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Owner: Elio Kosmidis | Sample artifact — Executive Operating System™

Broker Customer Process

Six steps to a clear, confident customer journey

A practical guide to understand the customer, assess suitable options, explain the recommendation, build confidence and close with agreed actions.

BROKER GUIDE

How to use this guide

This guide is a practical conversation map. Use it to prepare, guide the appointment and finish with a clear, documented outcome. It is not a script: stay curious, let the customer speak and adapt the order when their circumstances require it.

Use the live checklist for the appointment. This guide explains the reasoning behind each step and keeps the conversation focused.

A valid appointment outcome

- The file is ready to lodge within an agreed timeframe.
- A specific follow-up is booked, with named actions due before it.
- The customer chooses to pause or not proceed, and the reason is recorded.
- The broker decides not to recommend or lodge because critical information is missing, the option is unsuitable or reassessment is required.
- The customer is referred to an appropriate specialist or alternative pathway.

The six-step process

Step	Broker objective	Customer outcome
1. Discover	Understand goals, circumstances, priorities and concerns.	I feel heard and my needs are clear.
2. Assess	Verify critical information and shortlist suitable options.	The options reflect my situation.
3. Explain	Recommend transparently, including costs and trade-offs.	I understand why it is recommended.
4. Connect	Address the human concerns behind the decision.	I feel safe to question or disagree.
5. Confirm	Test understanding, alignment and readiness.	I can make an informed decision.
6. Close	Agree outcome, owners, dates and next contact.	I leave with a simple written plan.

Broker Compass: A Clear Path to Better Customer Outcomes

Before	During	After
Prepare verified facts and gaps.	Stay curious; let the customer speak.	Record the outcome, owners and dates.

BROKER GUIDE

Before the appointment: prepare properly

Preparation creates confidence and makes the appointment purposeful. It does not replace discovery or verification with the customer.

Preparation checklist

- Review the enquiry, previous notes, stated objectives and documents already supplied.
- Separate verified facts from assumptions, identify information gaps and note what requires confirmation.
- Prepare discussion options only where sufficient information is available; do not pre-select an outcome.
- Confirm appointment format, participants, time and contact method.
- Prepare to explain your role, scope, lender panel, relevant conflicts, process and expected timeframes.
- Set a realistic purpose: discover needs, resolve missing information, compare suitable options or agree the next action.

The recommendation gate

Do not recommend a lender or product until the information needed to understand the customer's circumstances, objectives and financial situation is sufficiently complete and reliable. If a material gap remains, record it, explain the impact and agree how it will be resolved.

Before you recommend, you should be able to answer

- What do we know, and what remains unverified?
- What matters most: cost, certainty, flexibility, speed, service or another priority?
- What could prevent or materially change the application?
- What decision is reasonable today, given the information available?
- What will the customer and broker each do immediately afterwards?

Two-minute readiness scan

Check	Ready when...
Facts	Verified information is separated from assumptions.
Gaps	Every material gap has an owner and resolution path.
Purpose	The appointment has a realistic outcome for today.

CUSTOMER JOURNEY · STEP 1

Discover the customer

CUSTOMER OUTCOME: The customer feels heard, and their goals, circumstances and priorities are clear.

Discovery is more than collecting data. Establish what the customer is trying to achieve, why it matters, what may change and how they will judge a good outcome.

Explore and verify

- Purpose, goals, timing and the people affected by the decision.
- Income, expenses, commitments, assets, liabilities and foreseeable changes.
- Current arrangements and what the customer likes or wants to improve.
- Essential requirements versus preferences: cost, certainty, flexibility, features, service and speed.
- Confidence with lending, documentation and the application process.
- Concerns, vulnerabilities, accessibility needs or support the customer may require.

Questions to ask

- What are you hoping this loan will help you achieve?
- What matters most in the decision, and why?
- What would you like to avoid this time?
- What may change in the next few years?
- What would make the process feel successful?

Teach-back: “I want to make sure I understood you correctly. In your own words, what are you trying to achieve and what matters most about the solution?”

Discovery decision gate

PROCEED	PAUSE / ESCALATE / REFER
Goal, timing and priorities are clear. Key circumstances have been discussed. The customer understands what remains uncertain.	Information is missing or inconsistent; vulnerability, hardship or complexity needs the appropriate process; or the matter is outside the broker role.

Record the customer's summary in their language, including any gap, support need, escalation or agreed follow-up.

Discovery snapshot

Goal	Top priority	Potential change	Support / follow-up
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Use the customer's words where possible. This snapshot should be clear enough to test the recommendation later.

CUSTOMER JOURNEY · STEP 2

Assess suitable options

CUSTOMER OUTCOME: The customer understands that the shortlist reflects their individual circumstances.

Consider lenders, products and structures holistically. A familiar brand or a competitive headline rate is not, by itself, a reason to recommend.

Broker moves

- Confirm critical information is complete enough to assess suitable options.
- Consider purpose, borrowing position, servicing, timing, features, policy and risk factors.
- Compare more than one suitable option in most cases, where options are available.
- Consider total cost, flexibility, approval certainty, service and the customer's stated priorities.
- Identify panel limitations, relevant conflicts and other factors that may influence the comparison.
- Record the alternatives considered and why the preferred option is stronger for this customer.

Customer-facing comparison

Option	Why it may fit	Cost / benefit	Trade-off / risk
A	Links to priority 1	Key verified cost and feature	Main limitation
B	Links to priority 2	Key verified cost and feature	Main limitation
C / alternative	Different pathway or fallback	Key verified cost and feature	Main limitation

Worked example - illustrative only: Option A: variable structure supports flexibility and an offset; trade-off is repayments may change. Option B: fixed period supports repayment certainty; trade-off is reduced flexibility and possible break costs. Option C: basic variable may reduce package cost; trade-off is fewer features. Replace this example with current, verified figures and customer-specific evidence.

Rationale prompt: "I recommend [option] because [customer need and evidence]. This matters because [priority or risk]. The key trade-off is [cost, condition or uncertainty]. I also discussed [alternative]." **STOP** if information is incomplete, circumstances changed or no suitable option is available.

Shortlist decision test

Ask	Record briefly
Why does it fit?	Customer priority + verified evidence
What does it cost?	Key cost, condition or assumption
What is the trade-off?	Limitation, risk or uncertainty
Why this option?	Why stronger than the alternative

CUSTOMER JOURNEY · STEP 3

Explain the recommendation

CUSTOMER OUTCOME: The customer can explain the recommendation, including its costs, benefits and trade-offs.

Use knowledge, evidence and clear comparisons to educate the customer. Distinguish confirmed facts from estimates and matters subject to lender assessment.

Explain the right things

- Loan amount, structure, estimated repayments and repayment assumptions.
- Interest rate type, fees, costs, conditions and likely cost over time.
- Relevant features such as offset, redraw or package arrangements.
- Why the option fits the customer's stated needs and circumstances.
- Important limitations, risks, trade-offs and alternatives considered.
- What remains subject to assessment, valuation, documentation or change.

Teach-back questions

Check	Ask the customer
Recommendation	In your own words, why does this option suit you?
Benefit	Which benefit or feature matters most to you?
Cost	What will you pay now and over time?
Trade-off	What is the main limitation or risk you understand?
Uncertainty	Which parts are estimates or subject to approval?
Next step	What will happen next, and what do you need to do?

Say this: “The main benefit is ____. The cost or limitation is ____. I still recommend it because ____. What have you understood as the main benefit and trade-off?”

Teach-back capture

Customer words	Unresolved question	Broker response / next step
________________	________________	________________
________________	________________	________________

Capture the customer's words, not just “understood”. Return to any unresolved question before moving on.

CUSTOMER JOURNEY · STEP 4

Connect and address concerns

CUSTOMER OUTCOME: The customer feels understood, supported and safe to question or disagree.

Connecting emotionally is not creating fear or urgency. It is recognising what the loan means to the customer and responding appropriately to the concerns behind the decision.

Use the talk-once, listen-twice habit

1. Ask an open question.

2. Let the customer finish without interruption.

3. Reflect back what you heard.

4. Confirm whether you understood correctly.

5. Only then explain the relevant option or next step.

When an objection is raised

1. Acknowledge the concern without dismissing it.

2. Clarify what is behind it.

3. Respond with facts, options or a revised recommendation.

4. Check whether the concern has been resolved.

5. Agree the next appropriate step; a pause or no is a valid outcome.

Three-question concern check

Ask	Listen for	Capture
What has changed or worries you most?	The specific concern, not just the first objection.	Concern / trigger
What matters most now?	The priority or constraint behind the concern.	Priority / constraint
What would help you decide?	Information, comparison, time or support needed.	Resolution / next step

Useful prompt: “That is completely fair. Which part concerns you most: the cost, lender, features, certainty or process? Once I understand that, we can compare the alternatives properly.”

Pause or escalate when vulnerability, hardship, complexity or a request outside the broker role requires the appropriate internal or specialist process.

CUSTOMER JOURNEY · STEP 5

Confirm and set up for success

CUSTOMER OUTCOME: The customer understands the decision and knows what is required to progress.

Confirm alignment before action

- Does this recommendation meet the priorities we discussed?
- What would stop you from moving forward?
- What do you want clarified before deciding?
- In your own words, why does this option suit you and what is its main trade-off?
- Has anything changed since we gathered your information?

If the customer is unsure, do not force the close. Identify what is missing, return to the relevant earlier step and reassess. Customer agreement does not replace the broker's responsibility to make an appropriate recommendation.

Complete the practical requirements

Before progressing, confirm the following requirements and explain each one clearly to the customer.

Verification of Identity

- Confirm lender requirements, parties, method and completion status.

Valuation

- Explain purpose, access requirements and how the result may affect the outcome.

Documentation

- Provide a complete list, explain why major items are needed and confirm secure upload instructions.
- Check documents are current, legible and complete; explain what you will do after receipt.
- Confirm consent for any video/audio recording and retain links through approved systems.

Task handoff tool

Task	Named owner	Due / status
Complete Verification of Identity	Customer name: ___________	___________
Arrange valuation instruction	Broker name: ___________	___________
Provide valuation access	Customer name: ___________	___________
Upload required documentation	Customer name: ___________	___________
Quality-check documentation	Broker name: ___________	___________

Close the loop: explain what you will do after each task is completed and what could change the next step.

Say this: “To keep this moving, I will show you each task, who owns it, when it is due and what happens after it is completed.”

CUSTOMER JOURNEY · STEP 6

Close with clear actions

CUSTOMER OUTCOME: The customer leaves with a written plan, named owners and dates.

The close should remove uncertainty. Every customer should know what was decided, why, who owns the next action and when contact will occur.

Use the five-part close

1. Outcome: what was agreed, paused, declined or ruled out?

2. Reason: why is that outcome appropriate for this customer?

3. Customer action: what must the customer do and by when?

4. Broker action: what will the broker do and by when?

5. Contact: when and how will the next update or appointment occur?

Example: "We have agreed to proceed with the recommended lender because it best matches your need for certainty and an offset. You will upload your payslips, identification and statements by 5 pm tomorrow. I will review them the same day and contact you by 10 am the following business day if anything is missing. Our next appointment is Tuesday at 4 pm."

A complete outcome can be

Proceed	Progress with clear conditions and timeframe.
Follow-up	A specific clarification or task is booked with named owners.
Planning only	No application decision today; next planning step is documented.
Pause / decline	Customer chooses not to proceed or the broker cannot proceed; reason is recorded.
Reassess / refer	Circumstances changed, information is incomplete or specialist support is needed.

CUSTOMER TOOL

Written customer action plan

Complete and provide this summary after the appointment. Use approved systems for personal or sensitive information.

Customer	Date	Broker	Next contact
_______________	_______________	_______________	_______________

Appointment outcome	Tick / note
Proceed / ready to lodge	[ ]
Follow-up / compare / clarify	[ ]
Planning only	[ ]
Pause / customer declines	[ ]
Reassess / refer / escalate	[ ]

What we agreed and why

Recommended option: ____
Why it fits the customer: ____
Key cost, condition or trade-off: ______________________________________

Actions, owners and dates

Action	Owner	Due date	Status
Upload / provide: __________________	Customer	____________	____________
Review / assess: ___________________	Broker	____________	____________
Other: ______________________________	____________	____________	____________

Worked example row

Action	Owner	Due date	Status
Upload payslips and ID via secure channel	Customer	5 pm tomorrow	Open

Next update / appointment / support needs: ____
Preferred contact: Phone / Email / Video / Other: ____________________

BROKER GUIDE

Quality standard and same-day records

Use this page as the final quality test. A strong appointment is measured by whether the customer understands the recommendation, feels it reflects their circumstances and leaves confident about the next step.

Standard	Customer experience	Broker behaviour
Understood	My goals and concerns are reflected accurately.	Listens, asks focused questions and verifies key information.
Relevant	I understand why the option suits me.	Links the recommendation to individual needs and circumstances.
Transparent	I understand costs, benefits and trade-offs.	Explains alternatives, assumptions, limitations and uncertainty.
In control	I can question, pause or decline without pressure.	Invites challenge and respects the customer decision.
Achievable	I know exactly what to do next.	Confirms actions, owners, dates and next contact.

Same-day record minimum

- Discovery evidence, information gaps and any support or escalation need.
- Options considered, recommendation rationale and material trade-offs.
- Teach-back responses, questions, concerns and level of commitment.
- Outcome, verification of identity, valuation and documentation status, customer action plan, owners, dates and next contact.
- Consent and approved recording link, where applicable.

Guardrails: No artificial urgency. No recommendation on incomplete information. No assumption that silence means understanding. Pause and reassess when circumstances change. Use the appropriate internal or specialist pathway for vulnerability, hardship, complexity or matters outside the broker role.

Final 30-second quality check

Check	Ask yourself
Understanding	Can the customer explain why this option suits them?
Trade-off	Can they state the main limitation, risk or uncertainty?
Ownership	Is every next action, owner and due date clear?

Final teach-back: “What have you agreed to do next, and what are you expecting me to do?” Then confirm the customer can explain what was agreed, why it was recommended, the main trade-off and what happens next.