



How we'll know the training worked — three named metrics, one behavior check, 90 days.

The course installs one habit — confirm what actually happened before you change anything — and two skills: verification on every call, and escalation as a first-class move. Each maps to a number the credit union already tracks or can pull from existing systems. Baselines come from the 30 days before launch; reads at 30, 60, and 90 days after.

01 Duplicate-payment incidents

What it catches: the resend-first habit — a rep resends a payment without reading its status, and the member gets double-charged.

SOURCE Bill-pay exception report (already produced monthly).

READ Count of duplicate-payment reversals per 1,000 payment calls.

TARGET At or near zero by day 90; any incident gets a no-blame five-minute review.

02 Escalation-note quality

What it catches: handoffs where the next person has to start over — the hidden cost of treating escalation as failure.

SOURCE Random sample of 10 fraud-path handoffs per month, read by the team lead.

READ Does the note say what was tried and why it moved? Yes/no per note — no rep names in the roll-up.

TARGET 8 of 10 notes complete by day 60; 9 of 10 by day 90.

03 Repeat-call rate on payment issues

What it catches: members who hung up without an answer and a timeline, and had to call back on the same problem.

SOURCE Call-tagging in the existing phone system (same-member, same-topic, 7 days).

READ Repeat-call percentage on bill-pay topics, monthly.

TARGET Trending down by day 60; the direction matters more than the number.

04 The behavior check — qualitative, never a grade

What it catches: whether the one rule survives contact with real calls.

SOURCE Manager 1:1s using the Manager Follow-Through guide (attached in the course).

READ “Walk me through the last payment call you took — what did you check first?” Coaching notes only.

TARGET By day 30, reps narrate read-before-act unprompted. Reps get coaching, never grades.

Numbers diagnose the system. Coaching develops the person. The two never swap jobs.

Pairs with: DBS Desk Quick Reference (rep's copy) and Manager Follow-Through Guide (coaching copy).