

Existing client asks for information

SAY THIS

"I'll just send a quick code to the mobile we have on file - read it back when it arrives and I can help straight away."

THEN DO THIS

- Place the caller on hold before discussing the matter.
- Use the mobile number already held on file, never a new number supplied during the call.
- If the check cannot be completed, explain the next safe step and escalate.

Change to bank or contact details

SAY THIS

"I can take a note of the request, but I can't change bank or contact details during this incoming call. We'll verify you through the mobile already on file, then an authorised team member will complete the change under our usual process."

THEN DO THIS

- Do not make the change on the same incoming call.
- Do not send the code to the replacement number.
- Record the requested change and who will own the callback.

Caller claims to be a bank, lender or the ATO

SAY THIS

"Thanks for letting us know. We don't continue security or account conversations on incoming calls. I'll end this call and contact the organisation using its independently published number."

THEN DO THIS

- Do not use a callback number the caller supplies.
- Do not disclose client, account or staff information.
- Start a fresh call from an official website or existing record.

Caller resists verification

SAY THIS

"I understand this feels urgent. This check is how we protect every client and it only takes a moment. I can't skip it, but I can explain the next safe option or have an authorised team member call you back."

THEN DO THIS

- Keep the language about consistent service, not suspicion.
- Authority, anger and urgency do not change the process.
- The more they resist, the more you verify.

Verification fails

SAY THIS

"The check hasn't completed, so I can't continue with this request. I'm going to record what happened and ask an authorised team member to review it. Please don't send more information or make another payment until we contact you through the number already on file."

THEN DO THIS

- Capture the time, number displayed, claimed identity, request and outcome.
- Do not coach the caller through repeated attempts.
- Escalate under the firm's suspicious-activity procedure.