



One habit to reinforce. Your coaching keeps it alive through qualitative check-ins, not grades.

Your employee has completed the Digital Banking Specialist course. What they retain depends partly on what you notice, name, and reinforce. Use the 30-, 60-, and 90-day check-ins below as coaching conversations, not scorecards.

By day 30 · Verification and evidence show up consistently

On payment calls, the specialist verifies the member before opening or sharing account information. They review the payment record before changing anything and explain what the status supports.

- Ask in your 1:1: "Walk me through the last payment call you handled. What did you check first?"
- Name the specific behavior: "You verified first and read the status before acting. That protected the member and prevented unnecessary changes."
- If the habit is not showing yet, rerun Maria's call together and discuss how each choice affects member trust. Practice, not a warning.

By day 60 · Escalation looks like sound judgment

Unexplained access restrictions and verification details that do not align are escalated through the approved procedure. Handoff notes explain what the specialist reviewed and already tried.

- Ask: "Tell me about something you escalated this month. What evidence shaped your decision?"
- Reinforce appropriate escalation as a successful decision. Delayed escalation can create greater risk than asking for support.
- Review the handoff notes. If the next person must start over, coach the documentation specifically and constructively.

By day 90 · Calmer calls and cleaner handoffs

Members receive a clear explanation, a realistic timeline, and the next step. The specialist avoids unnecessary cancellations, resends, and duplicate transactions by reviewing the record first.

- Ask: "Which playbook do you use most? Which situation still requires more support or practice?"
- Listen to one call together and name one strength and one stretch.
- Share de-identified examples where reviewing the evidence prevented an unnecessary or duplicate action.

The habit you are reinforcing: confirm what happened before changing anything.

It supports safer decisions, clearer explanations, and cleaner handoffs.