GUIDANCE FOR ADEQUATE TRAINING OF EMPLOYEES ON CODE OF CONDUCT AND CLIENT PROTECTION

Having a code of conduct alone, or procedures for client protection, is not enough to make the values “come alive.” HR policies like recruitment, evaluation and training should reflect the standards laid out in the code and in the client protection policies and procedures. All new front-line staff should be trained and regularly refreshed on the credit process, to ensure quality and uniform analysis, and on fair treatment of clients. Training ensures that staff are aware of what are considered aggressive techniques, as well as trained in what are the recommended or acceptable sales techniques for that provider. Staff should be trained on how to talk to clients in a way they understand. Verifying client understanding is an important part of effective communication. Staff and/or third agency (if debt collection is outsourced) must be trained on the debt collection policies. In addition to spelling out processes and identifying prohibited treatment, the training should include skills such as negotiating techniques, understanding customers, managing tensions, and reaching amicable agreements. Role plays are particularly useful for training on collections and recovery procedures. Training may take place in a classroom setting, and/or as part of on-the-job coaching by senior employees.