

Provision of a professional human telephone response

Introduction

1. Banking corporations tend to provide their customers with service and response through a range of means of communication, and through different technologies, including via a call center. Providing a rapid and high-quality response at the call center is very important in view of the technological progress occurring in the banking industry, and particularly with regard to assisting population groups that find it difficult to switch to the digital world.

The goal of this Directive is to anchor generally accepted principles that will ensure customers receive a professional and suitable human phone response, taking into account the features of the activity in the banking system. In addition, the directive anchors the obligation to provide a professional human telephone response that will assist customers in the area of fraud, to give priority in the queue to senior citizens, and defines requirements to monitor and control the patterns of responses to customers at the call center.

Application

2. This directive shall not apply in cases of a general systemic malfunction in the provision of services by the banking corporation, which does not allow the compliance with this directive, provided that when the customer contacts the call center to receive a human response, the banking corporation notifies the customer that there is a malfunction and the estimated time for fixing it, as far as is known.
3. (a) This directive shall apply to a banking corporation as it is defined in the Banking (Service to the Customer) Law, 5741-1981 (hereinafter, "Banking Corporation").
(b) Cancelled.

4. Definitions

"Senior citizen"	A customer who is 70 years or older, according to the record in the Population Registry.
"The Law"	The Banking (Service to Customer) Law, 5741-1981.
"Professional human response"	A professional human response to a telephone enquiry, provided by professional employees who have been trained to provide phone responses to enquiries in banking matters.
"Core hours"	Seven hours per day, Sunday through Thursday, that are business days, that end at 18:30, in accordance with Proper Conduct of Banking Business Directive no. 402, and excluding the Intermediate Days of Jewish holidays.

Provision of a professional human response

5. (a) A banking corporation shall provide a professional human response via a phone enquiry center (hereinafter, "call center"), including the types of service detailed in Section 5a3(a) of the Law, at least, during core hours.

(b) Without derogating from the provisions of Subsection (a), a banking corporation shall provide a professional human telephone response with regard to concern of suspected fraud in payment services and with regard to customers' notifications regarding concern of abuse in accordance with the Payment Services Law, 5779-2019; the telephone response regarding fraud shall be open to the public on a constant basis—24x7x365.

Hold time to receive a professional human response at a call center

6. In accordance with the authorities granted to the Supervisor of Banks in accordance with Section 5a3(d)(1) of the Law, concerning the length of the wait to receive a human response regarding types of services as detailed in Section 5a3(a) of the Law, a banking corporation shall be permitted to choose one of the following two options:

a. First option:

- (1) During core hours—the percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call, shall not exceed 15 percent of the total calls received at the call center for the said services during those hours, in a calendar month. In the group of calls whose hold time exceeds 6 minutes from the beginning of the call, as noted in the beginning section, the hold time until a professional human response is received shall not exceed 8 minutes, on average, from the beginning of the call, in a calendar month.
- (2) During hours that the call center functions beyond the core hours—the percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call, shall not exceed 30 percent of the total calls received at the call center for the said services during those hours, in a calendar month.

b. Second option:

- (1) The percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call, shall not exceed 15 percent of the total calls received at the call center for the said services in a calendar month. In the group of calls whose hold time exceeds 6 minutes from the beginning of the call, as noted in the beginning section, the hold time until a professional human response is received shall not exceed 8 minutes, on average, from the beginning of the call, in a calendar month, for all hours of the call center's operation.

6a. As a general rule, the waiting time for access to a human representative, as set forth in Section 5(b) above, shall not exceed six minutes from the commencement of the call. Where the waiting time in any call exceeds six minutes from the commencement of the call, the provisions of Section 6(b), with required adjustments, shall apply.

Provision of a professional human response at the call center to a senior citizen

7. Enquiries by customers who maintain an account at the banking corporation, including holders of a payment card issued by the banking corporation, who are senior citizens, as defined above, and choose to receive a professional human response via call center, or the telephone response on the subject of fraud, shall be assigned a higher priority in the automated routing of the calls, so as to receive a rapid response.

Monitoring and control of the patterns of responses to customers at the call center

8. (a) A banking corporation shall collect and monitor data on the patterns of response and hold times for human response to customers who contact the call center, and the telephone response regarding fraud. This includes conducting periodic monitoring and control of relevant data in order to follow up on the efficiency and quality of the response provided by them.
- (b) The banking corporation shall arrange and anchor a system of periodic reporting to management, which is to include administrative data that is relevant to improving the quality and efficiency of the response provided to the banking corporation's customers via the call center, and the telephone response regarding fraud.

Publication of details on the banking corporation's website

9. Cancelled.

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Updates

Circular no. 06	Version	Details	Date
2573	1	Original circular	June 12, 2019
2638	2	Update	December 30, 2020
2669	3	Update	September 30, 2021
2744	4	Update	March 26, 2023
2834	5	Update	November 30, 2025