# Call Handling

**This page is your complete guide to handling inbound and outbound client calls — from opening scripts to de-escalation techniques — so every call reflects Crowned Credit's professionalism and builds client confidence.**

# Call Handling Guide

This guide outlines how Customer Service team members should handle inbound and outbound calls in a professional, efficient, and consistent manner. The goal is to provide clear information, build trust, and guide clients toward the next best step — while staying compliant and on-brand.

> **Phone Philosophy**
> A well-handled call can save a client who was about to cancel. A poorly handled call can destroy months of goodwill. Every call is an opportunity — treat it like one.

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# Standard Call Structure

## 1. Opening the Call

Start with a warm, confident introduction:

> ***Inbound:*** *"Thank you for calling Crowned Credit, this is [Your Name]. How can I help you today?"*

> ***Outbound:*** *"Hi [Client Name], this is [Your Name] from Crowned Credit. I was reaching out regarding your account."*

**Key Points:**

- Always use the standard greeting — never "Yeah?" or "Hello?" or "Hold please"
- Maintain a calm, professional, and helpful tone from the first word

- Pull up the client's GHL contact before or immediately after answering

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# 2. Discovery — Understand the Concern

Let the client explain fully before responding. Do not interrupt.

**Use prompts like:**

- "Got it — can you tell me a bit more about that?"
- "I see. Were you able to forward that letter to us? We'd love to review it on our end."
- "I understand. When did you first notice this?"

**Key Points:**

- Take notes in GHL while listening
- Identify the real concern beneath the surface question
- Never assume you know the issue before they finish explaining

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# 3. Acknowledge & Reassure

Show understanding before giving information. This de-escalates tension and builds trust.

> "*I understand why that would be concerning — I'm really glad you reached out. Let me pull up your file and make sure we address this properly.*"

Never jump straight to answers. Acknowledgment first, then information.

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# 4. Provide Clear Information

Explain simply and confidently. Use plain language — no jargon, no overpromising.

- Stick to what you know is accurate in the client's file
- If you don't know something, say so: "Let me look into that and get back to you" is always better than guessing
- Reference DisputeFox and SmartCredit for current data — never give status from memory

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# 5. Close the Call

Every call should end with a clear next step and a warm close.

> *"Is there anything else I can help you with today? ... Perfect. I'll follow up with you [when/how]. Have a great rest of your day!"*

- Confirm any commitments you made during the call
- Set expectations for follow-up if applicable
- Log the call outcome in GHL immediately after hanging up

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# Handling Specific Call Scenarios

## ? Upset or Frustrated Client

- Lower your voice slightly — calmness is contagious
- Never argue or get defensive — even if the client is wrong
- Use "I" language: "I want to make sure this gets resolved" not "You need to..."
- If the client becomes abusive or threatening, calmly say: "I want to help you, but I need us to have a respectful conversation to do that." Escalate to team lead if needed.
- Document everything — tone, content, and outcome — in GHL after the call

## ? Client Asking About Results / Score

- Pull SmartCredit in real-time before answering — don't guess scores
- Walk through what was removed vs. what's still in dispute
- Explain why some items take multiple rounds
- Be honest if results haven't moved yet — silence or vagueness makes it worse

## ? Client Threatening to Cancel

- Do not immediately offer refunds or concessions — that's a team lead decision
- First: acknowledge their frustration and ask what specifically they're unhappy with
- Second: walk through their progress — show them what's been done
- Third: propose a solution (extended support, a direct call with team lead, a progress review)
- If they insist on cancelling: document, escalate to team lead, and let the lead make the retention call

## ? Billing Questions on a Call

- Confirm the payment status in GHL before answering any billing question

- For failed payments: be empathetic, explain the situation simply, ask how they'd like to resolve it
- Do not make exceptions to billing policy without team lead approval
- Loop in or transfer to Billing team if the issue is complex

# Call Logging Requirements

Every call — inbound and outbound — must be logged in GHL immediately after it ends. No exceptions.

| Field | What to Include |
|---|---|
| **Call Type** | Inbound or Outbound |
| **Duration** | Approximate length |
| **Summary** | What the client contacted us about |
| **Outcome** | How it was resolved or what was agreed |
| **Follow-Up** | Any pending tasks or next steps created |
| **Escalation** | Note if escalated to team lead, and why |

Revision #12
Created 2026-03-20 14:32:28 UTC by Cassandra
Updated 2026-04-28 21:05:26 UTC by Admin