



TIPS FOR HANDLING EMOTIONAL CALLERS

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EXPECTATIONS: WHAT CALLERS REALLY WANT *

Every person/caller we deal with comes to us with certain expectations in mind.

These expectations may or may not be realistic, but whenever a caller receives less than expected, he/she/they walk away from the interaction disappointed.

- To be taken seriously
- To be treated with respect
- Immediate action
- Knowledge and consistency
- Dependability
- Empathy
- Compensation/Restitution
- Solve my problem
- To be listened to

(* Adapted from *Calming Upset Customers* by Rebecca L. Morgan)

THE BRAIN'S EMOTIONAL CENTER

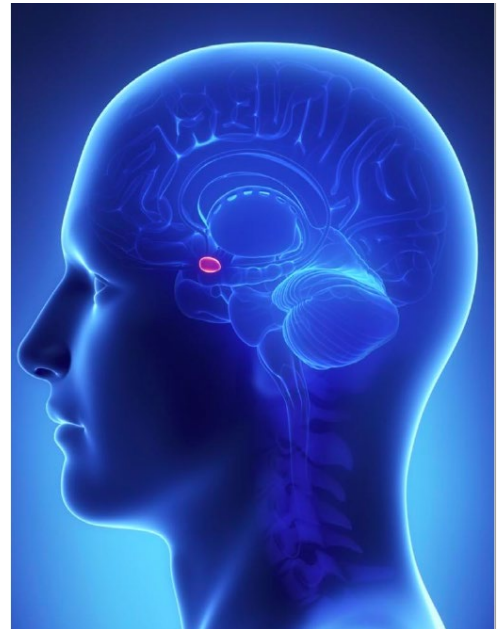
During tough interactions with callers, there is a good chance strong emotions will be involved.

What drives our emotional responses? It all starts with the brain.

The cerebral cortex (cortex) is the thinking part of the brain where logic and judgment reside.

The limbic system is the emotional center of the brain and is considered more primitive than the cortex. Within the limbic center of the brain is a small structure called the Amygdala.

- The Amygdala is responsible for our “fight or flight” reactions, our natural survival instincts.
- When the Amygdala takes over (“Amygdala Hijacking”) – there is usually not much regard for consequences – the only concern is right now.
- During this time, emotions override our thinking brains.
- People may say or do things they will later regret (when the thinking part of the brain reengages).
- Using logic is pointless until the person has calmed down.



*Source: Lakeside Educational Network
(lakesidelink.com/blog/lakeside/how-does-anger-happen-in-the-brain)*

ACTIVE LISTENING

Active listening is **not** the same thing as hearing. Hearing is just processing sounds. Listening involves elements of choice and learned behavior.

Active listening is when you try to find the real meaning of the words and the unspoken message behind the words. The goal is not just to listen, but to truly understand the other person's perspective.

5 steps of Active Listening:

1. **Be ready to listen** – stop what you are doing and give the person your full attention
2. **Demonstrate you are listening** – don't interrupt
3. **Ask questions**
 - * *Ask open-ended questions to better understand the issue.*
("What further details can you tell me about that?")
 - * *Switch to close-ended questions when you want to finalize your understanding.*
("Have you already submitted your application?")
4. **Restate** – rephrase the main points in your own words
5. **Summarize next steps** – restate what you'll do and what the caller will do after the conversation

I DON'T KNOW

“I don’t know” is a phrase that other people might find frustrating, but it is a perfectly acceptable response if you don’t know or are unsure of the answer.

Some more appropriate ways of responding when you don’t know are:

- *“I don’t know the answer and want to make sure you get the information you need, so I will get back with you later today.”*
- *“I don’t know, but I can find out. Can you hold for a few minutes while I check with someone?”*
- *“I don’t know who the correct person to answer your inquiry is, but let me take your name and number, and I will call you back within the hour.”*
- *“I don’t know the exact person in ‘X’ department who handles that, but I will transfer you and stay on the line to make sure I get you to the proper person.”*

TRIGGER VS. CALMING WORDS/PHRASES

Avoid Trigger Words/Phrases	Use Calming Words/Phrases
But	And
You should have	I understand why you
Why didn’t you	I can see why
You didn’t do this right	There is some missing information
The only thing we can do is	The best option is
We can’t do that	What we can do is
At this point, you will have to	At this point, what needs to happen
I know how you feel	I can understand how you would feel that way

PROCESS FOR CALMING DOWN CALLERS

- ✓ **Stay calm** yourself!
- ✓ Let the other person talk (vent) for a while and **don't interrupt** (remember *amygdala hijacking*).
- ✓ Deal with any **emotions first** – show empathy and name the emotion: *“It sounds like you're frustrated this issue hasn't been resolved yet.”*
- ✓ **Restate/paraphrase** the caller's main points to show you understand.
- ✓ Avoid trigger words/phrases and avoidable upsets.
- ✓ Set limits if the caller makes any abusive comments.
- ✓ Focus on what you can do to resolve the issue or provide a resource who can help.

DEALING WITH ABUSIVE CALLERS

You do NOT have to put up with verbally abusive callers.

- ✓ Ask the caller if he/she/they would like to be transferred to your supervisor.
- ✓ If the abusive call continues to be abusive, simply state: “I am going to try to assist you; however, I cannot continue this call if you are going to use an unprofessional tone.”
- ✓ If things don't improve, state: “I am sorry but I'm going to terminate this call” and then hang up.
- ✓ The worst thing you can do is to become abusive yourself.

CALLERS WITH DIMINISHED CAPACITY

Sometimes, you may suspect that a caller has diminished capacity and needs special care. Here are some helpful tips:

- ✓ Minimize distractions
- ✓ Speak slowly and clearly
- ✓ Give the person plenty of time to respond
- ✓ Be patient and offer reassurance
- ✓ Ask one question at a time
- ✓ Ask yes or no questions
- ✓ Avoid criticizing or correcting
- ✓ Repeat what was said to clarify
- ✓ Avoid arguing
- ✓ Offer clear, step-by-step instructions for tasks
- ✓ Consider whether follow-up information should be provided in written form

TAKE CARE OF YOURSELF

Stress is accumulative, that means that the stressors you experienced yesterday are added on to today's – unless you take the time to release the tension. Here are a few ideas. I'm sure you can think of many more that would work for you!

- ✓ Take several deep breaths
- ✓ Take 10 minutes to step away and go for a walk
- ✓ Close your eyes and recall a favorite vacation memory
- ✓ Tell someone about it (and then let it go)
- ✓ Keep a photo of a loved one near you to remind you of what is really important
- ✓ Get a cup of coffee (or a cookie)
- ✓ Listen to your favorite song
- ✓ Remind yourself it is not personal (even though it may have seemed like a personal attack)
- ✓ Put it in perspective; don't let one stressful interaction influence the whole day

HELPFUL RESOURCES

When to Use	Who to Contact	Contact Info
Concern the caller is in distress and might harm themselves	National Suicide Prevention Lifeline	988 or 800-273-8255 www.suicidepreventionlifeline.org
Report suspected elder abuse	National Adult Protective Services Association (NAPSA)	202-370-6292 www.napsa-now.org/get-help/help-in-your-area/
Obtain assistance with reporting and recovering from financial scams.	AARP Fraud Watch Network Helpline	877-908-3360 www.aarp.org/money/scams-fraud/helpline
Get referrals for financial and other crime victims to learn about consumer rights and recourse options.	Victim Connect Resource Center (operated by the National Center for Victims of Crime)	1-855-4VICTIM (855-484-2846) www.victimconnect.org
Ask questions of or share concerns with the FINRA Vulnerable Adults and Seniors Team. Available to senior investors and their families, member firms, adult protective services, and other parties.	FINRA's Securities Helpline for Seniors	844-57-HELPS (844-574-3577) www.finra.org/investors/need-help/helpline-seniors
If you want to be anonymous or confidential, are unsure of who to contact at FINRA, or have an issue that isn't being resolved through normal channels.	FINRA's Office of the Ombudsman	888-700-0028 www.finra.org/OMBportal
Submit a regulatory tip to share information with FINRA about potentially fraudulent, illegal, or unethical activity in the securities industry.	FINRA, Regulatory Tips	www.finra.org/fileatip or FINRA - Regulatory Tips 1735 K Street, NW Washington, DC 20006-1500 Fax: (866) 397-3290

SENIOR INVESTOR PROTECTION

Protection of senior investors has always been a top priority for FINRA and is the focus of several rules intended to thwart financial exploitation. These rules, which are the first uniform, national standards to protect senior investors, allow brokerage firms to take steps to protect seniors and other specified adults. Some states have adopted similar rules as well. To learn more, visit the "Senior Investors" topic page on the FINRA website: www.finra.org/rules-guidance/key-topics/senior-investors.

ADDITIONAL READING RECOMMENDATIONS

Master Your Emotions: A Practical Guide to Overcome Negativity and Better Manage Your Feelings (Mastery Series) by Thibaut Meurisse

The Customer Service Survival Kit: What to Say to Defuse Even the Worst Customer Situations Paperback by Richard Gallagher