



2024 ● ● ●

# Create a Knowledge Transfer Strategy That Onboards Agents 50% Faster



**SCREENSTEPS**

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CEO





# Why Does This Matter Now?

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1. Labor costs are increasing
2. Employee turnover is increasing
3. Productivity is down
4. Agents are stressed out
5. Supervisors are burnt out

# 3 Transformations

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## Public Utility

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- Dropped Time to Proficiency  
From 12 months to less than 60 days
- Virtually eliminated supervisor assists



## Technical Support

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- Launched a new contact center
- Dropped onboarding time from 6 weeks to 2 weeks
- Achieved a QA score of 98%



## Healthcare

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- Dropped Time to Proficiency  
from 8 weeks to 4 days
- Dropped Cross-Training time  
from 30 days to less than 1 day

This is not just a **TECH** problem  
It is a **Framing** and a **Behavioral** problem





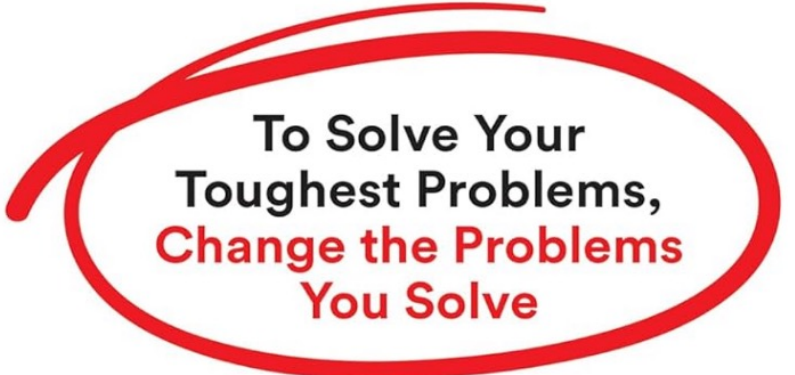
*“The way you frame a problem determines which solutions you come up with.*

*By shifting the way you see a problem—that is, by reframing it—you can sometimes find radically better solutions.”*

# what's your problem?

“If you want the superpower of solving better problems, read this book.”

—Eric Schmidt, former CEO, Google



To Solve Your  
Toughest Problems,  
Change the Problems  
You Solve

THOMAS WEDELL-WEDELLSBORG

HARVARD BUSINESS REVIEW PRESS



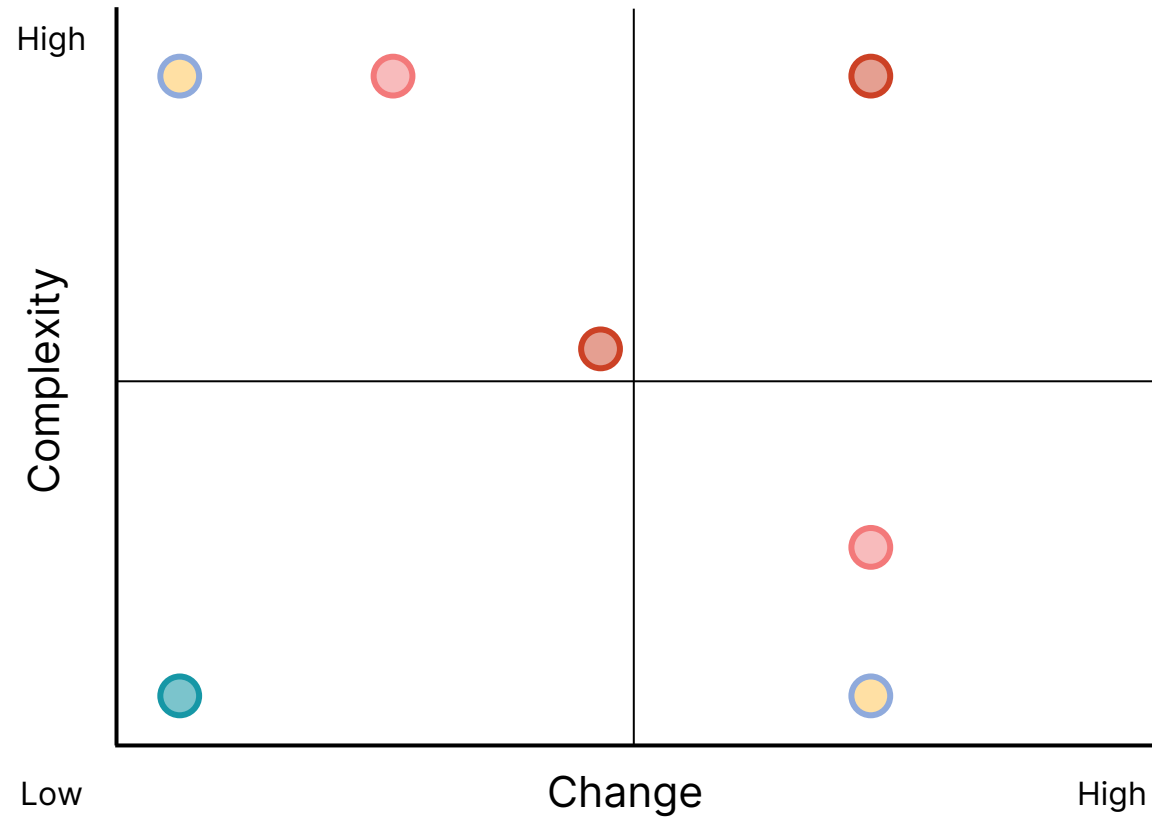
## **The Framing Problem**

“We need better training!”



# Complexity and Change

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It's NOT about **Training**  
It's about **Knowledge Transfer**

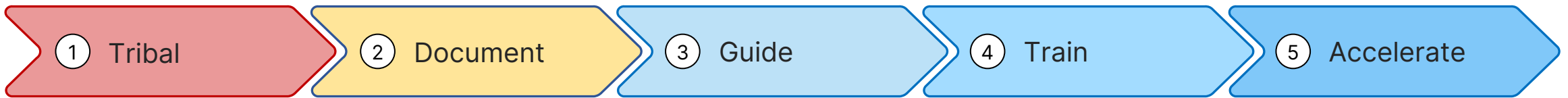




# Behavior:

## The Knowledge Ops Maturity Model

Employee Independence →



All training happens through shadowing, nesting, and asking your supervisor or co-worker. No documentation exists.

Documentation exists but employees *behave* the same way they do in a Tribal organization.

Employees rely on checklists, reference guides, and decision trees *every* time they follow a procedure of even moderate complexity.

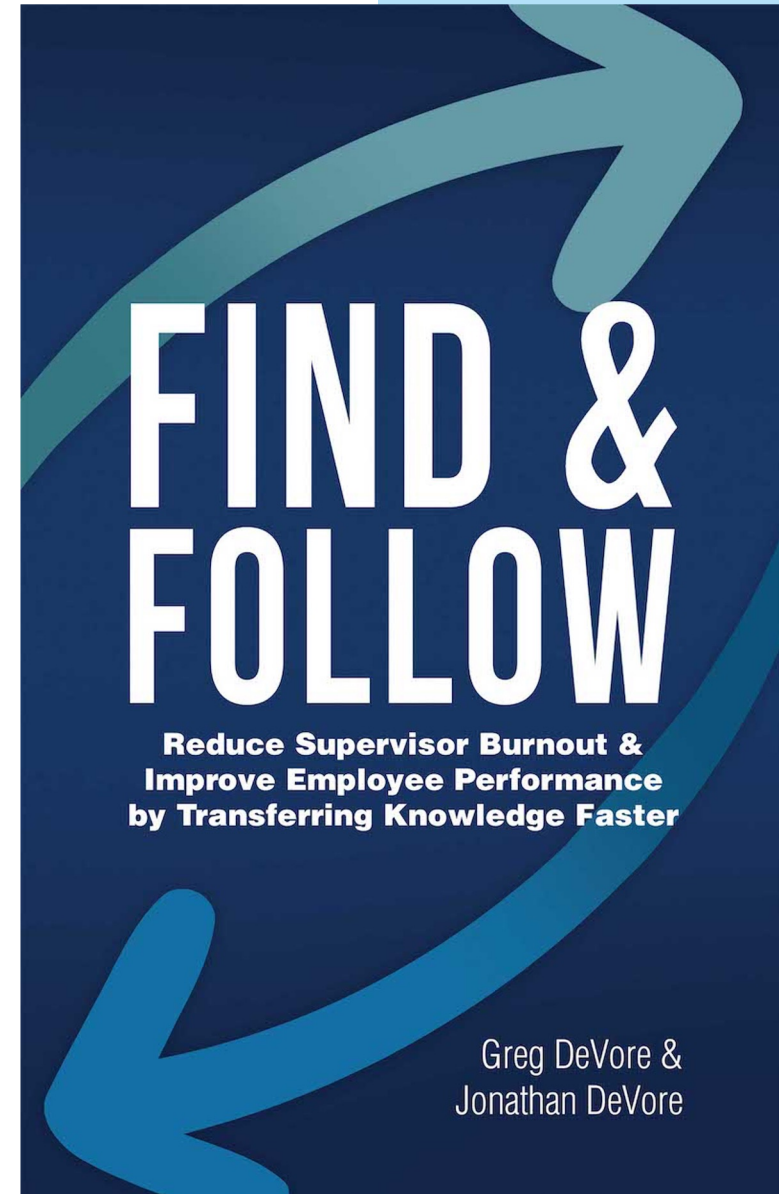
Employees are trained to rely on actionable digital guides instead of memorizing mountains of information.

Employees provide feedback and SMEs optimize digital guides, further improving independence and performance.

The solution:

## The Find & Follow Framework

- Reframe the problem
- Change the behavior
- Impact the results



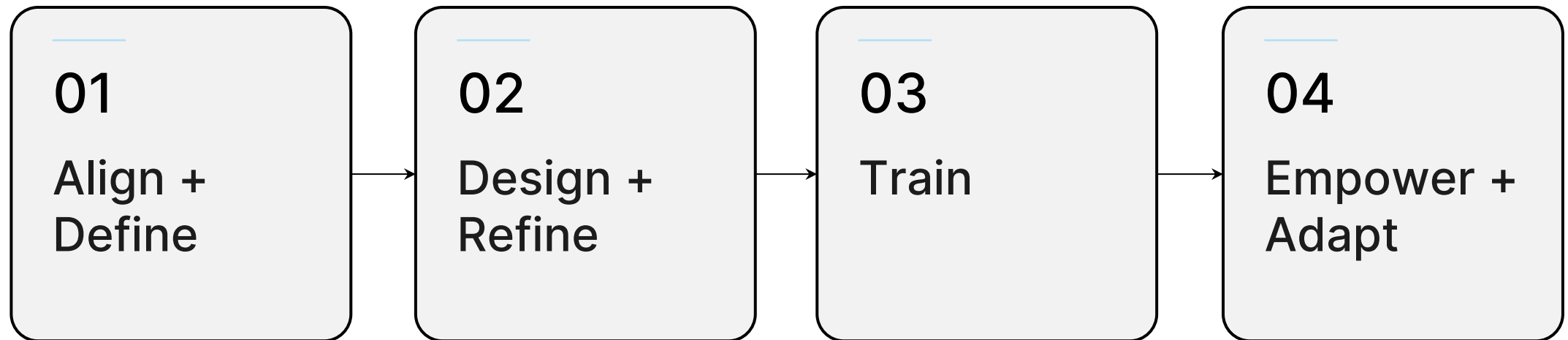


# Throwing Away Limiting Beliefs

Limiting Belief	Find & Follow Insight
Training needs to focus on what agents need to “ <b>know</b> ”	Focus on what they need to “ <b>do</b> ”
Agents who <b>memorize</b> procedures perform better	Agents perform better by <b>memorizing less procedural information</b>
Trainers who are <b>subject matter experts</b> and are <b>helpful</b> create better employees	Trainers who are <b>too helpful</b> create dependent employees

# Overview of the Find & Follow Process

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# Align + Define: **The Find & Follow Workshop**

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- Define a role we will focus on
- Identify the activities this role is responsible for
  - Questions they must respond to
  - Requests they must address
  - Tasks they must perform

## **Who's Involved:**

- The person who fixes mistakes
- The person who answers the questions
- The person who trains
- A tenured person in the target role

# Example Find & Follow Report

## Account Management

### Opening Accounts

1. How to identify the required documents for opening an account?
2. What is the minimum balance requirement for opening an account?
3. What are the fees associated with opening an account?
4. Is it necessary to have a savings account when opening a new account?
5. When can we add joint owners to a new account?
6. How to add joint owners to a new account
7. How to add beneficiaries to a new account
8. What are the current rates offered by the credit union?
9. What are the types of accounts available to members and what are their requirements?
10. How to create a new account

### Account Maintenance

1. How to change the address on a member's account
2. How to add a joint owner to a member's account
3. How to change the name on a member's account
4. How to add a beneficiary to a member's account
5. How to remove an owner from a member's account
6. How to update the phone number on a member's account
7. How to update the email on a member's account
8. How to open an account for a member
9. How to close an account for a member
10. How to report a stolen debit/credit card on a member's account
11. How to update the payroll deduction on a member's account
12. How to update the AFT (Automated Funds Transfer) on a member's account
13. How to change the account number for a member
14. How to update the online banking profile for a member
15. How to update Zelle for a member
16. How to address a dormant account for a member
17. How to report a deceased owner for a member's account
18. How to handle a charged-off account/membership for a member
19. How to inquire about the reason for a delinquent loan for a member
20. How to troubleshoot a non-functional debit card for a member
21. How to submit a travel notice for a member
22. How to release a held check for a member
23. How to resolve issues accessing online/mobile banking for a member

13. How to assist a member in searching for transactions within a specific date range
14. How to help a member identify the type of transaction (CP, RA, PY, ACH, \$N, etc.) in their account history
15. How to guide a member in checking for pending transactions on their account
16. How to get a printout of a member's account history

### Account Inquiries

1. How to differentiate between a member's balance and available balance
2. What happens if a member takes their Money Market balance under \$3700.00 and how to address it?
3. How long will a member's deposit be held, and how can they manage the duration?
4. How to remove or modify a check hold
5. What are the eligibility requirements for Credit Union membership?
6. How to send a Statement to a member

### Business Accounts

1. Can I open a business account if I'm not an existing member?
2. What are the required documents for opening a business account?
3. How to obtain an EIN number for a business account
4. When can a member have a joint owner on their business account (and how to set it up)?
5. What business account products does the credit union offer?
6. How to access the business account products we offer
7. Process for opening up a business account
8. What are the requirements to starting a business account?
9. Do all signers need to be present when opening a business account?

### Closing Accounts

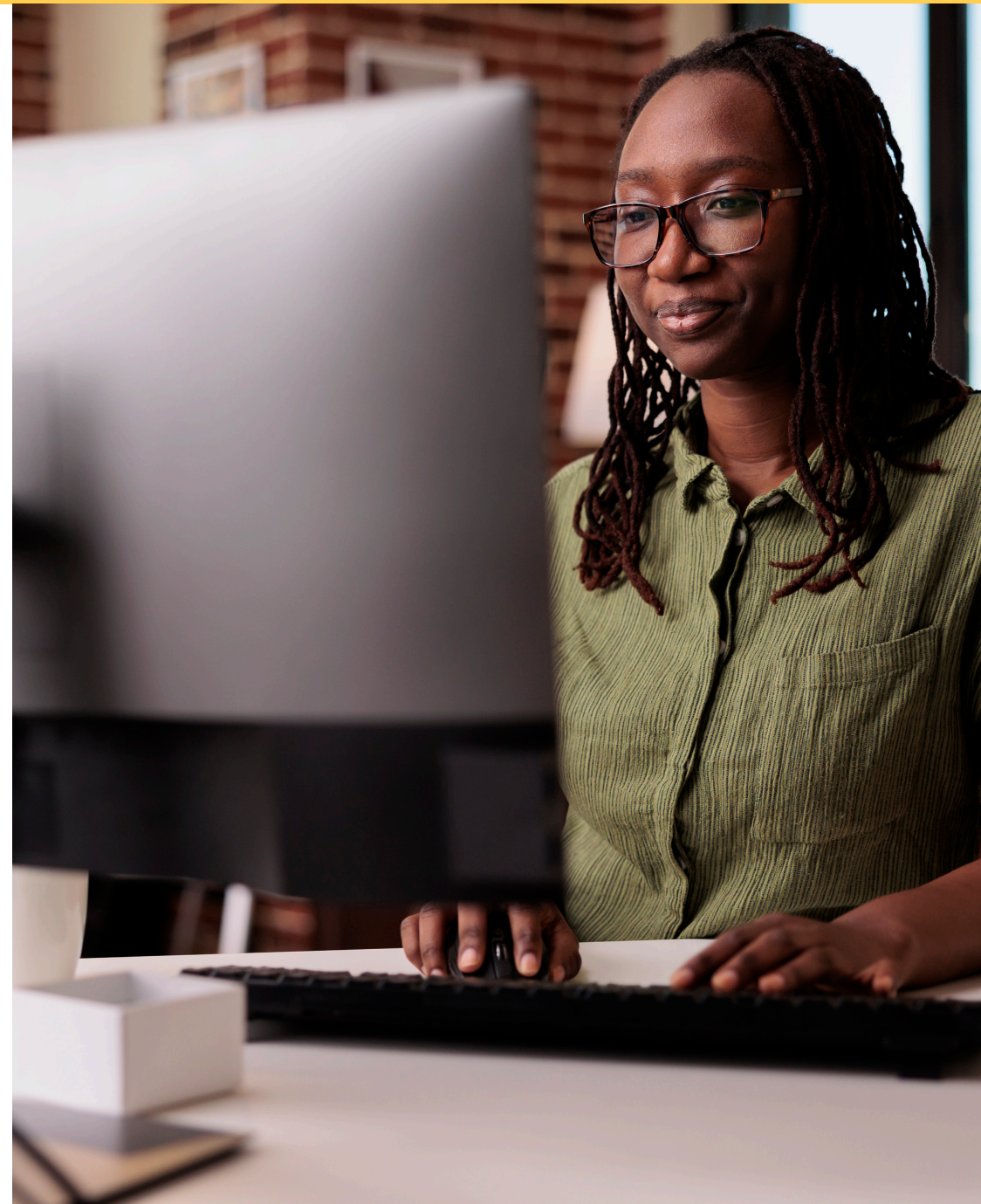
1. How to gather the required documentation to close a member's account at the credit union
2. How to initiate the process of closing a member's account with the credit union
3. How to handle account closure when there are collection actions involved
4. How to manage the closure of various services when an account is being closed
5. How to close a member's account (including savings, checking, and trust)
6. How to close a member's account even if there are pending charges
7. How to close a member's account if the member suspect's fraud
8. Can a member close their account with the option to reopen it in the future, and what are the considerations?
9. How to close an account in the event of the primary account holder's death
10. How can a Power of Attorney (POA) close an account?



# Separate Foundational & Actionable Knowledge

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- **Create foundational courses** for all foundational knowledge
- **Create digital guides** (checklists, articles, decision trees) for all actionable knowledge







# Foundational Courses

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1. No procedures!
2. Background knowledge about why, who, & what
3. Leave the “how” to the digital guides
4. Ideal length is 10-20 minutes



0%



Zelle

0 / 9 COMPLETED

Welcome to the Course!

What is P2P Payment Service?

Overview of Zelle

Steps of Using Zelle

Main Features of Zelle

Main Security Features of Zelle

Zelle Process

Common Member Questions

That's it!

## Overview of Zelle

# WHAT IS ZELLE?

**ZELLE FOUNDATIONAL COURSE**



# Design + Refine: **Digital Guides**

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## Findable

Can an employee find the digital guide they need in 5 seconds or less?

## Followable

Can an employee follow the guide, without needing help from a supervisor?

## Scannable

Can an employee use the guide while interacting with a customer?

# Digital Guides that are Findable, Followable, and Scannable

[ScreenSteps](#) / [Example Content](#) / [Example Conversation Flows](#)

## Update Account Owner

Updated on May 05, 2023

1. Is caller current account owner?

YES – Caller is Account Owner

2. Is requested account owner an Admin?



1. Can I have the **name of the individual** you would like to make the Account Owner?

**Check the database to confirm that requested individual is an Admin:** Refer to guide "[What is an Admin on the account?](#)"

YES – Requested account owner is an Admin

NO – Requested account owner is NOT Admin

[Credit Union](#) / [Account Management](#) / [Opening Accounts](#)

## What are the required documents for opening an account?


Updated on Feb 21, 2024

Below are the required documents for opening an account at a credit union

☐ Proof of Identity 

☐ Proof of Address 

- Recent utility bill,
- rental agreement, or
- bank statement with your current address.

 This document must be recent, usually **within the last few months**, to ensure it reflects your current residence.



# Overview of Find & Follow Training

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1. Foundational Courses (20% of the time)
2. Intro to Digital Guides
3. Practice Activities (80% of the time)



# OVERVIEW OF ZELLE

Course Title: Overview of Zelle

Length: 20 Minutes

## Topics Covered:

- What is P2P Payment Service?
- Overview of Zelle
- Steps of Using Zelle
- Main Features of Zelle
- Main Security Features of Zelle
- Zelle Process
- Common Member Questions

## Check Understanding:

- What is a Peer-to-Peer Payment service?
- How is Zelle different than Venmo?
- Can members use Zelle with anybody?
- How secure is Zelle?

## Activities:

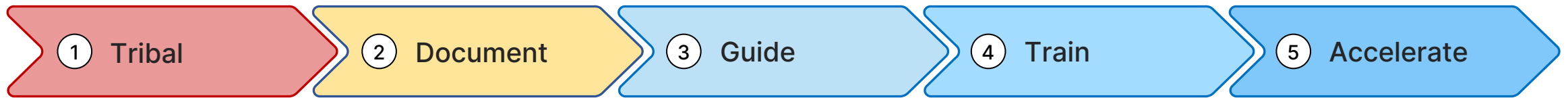
- A member wants to sign up for Zelle
- A member says that they were unable to send money to somebody via Zelle
- A member is unable to enroll in Zelle
- A member needs to update their Zelle profile
- A member asks, "Do I need to enroll in bill pay to use Zelle?"
- Can I have multiple Zelle accounts?
- I was sent a Zelle and did not receive it –
- What is a code 12?
- How do i change my phone number / token in Zelle?
- Zelle was sent as ACH instead of cash – why?
- My Zelle is restricted – why?
- How to determine if Zelle is restricted
- I was scammed through Zelle – what can I do?
- Zelle access for business and teen accounts
- Can joint owner have their own Zelle account?

Rinse and repeat for each topic area



# Knowledge Ops Maturity Model

Employee Independence →



We will get here

All training happens through shadowing, nesting, and asking your supervisor or co-worker. No documentation exists.

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## **The Mental Health Impact**

Agents are confident that they can do things on their own

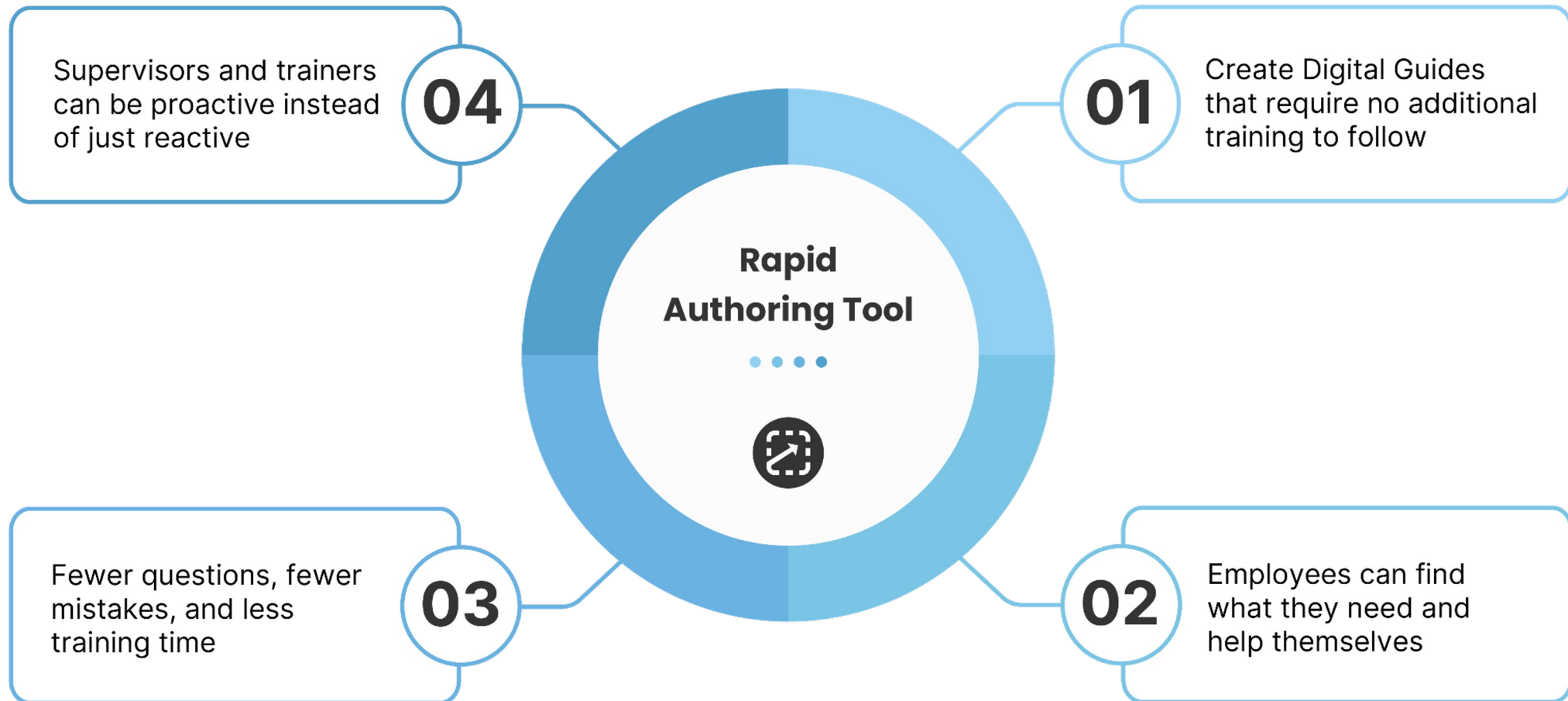
Supervisors have more bandwidth and feel less burnt out

# **Operational Impact**

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- Repeatable onboarding
- Agents leave training hitting full production metrics (with no shadowing)
- Agents are twice as productive as compared to pre-Find & Follow
- Supervisor assist requests plummet
- Agents adapt to changes in minutes instead of weeks

# Knowledge Ops Flywheel



# Questions to Ask Yourself

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1. Are our training expectations realistic?
2. Where are we on the Knowledge Ops Maturity Model?
3. Are our guides findable, followable, and scannable?
4. How is our reliance on tribal knowledge impacting our productivity, consistency, and mental health





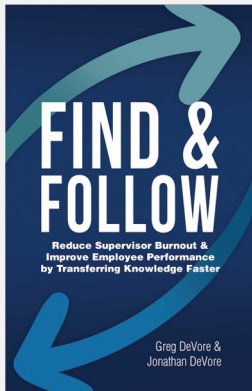
# Learn More and Get In Touch

Greg DeVore,  
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## Find and Follow

Book + Free Course



## Knowledge Ops Software

Create Digital Guides that are  
Findable, Followable, and Scannable



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2024



# Thank You

**Come by booth #6022**



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