



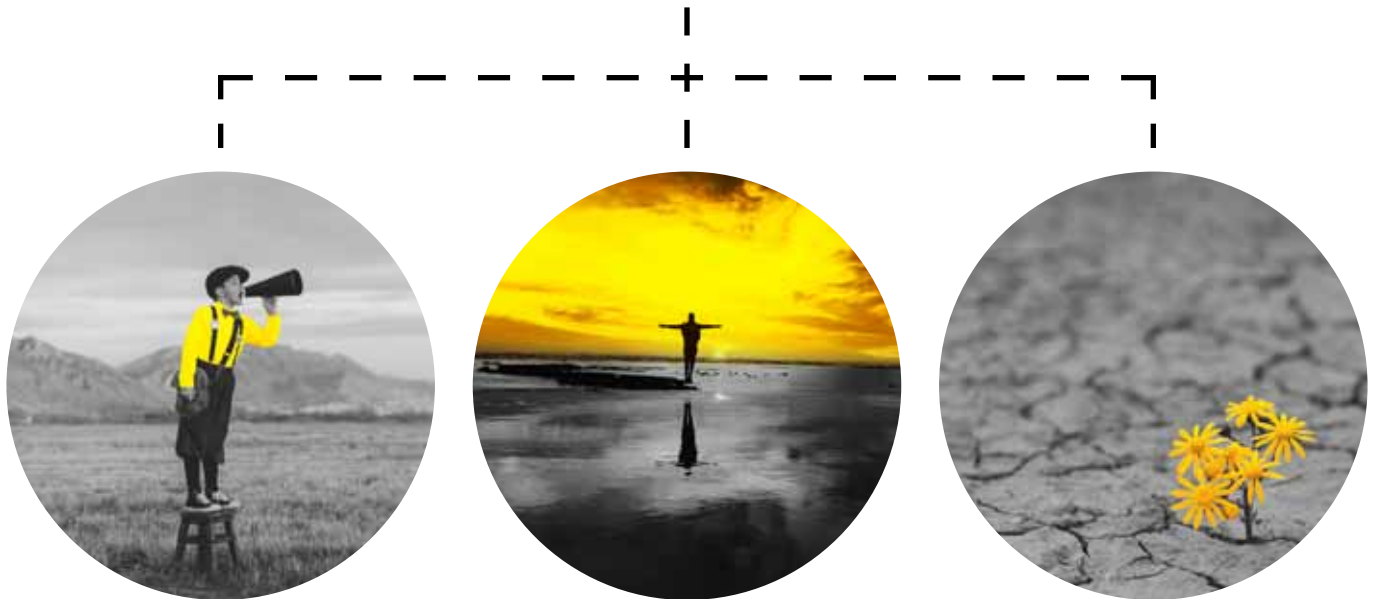
CUSTOMER VULNERABILITY TRAINING FRAMEWORK

eMATRIX
Collections & Vulnerability Training Specialists

THE EMATRIX 3-STEP CUSTOMER VULNERABILITY TRAINING FRAMEWORK

The eMatrix Vulnerability Training Framework has been developed to better understand, assist, and support vulnerable customers, and to build resilience and capability in staff.

VULNERABILITY



1. INCREASE AWARENESS (ORGANISATION WIDE)

Increase organisational wide awareness and understanding of customer vulnerabilities. The eMatrix vulnerability awareness series of training modules are developed with subject matter experts in the fields of mental health, trauma, family violence, clinical psychology, conflict resolution, and insolvency. The program seeks to remove judgement, challenge and disrupt preconceived ideas, and provides practical strategies to better support and assist vulnerable customers, and staff.

2. CONNECT & ENGAGE (FRONT LINE)

Upskill staff to better connect and engage with vulnerable customers through positive language, empathy, active listening and other specialist communication techniques. These training modules will empower staff to be in control of challenging conversations, to reduce customer conflict, and to protect their own emotions.

3. MASTER HARDSHIP & COLLECTIONS (SPECIALIST TEAMS)

Targeted training content designed for more specialist teams such as hardship, customer advocacy, collections, and complaint management teams. These advanced modules focus on improved outcomes and solutions for the more vulnerable customers that may be experiencing hardship, and resilience building strategies for the staff assisting them.

DELIVERY

Training is delivered face-to-face, virtually and online. Expert content is available to licensor to buy outright. Available in 'Train-the-trainer' format with full instructor guides and a support masterclass for long term sustainability of the program.

VULNERABILITY IN NUMBERS

18%

of people in Australia have a disability

38%

of deaths amongst 15-24 year olds was due to suicide

66%

of the Australian population will experience events that are potentially traumatic

17%

of Australian women have experienced family violence

45%

of Australian people will experience a mental disorder at some point in their lifetimes

17%

of people over 60 have experienced financial abuse

WHAT IS CUSTOMER VULNERABILITY?

A vulnerable customer is someone who, due to their own personal circumstances, is able to be easily harmed, influenced or exposed to loss. Customer Vulnerability can be caused or exacerbated by organisations that are not acting with appropriate levels of care. Vulnerability is a fluid state that needs

**RECOMMENDED
FOR
ORGANISATION
WIDE
TRAINING**



1. INCREASE AWARENESS

Increase organisational wide awareness and understanding of customer vulnerabilities. The eMatrix vulnerability awareness series of training modules are developed with subject matter experts in the fields of mental health, trauma, family violence, clinical psychology, conflict resolution, and insolvency. The program seeks to remove judgement, challenge and disrupt preconceived ideas, and provides practical strategies to better support and assist vulnerable customers, and staff.

VULNERABILITY AWARENESS MODULES

Individual modules run for up to 1 hour each.



WHAT IS VULNERABILITY?

- Why it is everyone's business.
- What it means for customers and how that impacts your organisation
- Your role and how you can provide support to ensure you act with appropriate levels of care



MONEY AND HARDSHIP

- Understand why illiteracy rates in Australia are so high
- Understand financial illiteracy and how that impacts customers and challenges it can present
- Why we don't talk about money, what is financial vulnerability and what hardship means



TRAUMA

- Understand what trauma is, types of trauma, its prevalence and effects
- Understand what it means when dealing with your customers and how to better engage with people who may have experienced trauma.



MENTAL ILLNESS

- Understanding mental illness, common types, and prevalence
- Australian statistics and mental health in today's world
- Debunk myths
- The signs that a customer may be experiencing a mental illness
- 6 strategies for communicate effectively



DRUGS AND ALCOHOL

- Understand substance addiction and/or abuse, types of addictions and the reasons why people become addicted
- The impact of substance addiction, perceptions, statistics, causes, society and businesses
- Learn how to watch out for the signs of addiction and understand what support is available



GAMBLING

- Understand gambling addictions and the pathways of gambling
- Know the impacts of gambling addictions on a person's life and those around them
- Facts and myths and what it looks like in the current environment



DISABILITY

- Understand the term 'disability', common types and causes.
- Understand the impact it can have on customers communicating with your organisation
- Look at examples and what you can do



CARERS

- Understand carers, types of carers and what burnout means
- Common signs and symptoms of caregiver stress
- Know how to support your customers who are carers



SMALL BUSINESS VULNERABILITY

- Know the statistics of small businesses in Australia, set up failure rates and why it is so tough
- Understand the impact of COVID-19 and how it impacts small business owners financially on a personal level
- Know how to support small business owners in challenging times



ELDER FINANCIAL VULNERABILITY & ABUSE

- Understanding Elder Financial Abuse and how this happens
- Awareness of the causes of financial vulnerability in the elderly
- Understanding how an organisations products and services can be used by a perpetrator of financial abuse
- Know how to support a victim of elder financial abuse and the right path of action

SPECIALIST VULNERABILITY MODULES

Specialised content created by eMatrix subject matter experts to build awareness of these sensitive topics which cover how best to approach vulnerable people experiencing family violence and thoughts of self harm in a compassionate/respectful way and knowing what questions to ask with the right path of action to best support the person. For each topic there is a focus on working with staff who may be facing these challenges and how to manage the conversation to best support the member of staff in the workplace.

FAMILY VIOLENCE MODULES

Individual modules run for 1/2 day each.



FAMILY VIOLENCE AWARENESS

- Raise awareness and learn the types of family violence
- Learn about the risk factors, known as red flags
- Identify the most vulnerable groups
- Understand the importance of privacy and confidentiality
- Identify indicators of people experiencing family violence



MANAGING CUSTOMER DISCLOSURE OF FAMILY VIOLENCE

- Identify the triggers with active listening
- Acknowledge the customer's disclosure with empathy statements
- Apply questioning techniques in a non-judgmental way
- Learn how to manage the call, set boundaries and keep the customer on track
- Know what questions to ask and what path of action to take
- Ways to conduct a warm handover when transferring the call



MANAGING STAFF DISCLOSURE OF FAMILY VIOLENCE

- Understand the impact on individuals in the workplace
- Learn about organisational impact
- Understand barriers to disclosing family violence
- What to do if an employee is experiencing family violence
- Learn what support services to recommend
- Respecting privacy and confidentiality



SELF HELP STRATEGIES FOR STAFF

- Understanding vicarious trauma vs burnout
- Strategies to deal with stress at work
- Develop strategies to help build resilience
- Learn how to debrief with your colleagues
- Develop a self-care plan (for work and home) which includes coping strategies
- Learn what external support services can be accessed



CULTURAL AWARENESS FOR OFFSHORE TEAMS

- An overview of Domestic Violence in the Philippines
- Understand the definition of family and domestic violence
- Gain insight into types and help available in Australia
- Identify what events cause spikes in rates
- What makes some groups more vulnerable than others

SUICIDE MODULES

Individual modules run for 1/2 day each.



SUICIDE AWARENESS & PREVENTION

- Suicide awareness, facts and myth busting
- Why we should be talking about suicide and how this can help
- Stress and depression and how do they link with suicide
- Stress in men & women and the different coping responses



LOOKING OUT FOR FAMILY, FRIENDS & COLLEAGUES

- Talking about suicide; why we don't do it and how talking can help
- How to identify indicators and warning signs with family, friends and colleagues
- Preparing for and knowing how to have the conversation with a colleague or friend when you are concerned for their safety -suggestions on what to say, what not to say and support services



SUPPORTING CUSTOMERS

- How to identify indicators and warning signs when speaking with customers
- How to manage a customer conversation where you are concerned for their safety
- Knowing the best path of action and support services available for customers

**RECOMMENDED
TO FURTHER
SUPPORT
FRONTLINE
STAFF**

2. CONNECT & ENGAGE

Upskill staff to better connect and engage with vulnerable customers through positive language, empathy, active listening and other specialist communication techniques. These training modules will empower staff to be in control of challenging conversations, to reduce customer conflict, and to protect their own emotions.

CUSTOMER ENGAGEMENT MODULES

Individual modules run for up to 1 hour each.

Understand the power of communication and learn how to connect and build trust with your customer to help find the best solution.



KNOW YOUR POTATOES

- Know the science behind complaining and negativity
- Know why talking helps
- Understand the difference between 'dumping your potatoes' on your colleagues and constructively debriefing



SLANG AND JARGON

- Discuss whether slang or jargon is appropriate
- Mirroring vs being genuine/yourself - where does the balance lie?
- Australian-isms - to use or not to use?



CONNECT WITH YOUR CUSTOMER

- Listening is the lowest effort trust builder with customers
- Understand why we overtalk, rather than listen and learn how to change that dynamic
- Learn how to actively listen, through verbal nods and through paraphrasing and reflective listening techniques



YES LADDER

- A form of paraphrasing, understand why getting your customer to say yes is so important in connecting with them
- 'Learn the 'yes' ladder to walk with your customer to the outcome you can both settle with



LANGUAGE CARRIES ENERGY

- Negative language is an endorphin killer for you and your customer.
- Identify the negative impact you may subconsciously be having on your customer
- Pinpoint the negative words you use and learn how to replace them



DIRTY WORDS

- With our poor brains overwhelmed these days, learn how to simplify language for everyone!
- Replace contractual English with plain English, both verbal and written



TAKE ACCOUNTABILITY

- No more hiding behind policy and procedures!
- Know the language that projects avoidance of accountability
- Learn how to take accountability by using a purpose and/or action statement.



YOUR PERSONALITY TRAITS

- Know your personality type in conflict - passive, passive-aggressive, aggressive or assertive - understand the impact each of these has on those around us
- Understand passive-aggressive behaviour and learn what this sounds like when dealing with customers

CUSTOMER CONFLICT MODULES

Individual modules run for up to 1 hour each.

Attitude and language impact how we react to customers who may be frustrated, stressed and emotional. Learn how to adapt to protect your own wellbeing and to best assist your customer.



FIGHT OR FLIGHT

- Understand fight and flight and know what the triggers are for call escalation and how to avoid them
- Learn about ingroup and outgroup and how unconscious bias impacts our conversations
- 4 steps for busting your bias



THE COBRA

- Understand how ego impacts our ability to think logically
- Understand the impact arguing with customers has on our own energy after the interaction
- Strategies for dealing with the emotionally charged customer



THE APOLOGY

- Discuss why apologising can be so difficult
- Understand the impact of genuine and fake apologies
- Learn how opportunities lie in customer complaints – know how and when to apologise



EMPATHY

- Learn the difference between empathy, sympathy and apathy
- Learn how to listen for empathy triggers and apply empathy in a acknowledging a customer's emotion.
- Learn why this is the key ingredient to connecting with your customer and for overcoming objections



NEUTRAL LANGUAGE

- Understand why blaming and telling someone how to behave does not work
- Learn how to remove pointed language and neutralise it, particularly when delivering bad news to your customer



THE 'NORMS'

- Learn what Norms are as part of behavioural economics
- Know that we are influenced by others' behaviours
- Learn how to 'nudge' customers using Norms



THE DECOY EFFECT

- Learn how to move your customer's brain out of emotion to logic
- Provide options to customers to via the decoy effect
- Empower your customer to decide



OBJECTION HANDLING TOOLKIT

- Bring together empathy, action and purpose statements to deal with challenging customer conversations
- Workshop your top objections and ways to navigate them

**RECOMMENDED
TO FURTHER
SUPPORT
SPECIALIST
TEAMS**

3. MASTER HARDSHIP & COLLECTIONS

Targeted training content designed for more specialist teams such as late stage collections, hardship, customer advocacy, complaints, and leaders. These advanced modules focus on improved outcomes and solutions for the more vulnerable customers that may be experiencing hardship, and resilience building strategies for the staff assisting them.

MASTER HARDSHIP & COLLECTIONS

4 x 1/2 day training program.

Specialised content to increase the capability of specialist teams such as hardship, advocacy, complaints, late stage collections and leaders to better communicate with, build trust and find a tailored outcome for vulnerable customers, which is balanced with organisational needs.

This is designed as an intense two day program, which can be delivered in a 4-part series, in particular where delivery is done virtually. The program provides renewed focus on how staff can protect their wellbeing and mindset in the challenging role of supporting vulnerable customers to avoid burnout, compassion fatigue, negativity and judgement.

PART 1



My Mindset & Resilience

Vulnerability, trauma & mental health awareness
Debriefing strategies after challenging conversations
How ego, judgement & frustration harms customer conversations

PART 2



Hardship versus Collections

Using action statements & framing to manage customer expectations
Apply the art of questioning to understand your customer
How to show accountability & actively listen

PART 3



Navigating customer objections by combining key techniques

Identifying empathy triggers & applying tailored empathy to build trust
Know the right discovery questions for each customer
Understanding small business owners who are experiencing personal financial hardship

PART 4

Hardship & contributing factors

Understanding Centrelink & benefit types
Knowing the right path of action for each customer circumstance
Support options for customers in crisis



**Thinking
together.
Working
together.**

eMATRIX
Collections & Vulnerability Training Specialists

03 9888 4697
admin@ematrixtraining.com.au
ematrixtraining.com.au