

Workshop 102: Challenging the E-Z Pay

Overview: This class is the second in a series of three workshops that Collections will offer agents throughout FY2013. One workshop is scheduled toward the end of each Quarter for Quarters 2-4 (i.e., conducted in July, October/November, and January).

A workshop is a class that emphasizes an exchange of ideas and the demonstration and application of techniques, skills, etc. In short, this class does not include the typical lecture/facilitation, but requires the facilitator to ensure participants are engaged and successful in completing each learning objective, as well as keep everything on time.

Time: 60 minutes

Suggested Class Size: 12-16 participants

Materials:

1. Facilitator Guide (FG)
2. PowerPoint (PPT)¹
3. Attendance Sheet
4. Survey Instructions Hand Out
5. Learning Station Signage – Station Number and Name (*2 signs*)
6. Learning Station Instructions (*2 sets*)
7. Learning Station Cards for *Overcoming Objections* (*5 cards*)
8. Blank paper & pens for *Selling the E-Z Pay* (*enough for each participant*)
9. Flipcharts for *Selling the E-Z Pay* (*2 flipcharts*)
10. Markers for Flipcharts

Learning Objectives: This training covers different elements to help Collections agents secure an E-Z Pay payment from a customer while on the phone.

- *Overcoming Objections* (Learning Station #1)
- *Selling the E-Z Pay* (Learning Station #2)

Teaching Techniques:

- Workshop – Two learning stations that correlate to the two above-referenced objectives.
 - Welcome/Introduction (*5 minutes*)
 - Learning Stations (*40 minutes*)
 - Learning Station #1 (*20 minutes*)
 - Learning Station #2 (*20 minutes*)
 - Class Discussion/Results of Activities (*approx. 10 minutes*)
 - Closing (*approx. 5 minutes*)

¹ PPT should be opened to title slide and already in Slide Show mode before participants arrive for class. PPT only used for Welcome/Closing and as a timer for activities.

Welcome/Introduction (5 minutes)

Welcome participants. Explain the purpose of the class, the objectives, and the format.

For example: *“Welcome to Workshop 102: Challenging the E-Z Pay. This is a workshop that allows you to work and interact with your fellow agents to help you develop and apply best practices in securing an E-Z Pay payment from your customer. Today, we will cover the following objectives:*

1. *Overcoming Objections*
2. *Selling the E-Z Pay*

As you can see, there are two different areas – or Learning Stations – one for each objective. We will divide the class into two groups and each group will move to one of the stations. You will have 20 minutes to read the instructions and to conduct the exercise. Time will be displayed on the screen and you will hear an audible warning to indicate the end of each exercise. When time has expired, groups switch stations. After both stations are completed by both groups, we will come back together as one group to discuss what we’ve learned.”

Split participants into two equal size groups.² Facilitator determines the best way to create groups (e.g., participants count off 1-2, etc.). Direct each group to one Learning Station. Advance PowerPoint (PPT) to the first 20-minute timer to keep track of time. At the end of the initial 20 minutes, advise groups to move to the next station.³ Begin second 20-minute timer when groups change stations. Finally, begin the 15-minute timer at the initiation of the Class Discussion/Results of Activities.⁴

The facilitator’s main responsibilities include the following:

1. Provide initial instruction on how the workshop is conducted.
2. Keep time.
3. Ensure a smooth transition between stations.
4. Move between the Learning Stations to listen in and provide any necessary guidance and/or assistance (e.g., if you see a group struggling or not adequately participating, you should immediately intervene).
5. Engage participants in a 10-minute recap⁵ of what they’ve learned. Be prepared to white board or flip chart the following:
 - a. Common Customer Objections and
 - b. Best Benefits of Paying by E-Z Pay
6. Ask participants to complete a course survey.

² If there is an odd number of participants, simply place the extra associate into one of the two groups.

³ At the end of a 20-minute period, there is an audible alarm/noise – a man yelling, “Yahoo!” – to indicate time is up. After alarm sounds, the screen goes black. Click once to reset timer. Click again to start next 20-minute period when ready to begin the next exercise. If desired, you can give groups a 2-minute warning before alarm sounds.

⁴ Facilitator should start this timer for the Class Discussion at the end, but should reserve a few minutes (5 or less) for the Closing (i.e., both the Class Discussion and Closing are to be conducted within the 15 minute allowance).

⁵ If running short on time, timer can be adjusted downward minute-by-minute by clicking the <Enter> button once to advance to the next, lower minute and once again to begin the timer. Repeat until you reach desired start time. At the end of the 15-minutes, there is an audible alarm/noise – applause – to indicate time is up. After the alarm sounds, the screen auto advances to the final “Thank you!” slide.

Station #1: Overcoming Objections (20 minutes)

This Learning Station helps participants practice overcoming customer objections to making an E-Z Pay payment. It utilizes one-on-one role-playing: one participant plays the role of the *customer* and another participant plays the role of an *agent*. Each participant has the opportunity to play both roles.

Directions:

1. The group leader⁶ begins by reading the Learning Station instructions aloud to the group.
2. The group leader divides group into pairs.⁷
3. Each pair picks a card from the deck⁸ that contains a customer objection to making an E-Z Pay.
4. The *agent* begins the role play dialogue by attempting to get the *customer* to agree to make an E-Z Pay payment for the Now Due. The *agent* uses his/her knowledge and negotiation skills to secure an E-Z Pay payment from the *customer*.
 - a. Upon completion of role play, *agent* and *customer* reverse roles and role play again.
 - b. Upon completion of the second/reverse role play, pairs should discuss what went well and what, if anything, could have been better, as time allows.
 - c. After 10 minutes⁹, group leader asks pairs to choose another card/trade cards with another pair and engage in another round of role play on a different objection. Pair continues the same process until time is up.

Station #2: Selling the E-Z Pay (20 minutes)

This Learning Station helps participants identify, explain, and sell the benefits of an E-Z Pay to customers. This is a group brainstorming activity whereby two subgroups compete to identify the most benefits they can within the allotted time.

Directions:

1. The group leader begins by reading the Learning Station instructions aloud to the group.
2. The group leader further divides group into two subgroups, appointing a leader for each.
3. Using a flipchart¹⁰, each subgroup brainstorms to identify customer benefits of paying their account by E-Z Pay.
 - a. Each subgroup leader lists as many benefits as his/her team can identify on the flipchart.
 - b. After benefits are identified and charted, subgroups should choose the best three benefits from their list (e.g., circle or underline them on the flipchart).

⁶ Facilitator instructs participants how to choose a group leader for each station (e.g., participant in each group whose birthday comes first on the calendar, participant in each group who is wearing the most jewelry, participant in each group whose first name comes last alphabetically, participant in each group who was the last to arrive at the Learning Station, etc.). This must be done prior to each time groups begin a new Learning Station.

⁷ If there is an odd number of participants, the extra associate acts as an observer to a pair and provides feedback to the *agent* on his/her performance.

⁸ Deck contains five cards each listing a common customer objection to paying by E-Z Pay. Front of cards are numbered 1-5 for identification purposes only (i.e., do not indicate any set order for role play).

⁹ The group leader is tasked with keeping time.

¹⁰ Flipcharts encourage group collaboration. Flipcharts should face away from each other so subgroups can work independently. If flipcharts are unavailable, sheets of paper can be substituted.

- c. Using the chosen benefits, subgroups develop a one or two sentence script for each to use in selling the benefit. These should be recorded on a second page of the flipchart.
4. After 10 minutes, group leader calls time and asks groups to face flipcharts toward each other.
5. The group leader asks each subgroup's leader to present their list of benefits.¹¹
6. If time allows, the group leader can engage the whole group in developing additional scripts to other benefits the subgroups listed.
7. Group leader tears off both the benefits and scripts flip chart pages and lays them face down on a table/floor away from flipcharts.¹²

Group Discussion/Results of Activities (approx. 10 minutes)

After completion of both Learning Stations by both groups, the facilitator should engage participants in a discussion of their findings. Begin by asking participants what common objections they discussed during the role play. Chart these on a white board or flip chart.¹³ Try to chart all objections listed on the cards:

1. *"I don't trust giving someone else my checking information."*
2. *"I never make a payment over the phone."*
3. *"I'm not paying any fee to make a payment over the phone."*
4. *"I'll just make a payment sometime later on my computer."*
5. *"I'll just make a payment sometime in the store."*
6. *"I'll just drop a payment in the mail."*

Ask participants to volunteer to share responses they gave to overcome these objections/excuses for not making an E-Z Pay payment.

Finish the group discussion by asking participants about the benefits they identified for making an E-Z Pay payment.¹⁴ Chart these on a white board or flip chart.¹⁵ Example benefits:

1. End any negative reporting to the CBR (*age 2 and 3 accounts only*).
2. Prevent any negative reporting to the CBR (*age 1 accounts only*).
3. Prevent any additional fees from being added to the account.
4. Ensures payment is taken care of verses having to remember to make a payment later.
5. There is no longer a fee to make an E-Z Pay payment.

As time allows, speak to the scripting created by the groups to help sell the benefits of the E-Z Pay.¹⁶

¹¹ Group leader will first ask for each subgroup's benefit list. After both subgroups have presented, group leader will ask them to share the scripts created for their best three benefits.

¹² This will keep second group at the station from seeing previous group's answers and can be utilized later during the Group Discussion toward the end of the class.

¹³ Encourage participants to write these down and take back to their desks for future reference.

¹⁴ Examples: (1) Stop any negative reporting to the CBR (Age 2 and 3 accounts only); (2) Prevent any negative reporting to the CBR (Age 1 accounts only); (3) Prevent any additional fees being added to account; (4) Ensures payment is taken care of verses having to remember to make payments later; (5) No fee.

¹⁵ Facilitator can utilize the flip chart pages completed during the brainstorming exercise. He/she can review pages to create a master list or ask group leaders to read the benefits while he/she writes them on a new flip chart page.

¹⁶ All flip chart lists should be gathered from each class and used to create a complete list of objections, benefits, and scripts. This list can be emailed to robert.wheeler@macys.com at Central MCCS L&D who can combine each center's information into one master list and forward it back for agent's future reference.

Closing/Questions (*approx. 5 minutes*)

Facilitator should:

1. Answer any questions and/or concerns participants have regarding the workshop and advise they will remain after class to address questions participants might want to ask privately.
2. Thank participants for their time, attention, and engagement in the workshop.
3. Pass out *Survey Instructions* hand out before/as associates leave the classroom.
 - a. http://mymacys/sites/enterprise/departments/ccs/CCSId/eLib/SitePages/Collections_2.aspx