

## ACH DOUBLE PULL ISSUES: DESIGNING WITH CLIENT CONSTRAINTS

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The Customer Service Center of a large Midwestern insurance company requested training to research and prevent double payments from being deducted from their customers' bank accounts. This issue was costing the customer service center between \$9,000 and \$13,000 per month and resulted in dissatisfied customers. The instructional designer was assigned to this project and faced challenges such as corporate politics, tight timeframes for development, and lack of content knowledge. This design case describes the project history, the design process, the design challenges, and the resulting design decisions.

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### INTRODUCTION

In December 2012, the Customer Service Center (CSC) manager at a large Midwestern insurance company approached the instructional designer and identified the need for additional training regarding the company's Electronic Billing Tool (EBT). Customer Service Representatives (CSRs) were incorrectly setting up ACH payments—payments that automatically deduct money from a customer's bank account. This caused double payments to be deducted from the customers' bank accounts, often resulting in insufficient funds in the customers' accounts. The CSC not only needed to reimburse customers for the extra premiums, but for the Non-Sufficient Fund (NSF) fees due to the company's error. NSF fees were costing the company between \$9,000 and \$13,000 per month and resulted in extremely dissatisfied customers. This design case documents the process used to design and develop training materials while facing challenges such as corporate politics, tight timeframes for development, and lack of content knowledge.

### CONTEXT

#### The Stakeholders

To understand the issues that influenced the project's design decisions, it is first necessary to understand the structure of the training department and the stakeholders involved.

#### Training Department

The training department of the insurance company comprises approximately 150 employees and includes instructional designers, trainers, training team leaders, quality analysts, documentation specialists, multimedia personnel, and various other roles.

There are seven instructional designers, each assigned to support one of the operational areas of the company (e.g., Customer Servicing, Membership and Billing, Claims, Agent Servicing). There are also training teams that support each of these areas. Each training team consists of a training team leader and several trainers who are knowledgeable regarding the work performed in that operational area. The training team leaders are responsible for meeting with the

Type:  Identifier:  Invoice Recipient Account Balance: 219.68

Invoice Type:

Invoice	Invoice Type	From Date	Thru Date	Due Date	Billed Amt	Paid Amt	AR Adj Amt	Invoice Balance
7028	PREMIUM	04-01-2013	04-30-2013	03-25-2013	219.68	0.00	0.00	219.68
1617	PREMIUM	03-01-2013	03-31-2013	02-25-2013	219.68	219.68	0.00	0.00
7797	PREMIUM	02-01-2013	02-28-2013	01-25-2013	219.68	219.68	0.00	0.00
3907	PREMIUM	01-01-2013	01-31-2013	12-25-2012	219.68	219.68	0.00	0.00
7802	PREMIUM	12-01-2012	12-31-2012	11-25-2012	219.29	219.29	0.00	0.00
3556	PREMIUM	11-01-2012	11-30-2012	10-25-2012	219.29	219.29	0.00	0.00
7390	PREMIUM	10-01-2012	10-31-2012	09-25-2012	219.29	219.29	0.00	0.00
3905	PREMIUM	09-01-2012	09-30-2012	08-25-2012	219.29	219.29	0.00	0.00
1657	PREMIUM	08-01-2012	08-31-2012	07-25-2012	219.29	219.29	0.00	0.00
3572	PREMIUM	07-01-2012	07-31-2012	06-25-2012	219.29	219.29	0.00	0.00
7989	PREMIUM	06-01-2012	06-30-2012	05-25-2012	219.29	219.29	0.00	0.00
3550	PREMIUM	05-01-2012	05-31-2012	04-25-2012	219.29	219.29	0.00	0.00

Selected Invoice

Invoice:  Billed Amount: 219.68 Previous Balance: 0.00 Last EFT Amount: 0.00

Rebilled Seq #: 0 Paid Amount: 0.00 Current Paid Amt: 0.00

Invoice Cycle Date: 03-01-2013 AR Adjustment Amt: 0.00 Current AR Adj: 0.00

Billing Arrangement: Premium Invoice Balance: 219.68

Premium Bill From Date: 04-01-2013 Premium Bill Thru Date: 04-30-2013

**FIGURE 1.** Membership and Billing System (MBS), *List Invoices* screen.

operational area managers and determining their training needs. This includes scheduling training events for previously developed training programs (e.g., new hire training) and identifying opportunities for the development of new training programs in order to close performance gaps.

### Customer Service Center

I design and develop training materials for four of the six Customer Service Centers, each with some unique training needs. One of the CSCs, in particular, is undergoing significant transformation and requires much new development. One of the issues that makes this CSC more challenging than the others is their unique relationship with the Membership and Billing department. This Customer Service Center handles the calls related to premiums and payments. Their CSRs need to have a greater understanding of the insurance company's Membership and Billing System (MBS) and Electronic Billing Tool (EBT) than other CSRs (See Figure 1 and 2).

The management of this CSC has also undergone significant change, including three different managers within the last four years. The current manager had been in her position for approximately four months when the current situation began to unfold. I did not have a strong relationship with her, due to the fact that she had not been involved in any of my previous development projects for the CSC.

### Customer Service Training Unit

The trainers who support this Customer Service Center also require detailed knowledge regarding the MBS and EBT. Unfortunately, the Customer Service Training Unit has also

undergone significant change in the last few years and all of the customer service trainers who had knowledge of these systems had left the training unit. Consequently, the CSC management often contacts the Membership and Billing training team leader, rather than the Customer Service training team leader for training needs related to Membership and Billing issues (see Figure 3).

### The Training Request

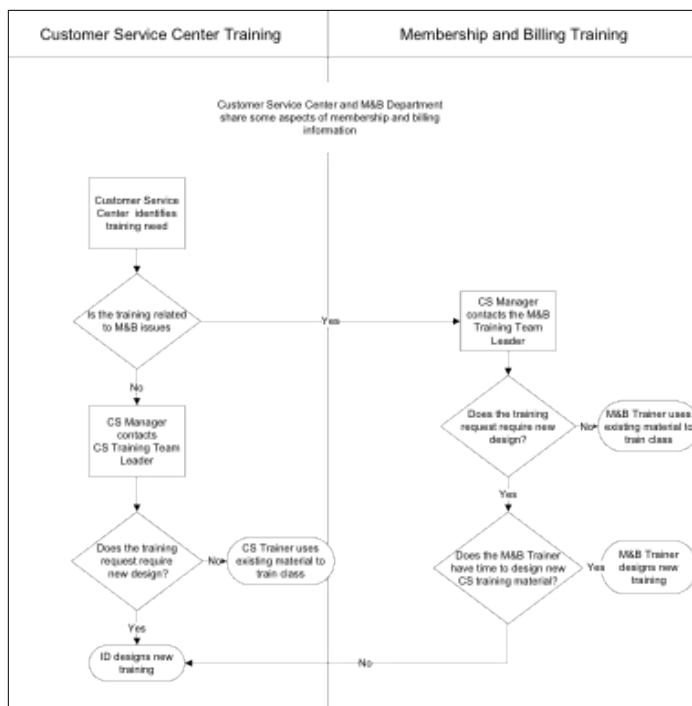
Issues began to surface in August 2012. A Membership and Billing trainer was scheduled to conduct training regarding certain procedures that CSRs perform using the MBS. The CSC manager asked

the trainer to include some information regarding pending payments causing double pulls from customers' bank accounts. The information that was given to the Membership and Billing trainer was a list of "reminders" regarding pending payments that had been developed by the CSC's business analyst. The Membership and Billing trainer informed her team leader that she could not just include these random statements regarding double pulls; but rather that new design and development of training materials was needed. The Membership and Billing team leader agreed and these statements were not included in the scheduled training.

After the training event, the Membership and Billing training team leader assigned the design of the pending payments and double pull issues to the Membership and Billing trainer. The trainer was not quite sure how to proceed with designing a training event from this list of statements. She also had other assignments that she was responsible for and only worked on the new development sporadically. Several months after the original training request, the Membership and Billing trainer was departing for maternity leave and requested to meet with me. She informed me about the CSC's training request and stated that she didn't think this

99 Items   21 - 40   Advanced Sorting   Search Criteria					
Contract Number	Payment Received Date	Payment Amount	Description	Receipt ID	Scheduled Date
	07/24/2012	\$219.29	Cash Receipt		
		\$219.29			07/23/2012
	06/23/2012	\$219.29	Cash Receipt		
		\$219.29			06/22/2012
	05/24/2012	\$219.29	Cash Receipt		
		\$219.29			05/23/2012
	04/23/2012	\$219.29	Cash Receipt		
		\$219.29			04/23/2012

**FIGURE 2.** Electronic Billing Tool (EBT), *Payment History* screen.



**FIGURE 3.** Flow of training requests from the Customer Service Center to the Training Department.

was a priority since several months had passed and she had not heard anything further regarding this issue. She shared the list of statements provided by the CSC's business analyst and her initial design efforts. I contacted the Customer Service Training Unit team leader and asked if she had any training requests from the CSC regarding pending payments and double pulls. She stated that she had not, so I continued to work on projects for other service centers, and I did not pursue the project at this time.

Unbeknownst to me, the CSC continued to struggle with double pull issues. Six weeks later, a frustrated CSC manager contacted the Customer Service Training Unit team lead and demanded *immediate* training on this issue. This led to my involvement in the ACH Double Pull Issues training project.

### Design Team and Influences

I design and develop training materials for four of the six CSCs in the insurance company. I have been with the company for 13 years, and have worked as an instructional designer for 11 of those years. A good deal of my design knowledge is the result of on-the-job training. However, five years ago, I began working on a Master's Degree in Instructional Design at Wayne State University in order to better understand the challenges I was facing.

As in most of our design and development efforts, I was the only instructional designer/developer assigned to the project. The other resources that were involved in the project were the various subject matter experts (SMEs), including:

the CSC business analyst, the Billing and Membership analyst, a CSR from the CSC, and a team lead from the CSC. Although these SMEs were able to supply detailed content knowledge, they were not helpful in the design of the materials.

Also, as in most of our design and development efforts, I needed to design and develop materials quite quickly. I used a variation of the ADDIE process and continually visited and revisited any step of the model in any sequence that I found necessary. As stated by Cennamo and Kalk (2005), "Where traditional instructional design models include discrete stages for Analysis, Design, Development, and Evaluation activities, we find that most projects do not unfold in a linear fashion. Instead, instructional designers refine their understanding of learners, outcomes, assessments, activities, and evaluation throughout the design process." (p. 5). This process of development aligns with the rapid prototyping models "where you move in iterative cycles from a vaguely defined vision to a concrete product..." (Cennamo & Kalk, 2005, p. 7). I found it necessary to use this process due to the fact that as I continued to gather the information, the design of the project continually evolved. In fact, when the CSC management first requested training, their focus was to train CSRs to delete pending payments to prevent double pulls. It was not until I had a detailed understanding of the subject matter, that I realized that deleting pending payments was but one of many elements that required training.

## THE DESIGN

### The Design Process

On December 14<sup>th</sup>, the CSC manager and the business analyst met with the Customer Service Training Unit team leader, the quality team leader, and me to identify the need for additional training regarding the EBT. The CSC business analyst had presented information regarding double pulls to existing CSRs by sending out reminders via email and by reviewing key points during the 15-minute morning huddles. However, many CSRs still did not know how to research and resolve double pull issues and mistakes continued to be made.

The CSC manager expressed frustration because she thought that all CSRs had been trained on this topic when they went through new hire training. I explained that this topic was not identified when the new hire training was originally designed and now that this gap was identified, additional training could be designed and developed. The CSC manager continued to express her frustration because she thought that this gap had been brought to the training department's attention several months previously.

During this meeting two target audiences were identified: existing CSRs and new hire CSRs. High call volumes inhibited

sending the existing CSRs to training at this time and the CSC manager decided that they would be trained at a later date.

However, a new hire CSR class was already in progress. The classroom portion of new hire training was due to be completed on January 10th. The classroom training was followed by three weeks of classroom On-the-Job Training (OJT) where the trainees take calls from customers with support from trainers, quality analysts, and CSC team leaders. The CSC manager expected the new hire CSRs to be trained on double pull issues before they started taking calls from customers during the classroom OJT.

Since the CSC manager had previously requested training regarding double pull issues, she felt that it was inexcusable that the training department had not already included this training for the existing CSR refresher classes or for the new hire CSR classes. She stated that the least we could do was “to pick the easy fruit” and train the new hire CSRs while they were still in class.

When I expressed concern that there would not be enough time to develop training by January 10th, the CSC manager

responded, “What’s the problem? You have a whole month!” I stated that she was not my only customer and that I had other project deadlines that needed to be met first, but the CSC manager continued to insist that the new hire CSRs be trained before they started classroom OJT. The CSC business analyst offered to meet with me and act as a SME, and a meeting was set up for the following week (see Table 1).

While waiting for the meeting with the CSC business analyst, I completed my other projects. I also requested that the CSC send me sample phone calls and contract numbers of customers who were owed NSF fees due to double pull errors.

On December 19<sup>th</sup>, I met with the CSC business analyst to begin learning about the problem. The business analyst attempted to explain how EBT functionality impacted invoices and payments. Although he had a general concept of how the EBT functioned, he could not explain the problems related to specific cases and he called the Membership and Billing analyst for support. At this point, I realized that I was not going to be able to quickly put together training materials that just reminded trainees about key points regarding pending payments and double pulls. I

DATE	PROJECT TIMELINE
<b>DEC 14</b>	Met with Customer Service Center management: Training requested.
<b>DEC 19</b>	Met with Customer Service Center business analyst to begin research.
<b>DEC 20</b>	AM: Met with Membership and Billing analyst. PM: Met with CSR.
<b>DEC 20 - JAN 1</b>	Completed other project Holidays
<b>JAN 2</b>	Analyzed examples to learn process.
<b>JAN 3</b>	Analyzed examples to learn process.
<b>JAN 4</b>	Analyzed examples to learn process Advised training team leader that more time was needed for development.
<b>JAN 7</b>	Developed abbreviated design document. Presented training design to Customer Service Center management . Began developing Trainer/Trainee Guide.
<b>JAN 8</b>	Met with SMEs to clarify additional questions. Continued developing Trainer/Trainee Guide.
<b>JAN 9</b>	Met with SMEs and Customer Service Center management: <ul style="list-style-type: none"> <li>Presented training materials.</li> <li>Reviewed training strategy.</li> </ul> Completed developing Trainer/Trainer Guides. Printed training materials.
<b>JAN 10</b>	Prepped for training in the a.m. Trained the class with SME support in the p.m.

**TABLE 1.** Project timeline for the design process.

recognized that this was a complex process and that I was going to need to have detailed content knowledge before I could begin design. Since the CSC business analyst could not provide an accurate explanation of EBT functionality, or the details of specific cases, I contacted the Membership and Billing analyst directly and requested assistance. I also requested that the CSC provide a CSR who was an expert in resolving these cases.

On December 20<sup>th</sup>, the quality analyst and I met with the Membership and Billing analyst who explained EBT functionality and worked through several cases of double pulls from customer accounts. Like many SMEs, she assumed that we understood certain concepts, functions, and details about the topic. Although the SME was very knowledgeable, it was difficult for me to follow her analytical process. I constantly had to stop her description of what had happened and ask that she explain specifics. For example, if she said, "Well, we know that this had to be a pending payment...", I had to

interrupt and ask her to explain how she knew this was a pending payment. If she said, "This has to do with off-cycle bills...", I had to ask her to define off-cycle bills. I very quickly realized that part of the CSRs knowledge gap was not only due to a lack of knowledge about the process of setting up ACH payments, but also due to a lack of supporting knowledge.

In addition to asking questions about each case, I asked the Membership and Billing analyst questions related to her problem solving strategy. These questions included:

- In general, how do you go about solving these cases?
- Where do you start?
- What systems do you use?
- What fields and screens do you focus on?
- What are you looking for?
- Is there are certain order that you follow?

STEPS OF MODEL	TRAINING GAP
<b>REVIEW CSD WORKSHEET</b>	<p>Instruct trainees of the need to review CSD worksheets to determine the customer's request and/or the CSRs actions.</p> <p>Determine the actions of the Membership and Billing processor.</p> <p>Define terms related to ACH payments.</p>
<b>CHECK CSR OR MBS FOR INVOICE AND PAYMENT INFORMATION</b>	<p>Differentiate between off-cycle bill due dates vs. regular bill due dates.</p> <p>Identify off-cycle and regular payment due dates for the customer.</p> <p>Identify dates that payments were credited to the customer's account.</p> <p>Identify type of payment (ACH vs. check).</p>
<b>CHECK THE EBT FOR PAYMENT</b>	<p>Differentiate between the functions of the EBT and the MBS.</p> <p>Explain how the EBT limitations and the billing schedule affect the payment process.</p> <p>Interpret information on the <i>Client Home</i> screen and recognize its billing impacts.</p> <p>Interpret information on the <i>Pending Payments</i> screen and recognize its billing impacts.</p> <p>Interpret information on the <i>Payment History</i> screen and recognize its billing impacts.</p> <p>Interpret information on the <i>Payment Account History</i> screen and recognize the billing impacts.</p>
<b>IDENTIFY THE PROBLEM</b>	<p>Differentiate between how the ACH payments <i>should</i> have been set up as opposed to the how the ACH payments <i>were actually</i> set up.</p>
<b>RESOLVE THE ISSUE</b>	<p>Use the step-by-step online procedures to determine how to:</p> <ul style="list-style-type: none"> <li>• Refund premiums</li> <li>• Refund NSF fees</li> <li>• Reschedule/cancel ACH payments</li> </ul>

**TABLE 2.** Initial ACH Double Pull Resolution Model used to identify training gaps.



- What are the different types of scenarios that cause double pulls to occur?
- Is there a different process for solving each of these scenarios?
- After you determine the cause of the problem, what do you do to resolve the issue?

It was at this point that I started thinking about the steps to create a model for CSRs to follow when researching and resolving double pull issues. Models provide a framework for collecting and integrating information to organize thinking and make informed decisions.

Also in the afternoon of December 20<sup>th</sup>, I met with the CSR. Although I had requested several hours of the CSR's time, due to high call volumes, the CSC could only provide one hour of CSR support. Since I knew that I would have access to the Membership and Billing analyst to explain how the EBT impacted these cases, I focused on using the CSR to explain cases from a customer service perspective. My experience was similar to that of meeting with the Membership and Billing analyst. The CSR assumed that I understood underlying concepts and I constantly needed to ask for clarification of details. Also, using the same questions that I asked the Membership and Billing analyst, I asked the CSR to describe her strategies for researching and resolving double pulls. Interestingly, although both SMEs used the same systems, fields, and screens, they each followed a different order when accessing these tools.

On January 2nd and 3rd, I started analyzing cases to determine how to approach resolving the cases and to identify where the gaps in knowledge occurred. I developed a model for working through the cases. As I worked through each step of the model, I noted the specific knowledge that was needed to perform the step. By comparing the information that was needed to resolve double pull issues to the information that was trained in the original EBT training, I was able to identify the training gaps (see Table 2).

I determined that CSRs needed to know more than just how to perform functions in the EBT. They also needed to understand EBT functionality, how specific EBT fields and screens impact invoices and payments, how the MBS

relates to the EBT, how underwriting rules affect invoices and payments, and how the billing schedule affects invoices and payments. Once they understood these basic concepts, I could then focus on using the model to teach the complex analysis needed to determine why the double pull occurred and what need to be done to correct the problem.

On January 3<sup>rd</sup>, a meeting had been scheduled with the quality analyst, the CSC business analyst, and me. The CSC business analyst was unable to attend, so I met with the quality analyst and I explained my findings to her. As I awkwardly stumbled through explanations of the cases that I had worked through, my knowledge was beginning to solidify. We followed the steps in the model that I was developing and the quality analyst stated that she had a better understanding of the process now that I explained it to her. She stated that when the CSC business analyst and the Membership and Billing analyst explained cases, "they were too confusing." Even though they were experts and I was not, I was able to segment the information into small chunks and

**ACH/Double Pull Issues**

1. Clarify the relationship between the Electronic Billing Tool (EBT) and the Membership and Billing System (MBS).
2. Define terms related to ACH payments: Auto-Draft and On-Demand
3. Explain how EBT limitations affect the payments process: how IMB sets up the initial payment process. Why this will still be an issue going forward.
4. Clarification of what you are looking for on the following screens:
  - **Invoice:** Explain that the invoice does not display payments received after the invoice was generated.
  - **Pending Payments screen:** On demand only; no auto-draft are listed. Once they are paid, they are not on the pending payment screen and will display on the Payment History screen.
  - **Payment History screen:** All payments display. (Recognize that auto-draft is scheduled 2 days before due date; on-demand payments are scheduled for a specific date. Auto draft and on demand will have a scheduled date listed; checks will not)
  - **Payment Account History:**
    - Recognize and the Auto Scripting
    - Determine Auto-Draft Effective dates and the date the first auto –draft actually occurred.
5. Step by Step Process for resolving inquiries:
  - Check Customer Service Workbench (CSW) notes to Determine Customer's Request and/or CSR actions
  - Check CSW Billing Details window or MBS for Invoice and Payment Information
  - Check EBT for Payments, Pending Payments and effective dates of Auto-draft
  - Identify the Problem
  - Resolve the Issue
6. Listen to calls/Work several examples:
  - Incorrect Initial set up of payments
  - No funds available in the members account-reversal
  - Member sent in the first payment and we set up the first payment
  - Medical and Dental coverage
  - Cancel ACH when cancelling a contract
7. Review online procedures for setting up ACH payments:
  - New member calls and they are not active yet (needs to be added to online documentation)
  - Existing Member Requests Enrollment in ACH
  - Member Funds unavailable for ACH
  - Member Requests Cancellation of ACH and Maintain Coverage
  - Member Requests Cancellation of ACH and Coverage
  - Member Requests to Change Banking Account Information

**FIGURE 4.** Abbreviated design document.

sequence it in a way to make it easier for the quality analyst to understand. This conversation highlights the importance of my role as an instructional designer in transforming unstructured SME knowledge into structured learning.

On January 4<sup>th</sup>, I explained to the Customer Service Training Unit team leader that this was a complex process, and I did not feel that I could design training materials in a week. The Customer Service Training Unit team leader indicated that she would contact the CSC manager and request that we have at least another week—preferably two—before we trained.

On January 7<sup>th</sup>, I received a meeting request stating that the CSC manager did not understand why it was a problem to deliver training by January 10<sup>th</sup> and that she wanted a “... clearer understanding as to what is being proposed for the training.”

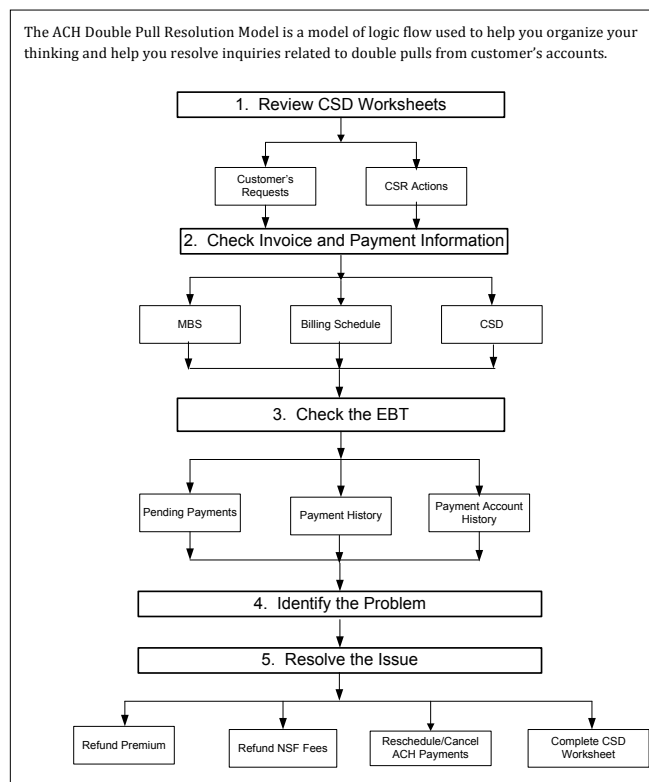
I had a few hours to analyze all the information I had collected, and developed a list of objectives to be trained. I presented the abbreviated design document (see Figure 4) to the CSC manager and although she agreed with the objectives, she still insisted on training by January 10<sup>th</sup>. Also, although I stated that it would take a full day to train the material, the CSC manager felt that this was excessive and would only allow a half day for the training.

I informed the CSC manager that I would be able to explain the concepts related to double pulls, and knew the gaps

that needed to be closed. I was in the process of designing a model to help CSRs research and resolve the double pull cases. However, it took me 2-3 hours to work through a case and I did not feel that I had enough experience to explain case details in a classroom setting. It would take a few more weeks of research to gain the knowledge I needed to analyze sample cases with trainees. When the CSC manager continued to insist on training by January 10<sup>th</sup>, I stated that I would need a SME from the CSC to co-train the class and work through most of the cases. The CSC manager agreed to provide a team leader who was experienced in resolving these cases. Once the decision was made to include a CSC SME to co-train the class, I had from noon on Monday until Thursday at 1:00 pm to finish researching, designing, and developing training materials, as well as prepare for training the class.

Immediately following the meeting, I began designing and developing the Trainer/Trainee Guide, using the abbreviated design document to guide development. As I began designing and developing the training guides, I flagged questionable content for further discussion with SMEs.

On January 8<sup>th</sup>, I met with SMEs to clarify questions. I revised the content and continued to design and develop new content for the Trainer/Trainee Guides. This included designing a flowchart of the steps of the ACH Double Pull Resolution Model and worksheets to help guide the CSRs when analyzing double pull issues (see Figures 5 and 6).



**FIGURE 5.** The ACH Double Pull Resolution Model.

ACH Double Pull Worksheet 1	
Step 1	Review CSD worksheets to determine the customer's request and/or the CSR's actions.
Step 2	Check CSD or the MBS for invoice and payment information.
	Premium (Invoice) Information:
	Cash Receipts (Payment) Information:
Step 3	Check the EBT for payments, pending payments, and auto-draft effective dates.
	Pending Payments:
	Payment History:
	Auto-Draft Effective Dates:
Step 4	Identify the problem.
Step 5	Resolve the issue.

**FIGURE 6.** ACH Double Pull Resolution Model Worksheet.

Contract Information			Account Information		Premium Data	
Subscriber ID:	ID Card:	Name:	Last Billed Amount:	Outstanding Balance:	Pending Unbilled Adjustment:	Account Balance:
			\$219.68	\$0.00	\$0.00	\$219.68
			Premium Billed Thru Date:	04/30/2013		
			Paid Thru Date:	03/31/2013		
			Claims Paid Thru Date:	03/31/2013		

Invoice ID	Invoice Cycle	From Date	Thru Date	Billed Amount	Due Date	Rebilled Sequence #
03/01/2013	04/01/2013	04/30/2013		\$219.68	03/25/2013	0
02/01/2013	03/01/2013	03/31/2013		\$219.68	02/25/2013	0
01/04/2013	02/01/2013	02/28/2013		\$219.68	01/25/2013	0
11/30/2012	01/01/2013	01/31/2013		\$219.68	12/25/2012	0
11/02/2012	12/01/2012	12/31/2012		\$219.29	11/25/2012	0
09/28/2012	11/01/2012	11/30/2012		\$219.29	10/25/2012	0
08/31/2012	10/01/2012	10/31/2012		\$219.29	09/25/2012	0
08/03/2012	09/01/2012	09/30/2012		\$219.29	08/25/2012	0
06/29/2012	08/01/2012	08/31/2012		\$219.29	07/25/2012	0
06/01/2012	07/01/2012	07/31/2012		\$219.29	06/25/2012	0
05/04/2012	06/01/2012	06/30/2012		\$219.29	05/25/2012	0
03/30/2012	05/01/2012	05/31/2012		\$219.29	04/25/2012	0
03/02/2012	04/01/2012	04/30/2012		\$219.29	03/25/2012	0
02/03/2012	03/01/2012	03/31/2012		\$219.29	02/25/2012	0
12/30/2011	02/01/2012	02/29/2012		\$219.29	01/25/2012	0
12/02/2011	01/01/2012	01/31/2012		\$219.29	12/25/2011	0
11/04/2011	12/01/2011	12/31/2011		\$217.66	11/25/2011	0
09/30/2011	11/01/2011	11/30/2011		\$217.66	10/25/2011	0
09/02/2011	10/01/2011	10/31/2011		\$217.66	09/25/2011	0
07/29/2011	09/01/2011	09/30/2011		\$217.66	08/25/2011	0
07/01/2011	08/01/2011	08/31/2011		\$217.66	07/25/2011	0

**FIGURE 7.** The Customer Service Desktop, *Billing Details* screen.

On January 9<sup>th</sup>, I presented the training materials in their unfinished state, and discussed my training strategy with the quality analyst, the CSC business analyst, and the Customer Service team leader who would serve as my co-trainer. The CSC business analyst and team leader were satisfied with the content covered in the training materials.

Next, we discussed how we would co-train the class. I stated that I wanted to train all of the objectives until we started researching actual cases. I also wanted to work through the first case, using the ACH Double Pull Resolution Model. I then asked my co-trainer to work through the remaining cases, using the model. I felt that it was crucial that I provide all the background information, explain the purpose of the model, and demonstrate how the model worked. Although I did not share my concerns with my co-trainer, I was afraid that as a SME, she would explain things as she always had and not segment and sequence the information appropriately.

Also at this meeting, we discussed the need for training additional audiences. The ten new hire CSRs would be trained on January 10<sup>th</sup>. The quality analyst indicated that Train-the-Trainer sessions would be scheduled for sometime in February to assure that all trainers, quality analysts, and team leaders had been trained on the double pull issue. The CSC business analyst indicated that classroom training for the existing CSRs would be scheduled for a later date. After the meeting, I finished developing the Trainer/Trainee Guides and printed copies of each to use in class.

On January 10<sup>th</sup>, I trained 2.5 hours of the 3.5 hour class, including presenting the first case study using the ACH Double Pull Resolution Model. The CSC team leader then worked through the remaining case studies with the class.

## Design Product

The completed design product was 3.5 hours of classroom training. The original training was piloted with the 10 new hire CSRs. Each trainee had a desktop computer with the same systems and online tools used by CSRs in the insurance company's CSC. This included various online references, the Electronic Billing Tool (EBT), the Membership and Billing System (MBS), and the Customer Service Desktop (see Figure 7). As the trainer, I had a desktop computer with the same systems and online tools. In addition, I used an LCD projector to display systems and demonstrate researching and resolving double pulls. The classroom also contained flipcharts, whiteboards, and markers for use with activities.

Each trainee received a Trainee Guide that consisted of key points covered during training, practice activities, the ACH Double Pull Resolution Model, and worksheets to guide their research and analysis of double pull case studies.

The Trainer's Guide included all the material in the Trainee Guide, plus directions for conducting the class. Our training department uses a pre-formatted template for Trainer and Trainee Guides. The same Microsoft Word file is used to simultaneously develop both the Trainer and Trainee Guides. By using the "Hidden Text" feature in Microsoft Word, Trainer Directions are hidden from the trainees. This allows designers to create and maintain one document instead of two.

## USER EXPERIENCE

During the classroom training, I introduced the ACH Double Pull Issues topic and explained its importance. This was followed by a short discussion related to the common causes for double pulls. There was then a brief review of the functions and features of the EBT and the MBS so that trainees could understand the role of the systems and how they relate to each other.

When I was researching the double pull issues, I noted that there was inconsistent use of terminology related to payments in the CSC. To prevent ongoing confusion, a pencil and paper activity was used to introduce and review terms related to payments. Although some of these terms were familiar to the trainees, others were not. The learning strategy I utilized allowed the trainees the opportunity to determine the definitions on their own, rather than through lecture. Thus the trainer debrief of the activity was an important part



of ensuring that the trainees had the correct understanding of the terms.

After the trainees had an understanding of the systems and the terminology, I provided a detailed description of how the EBT limitations and the Billing Schedule affect the payment process. Examples and charts were used to support this lecture (see Figure 8 and Figure 9).

I then reviewed the EBT screens with an emphasis on the fields needed to research double pull issues. As I displayed the screens, the trainees followed along on their computers. I asked the trainees to find specific information on the screens and relate the information to the double pull issues.

After the trainees had a better understanding of the EBT screens, I explained the purpose of the ACH Double Pull Resolution Model. The model was not meant to be a step-by-step procedure, but a model of logic flow to help organize their thinking when resolving inquiries related to double pull issues. I explained the steps in the model, the type of information necessary for each step, and the purpose the information served in the resolution process.

The next hour and a half of class was devoted to real-life cases and determining why double pulls occurred. I worked through the first case with the class, using the model and encouraging the trainees to use their worksheets to note the significant information. After the trainees and I resolved the first case as a class, the co-trainer provided contract numbers and allowed the trainees to try to solve the remaining cases individually. After each example, she debriefed the case and

explained the cause of the double pull before proceeding to the next case.

The final portion of the class was related to the step-by-step online procedures for preventing double pulls from occurring in the future. The CSC business analyst was still writing the procedures on the morning that the training occurred. Thus, the Training Guides just made reference to the procedures and stated to read through the procedures as a class.

As we worked through the examples and read the procedures, several trainees expressed surprise at the mistakes that CSRs had previously made. They made statements such as: "Why didn't they just check for pending payments?" or "Why did they set it up like that, they should have just...". This led me to believe that the trainees had a better grasp of the basic concepts related to double pull issues than the existing CSRs in the CSC.

## DESIGN REVISIONS

After the pilot training was completed, a Train-the-Trainer (T3) session was scheduled for February 19th. Five trainers and one team leader attended the T3. Once again, I co-trained the class with the team leader from the CSC, following the same basic training strategy as the pilot. However, there were some revisions to the training material based on feedback from the pilot.

### Revisions for the Second Iteration of the Training Materials

Since I had to move on to other projects, I was only able to spend a few days revising the training material after it was piloted. The revisions fell into three basic categories: typographic errors or awkward sentence structure, feedback from the billing system SME, and flaws in the instructional design.

#### Typographic Errors or Awkward sentence structure

This type of revision is self-explanatory. I was designing materials quickly and did not always clearly state the intended concepts. Also, I was inconsistent in my use of terminology and capitalization.

#### Feedback from the Membership and Billing analyst

I did not have time for the Membership and Billing analyst to review the training materials before the pilot. After the pilot, she clarified or corrected many statements that I had made.

#### Flaws in the Instructional Design

Overall, the instructional design of the project was successful. However, as I piloted the training materials, there were instances where definite improvements were needed. These ranged from clarifying information, adding objectives, adding practice activities, and revising the order in which the

Cycle Dates	Invoice Creation Date	Payment Due Date
The regular invoice is generated date for 11/1 - 11/30 coverage	9/28	10/25
Off-cycle invoice is generated for 11/1- 11/30 coverage	10/19	11/8*
The regular invoice is generated for 12/1-12/31 coverage	11/2	11/25

FIGURE 8. Off-Cycle bill chart.

Invoice	Invoice Create d	From	To	\$ Amt	Due	ACH Payment Set Up
1st	10/19	11/1	11/30	\$100	11/8	IMB sets up one-time payment for 11/8.
2nd	11/2	12/1	12/30	\$100	11/25	<ul style="list-style-type: none"> <li>IMB sets up future one-time payment for 11/25.</li> <li>IMB also sets auto-draft effective date as of 11/26.</li> </ul>
3rd	11/30	1/1	1/31	\$100	12/25	Payment will pull via auto-draft on 12/25. It does not pull on 11/26. It pulls on the first due date after 11/26.

FIGURE 9. Example of ACH Payment set up.

MBS		EBT	
1.	Membership and Billing Tool	1.	Bill Presentment Tool
2.	Members cannot access or use the tool to view invoices and make payments	2.	Members can access and use the tool view invoices and make payments
3.	Displays current invoices and previous invoices	3.	Displays current invoice
4.	Cannot be used to take ACH payments	4.	Can be used to take ACH payments
5.	Applies payments to the earliest invoice on which payment is due	5.	Applies payments to the current invoice
6.	Payments processed in batch file each evening	6.	Current invoice does not reflect payments until a new invoice is generated in the MBS

**FIGURE 10.** EBT vs. MBS activity answer key.

content was presented. The following topics encompass the major revisions in the design, and are summarized in Table 3:

**I changed the instructional strategy related to the EBT vs. MBS objective.** Trainees needed to understand the differences between the Electronic Billing Tool (EBT) and the

Membership and Billing System (MBS). Since trainees had already been exposed to the basics of the EBT and the MBS, my original strategy was a discussion regarding the similarities and differences between the two systems. The trainer would ask the trainees to explain the purpose of the EBT and the MBS and then guide a discussion regarding the differences. When I trained the class, it was difficult to get trainees to volunteer information regarding the EBT or the MBS. This resulted in a lecture regarding the two systems. The new strategy involves presenting the information through an activity. The trainees are given six statements related to the EBT and six corresponding statements related to the MBS. The trainees work together to differentiate between statements that apply to each system—these are the key points that I previously covered in the lecture. They tape the statements to a flipchart under the appropriate heading of EBT or MBS. After trainees complete the activity, the trainer reviews the statements with the trainees and provides additional clarification and review as needed (see Figure 10).

**I revised the order of definitions in the ACH Payments Terminology activity.** I was using an activity as a means of delivering new information related to ACH payment

DESIGN ISSUE	REDESIGN
There was poor trainee participation in the EBT vs. MBS discussion.	I incorporated an activity having trainees work together to differentiate between 12 statements (six statements for the EBT and six for the MBS) that apply to each system.
Trainees struggled with the definitions in the ACH Payment Terminology.	I presented the definitions in the ACH Payments Terminology activity in a specific order so that trainees could more easily build on the definitions.
Trainees had no prior knowledge regarding the Billing Schedule.	I added new content regarding reading the Billing Schedule.
Trainees struggled with understanding how the Billing Schedule related to due dates for off-cycle and regular-cycle bills.	I added a Trainer Note to directly relate the information on the Billing Schedule to the example of the Off-Cycle Bill Chart.
Trainees needed practice to determine due dates in order to correctly set up ACH payments.	I added an activity for using the Billing Schedule to determine the due dates for ACH payments.
I failed to include an important step in the process of setting up ACH payments--system auto-scripting.	I added additional information regarding system auto-scripting.
I failed to include information regarding the Payment Accounts screen.	I added an objective regarding the Payment Accounts screen.
I had no practice activities related to the Auto-Draft Set-Up and On-Demand Payment Servicing Scenarios.	I added an activity regarding setting up ACH payments for the various reasons a customer might call.
I had no mention of how CSRs should document their actions in the CSD worksheets.	I added additional content regarding documenting the CSD worksheet.
The transition from objective to objective was disjointed.	Added Trainer Transitions to most of the objectives.

**TABLE 3.** Revisions for the second iteration of the training materials based on feedback from the pilot.

PTD	Run Date	Cycle	ACH File Gen Dt	Due Date	Notice	Cancel Date	Cycle ID
01/31/2012	12/30/2011	2/1 - 2/28	01/23/2012	01/25/2012	02/12/2012	02/27/2012	MIDPMONTHLY
		2/1 - 4/30		01/25/2012		02/27/2012	MIDPQUARTER2
02/14/2012	01/13/2012	2/15 - 3/14	02/07/2012	02/09/2012	02/27/2012	03/13/2012	MIDPMONTHLY
		2/15 - 5/14		02/09/2012		03/13/2012	MIDPQUARTER2
02/19/2012	01/20/2012	2/20 - 3/19/12	02/18/2012	02/20/2012	03/09/2012	03/24/2012	MIDPMONTHLY
02/28/2012	02/03/2012	3/1 - 3/31	02/23/2012	02/25/2012	03/14/2012	03/29/2012	MIDPMONTHLY
		3/1 - 5/30		02/25/2012		03/29/2012	MIDPQUARTER3
03/14/2012	02/15/2012	3/15 - 4/14	03/07/2012	03/09/2012	03/27/2012	04/11/2012	MIDPMONTHLY
		3/15 - 6/14		03/09/2012		04/11/2012	MIDPQUARTER3
03/19/2012	02/20/2012	3/20 - 4/19/12	03/18/2012	03/20/2012	04/07/2012	04/22/2012	MIDPMONTHLY
03/31/2012	03/02/2012	4/1 - 4/30	03/23/2012	03/25/2012	04/12/2012	04/27/2012	MIDPMONTHLY
		4/1 - 6/30		03/25/2012		04/27/2012	MIDPQUARTER
04/14/2012	03/15/2012	4/15 - 5/14	04/07/2012	04/09/2012	04/27/2012	05/12/2012	MIDPMONTHLY
		4/15 - 7/14		04/09/2012		05/12/2012	MIDPQUARTER
04/19/2012	03/20/2012	4/20 - 5/19/12	04/18/2012	04/20/2012	05/08/2012	05/23/2012	MIDPMONTHLY
04/30/2012	03/30/2012	5/1 - 5/31	04/23/2012	04/25/2012	05/13/2012	05/28/2012	MIDPMONTHLY
		5/1 - 7/31		04/25/2012		05/28/2012	MIDPQUARTER2
05/13/2012	04/16/2012	5/15 - 6/14	05/07/2012	05/09/2012	05/27/2012	06/11/2012	MIDPMONTHLY
		5/15 - 8/14		05/09/2012		06/11/2012	MIDPQUARTER2
05/19/2012	04/20/2012	5/20 - 6/19/12	05/18/2012	05/20/2012	06/07/2012	06/22/2012	MIDPMONTHLY
05/31/2012	05/04/2012	6/1 - 6/30	05/23/2012	05/25/2012	06/12/2012	06/27/2012	MIDPMONTHLY
		6/1 - 8/31		05/25/2012		06/27/2012	MIDPQUARTER3

**FIGURE 11.** Sample page of the Billing Schedule.

terminology. As the trainees went through the activity, I realized that I needed to present the definitions in a specific order, so that the trainees could build on the information. I revised the activity so that the ACH payment definition would be presented first, since it introduced the concepts *one-time payments* and *auto-draft payments*.

**I added new content regarding how to read the Billing Schedule.** One of my biggest surprises was that trainees were unable to use the Billing Schedule (see Figure 11) to determine run dates, cycle dates, and due dates for regular-cycle bills. Interpreting the Billing Schedule is a critical skill that trainees need in order to understand the reason that double pulls occur. I assumed that the trainees had already learned to read the Billing Schedule when they had been trained on the MBS. Although they had been *introduced* to the Billing Schedule, they were not proficient with using it to determine the key dates for regular-cycle bills. As I started explaining concepts related to the off-cycle bills, trainees were getting more and more confused. I told them it would become clearer once we related these concepts to the Billing Schedule. However, when I passed out copies of the Billing Schedule and asked them to determine the payment dates for regular-cycle bills, it became apparent that a knowledge gap existed. Before I could discuss how to determine due dates for off-cycle bills, I needed to teach the trainees how to determine due dates for regular-cycle bills. Consequently, I added trainer demonstration and trainee practice regarding reading the Billing Schedule.

**I added a Trainer Note to have the trainees relate the information on the Billing Schedule to the example of the Off-Cycle Bill chart in the Trainee Guide.** The original training materials had a chart that the trainer used to explain off-cycle bills (see Figure 8). The chart identified the cycle dates, run dates, and due dates for the first three invoices for an off-cycle bill. I decided that it would be beneficial for the trainees to relate the dates on the chart to the Billing Schedule. This provided a “worked example” of how the Billing Schedule determines the due dates for off-cycle bills.

**I added an activity for using the Billing Schedule to determine the due dates for off cycle bills.** Being able to determine due dates of the first three invoices for off-cycle bills is critical to understanding why double pulls occur and to prevent double pulls from occurring in the future. The trainees needed additional practice determining due dates, before we could research double pulls (see Figure 12).

**I added additional information regarding system auto-scripting.** In the original training material, I had left out an important step in the process of setting up ACH payments—that the system automatically completes (auto-scripts) the first step in the ACH process.

**I added an objective regarding the Payment Accounts screen.** In the original training material, I had forgotten to include one of the screens used for researching payments. It had minor billing impact, but an impact, nonetheless.

**I added an activity regarding setting up ACH payments for the various reasons a customer might call.** The online documentation regarding the *Auto-Draft Set-Up and On-Demand Payment Servicing Scenarios* (see Figure 13) was being written as I was developing training materials. Since I was unsure of the procedures for the different scenarios, my original training material stated that the CSR should review each of the procedures. After I read the online documentation, I realized that the trainees needed to be able to practice

**Scenario 1:** The MBS generates the first invoice (off-cycle bill) for a new contract on 6/17 for a 7/1 effective date.

Invoice	Invoice Created	Cycle Dates	Due Date
1	6/17	7/1 - 7/31	7/7
2	6/29	8/1 - 8/31	7/25
3	8/3	9/1 - 9/30	8/25

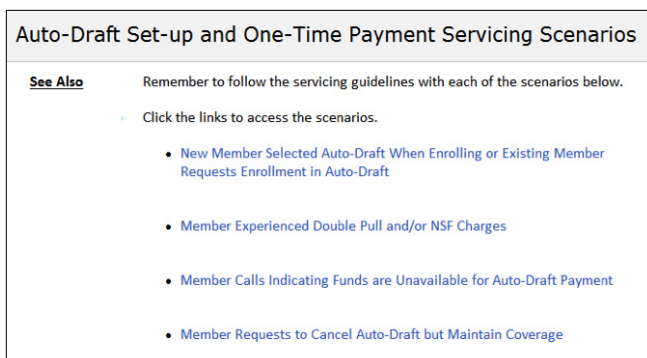
- The first one-time payment is set up for \_\_\_\_7/7\_\_\_\_.
- The second one-time payment is set up for \_\_\_\_7/25\_\_\_\_.
- The auto-draft effective date is set up for \_\_\_\_7/26\_\_\_\_.
- The auto-draft payment will be pulled from the account on \_\_\_\_8/25\_\_\_\_.

**Scenario 2:** The MBS generates first invoice (off-cycle bill) for a new contract on 3/2 for a 3/15 Effective Date

Invoice	Invoice Created	Cycle Dates	Due Date
1	3/2	3/15 - 4/15	3/22
2	3/15	4/15 - 5/14	4/9
3	4/16	5/15 - 6/15	5/9

- The first on demand payment is set up for \_\_\_\_3/22\_\_\_\_.
- The second on demand payment is set up for \_\_\_\_4/9\_\_\_\_.
- The auto draft effective date is set up for \_\_\_\_4/10\_\_\_\_.
- 1. The auto draft payment will be pulled from the account on \_\_\_\_5/9\_\_\_\_.

**FIGURE 12.** Answer Key for the Billing Schedule activity.



**FIGURE 13.** Auto-Draft Set-Up and One-Time Payment Servicing Scenarios online documentation.

resolving each of the scenarios. This included researching the scenario using the appropriate systems, identifying specific dates for ACH payments for each scenario, and documenting how they resolved the scenario.

**I added additional content regarding documenting the scenario.** After I reviewed the revised online documentation, I realized that I needed to remind the trainees of the types of remarks that should be included when documenting the call.

**I added Trainer Transitions to most of the objectives.** I noticed that the transition from objective to objective was sometimes disjointed. By adding in a Trainer Transition for most of the objectives, I was able to help the trainer introduce the next topic.

## Revisions for the Third Iteration of the Training Materials

The revisions for the third iteration of the training materials were based on feedback from the T3 session. Due to my involvement in other projects, my time for revising the material was limited to one day. The revisions fell into two basic categories: clarification of content and flaws in the instructional design.

### Clarification of Content

A few weeks had passed between first revision of the training materials and the T3. Since I had moved on to other projects, I didn't remember all of the details required to resolve double pull issues. I relied on the training materials to re-teach myself the double pull concepts as I prepped for the T3. As I reviewed the materials, it became obvious that some of the concepts required clarification. It was very helpful to step away for a few weeks and then re-read the material. Also, I continued to find inconsistencies in my use of terminology and capitalization.

### Flaws in the Instructional Design

Overall, the instructional design of the project continued to be successful. However, as I conducted the T3, there were instances where improvements were needed. These included clarifying information, revising practice activities, revising objectives, and revising the order in which the content was presented. The following topics encompass the major revisions in the design, and are summarized in Table 4:

**I revised the last skill on the Skills Checklist.** I revised the last skill to read, "Use the auto-draft set up and one-time payment scenarios to correctly set up ACH payments to prevent

DESIGN ISSUE	REDESIGN
Trainees needed to be able to use the auto-draft and one-time payment procedures to prevent double pulls.	I revised the last objective to read, "Use the auto-draft set up and one-time payment scenarios to correctly set up ACH payments to prevent double pulls from customer bank accounts."
The class was confused regarding when they needed to determine the due date of off-cycle bills.	I revised the content regarding off-cycle bills to state that due dates for off-cycle bills are determined by the system, not the CSR. CSRs only need to be able to identify the system-assigned due date.
The Trainer Notes for introducing the ACH Double Pull Resolution Model did not clearly describe the steps in the model.	I revised the Trainer Notes to describe the system and tools used for each step of the model and why they are used.
The CSD Worksheets remarks were placed after the scenarios, but they were directly related to the servicing guidelines.	I moved the CSD Worksheet Remarks section immediately follow the Auto-Draft Set up and One-Time Payment Servicing Guidelines procedure, since they were directly related to the guidelines, rather than the scenarios.

**TABLE 4.** Revisions for the third iteration of the training materials based on feedback from the T3.

Auto-Draft Set-up and One-Time Payment Servicing Guidelines	
<b>See Also</b>	Servicing areas should follow the general guidelines below when handling member inquiries and requests about Auto-Draft Set-up and One-Time Payments
	Remember to follow the <a href="#">Auto-Draft Set-up and One-Time Payment Servicing Scenarios</a> for additional instructions
<b>General Guidelines</b>	
Action	Reason
Review <b>previous notes</b> to confirm if member's request has already been serviced.	To prevent <b>duplication of efforts</b> .
<b>Validate action taken</b> to determine if the member's request was previously	To ensure <b>action taken was correct</b> as anticipated by the member.

**FIGURE 14.** Auto-Draft Set Up and One-Time Payment Servicing Guidelines online documentation.

double pulls from customer's bank accounts." This objective more accurately reflects what I wanted the trainees to be able to do. Previously, I stated that the trainees needed to be able to identify situations and procedures for setting up the ACH payments. In actuality, I needed them to be able to use the procedures to prevent double pulls from occurring.

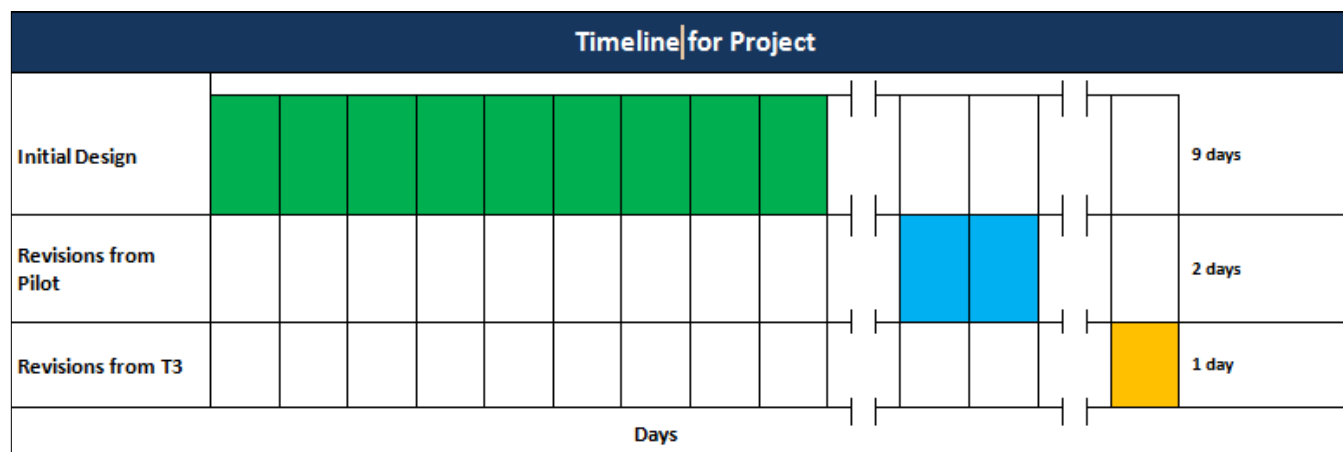
**I revised the content and the activity regarding off-cycle bills.** When I originally discussed off-cycle bills, I felt that it was important that the trainees be able to determine the payment due date of off-cycle bills and regular-cycle bills. I included practice determining off-cycle bill due dates as part of the *ACH Set Up* activity. Later in the class, as we were starting to "put all the pieces together," one of the trainees stated that they were confused. They didn't understand when they needed to determine the off-cycle bill due date. I explained that they *never* needed to be able to determine the off-cycle bill due date—that it was assigned by the MBS. However, they needed to be able to recognize the off-cycle bill due date and use it to set up the first one-time payment. I revised the key points and the activity accordingly. Although the trainees needed to understand that the due date of off-cycle bills is different from the due date of regular cycle bills, they do not need to know how to determine it. Determining

the due date of off-cycle bills is not a CSR job function and including it in training only confused the class.

**I revised the Trainer Notes introducing the ACH Double Pull Resolution Model.** The original training materials did not clearly describe the steps in the model. They assumed that the trainer would be able to infer the details by reading the model and the worksheets. The Trainer Notes now describe the systems and tools used for each step of the model and why they are used.

**I moved the CSD Worksheet Remarks section to immediately follow the Auto-Draft Set Up and One-Time Payment Servicing Guidelines procedure.** Originally I had the *CSD Worksheet Remarks* after all the procedures, but it was directly related to the *Auto-Draft Set Up and One-Time Payment Servicing Guidelines* (see Figure 14) and should have been covered immediately after that procedure.

**I revised the activity regarding setting up ACH payments for the various reasons a customer might call.** Although I had added practice for using the *Auto-Draft Set-Up and One-Time Payment Servicing Scenarios* in the previous iteration of the Training Guide, I realized that this needed to be augmented. Previously, the Trainer Notes directed the trainer to create a scenario for each procedure. As I was prepping for class, I realized how detailed each scenario needed to be. Since this would entail each trainer taking time to write their own scenarios in advance, I decided to write the scenarios and include them in the Training Guide. Also, as we went through the six scenarios, it became apparent that this activity was taking longer to complete than anticipated and additional time needed to be added to the classroom training time. Since this activity provided the practice for preventing future double pulls, I felt that this was time well spent.



**FIGURE 15.** Timeframes for the design and development of the three iterations of the ACH Double Pull training material.



## DISCUSSION

At the time this design case was written, we had trained the new hire class and two Train-the-Trainer sessions. Another new hire class is now in progress and the ACH Double Pull Issues is included in the training. A training date for the existing CSRs has yet to be determined.

### Positive Outcomes

Overall, the design strategy was successful. I had identified gaps in knowledge, sequenced and chunked information, and provided the opportunity to practice new skills. The most challenging part of this design process was accomplishing these tasks within the client's constraints. During our initial meeting, the CSC manager was angry because she felt that the training department had failed to meet her needs. She had requested double pull training the previous August that was never designed or conducted. In order to prevent this situation from escalating to upper management, I had no alternative but to try to work with the manager to resolve the situation. Although I attempted to address the CSC manager's expectations, she did not understand the amount of work needed for designing and developing training. Since I could not meet her initial demand to immediately train the new hire CSRs, we were able to negotiate an alternative training delivery date—training the new hire CSRs by January 10th, the last day of classroom training (see Figure 15).

After I understood the complexity of the subject matter, I attempted to renegotiate the training date. However the client was inflexible and I again had no choice but to try to meet the deadline in order to avoid escalation to upper management. Although I had already identified training gaps, I did not have enough time to become proficient in resolving cases and I requested SME support to co-train the class. The client agreed and I was able to train the class with the support of a team leader from the CSC.

In addition to the constraints related to design and development, there were constraints regarding the length of training. I had originally stated this topic would require a full day of training. However, the CSC manager stated that this was ridiculous. I don't understand why, as it was obvious that CSRs struggled with these concepts. Also, since additional topics needed to be covered on the last day of training, the double pull training was only allotted 3.5 hours.

By meeting the client's expectations, I helped control problems for the training department. Due to the fact that there are so few instructional designers, we often cannot meet our internal client's needs, leading to frustration with the department. After the initial meeting with the CSC, a manager of another area informed me that the CSC manager complained about the training department during a meeting with leaders from several areas. The CSC manager

stated that she had been in a "contentious" meeting with the training department and that the training department never meets her area's needs. In order to repair as much of the damage as possible, it was important to be able to deliver this project in a timely manner.

### Stakeholder Assessment

The quality analyst, CSC business analyst, and two additional CSC team leaders attended the training class along with the ten new hires. They were very pleased with the training and stated that I had taken a complicated process and made "it simple and clear...fun and interactive". The CSC manager was satisfied that the new hire CSRs were trained before they started taking customer calls and thanked me for a job well done.

### Opportunities for Improvement

My biggest concern with this project is that it only provides a basic understanding of the issues and a limited amount of practice. Following the T3, I conducted an additional T3 for a trainer who was unable to attend the first session. The CSC team leader was unavailable to co-train this session, and although I could explain the concepts, I missed some of the nuances of the cases because I did not possess her detailed real-life knowledge.

I also feel that the class needs to be one full day to provide additional practice. I deliberately chose the easier cases to resolve in class. However, with additional training time, we would be able to attempt some of the more difficult cases where several issues occur simultaneously. Although I was able to provide the trainees with the basics, to become experts in this process will take additional practice.

## REFERENCES

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