



Sample Voice Prompts for Banks And Related Financial Services

INTRODUCTION

This document provides representative examples of scripts for professionally recorded voice prompts that are specific to Banking and related Financial Service companies, from large, national/international organizations to small and medium size local community banks. They are meant to generate ideas for any organization that is looking to improve customer service through a well-thought voice user interface – and can be tailored based on an organization’s unique services and organizational structure.

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Traditionally, most banks have provided only basic greetings and call distribution prompts, thus missing opportunities to better serve their customers. These organizations can improve their ability to navigate clients to the right services and products by expanding their prompts to automate banking processes, such as location information, opening hours, rates, and disclosures. Here is a list of banking prompt types to stimulate thinking about what you can include in a more comprehensive approach – each with specific examples. Descriptions and sample scripts for each example are provided below.

1. GREETING AND CALL DISTRIBUTION

- Generic Banking Services
- Multilingual Greetings
- Specific Departments
- Busy/On hold

2. BANK ACCESS

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- Branch Addresses
- Switchboard Closed
- Holiday Closures

3. INFORMATION/DISCLOSURE

- Outbound Informational Calls
- Interest Rates
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If you have a specific request for script examples that are not included in this document, please e-mail info@marketingmessages.com and we will look for examples for you.

1. GREETING AND CALL DISTRIBUTION

Generic Banking Services

Typical auto attendant greeting and call distribution tree for a local bank or credit union, which can be revised for various specialty departments or functions, key resources and how to access various banking or information services.

Thank you for calling XYZ Bank.

For online or mobile banking assistance, press 1.

To enroll in a new online or mobile banking service, 2.

For ATM or Credit card enquiries press 3.

For the Loan and Mortgage department press 4.

Or, for assistance with other services, press 5 or stay on the line for an operator.

Multilingual greeting

Catering to a diverse customer base is essential. Here is an example of a bi-lingual greeting prompt. We can provide voice recording and translation services in over 70 languages and dialects and offer bi-lingual voice recordings as well (unaccented voices in two languages).

Thank you for calling XYZ Bank. For online or mobile banking assistance, press 1. To enroll in a new online or mobile banking service, 2. Or, for all other products or services, 3. (Followed by a Spanish version) Para recibir asistencia con la banca móvil o en línea, oprima 1. Para inscribirse en un nuevo servicio de banca móvil o en línea, oprima 2. O, para todos los otros productos o servicios, oprima 3.

Note: A phone tree can be designed by your phone tech or programmer to include an opening greeting to channel the caller into prompts that have the language of their choice.

Example:

To continue in English, press 1.

Para Español, marque numero 2.

Specific Departments

Banks and Financial service companies will have special departments and operatives to handle specific requests for information, such as loans, mortgages, or general customer service questions. For example:

For online or mobile banking assistance, press 1. To enroll in a new online or mobile banking service, press 2. Or, for all other XYZ Bank products or services, press 3.

The response to this menu leads the caller to a more specific department or person, like so:

For the status of your loan application, press 1. To apply for a loan or line of credit, press 2. To apply for a credit card, press 3. For questions about converting your existing Home Equity lines to a fixed rate, press 4. For information about other products and services, press 5. Or, for existing account information, please press 6.

Busy/On Hold

Your call is important to us. All our Member Service Representatives are still assisting other members, please continue to hold for the next available representative. You can also visit our e-branch upgrade page at [X Y X Bank dot com](#) for more information and frequently asked questions.

2. Bank Access

Location, Directions and Service Hours

Typical banks have branches in multiple locations. Finding a bank branch, an ATM or a drive-up window facility can be quick and easy with a well-designed auto attendant system guiding customers to the right locations at the right times – and can refer the caller to a web-based map or directions resource.

For locations in the Central Valley, press one. For our East Valley locations, press two. For locations in the North Valley, press three. For South Valley locations, press four, and for locations in the West Valley, press five.

If “3” was pressed, this would be followed by.....

The following is a listing of XYZ’s South Valley locations, including 16th Street, and Collins. Our 16th Street branch Center is located in Phoenix at 2323 East Southern Avenue. Regular hours are Monday through Friday, nine a.m. to six p.m., and Saturday nine a.m. to one p.m. Hours given do not reflect closures for holidays. Our Collins branch is located at 54321 South 47th Street, just south of Chandler Boulevard. Regular hours are Monday through Friday, nine a.m. to six p.m. The Collins branch is not open on Saturdays.

Branch Addresses (Speech Recognition)

Bank customers are often offered the ability to select from a list of multiple walk-in or ATM service locations and be directed to that location. A IVR application can use speech recognition supported by voice prompts to route the customer call based on the service requested, as well as provide location information.

Initial location menu:

For Western Idaho, say “West” or press 1. For Eastern Idaho, say “East” or press 2. For Central Idaho, say “Central” or press 3. For Northern Idaho, say “North” or press 4. To return to the previous menu, say “Go back” or press star.

Post location menu:

To hear this location information again, say, "Repeat That" or press 1. To go back to the list of locations, say, "go back" or press 2. To start a new branch or ATM search, say, "new search" or press star. For help with something else, say, "Main Menu" or press 9. Otherwise, if you're finished, feel free to hang up.

Switchboard Closed

Thank you for calling XYZ Federal Bank, our switchboard is now closed. Our switchboard hours are nine a.m. to six p.m. Monday through Friday, and nine a.m. to one p.m. on Saturday. If you are calling to report your Visa card lost or stolen, you may call directly by dialing 866-555-5432. If you would like to be transferred to our Visa hotline, please press pound.

Holiday Closure

Thank you for calling XYZ Bank. We are closed at this time in observance of the holiday. If you know the extension number of the person you are trying to reach, you may enter it at any time, or press 9 for an Employee Directory.

- For Mortgages, press 1.
- For Business loans, press 2.
- For ATM locations, press 3.
- To report a lost or stolen credit or ATM card, press 4.
- To leave a message in our general mailbox for a callback on the next business day, press 5.

3. Information/Disclosure

Outbound Informational Calls

An informational call is meant to inform you about your account. Informational calls could address subjects such as: [pause] possible fraudulent activity on your account, [pause] letting you know that you missed a payment on a loan, or [pause] informing you about other important changes to your account. Informational calls are not telemarketing calls. If you are not opted out, ABC may call the mobile phone numbers that you have provided to us using an automatic telephone dialing system for informational purposes. An automatic telephone dialing system is technology that has capacity to: [pause] store and produce random or sequential telephone numbers, and [pause] dial such numbers.

Another example:

ABC Bank may contact you to discuss your account from time to time using an automated telephone dialing system; leave you a voice, prerecorded, or artificial voice message; or send you a text, email, or other electronic message to service your account, to collect any amounts you may owe, or for any other informational purposes related to your account at any number you have provided to us. You may direct us not to call your mobile phone for informational purposes when using an automated telephone dialing system. Your direction will not change ABC's rights to call you in any manner still allowed under the law. If you have already made a choice to opt out of informational calls ABC makes to a mobile phone using an automated telephone dialing system, you do not need to act again.

Interest Rates

As a part of the prompt tree, regularly updating and disclosing interest rates, fees, APR, etc. is a great way to keep customers informed.

We must provide you with the following Important Rate, Fee and other cost information for the XYZ Credit Card. For XYZ Credit Card Accounts, the Annual Percentage Rate (APR) for purchases ranges

from 13.99%- 24.99% based on your credit worthiness. The APR for Balance Transfers and Cash Advances is 25.99%. All APRs will vary with the market based on the Prime Rate. If you are charged interest, the charge will be no less than \$2.00. There is no Annual Fee. This information about these costs is accurate as of today.

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services 1(800)518-8866 or www.dfs.ny.gov.

Credit Report Disclosure/Consent

We may order credit reports in connection with processing applications/solicitations and any update, renewal or extension of credit. Upon request, we will tell you the name and address of any consumerreporting agency that furnished a report on you. You consent to the obtaining of such reports by signing or otherwise submitting an application or solicitation.

State Legal Disclosure

Wisconsin Residents: No provision of a marital property agreement, unilateral statement under Section 766.59 or court decree under Section 766.70 adversely affects the interest of ABC Bank, unless the Bank, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Bank is incurred. Thank you for listening. If you are interested in hearing more about the XYZ Pre-Paid MasterCard, please press 1 now.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

DEPARTMENTAL LISTINGS

Marketing Messages has provided voice prompts for a wide variety of departments within Banks, Credit Unions and other financial institutions. The broader the department coverage across an organization, the more consistent and professional the voice user interface sounds. We can provide prompt examples for the following:

- Mortgages
- Branch and ATM Locators
- Business Loans
- Privat Loans and Home Equity
- Credit and ATM Card Information
- Interest Rates
- College Loans

ABOUT MARKETING MESSAGES

Marketing Messages is a full-service provider of professionally recorded voice prompts, messages, and narration for call center and web/mobile applications. Our customers employ Voice Branding™ to build brand identity, improve the caller experience, and make websites more compelling. We offer voice services for interactive voice response (IVR), auto attendant, Messages-On-Hold™, E-Learning, and narration for web videos, product demonstrations, sales presentations, and other voice-enabled applications. Since 1984, Marketing Messages has provided over 180 top quality voice artists spanning over 80 languages, highly accurate scripting and editing, and rapid voice file turnaround to more than 4,000 customers – including 200 Fortune 500 companies.

CONTACT US

Marketing Messages LLC
255 Bear Hill Road, 4th Floor
Waltham, MA 02451
info@marketingmessages.com
www.marketingmessages.com