	Output Document
Walk-in customer's request  Supporting document (means of identification – Employer ID or Driver's License or National ID)	Auto-generated request ID  Receipt of request notification  Closure of request notification  Batched Redemption Form  Batched Subscription Form

### Key Performance Indicators

Performance Measure	Calculation Basis	Measurement Timeframe	Target
Number of issues resolved	Issues resolved versus total identified issues	As required	1:1
Client satisfaction	As determined from time to time based on relevant parameters	As required	Based on selected parameter

### Key Control Points

- ▲<sup>A</sup> - Client identification must be confirmed prior to responding to the Request.
- ▲<sup>B</sup> - Details of complaint resolution must be appropriately entered on the system for reference and review purposes.

## Appendix: Requests Routing

