

## Embedding TCF in your operations



The FSA is committed to checking that companies are applying the principles of TCF as part of their standard operation, promoting 'due regard to the interests of its customers and treating them fairly'.

The FSA has also made it clear that where it finds TCF lacking, it will exert its regulatory powers and take strong action.

With SmartInform, we're giving you real power to assist you in your TCF actions.

## "Treating Customers Fairly" - is your organisation?

The FSA has highlighted key areas your business should consider in support of the Treating Customers Fairly initiative, such as:

- Sales and marketing material
- Product understanding
- Advice and sales process
- Fact Find content
- Information and customer support (both pre- and post-sale)
- Complaints handling process
- Remuneration/incentives
- Management information and record keeping
- Staff training/awareness of TCF

[SmartInform](#) from SmartDesk can help you tick all of the above and more.

SmartInform is a customer communication tool that helps you address the TCF challenge for *your* business. It supports the actions and measures you take and provides the essential communication channel to your customers by any mix voice, email or text.

It enables targeted messaging to any segment of your customer base allowing you to easily manage the process and have customers respond the way they - and you - want. For instance, customers who missed out on an oversubscribed offer can now be included on current deals.

SmartInform enables instant customer response too:

*Example 1: "As a Top Cat Savings account holder, you are now eligible to move to our Top Dog account offering X.X% interest. Press 1 now if you wish to confirm this, or press 2 to speak with an agent".*

Where customer contact numbers are missing, you can issue emails in parallel, providing links to a sign-up page for the new offer.



In an instant, you can communicate updates (such as new interest rates), notifications (such as terms and conditions) and requests (eg. for a valid email). And with extensive reporting, capturing customer responses and auditing the success of your communication initiatives is effortless.

*Example 2: "Please note that Company X has updated its policies with regard to lending. Details can be found online at www.... Alternatively, press 1 to hear the update in full with the option of speaking to an agent".*

### Instant customer response and auditing puts you in control



SmartInform helps you embed TCF across your organisation. It disseminates training information, shows you who has received, opened and acknowledged it, who has opted in for updates, who requests help (live or at a scheduled time), and much more.

It helps maximise your debt recovery; it minimises disruption and brings key stakeholders together in seconds during critical incidents; it's an instant conferencing solution that gets all your contacts in conference in seconds. It can also drive product recall programmes.

**And perhaps its biggest attraction?** It will cost you a fraction of the cost of a frontline customer agent.



### Who are we?

Based in Wembley, SmartDesk Systems work with The Post Office, Argos, Eurostar, NTL Virgin Media, Sightsavers and 3663 amongst others to make a difference through intelligent communication solutions.

