

## Complaint Management & Customer Communications (Consumer-ready)

Structured processes and clear communication for the professional handling of customer complaints

### Overview

#### Problem

As customer volumes grow and products mature, FinTechs and smaller financial institutions must handle customer inquiries and complaints in a structured and auditable manner. In practice, clearly defined procedures, unambiguous responsibilities, and aligned communication principles are often missing. This results in inconsistent customer communications, operational uncertainty, and increased risk in audits or partner inquiries.

#### Solution

Complaint Management & Customer Communications (Consumer-ready) defines a lean, practical framework for professional handling of customer inquiries and complaints in day-to-day operations. The module establishes clarity on processes, roles, and communication logic and ensures that complaints can be handled consistently, transparently, and in a manner that is operationally sustainable.

### Key Benefits

- Clearly defined end-to-end process for handling customer inquiries and complaints
- Consistent communication principles for a uniform customer-facing approach
- Transparent roles and responsibilities for operational execution
- Auditable structure to support internal reviews or partner inquiries
- Robust foundation for increasing customer volumes and further professionalization

### Client Profile

Complaint Management & Customer Communications is designed for FinTechs and smaller financial institutions with consumer-facing products that need to ensure a reliable and consistent approach to customer inquiries and complaints.

The module addresses organizations where customer communication is currently decentralized, dependent on individual discretion, or only implicitly governed and where no clearly defined operating model for complaint handling exists. A typical situation is one in which initial processes exist, but they are not consistently documented or are applied differently in day-to-day operations.

### Typical Situations

Complaint Management & Customer Communications is deployed when the operational handling of customer inquiries and complaints must be structured for the first time. Common triggers include market entry, increasing customer volumes, or the introduction of additional consumer products.

The module is also used where external expectations (e.g., from partners, internal audit, or examinations) require a transparent and consistent approach to complaint handling or where existing day-to-day processes create uncertainty.

## Outcome and Deliverables

Upon completion of Complaint Management & Customer Communications, you will have a clearly documented complaint management and communications model for your consumer products that can be applied in day-to-day operations.

The outcome includes a clearly structured representation of key workflows for handling customer inquiries and complaints, including clearly defined responsibilities, escalation paths, and communication principles. The defined processes are designed to be applied consistently in daily operations and to ensure consistent and auditable handling.

On this basis, you will have a robust, scalable minimum standard that stabilizes current operations and can be selectively expanded as customer volumes increase or requirements become more demanding.

## Scope and Limitations

Complaint Management & Customer Communications focuses exclusively on structuring a practical operating model for handling customer inquiries and complaints. The review covers core workflows, roles, responsibilities, and overarching communication principles.

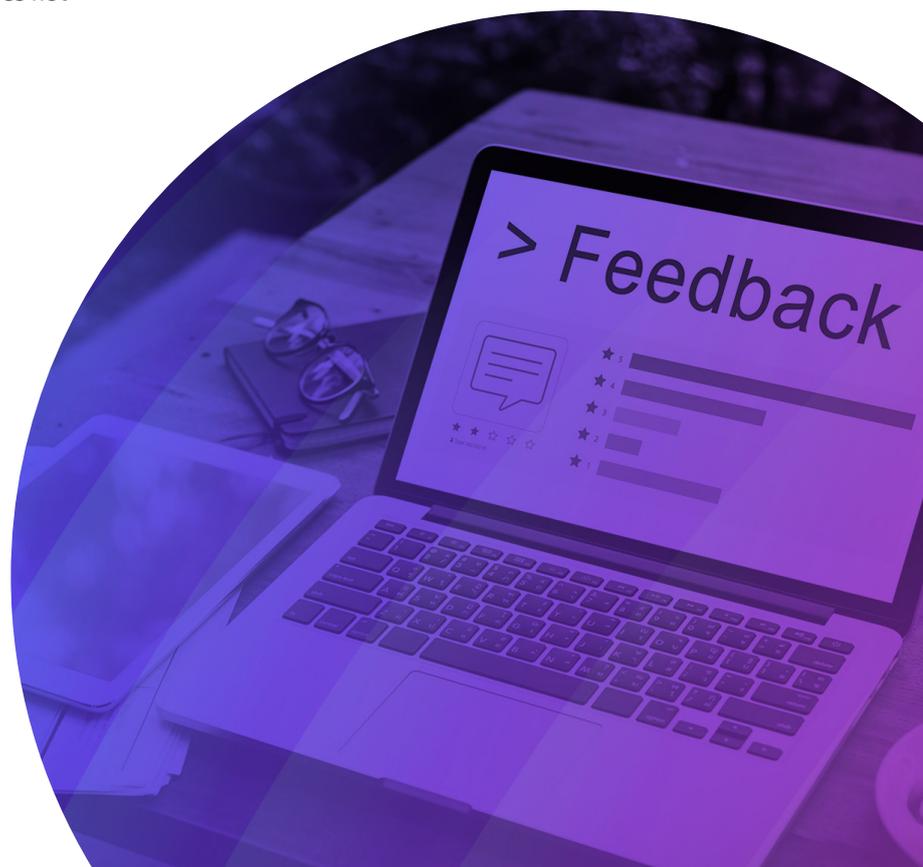
The module does not include operational handling of ongoing or future complaint cases, drafting of case-specific response texts, or selection and implementation of tools. The module does not constitute legal advice and does not replace case-specific legal assessment.

The module also does not include communication with supervisory authorities, ombuds, or dispute resolution bodies, nor does it establish a dedicated complaint management function.

### Timeframe

Delivery of Complaint Management & Customer Communications is designed for a defined and efficient timeframe. The module is typically completed within 5–7 business days.

The exact timeframe depends on the scope of existing customer processes, the number of consumer products, and the maturity of current customer communications. The objective is to establish a clearly defined, operationally usable minimum standard within a short period, without materially disrupting ongoing operations or requiring extensive preparation.



## Required Information

To deliver Complaint Management & Customer Communications, we require an overview of your existing customer processes, current communication practices, and current organizational responsibilities. The required input is intentionally pragmatic and builds on existing materials and practices.

Existing process descriptions, internal guidelines, email templates, or other customer communications materials are used and structured jointly. A complete or formally developed documentation set is not required. Missing or informally governed workflows are assessed within the module and aligned to a clear, operationally usable minimum standard.

In addition, a brief overview of your consumer products and current customer volumes is helpful to appropriately calibrate the complaint and communications framework. The module does not require prepared case inventories, legal assessments, or any preparatory work within ongoing operations.

## Fee Structure

Complaint Management & Customer Communications is offered as a fixed-fee module. The final fee depends on scope, customer structure, and complexity of the setup.

Following a brief introductory discussion, you will receive a binding fixed-fee proposal promptly. There are no ongoing obligations.

### Start date/availability

By agreement, typically available at short notice.



## Next Steps

We would welcome the opportunity to discuss in a 30-minute introductory call whether Complaint Management & Customer Communications is appropriate for your situation and how it can be integrated into your existing organization. You will subsequently receive a binding fixed-fee proposal.

## Get in touch



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