

Why Should I Help You?

Class Warfare on the Customer Service Phone Lines

Introduction

It was mid-May 2003 in an over-carpeted corporate office in Woodbury, Minnesota. When I interviewed for the job, I was asked why I wanted to work there. I responded, “Because the building looked clean.” I got the job working customer service at the bank despite having absolutely no experience in customer service, and no knowledge of banking. I had finished the first couple weeks of training and was taking my first call.

The zip-tone came in and I confidently blurted out, “Thank you for calling [*name omitted*], this is Scot, how may I help you?” I was just excited to have a job. I’d been out of work for two months prior and was determined to enjoy employment at any cost. It turned out to be a forty-five minute call from a grieving widow regarding the death of her husband. He was an accountholder with the company I was working for. Well, he wasn’t anymore at least. Forty-five minutes. It was the first of what I estimate to be between 80,000 and 100,000 such phone calls over the next six years.

Not all of the calls were about death. Most customer service calls in the financial industry are about the client’s account balance. They’re simple enough, but those aren’t interesting. I’m writing about the 20% of calls that make up the 100% of calls we customer service reps remember. You know the ones.

Every once in a while, customer service reps go to things called “happy hours.” At these “happy hours” they sit around a metaphorical campfire of hastily-imbibed liquor and swap stories of their worst or most memorable calls of the week. This collection of anecdotes and stories is intended to help you to *never* be the subject of one of those stories. Why is that important? For the sanity of our entire nation, that’s why!

Customer service is a fascinating microcosm of a very large issue in this country. The rich vs. the poor, and the poor vs. the poor. Why is it never the rich vs. the rich? Because rich people don’t answer the phone lines. Trust me on this one, I did it for six years in banking, life insurance, printing, and annuities, and I’d never once found myself sitting next to an independently wealthy individual who just felt like taking customer service calls out of the kindness of their heart.

We look for the “clean” buildings, owned by Fortune 500 companies that are going to offer us benefits, stability, a clear employment objective (move up!), and a regular paycheck. Whether people are calling in to inform the company of the passing of a loved one or to complain that their ATM limits need to be increased (despite constantly over-drawing their account), there’s always some poor schmuck on the other end of the phone who has to grin and bare it so the wheels of commerce keep rolling.

I’m sure you’re wondering how all this amounts to class warfare, though, right? Nowhere in the American economy is the divide between the rich and the underpaid so prevalent as where they intersect. The interaction of these two worlds is a daily collision on the crammed 800-numbers of major corporations. I’ve never actually met a millionaire except in my daily interactions with

clients of these financial firms. Over the course of more than 6 years of taking calls, I've never spoken to one who had any concept of the humanity of the person on the other end of the phone.

Is this going to be a "bash the rich" session? No, it isn't. No one wants to read dozens of pages of whining. It's more or less a collection of stories from the front lines of customer service. Through the course of the stories and their analyses, a distinct pattern of the aforementioned class divide will unfold all on its own.

The unacknowledged class structure in this country is obvious to the people who serve the higher classes, while scarcely identifiable to the people who benefit from it. On the phone lines, people can be at their worst. However, it's their motivations that define how we feel about them after the call. In addition to identifying those motivations, this volume is also dedicated to pointing out the structure within the financial system that not only allows, but encourages the class divide to continue.

Chapter 1: The Bank

Customer service is a bizarre dichotomy of massive amounts of training for minimal pay. I worked solely in the financial industry, so my level of pay was higher than many of the people you may talk to on the phone. My procurement of a college degree didn't hurt either. However, when you call for service on your cable, phone, internet, or mail-order items, you can be assured that the person on the other end is making \$30k per year or less. In the financial industry, it is commonly a little higher.

When I signed up to become part of the coffee and headset culture, I did so specifically for all the reasons mentioned in the introduction. Mostly, I needed stability. I had just come from eight months of mortifyingly soul-sucking work as a yellow page advertising salesman, and was convinced that *answering* calls was going to be infinitely easier than *making* calls. After all, the most important thing is being there when the phone rings. You don't have to have your own agenda, just answer the customer's questions. This was something I could live with.

I didn't care that the pay was half of what I was making as a terrible salesman. All I cared about was my sanity. And, the methodology worked. I ended up taking calls for a high-profile internet bank.

As a side-note, I've worked with a number of very high-profile companies and through years of dealing with customer complaints am well aware of their deep legal pockets. So, I'm going to avoid using names. Some people may end up recognizing these companies through the specifics of some of the anecdotes, but I'm not going to name names. That being said, every story you'll hear is absolutely 100% true.

Back to the subject at hand. For those of you who don't know what an "internet bank" is, I'll explain. In this day and age of high-tech gadgets, gizmos, and internet dating, a prominent insurance company got it in their craw that they needed to offer banking services to their clients. They didn't have the capital to build the branches, so they made it's home strictly on the web. The only problem is that it wasn't particularly user-friendly. The Bank was woefully overfunded on software and instead of using proven software from existing vendors for their customer interface, they bilked their policyholders for brand new, untested software that was terribly inadequate to service the modern, internet savvy customers they should have been marketing to.

The building I worked in was clean. It had a lunchroom. This caused particular excitement for me because it made both the building and the company seem monolithic and important. I had visions of working my way up the slippery corporate ladder with grace and ease, much like Michael J. Fox in his epic David vs. Goliath tale of corporate slaughter, *The Secret of My Success*. All of this while munching a hand-tossed chicken Caesar salad from the company lunchroom.

Needless to say, those stories don't actually come true. On the up side, I would have far less amusing stories for you if they did. Why? Because I'd have a job, money, and wouldn't be currently laid off if I had moved up. Any story is more amusing than none.

Internet banks are inherently flawed because there is no way for the client to quickly access their money. This comes into particular focus when the bank in question has no ATMs. I'm not kidding. They really had *none*. So, the clients had to use ATMs owned by other banks and pay the fees. The only good thing about that was the bank would reimburse clients for up to 5 fees per month. I still remember this because it was a conversation that came up rather frequently with angry customers.

I worked there, taking calls, for the better part of two years. Over that time, I took an average of over 100 phone calls per day. That comes out to more than 2,000 calls per month, and nearly 50,000 for the time I was there. Most people don't take that many calls in their entire life, and here we were plowing through that many in a measly couple of years. Well, despite the massive output and soul-sucking sacrifice to the company, the bean-counters won out and closed the office. We went elsewhere. In the meantime, though, I developed many friendships that would last for years to come. These friendships were based on camaraderie forged in the trenches of the psychological war-front that is customer service.

Therefore, without further ado, I'll move onto the best of the stories from the bank... with a quick primer. The bank had a lower income clientele, much like the employees of the bank. It wasn't too difficult for us to identify with our customers, and so the calls were much more casual. This allowed for less tension, but more oddity.

Section One: Security Questions

A co-worker of mine (we'll call her Christie) took a call from a young girl (Sandra) who needed to check the balance on her checking account. That would normally be simple enough. When the client provided the account number, we would type it into the crappy bank software and a series of security questions would pop up. Normally, we'd ask the required two questions (there were three options) and move on to providing account information. This time would be different.

Christie answered the phone: "Thank you for calling [*name omitted*], this is Christie, how may I help you?"

Sandra: "*I'd like to get the balance on my account, please.*"

Christie: "*No problem. What's the account number?*"

Sandra provided the number and the following three questions popped up on the account:

1. What was the name of your first car?
2. Where did you get your middle name from?
3. None.

Christie asked the first question, to which Sandra responded, "*I've never owned a car.*" Christie then asked the second question, too late to check what the answer was. Sandra answered, "*From*

my grandma.” After asking the question, Christie saw the answers and gasped, covering her mouth in horror. The answers were listed as follows:

1. Rusty Bitch
2. Daddy’s mistress
3. None.

Befuddled, Christie went on to verify her date of birth and address instead, and gave the caller what she had called for. You know how you get those recordings when you call in that say, “Your call may be monitored or recorded for quality assurance purposes?” Well, let me give you a quick lesson in how thoughtless and asinine quality assurance departments can be.

Christie’s call got pulled for review and she was shredded on security grounds for not correcting the client when she gave the wrong answers. Why is that ridiculous? The paperwork on the account showed that it was set up by her father and the company representative, not her. So, it’s not only plausible, but likely that the client had no idea what the answers to those questions were. Further, we as customer service representatives are not allowed to swear on the phone, so correcting her on the first question would have caused a call failure. And, finally, the client may well have known about her father’s mistress, however, it was abundantly clear that she had no idea she was named after the woman. Was it really Christie’s responsibility to shatter Sandra’s understanding of her family dynamic?

Here’s another fantastic security question that popped up in my time at the bank. Ironically, it was also on a call that Christie took: “How many sexual partners have you had?”

Despite the obvious issue of asking such a personal question on a recorded phone line, and the fact that based on the previous example, the client may have never known that question was added, there is the problem of that number changing. Now, if the answer had been “One,” it makes perfect sense to be a security question. No one would guess the ironic answer. The exact answer escapes me, but it was something more like “Twenty-five.” In that case, the answer was not only subject to change, but *likely* to change.

Christie asked the other two questions. After responding accurately to them, the male client then asked with an obvious smile on his face, “*You’re not gonna ask the third question?*” Christie merely informed him that only two are required and tried to avoid further discussion.

Another issue that occasionally pops up is that people will refuse to answer the questions. I cannot honestly tell you why it happens, but sometimes people get it into their heads that they’re above the system. The number of calls I’ve taken where people refuse to give out their personal information to *get* their personal information are too numerous to count. The fact of the matter is that the federal government passed a privacy act in 1999 which states that all companies which are responsible for the retention of client-sensitive data are required to have security measures in place to make sure the information isn’t provided to an unauthorized third party.

Shockingly enough, the government includes spouses, children, and other family members in the list of unauthorized third parties. If you’ve ever been divorced, or knows anyone who’s been

divorced, you know exactly why this is actually a good idea. However, a seemingly large percentage of the population is still under the impression that information should be given out freely, regardless of who's asking. This comes in a variety of forms.

1. The Customer

Customer Service Representative (CSR): *"...And, what is your mother's maiden name?"*

Customer: *"That is none of yer damned business."*

CSR: *"Well, I'm not asking for my business, sir. This is a security question placed on your account for your protection."*

Customer: *"It doesn't matter, I'm not givin' you my personal information!"*

CSR: *"Actually, sir, I already have your information. I need you to verify..."*

Customer: *"Do you have a hearing disorder?"*

From this point, the call could break down in any number of unfortunate endings. Just remember that the CSR has the trump card of hanging up. If you swear at them, they'll likely remind you of that, too, which means you go back to the end of the line and wait another forty minutes on hold for the same result.

2. The Customer's Spouse

This is the most common, followed closely by the customer's children. Sadly, despite our attempts to gain equality for women in this country, it's usually a wife calling on behalf of her husband because he's "at work," or "on the road," or "in the garage," all of which seem to be absolute reasons the man is incapable of doing his own damned dirty work.

One of my big issues with this is that men need to get a clue. Women can vote and shouldn't be servants to men who can't bother to get their lazy, helpless asses off the couch and pick up the phone. Also, if they're on the road and need information so desperately, then they should pull off the road for ten lousy minutes, use the payphone at the local diner (companies have toll-free 1-800 numbers) and dial it themselves. Being at work, on the road, or in the garage are not reasons to make a person's spouse into a subservient house-slave. That being said, here's just such an example:

CSR: *"...And what is your name?"*

Wife: *"Well, I'm Mrs. Bob Johnson."*

CSR: *"Thank you, and what is your name?"*

Wife: *"Well, Mr. Johnson isn't here right now..."*

Hey, we don't enjoy *not* giving people information. Trust me, that fight is never amusing for either party, and doing it twenty times a day is no one's idea of a hootenanny. However, it's a necessary discussion. If you're not the owner, you're not going to be provided with any information. It's the law. It's not an inconvenience placed on unsuspecting, apron-clad housewives with nothing but the best of intentions. It's a law that was put in place because of the people who ruined it for everyone by calling and impersonating other people.

More importantly, for the women out there, her name isn't "Mrs. Bob Johnson." It's probably Fran, or Janice, or Joyce. But it's most certainly not "Mrs. Bob." Have some self respect. Referring to one's self as being owned by another person only allows that person to *be* owned.

3. The Customer's Ex-Spouse

This story is one of my all-time favorites. It's also one of the shortest such calls I've ever taken. In fact, I won't even explain it.

Me: *"Thank you for calling [name omitted], my name is Scot, how may I help you?"*

Caller: *"I need you to give me the balance on this account, *****."*

Me: *"Thank you very much. And what is your name, sir?"*

Caller: *"Aw, god-damnit! Look, this is my wife's account! I'm not asking for any personal fucking information, I just need to know the balance."*

Me: *"Okay, and what is your name sir?"*

Caller: *"Are you kidding me?! God. Fucking. Damnit!"*

He slammed the phone down but managed to leave it off the hook, allowing me to hear the following as he was storming away, *"What the fuck is wrong with these people?"*

I suppose I could have answered him and explained that what was wrong with me was that I wanted to keep my job. Out of sheer curiosity I looked up the notes in the contract and, sure enough, there was a warning about not releasing information to the client's newly estranged ex-spouse. I'm sure she would have been pleased with the outcome of that call, however much he may not have been.

As I previously mentioned, most of those types of calls are much longer, laced with hidden traps and trick questions. In my time, I've also seen many attempts at impersonating the actual owner, with rare success. If all of the security measures are passed, we're required to release the info. However, along the way I staged my own guerilla warfare against such nefarious types by telling them that transactions which we would normally have processed over the phone required a form. Then, I would mail the form to the address of record, with the actual client inevitably calling in

asking, “*Why did you send me this form?*” No money was stolen, and the would-be criminal was shortly discovered.

Section Two: Not Understanding the Product

I worked at a bank. Standard bank products are not particularly difficult to comprehend. We all understand the concept that a Savings account is where you *save* money. We all understand the concept that a Checking account is where you put money you’re intending to *spend*, possibly while using a *check* card or *check* book. Granted, it does get more complex from there.

Certificates of Deposit (CDs) are like a Savings account, but have an expiration date, and a penalty for early withdrawal. Deposit Money Market accounts are a combination of the three. Beyond that, a normal person can be completely forgiven for not completely understanding all the ins and outs of their particular financial product. We, as customer service representatives, are responsible for explaining these things. Not only that, but we’re responsible for explaining it to people who otherwise would have a grossly limited understanding of it. So, we’re programmed to be patient.

1. Balancing the Checkbook

That being said, there are some things which are generally accepted as being very easy to understand, like, apples. Let’s say you have ten apples. Now, take those hypothetical apples and put them in a basket. Take one apple out per day and eat it. At the end of ten days, how many apples do you have left? Well, it should be none, but my next story will leave you wondering why there aren’t twenty-six and a half remaining.

Most customer service calls in the financial industry range between three to five minutes. The industry research giant DALBAR (referenced later) calls these “every day calls.” There are, however, the exceptions to the norm. One particular call lasted one hour and fifty minutes. I missed my lunch and was bordering on being late for my afternoon break as a result of it.

I had initially considered leaving gender out of this particular story because I don’t want anyone to think I believe women are dumb. However, I’m choosing to point up the gender in this case as evidence of the contrary. This woman at least attempted to understand her checking account for the better part of two hours. Her male counterparts (as I’ve taken similar calls from both sides) have simply gotten belligerent and hung up or given up long before the call ever reached this length. In short, my experience has been that women at least attempt to understand things, whereas men will get angry if they don’t and assume the problem is with the system, thereby absolving them of responsibility for understanding.

Really, all the woman initially wanted to know was why she had an overdraft fee. The end result of the one hour and fifty minute phone call, though, was that she finally understood that when money is spent, it comes *out* of her checking account. I’m not kidding. She put in a deposit and spent more than the deposit amount. Like I said, I’ve had male callers who were equally as ignorant of the system, but none with the patience to try to understand it. I spent the entire time helping her manually add up her deposits and subtract her withdrawals, checks, and check card

transactions all the way back to the day she opened the account. The real benefit of this was that she learned how to balance her check book in under two hours.

2. The FINE Print

There is a very notable pop culture reference for the word “fine,” which dictates that it is actually an acronym meaning Fucked-up, Insecure, Neurotic, and Emotional. This definition is quite apt when referring to the paperwork required to set up a financial account of almost any kind. Banks, insurance companies, and other financial firms have innumerable laws, rules, and regulations they must follow when designing, marketing, selling, and servicing financial products. Granted, this doesn’t excuse sales force of the financial world for misleading their clients, but I’ll get to that later.

A CD is a “deposit” account that people can stash money in to spend at a later date. It’s like a mattress with interest, but the mattress has a time lock on it. It’ll grow and become more pillowy all on its own, but you have to leave it locked. If you unlock it and take some of that mattress stuffing out prior to the time lock releasing on its own, the extra pillowness *and* some of the original stuffing will immediately disappear into thin air.

That makes sense, right? Well, if it does, you now understand CDs. The FINE print on the sales literature and account documentation explains all of this in graphic (near profane) detail. So, why is it that most people don’t understand it? Put simply, people have lives. They have kids and dogs and work and friends and beer and life and death. Now, that’s a lot to deal with at once, without having to also understand the minutiae of every single financial product under the family roof.

But, there’s more. Not only is there too much to life to be an expert on all it’s smelly little parts, but life also happens all over the floor in front of us. Sometimes this manifests itself in a dog eating a \$500 leather chair. Sometimes, it’s the garage roof caving in. Sometimes, little Sally needs headgear, glasses, corrective footwear, and violin lessons all at the same time. All these things require money to maintain.

Needing the money isn’t the issue. The issue here is knowing where to take it from, and what the consequences are before blaming it on the poor bastard on the other end of the phone. Below, you’ll see a standard penalty schedule for a financial product other than a savings or checking account. Please understand that there are literally thousands of variations on this theme, so bear with me. Also, just for the sake of argument, let’s assume the CD is earning 5%.

Year	Balance	Penalty	Penalty Amount
1	\$100,000.00	8%	\$8,000.00
2	\$105,000.00	7%	\$7,350.00
3	\$110,250.00	5%	\$5,512.50
4	\$115,762.50	4%	\$4,630.50
5	\$121,550.63	2%	\$2,431.03

Now, almost all financial sales people and industry experts will tell you this is a gross oversimplification. So would I, as it *is* a gross oversimplification. However, the concept of charging a descending penalty over the course of the account is pretty much this. It is titled by myriad different names, “Withdrawal Charges,” “Surrender Penalties,” “Early Withdrawal Penalties,” or maybe even “Retention Fees.” The FINE print will tell you exactly what it is; “Contingent Deferred Sales Charge.”

Your financial representative is paid a commission when you buy the product. We all know that these people don’t work for free. In fact, they’re likely overpaid for the amount of work they do. That, also, will be discussed later on. Commission is something that gets paid on a sliding scale. The more money the rep brings in, the more commission they get paid. This changes based on so many factors it isn’t funny. That being said, the company is shelling out cash to pay the rep for bringing in the business. The company is able to pay the commissions contingent on you keeping your money with them for a certain period of time. The shorter the time, the less the penalty, the less the commission.

Much of the time, if you close your account in the first year, an agent will be “charged-back” their commission. Granted, you also pay a penalty, but the company has to profit somehow. Profit is actually a good thing. But, once the contract is out of that “charge-back” period, the company needs to be re-couped for paying the rep their commission. When you buy a financial product you’ll hear the rep sling the acronym C.D.S.C. past you so fast you don’t know what hit you.

Their phrasing will go something like this, “There is a C.D.S.C., but as long as you leave your money in the contract, you’ll never get charged...” Yadda, yadda, yadda. C.D.S.C. stands for Contingent Deferred Sales Charge. The company is re-couping themselves for paying commissions to the rep. By using that phrasing, the agent technically provides you with the correct information, without running the risk of you freaking out and deciding not to buy the product.

Penalties are just one example of FINE print. As a general rule, reps know that customers can smell fear. In an attempt to make up for this, they’ll very confidently speed through some of the details while trying to sell you a product. Go with your gut. If you’re not getting a good feeling, take the paperwork home and read through it. Bounce it off a friend or spouse and see what they say. If you have children over the age of ten, have them read it. That sounds like a joke but I’m not kidding. Sometimes, the most complex things are undone by the clearest of minds. The child won’t care about the implications of the reading, so they’ll come at it with a clear mind. If you and your child come to the same understanding of what a disclaimer means and you don’t like it, **DON’T BUY IT!**

Reps are never more frustrated than when a client’s child advises the client about what to do. Frustrate them and see how honest they’ll be with you. If the rep truly doesn’t understand it, they should call up the company that services the account and have an expert explain it. Hey, if the rep is honest enough to get someone else to help, that’s not a bad thing. Don’t discount a financial representative just because they don’t know everything chapter and verse. They sell a lot of products and there are infinite contingencies on each.

In short, don't just *read* the fine print, *understand* the FINE print. There's a huge difference.

Section 3: Understanding the Postal Service, or "Are we there yet?"

1. Regular Mail

We've all heard the timeframes on the phone, or seen them on the website when we ask for something to be mailed; regular mail = 7-10 business days. Most people don't pay attention to the word "business" in that phrase. They see the 7 and think they'll have it in a week. However, 10 business days is actually two weeks, not one.

Of the nearly 100,000 phone calls I've taken in this industry, I'd say a solid 30,000 of them included providing a mailing timeframe. And, 10,000 of those calls included an argument about exactly what that means. Normally, I'd tell people to stop jamming the phone lines with these calls and just understand what "7-10 business days" means, but a lot of customer service jobs are being sent overseas right now, so decreasing the volume of calls may not be the best thing for the American worker.

Let me give you an example (an actual call nonetheless):

Irate Caller (IC): *"I asked for you to send me that check last week!"*

CSR: *"Yes, and we did send it. The check was mailed on June the tenth. You need to allow seven to ten business days for delivery through the U-S Postal Service."*

IC: *"It's been seven days already! Today's the seventeenth!"*

CSR: *"I understand that. However, it has only been five business days. If you haven't received the check by the end of the seven to ten business day timeframe, we can put a stop on it and reissue the check."*

IC: *"When will that be?"*

Taking a step back for a moment. *"When will that be?"* Seriously? The caller has been told twice already on this call, and was likely told the same timeframe when they requested the check. But, when money is involved, utilizing listening skills isn't the focus of the caller. They want their green, so the CSR needs to spell it out for them.

CSR: *"Well, ten business days is equal to two weeks. Since the check was sent on the tenth, if you haven't received the check by the twenty-fourth, we can put a stop on it and reissue the check."*

IC: *"That's ridiculous! Where the hell are you sending it from, Mumbai?"*

CSR: *“We actually sent your check using the United States Postal Service. We have no control over their deliver time.”* ← TRUE!

IC: *“That’s the most ridiculous thing I’ve ever heard.”*

It still baffles me that anyone in this country can find the nerve to be surprised by delayed delivery times from the US Postal Service. Can something make it from New York to Los Angeles via First Class mail in one day? Absolutely. Will it? Don’t bet the farm on it. Hey, I don’t mean to bash the mail guy, but let’s be realistic, here. If you really want something in a week, ask for it to be direct-deposited, sent via overnight, or wired. But, if a person is in a time crunch and has something sent regular mail, they have no one to blame but themselves.

2. Receiving Mail

Something even more baffling than the amount of time it takes for clients to receive information from a company, is the supposition held by many that a company is responsible for mail sent from the customer. Maybe this one’s just a pet peeve of mine, but it’s a simple, common sense thing. Let’s have another graphic:

Customer → Postal Service → Company

Makes sense, right? Now, what happens if we drop one of the arrows?

Customer → Postal Service

Obviously, now there are only two parties involved in the transaction. However, that isn’t how it works out in the world of Client vs. Customer Service.

CSR: *“I don’t see that check has shown up in our system yet.”*

IC: *“I sent you that check last week! Why haven’t you received it, yet?”*

Well, if the client had seen the graphic above, they wouldn’t have asked the question. The company isn’t involved in the transaction yet. Once they receive the check, then they’ll know they’ve received it. However, if they haven’t received it, they clearly can’t know why, right? That’s between the client and the Postal Service.

Section 4: Let me speak with your manager, Part I

And now comes the first installment of one of my all-time favorite parts of working customer service. Asking for the manager. I’ll start out by stating what’s obvious to anyone who’s worked in the industry but may be completely foreign to those who have not; this request is 90% more likely to slow down the process of getting what you want. I’m sure everyone has that friend who says, *“Oh, just do what I do. I ask for a supervisor and make it very clear to them that they need to do their job and they always get it done for me.”*

What your friend isn't telling you is that they spend a solid 10 hours a week on the phone with customer service bitching about a variety of things. Who wants to be that person? Well, other than your one friend who *is* that person. Admittedly, my father is the kind of person to write letters to CEOs and other such nonsense, so I'd be lying to you if I told you that there weren't arguments over this topic when visiting for holidays.

What asking for the manager really boils down to is disagreement. The client asks a question, the CSR answers, providing the standard company-approved response, and the client disagrees. When the CSR refuses to budge, the client asks to speak to a supervisor. There are two possible reasons for this.

1. The client is looking for an exception. This is the more preferable option.
 - a. Even if the company is in the right, they can keep a client if the client admits to fault and is willing to agree to better future behavior, but is just having a hard time. We've all seen this – it's okay, and totally worthy of an exception.
 - b. Sometimes, the circumstance really calls for an exception. We've all heard of the "exception to the rule," right? Well, regular CSRs aren't normally endowed with the authority to grant exceptions. In most of these cases, the CSR should have the wherewithal to go ask a supervisor to review it without the client having to ask for it. I have worked with my share of CSRs (myself at times) who simply refused to help clients because of their attitudes, not because their situations may not have deserved an exception. That is *not* preferable behavior on behalf of the CSR, but it happens. We're all human, and being shouted at takes its toll.
2. The client thinks the CSR is wrong. This is the majority of cases.
 - a. Most of the time, the CSR knows more about the product and the business than the caller. Therefore, when the client says to us, "*You clearly don't know what you're talking about,*" we simply shake our heads and say, "*Here it comes.*"
 - b. It's a power-play. To assume, as a client, that you know more about the product than the person on the other end of the phone isn't always inaccurate. It is, however, always presumptuous. Just because you don't like they answer doesn't make it wrong. When someone confidently explains a disagreeable answer to you, then proceeds to identify all of the particulars of the answer as well as know all the ins and outs of *why* the answer is what it is, one of the most offensive things a client can do is respond to that person with, "*Well, you're wrong.*"

All that being said, there are the times where a client calls in with their metaphorical "manager" gun loaded, cocked, and aimed. There is nearly nothing the CSR can do to dissuade that person. One brilliant procedure we had in place at the bank was that we would not allow callers to be transferred to any other individual or department unless they were able to identify themselves in relationship to a particular account. In other words, I needed a name and account number prior to transferring. Considering my "take-no-prisoners" mentality I had precisely no problem with this. The entire following conversation is a direct quote (I wrote it down after the call):

Me: "*Thank you for calling-*"

Angry Customer (AC): "*Let me speak to your manger, right now!*"

Me: *“Excuse me?”*

AC: *“I said, let me speak to your manager right now. I’m not wasting my time on some front line idiot. I’ve had way too much trouble with this issue for that.”*

Me: *“No problem. I’d be happy to transfer you to a manager. I just need your name and an account number to reference.”*

AC: *“No! I’m not giving you shit. You understand me? You’re going to get me to a supervisor now!”*

Me: *“No, actually I’m not. I’ll transfer you to a supervisor as soon as I have a name and account number.”*

AC: *“Listen, here you little shit. I have fucked around with this issue way too long today to deal with your attitude.”*

This was where he committed the magic crime. I actually don’t mind swearing, but if a caller swears *at* me, I’m going to warn them. So, I did.

Me: *“Now, I’ll get you to a supervisor, but if you swear at me again-“*

AC: *“Shut the fuck up and get me to a supervisor! I didn’t ask for you to lecture me-“*

Me: *“Thank you for calling [name omitted]. You have a great day.”* [click]

And I hung up. Since I didn’t get an account number from the individual, there was no way for me to track the progress of his impatience, but I assume he got pretty much the same treatment from everyone else there. Had the caller just given me what he wanted, I would have been more than happy to pawn his attitude off on a manager instead of having to deal with him myself. Like I said before, no one revels in arguing with callers. Since he couldn’t understand that, he had to go all the way back to the end of the line. In the time he spent arguing with me, he could have given me his name and account number, and I could have transferred him.

Section 5: The End of the Banking

By the beginning of 2005, as it happens so often happens in the universe of corporate cut-backs, our facility had been slated for downsizing. They hauled us all into a big room and broke the news to the entire department at once. We would be given the choice of:

- a. Keep the job, but move to the middle of nowhere.
- b. Find a job at another company.

The company, in their infinite wisdom, calculated that as much as 40% of the employees at that location would agree to relocate. They even offered tours of the facility and town, as well as

generous relocation packages. However, the draw of moving to “nowhere” vs. finding another job in civilization was not the golden carrot they’d anticipated. Less than 15% of the resident workforce agreed to transfer to “nowhere”, and the company was left with a minimal workforce as many of us had already found employment elsewhere.

Now, I mentioned previously that this was actually an insurance company who had slapped together a make-shift bank. As it turns out, hurricane Katrina would strike the Gulf coast only a few months later and those of us who left shrugged our shoulders and shook our heads as the lawsuits roll in against our former employer. I admit to some certain satisfaction in that. It wouldn’t be the last time I would fall victim to such decisions, though.

There is a pleasant freedom that comes with taking calls when you know you’re not long for that job. When that angry caller comes in, complaining about something that isn’t your fault, it’s much easier to sit back, let them get it off their chests, and take it with a grain of salt. Or, just hang up on them and make them go back to the end of the line. I was a good boy and didn’t hang up on too many people, but the thought made it much easier.