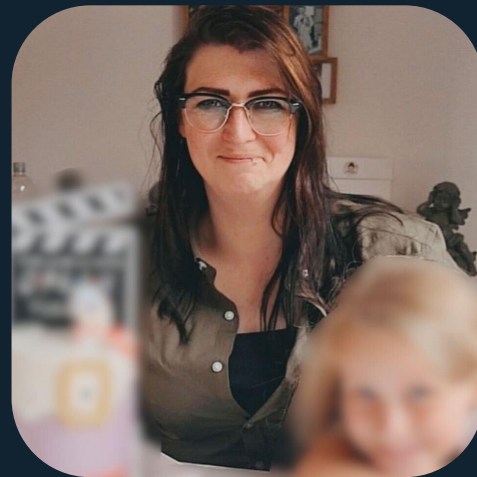


A day in the life of a Complaints COp



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I joined Monzo as a
Complaints COp in July 2021
- and I'm going to tell you
about what I do each day.

Good morning



After waking up bright and early, I make myself a coffee and settle down to open my Macbook and start my day.



I go to our Squad channel in Slack to greet everyone and to catch up with any important updates I may need to know about.



Once I've caught up - it's time to get down to business!

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Admin Tasks

The first thing I do is check my admin queue. This is to where I'll be notified if any customers have been in touch. I'll complete any tasks I have outstanding in this queue.

Investigation

Here's where the real fun starts! I'll take a look at my diary where all my allocated complaints are - and I'll begin to work on the oldest complaint.

My job involves investigating the customer's issue, finding out **exactly** what has happened to cause the complaint and importantly - is there anything we can learn from here?

Lunch

Oh yes, lunch time! I have an entire hour to myself and because I work from home - I go straight on the exercise bike ...most days 🙄

Good afternoon



Lunch was great! I walked the dog and managed to get a decent exercise in.



Back to work I go!

Standup

After lunch, the whole squad takes part in a brief, 15 minute catch up - or Stand Up. This is where we get together to have a laugh, share ideas and generally have a good old chinwag.

**More
investigating
and reaching
an outcome**

Once I've finished my investigation, it's my job to decide whether or not the complaint will be upheld or not. I like to remain as impartial as possible and I focus on two key areas:

- Has Monzo made a mistake?
- Has Monzo acted unreasonably?

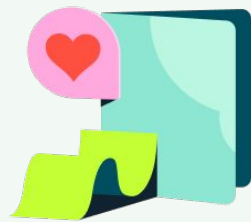
If the answer to both questions is "no" - then I won't be upholding the complaint. But if the answer to any question is "yes", it's my job to put things right for our customer!

Home time!

I'm already home! So I close my laptop and end my working day.

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Putting things right



When I'm investigating complaints, most of the time I find that we've done a great job and no mistakes have been made. But when we have made mistakes - we put our hands up 🙌



Issuing feedback

Complaints provide us with a great opportunity to really learn where we went wrong, so that we can prevent the same thing from happening in future.

Our feedback is always friendly and given positively - feedback is a great tool to help us grow!



Writing our final response

Our final responses are our opportunity to apologise to our customer and explain exactly what has happened.

We keep to the Monzo Tone of Voice, because we want our responses to be clear and easy for our customers to read.

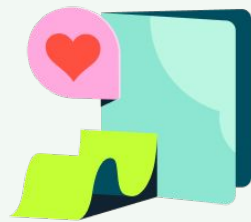


Compensation/Redress

Sometimes it make take more than an apology to show our customer how committed we are to making sure what happened to them won't happen again.

So we issue redress as an extra way of acknowledging what went wrong.

No errors here!



What happens when we've made no errors? This is where our friendly tone of voice and overall approach can work wonders for an unhappy customer.



Customer feedback

We may have followed the rules and done everything right - but what if we could make a process or procedure even *better*?

In this case I'll take the customer's feedback or idea and send it to the business to help us to create an even better experience in future!



Writing our final response

Although we're not upholding the customer's complaint, our final response can provide more of a detailed explanation of what exactly happened, so the customer understands the way we work even more in future.

Of course, our final responses also give the customer the right to approach the Financial Ombudsman Service if they wish to.



Relationship building

Our customers are incredibly important to us - they're the reason Monzo exists!

An effectively written, clear final response is a great way of helping to rebuild a positive relationship with the customer.