

REGULATIONS

From the Banking Regulation and Supervision Agency:

**REGULATION ON DETERMINATION OF
SERVICE LEVEL AND QUALITY OF BANK CALL CENTRES**

FIRST PART

Purposes, Scope, Grounds and Definitions

Purpose

ARTICLE 1 – (1) The purpose of this Regulation is to ensure that service level of call centres of banks is measured and their service quality is determined.

Scope

ARTICLE 2 – (1) This Regulation encompasses procedures and principles regarding call centre services rendered by banks to users, as well as measurement of service level and determination of service quality of call centres of banks.

Grounds

ARTICLE 3 – (1) This Regulation is issued and enacted in reliance upon articles 76 and 93 of the Banking Law no. 5411 dated 19/10/2005.

Definitions

ARTICLE 4 – (1) For the purposes and in the context of this Regulation:

- a) “Submenu” refers to any menus coming after main menu in an interactive voice response system; and
- b) “Main menu” refers to the first menu containing basic options in an interactive voice response system welcoming users in a call centre; and
- c) “Bank” refers to and stands for banks as defined in article 3 of the Law no. 5411; and
- ç) “Call centre” refers to a communication contact point created by the bank by its own internal sources and/or through outsourcing services under the Regulation on Outsourcing of Support Services by Banks, promulgated in the Official Gazette edition 28106 on 5/11/2011, for helping users by phone in terms of processing, as well as information, marketing, routing and collection in respect of products and services offered by the bank; and
- d) “Call centre representative” refers to a natural person ensuring communication with users by managing incoming calls and outgoing calls; and
- e) “Calls incoming to call centre representative” refers to incoming calls which are transferred to queues for the related call centre representative out of the calls originated by users wishing to talk to call centre representative; and
- f) “Electronic Banking Services Regulation” refers to and stands for the Regulation on Information Systems and Electronic Banking Services of Banks, promulgated in the Official Gazette edition 31069 on 15/3/2020; and
- g) “Calls skipped within threshold time” refers to calls incoming to call centre representative which are terminated by user or due to a technical failure without any conversation with call centre representative within thirty seconds or as for lost/stolen/suspicious transactions, within twenty seconds after origination; and
- ğ) “Calls answered within threshold time” refers to calls incoming to call centre representative which are answered by call centre representative within thirty seconds or as for lost/stolen/suspicious transactions, within twenty seconds after origination; and
- h) “Incoming calls” refers to calls entering into call centre switchboard; and
- ı) “Outgoing calls” refers to calls originated by call centre representative; and
- i) “Line capacity” refers to number of telephone lines which may be used by call centre; and
- j) “Skipped calls” refers to calls which are keyed or ordered for linking to call centre representative in interactive voice response system, but are terminated by user or due to a technical failure without any conversation; and
- k) “Answered calls” refers to calls answered by call centre representative; and
- l) “User” refers to a natural person calling the call centre, irrespective of being a bank client or not; and
- m) “Board” refers to and stands for Banking Regulation and Supervision Board; and
- n) “Agency” refers to and stands for Banking Regulation and Supervision Agency; and
- o) “Voice routing system” refers to a system answering the user in interactive voice response system and then ensuring direct access of user to the related service step in tandem with what the user says and/or orders; and
- ö) “Interactive voice response system” refers to an automatic answering system built for serving users calling

the call centre in respect of the issues the user wishes to transact in main menu and submenus, as well as for information, marketing, routing, receipt of requests and complaints, and passing on to the related call centre representative.

SECOND PART Call Management

Line Capacity and Accessibility Level

ARTICLE 5 – (1) Bank uses a line capacity fit to and adequate for the number of call centre representatives working at the same time in call centre.

(2) Accessibility level (AL) refers to the ratio of number of incoming calls (B) to total number of calls (A) towards call centre switchboard in the related period ($AL\% = (B/A) \times 100$). Level of adequacy of call centre line capacity is measured depending on the number of calls towards call centre switchboard. This measurement is made for annual, monthly and daily time slices. Accessibility level is ensured to be at least 95% annually.

Interactive Voice Response System

ARTICLE 6 – (1) Announcement time of main menu and submenus cannot exceed periods of time envisaged in Telephone Banking Section of the Electronic Banking Services Regulation. Ads, public notices and information notes are also included in announcement time of main menu and submenus. However, proprietary or legally required information notes, and public disclosures made for security or identity verification purposes and on nationwide pandemics, crises and disasters are excluded from said announcement time.

(2) Pertinent provisions of Telephone Banking Section of the Electronic Banking Services Regulation are enforceable in respect of provision of the option of linking to call centre representative in main menu and submenus, and repetition of announcement of voice routing system.

(3) When a user of 60 years of age or older calls the bank from his registered phone number, or even if he does not call from his registered phone number, when it is understood from customer number or the Republic of Turkey identity number that user is of 60 years of age or older, main menu directly offers the option of linking to call centre representative without any further identification step. If and when identity/identification data of a user linked to call centre representative reveal that user is below 60 years of age, then and in this case, call centre representative may pass the user on to main menu without any further transactions.

(4) Lost/stolen and suspicious transactions are offered to user as the first option in main menu, and user is ensured to be linked to call centre representative with priority.

(5) Bank call centres are under obligation to receive card cancellation requests of users without routing them to another different channel.

Outgoing Calls

ARTICLE 7 – (1) No calls for sales and marketing purposes are made by call centre on Sundays, and calls are made between 09:00 and 20:00 hours in Turkish time in other days.

(2) In outgoing calls for sales and marketing purposes, if the user wants call centre not to call him again, call centre representative makes the required entry to the system. Banks are obligated to build a systematic infrastructure in call centres required for paying regard to user requests for not being called again.

THIRD PART Service Level and Quality

Service Level and Measurement

ARTICLE 8 – (1) Answering rate (AR) refers to the ratio of answered calls (D) to the number of calls incoming to call centre representatives (C) ($AR\% = (D/C) \times 100$). It should be measurable for annual, monthly and daily time slices. Answering rate to be calculated for a call centre should be at least 95% monthly.

(2) Service level (SL) refers to the rate of number of calls answered within threshold time (E) to the number of calls incoming to call centre representatives (C) ($SL\% = (E/C) \times 100$). It should be measurable for annual, monthly and daily time slices. Service level to be calculated for a call centre should be at least 80% monthly, and in case of lost/stolen and suspicious transaction notifications, should be at least 90% monthly.

(3) If the request of a user linked to call centre representative by choosing the menu related to lost/stolen and suspicious transactions is indeed not related to any such transactions, then, said call is not taken into account in measurement of service level in regard to lost/stolen and suspicious transaction notifications.

(4) Service level measurement covers only services offered via call centre communication number/numbers of bank.

(5) In the event that total number of calls incoming to call centre of bank in any day is in excess of the value to be found by addition of twofold of standard deviation to average value to be calculated on daily basis by taking into account total number of calls of one hundred and eighty days retrospectively, the measurements of subject day/days are not included in calculation of monthly average.

(6) In the cases of nationwide pandemics, crises and disasters, failure to reach the service level ratios sought for in this article is not considered and treated as non-conformity. However, bank proactively prepares an action plan aiming to ensure continuity of services of call centre at a certain quality level within the frame of emergency plan. Bank determines and puts in writing threshold values for SL (Service Level) and AR (Answering Rate) on the basis of minimum three scenarios, providing that they are qualitatively and quantitatively capable of covering all probabilities, and if and to the extent these threshold alert values cannot be reached, the relevant senior management of bank is informed thereabout in writing.

Call Centre Service Diversity and Quality

ARTICLE 9 – (1) All of the individual products and services offered by bank are ensured to be processed via call centre channels. However, where a transaction by nature cannot be executed via call centre channel, by also taking into consideration any limitations and/or physical obstacles, if any, declared by the user, the user is routed to an appropriate channel where subject transaction can be completed through call centre representative/interactive voice response system. If and when deemed necessary, the Board may determine transactions which cannot be executed via call centre channel, as well as the scope and description of said transactions.

(2) Call centre service quality assessment is done by bank on monthly basis. For determination of service quality of call centre, a scoring is performed by considering fifty percent correct information / correct routing criteria, and fifty percent communication criteria (acting respectfully, speech, tone of voice, empathy, diction and if any, user feedbacks). Scoring methodology is put in writing in details.

(3) All users taking service from call centre are offered the option of an after-service score-based feedback.

(4) As for the calls incoming to call centre representatives:

- a) In case of total number of calls per month $\geq 1,000,000$, a total of 1,000 calls; or
- b) In case of $100,000 \leq$ total number of calls per month $< 1,000,000$, a total of 750 calls; or
- c) In case of $10,000 \leq$ total number of calls per month $< 100,000$, a total of 500 calls; or
- ç) In case of $1,000 \leq$ total number of calls per month $< 10,000$, a total of 250 calls; or
- d) In case of $100 <$ total number of calls per month $< 1,000$, a total of 100 calls; or
- e) In case of total number of calls per month ≤ 100 , a number of calls as will be determined by bank

are selected by random sampling method. Sampling is ensured to represent the users in general in terms of geographical region, age, gender and income level, and sampling encompasses calls which are both qualitatively and quantitatively adequate for forming an opinion about each of call centre representatives actively working in the related month. Then, each call selected as above is analysed, and service quality criteria and after-service user feedback results referred to in the second paragraph are scored by weighting by bank. Call centre service quality monthly average score calculated by considering these calls should be at least 70 over 100.

Call Centre Representative Service Quality

ARTICLE 10 – (1) Quality of service offered by -an individual call centre representative is separately measured - on monthly basis by taking into consideration the criteria determined by this Regulation.

(2) Duration of conversation of call centre representative with user can- never be limited.

(3) A conversation with a user speaking in a wording containing swearwords, defamation or threats towards call centre representative personally may be terminated by call centre representative. Legitimacy of justification of termination of conversations for the aforesaid causes is examined in monthly periods by the relevant business unit by random sampling method, and is then controlled by internal control unit. Number of calls to be included in sampling cannot be less than one-fifth of total number of calls terminated during the month of calculation due to reasons mentioned in this paragraph. These types of calls are not taken into account in measurement of call centre service quality or call centre representative service quality.

FOURTH PART

Record Keeping, Reporting and Audit

Transaction Security and Record Keeping

ARTICLE 11 – (1) Banks apply the pertinent provisions of Telephone Banking Section of the Electronic Banking Services Regulation in respect of identity verification and transaction security.

(2) Banks are under obligation to keep in a form and for a period as set forth in the Electronic Banking Services Regulation both call centre voice records, and records on contents of announcements of main menu and submenus included in interactive voice response system, and records about durations of these menus.

(3) Without prejudice to the applicable laws and regulations, banks are liable to keep and safeguard the data/ records collected about services rendered and transactions executed via call centre, and to take all kinds of actions and measures needed for prevention of illegal access to, or illegal processing and sharing of, said records.

(4) Transactions recorded by call centre and data covered by reports to be issued under this Regulation are kept and stored with a time stamp provided by Electronic Certificate Service Providers duly authorized by the Information Technologies and Communication Agency.

Reporting and Audit

ARTICLE 12 – (1) Banks are liable to send to the Agency, in a format and with contents to be determined by the Agency within 15 business days following the end of the month of reporting, both the monthly measurements relating to service level and call centre service quality and the bank's call centre communication numbers.

(2) On monthly basis, banks are under obligation to make the following information ready and available for reporting whenever requested by the Agency:

- a) Number of incoming calls; and
- b) Number of calls incoming to call centre representatives; and
- c) Numbers of calls answered and skipped within threshold time; and
- ç) Numbers of calls answered and skipped within a time in excess of threshold time, and their average waiting time in seconds; and
- d) Number of calls answered within a time in excess of 120 seconds, and their average waiting time in seconds.

(3) Banks are further under obligation to make ready and available for reporting whenever requested by the Agency both accessibility level and answering rate followed in annual, monthly and daily periods.

(4) Banks are also obligated to establish, put in writing, and implement the required work flows, processes and codes of practice in such manner to fully meet and satisfy the requirements of this Regulation and the Electronic Banking Services Regulation, and to design and operate the required controls in relation therewith, and to perform an audit of internal systems on annual basis at the minimum.

FIFTH PART

Temporary and Final Provisions

Adaptation

TEMPORARY ARTICLE 1 – (1) In the case of non-conformity with the procedures and principles specified in this Regulation, such non-conformities are required to be remedied until 1/7/2020. The provisions of the Law no. 5411 pertaining to administrative fines are not applied during the period determined for correction of such non-conformities.

Effective Date

ARTICLE 13 – (1) This Regulation becomes effective as of the date it is published.

Enforcement

ARTICLE 14 – (1) The provisions of this Regulation are enforced and executed by the President of the Banking Regulation and Supervision Agency.