



The UNIVERSAL BANKING ASSESSMENT measures the *job-relevant* aptitudes and attitudes that contribute to success in full-service lobby or universal banker positions.

The UNIVERSAL BANKING ASSESSMENT gives you results you can use for *two* purposes:

First, the UNIVERSAL BANKING ASSESSMENT gives you objective information in the **Results Report** to make better selection and promotion decisions;

Second, the UNIVERSAL BANKING ASSESSMENT gives you a targeted, customized **Development Report** to focus training and development on the new employee's specific challenges and strengths.

The UNIVERSAL BANKING ASSESSMENT is a validated employment test that is brought to you by



(800) 886-4356 khelm@helmtest.com

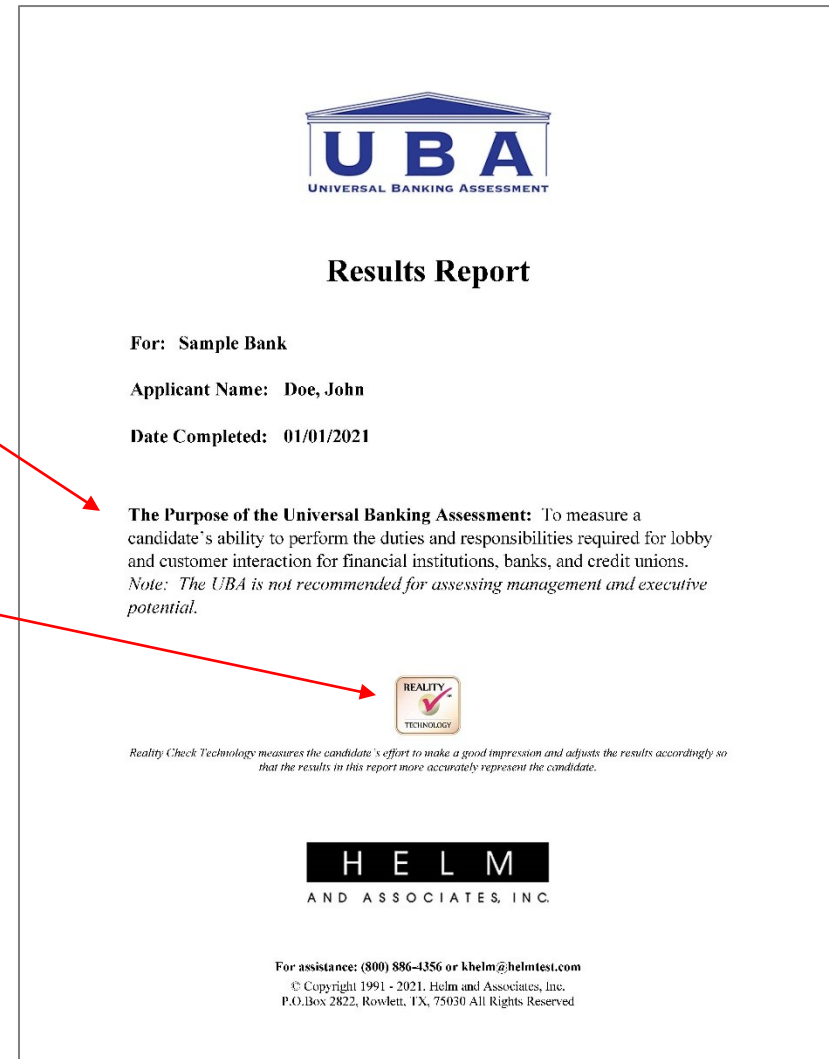
The following pages show you samples of both reports and explain the information you get in them:

What Does the Universal Banking Assessment Results Report Tell You?

The cover of the Results Report explains the purpose of The Universal Banking Assessment

What is the Reality Check? *Our Reality Check technology measures how much, or how little, the candidate has tried to “look good” in the way he or she answered questions on the UBA.*

Reality Check is based on empirical analysis of thousands of responses, and it enables us to adjust results, if that is necessary, so that what you see on the pages that follow represent the person’s aptitudes and attitudes accurately.



The image shows the front cover of a 'Results Report' for the Universal Banking Assessment (UBA). At the top center is the UBA logo, which consists of the letters 'U B A' in a large, blue, serif font, with 'UNIVERSAL BANKING ASSESSMENT' in a smaller, blue, sans-serif font below it. Below the logo is the title 'Results Report' in a bold, black, serif font. Underneath the title, the following information is listed: 'For: Sample Bank', 'Applicant Name: Doe, John', and 'Date Completed: 01/01/2021'. A red arrow points from the text 'The cover of the Results Report explains the purpose of The Universal Banking Assessment' to the 'The Purpose of the Universal Banking Assessment' section. This section contains the text: 'The Purpose of the Universal Banking Assessment: To measure a candidate's ability to perform the duties and responsibilities required for lobby and customer interaction for financial institutions, banks, and credit unions. Note: The UBA is not recommended for assessing management and executive potential.' Below this text is a small logo for 'REALITY TECHNOLOGY' featuring a red checkmark inside a square. A second red arrow points from the text 'What is the Reality Check? Our Reality Check technology measures how much, or how little, the candidate has tried to “look good” in the way he or she answered questions on the UBA.' to this logo. Below the logo is a small line of text: 'Reality Check Technology measures the candidate's effort to make a good impression and adjusts the results accordingly so that the results in this report more accurately represent the candidate.' At the bottom of the cover is the logo for 'HELM AND ASSOCIATES, INC.' in a bold, black, sans-serif font. Below the logo is the contact information: 'For assistance: (800) 886-4356 or khelm@helmtest.com', '© Copyright 1991 - 2021, Helm and Associates, Inc.', and 'P.O.Box 2822, Rowlett, TX, 75030 All Rights Reserved'.

U B A
UNIVERSAL BANKING ASSESSMENT

Results Report

For: Sample Bank
Applicant Name: Doe, John
Date Completed: 01/01/2021

The Purpose of the Universal Banking Assessment: To measure a candidate's ability to perform the duties and responsibilities required for lobby and customer interaction for financial institutions, banks, and credit unions.
Note: The UBA is not recommended for assessing management and executive potential.


REALITY TECHNOLOGY

Reality Check Technology measures the candidate's effort to make a good impression and adjusts the results accordingly so that the results in this report more accurately represent the candidate.

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What the Executive Summary Tells You:

**Results Report**

Name: Doe, John Date: 01/27/2021 3:58 PM Page 2

Executive Summary of Results

Job Match rating is based on how well John's abilities and attitudes match the demands of a Universal Banker's duties and responsibilities.

John's Job Match:

	●	
Poor	Good	Strong

John appears to have average potential for a universal banking position. He or she has average practical intelligence and ability to learn, and it may take him or her a little longer to learn new duties and procedures. His or her customer service potential is good.

He or she has average cross selling potential and his or her attitude about handling customer complaints and questions is average or poor. Focused training in cross selling basics and in turning complaints into compliments would be helpful.

The Universal Banking Assessment's Four Factors

The Universal Banking Assessment measures four factors that contribute to the person's aptitude for a Universal Banker's duties and responsibilities. John's results on each of the four factors is shown below. Go on to the following pages for more detail about John's results for each factor.

PRACTICAL INTELLIGENCE		●	
	Poor	Good	Strong
CUSTOMER SERVICE POTENTIAL		●	
	Poor	Good	Strong
CROSS SELLING AWARENESS		●	
	Poor	Good	Strong
HANDLING COMPLAINTS AND PROBLEMS		●	
	Poor	Good	Strong


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1. The Job Match rating tells you how well your candidate's abilities and attitudes match the demands of the job. Most candidates score in the low –to high-good range, whereas as “poor” and “strong” candidates are less common.


2. The candidate's Job Match rating is explained in detail – what are his or her strengths? What are his or her challenges?

3. The Job Match is based on the four factors that the Universal Banking Assessment measures. Find out here how this candidate scored on each factor:

- *Practical Intelligence* is the ability to learn, and to use common knowledge and problem-solving skills.
- *Customer Service Potential* is the willingness to meet and greet people, to initiate conversations while being friendly and pleasant.
- *Cross Selling Awareness* is the willingness to look for opportunities to offer products or services to a customer.
- *Handling complaints and problems* is the willingness to listen calmly and objectively to customer complaints, and to use empathy to solve them.

Turn the page to find more detail about what each of the factors scores mean for this person 

There is a detailed explanation for each Factor:

**Results Report**

Name: **Doc, John** Date: **01/27/2021 3:58 PM** Page **4**

Customer Service Potential

John's Rating :

	●	
Poor	Good	Strong

Customer Service Potential

This factor measures the person's willingness and tolerance for extended contact with people, his or her willingness to approach other people and initiate conversation/contact with them, his or her interest in being pleasant and friendly, and his or her preference for assuming the best about other people.

What John's Results Mean:

This person enjoys a good balance between getting pleasure from interacting with all kinds of people and occasionally needing to be by himself or herself. This person is sociable and likes to meet people and get to know them. All other things being equal, this person enjoys doing things more with others than by himself or herself. This person also enjoys occasionally working independently.

Training Tips for John:

One of the best ways to convey interest in helping bank customers is to establish and maintain a connection with them, even if you spend only a few minutes with them. Remind this person to maintain eye contact while the customer is talking, and nod from time to time, especially if he or she must look down at the task in hand. Remind this person, as he or she is listening, to smile when it is appropriate to do so, and lean toward the customer. These cues tell customers that you are interested in them.

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1. The candidate's rating for the factor is repeated so that you don't have to keep turning back to the Executive Summary page

2. What the factor measures is explained in detail to help you understand what was measured.

3. This candidate's rating is explained in terms of likely job-relevant behavior. The explanation of what the candidate's results mean is based on how he or she answered the customer service related questions on the UBA.

4. Training tips that are customized for this candidate are provided. These training tips are designed to help the candidate overcome any challenges that his or her preferences might present, and to maximize the power of his or her strengths. The training tips are practical, brief, and easy for a supervisor or manager to integrate into coaching feedback.

Remember, there is a separate page like this one for each of the four factors that the UBA measures.

What Is the Development Report?

The Development Report is addressed directly to the person who completed the UBA. It describes, for that person, what he or she said about his or her behavior preferences in each of four areas measured by the UBA:

- Practical intelligence
- Customer service potential
- Cross selling awareness
- Handling complaints and problems

The Development Report gives you a structured, job-relevant way to coach a new employee. Use observations from the job to illustrate the need to work on challenges, and incorporate the constructive suggestions from the Development Report to address the challenges.

The Development Report also gives the new employee the information that he or she needs to self-direct improvement strategies on the job. The report explains how to develop a personal Action Plan, and includes a template for actually creating a personal Action Plan.

Go on to the next page to see a sample of the direct feedback that the Development Report gives to the new employee...

The image shows a sample page from a Development Report. At the top left is the UBA logo (Universal Banking Assessment). To its right is the title "Development Report". Below the logo and title, there is a header section with "Name: Doe, John", "Date: 01/27/2021 4:00 PM", and "Page 2". The main content is a "Table of Contents" with the following items:

Table of Contents	
Purpose of Development Report: <i>What's In It For You</i>	3
Practical Intelligence: <i>Your results and what to do with them</i>	4
Customer Service Potential: <i>Your results and what to do with them</i>	5
Cross Selling Awareness: <i>Your results and what to do with them</i>	6
Handling Complaints and Problems: <i>Your results and what to do with them</i>	7
Creating an Action Plan: <i>How to use the information in this report</i>	8

At the bottom of the page, there is contact information: "For assistance: (800) 886-4356 or khelm@helmtest.com", "© Copyright 1991 - 2021. Helm and Associates, Inc.", and "P.O.Box 2822, Rowlett, TX, 75030 All Rights Reserved".

Red arrows from the text on the left point to the following sections in the report:


- From "The Development Report is addressed directly to the person who completed the UBA..." to "Purpose of Development Report: *What's In It For You*..... 3"
- From "Practical intelligence" to "Practical Intelligence: *Your results and what to do with them*..... 4"
- From "Customer service potential" to "Customer Service Potential: *Your results and what to do with them*..... 5"
- From "Cross selling awareness" to "Cross Selling Awareness: *Your results and what to do with them*..... 6"
- From "Handling complaints and problems" to "Handling Complaints and Problems: *Your results and what to do with them*..... 7"
- From "The Development Report also gives the new employee the information that he or she needs to self-direct improvement strategies on the job..." to "Creating an Action Plan: *How to use the information in this report*..... 8"

We explain to the new employee how to use the Development Report

Purpose of the Development Report explains that the most important purpose of the Development Report is to help the new employee use his or her strengths to provide outstanding customer service.

How to think about the report helps the new employee focus on his or her part in providing outstanding customer service.

How to Use This Report gives a new employee a structured way to go about using the information in the report. In addition, the Development Report can be integrated into performance feedback and informal coaching.

**Development Report**

Name: **Doc, John** Date: **01/27/2021 4:00 PM** Page **3**

Purpose of Development Report

Loyal customers are a bank's life-blood. New customers are turned into loyal customers by outstanding customer service. You were hired because you have strengths that will help you provide outstanding customer service. The purpose of this report is to provide you with tools, tips, and techniques that will help you apply your strengths to the development of outstanding customer service habits.

Here's How to Think about This Report

Every customer's visit or call has a purpose, and that purpose has a "story" behind it. Learn as much as you can about the customer's story, because you are going to play a part in it. You can either be a hero, helping the customer solve a problem, fulfill a need, or answer a question, or you may be an obstacle that the customer has to overcome. Hero or obstacle, the choice is yours.

How to Use This Report

- **Read this report three times (at least.)** Read it first to get a general idea of what it includes. Read it second, more slowly, for content. Read it a third time to highlight the main points, and think about how you'll talk about the report to others.
- **Show this report to three special people.** Choose three people who have experience working with you, who seen you in a variety of situations, and whom you see as trustworthy and experienced. Ask them for their feedback about the report, especially parts of it you may disagree with. Use their feedback and this report to make an action plan for what you will do to improve customer service.
- **Review this report once a month for the next three months.** How have you done so far at improving the quality of customer service you provide? Focus on suggestions you may have overlooked and work them into your action plan going forward.

Now, let's look at your results beginning on the next page. Tools, tips, and techniques designed to enhance your ability to provide outstanding customer service are included in each of the three core areas.

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Go on to the next page to see a sample of this person's feedback on one of the factors that are measured by the UBA:

This is a sample of one of the four pages in the Development Report that gives the new employee direct feedback about his or her results on the UBA.

This page explains the factor, Customer Service Potential.

Here's What You Said about Yourself: This section explains what the new employee said about his or her attitudes about interacting with people, being friendly and helpful, and being willing to meet and greet people.

Tools, Tips, Techniques: None of us is perfect, and whether we're dealing with personal challenges or relying on our strengths, there's always ways to do better, improve, and be more successful on the job. This section gives helpful, constructive, and practical tips *that are based on this person's UBA results.*

Everything in the Development Report is expressed in constructive and helpful ways.

Your Notes: Space is provided for the new employee to make notes, perhaps as he or she goes over the report with a supervisor or manager.

UBA
UNIVERSAL BANKING ASSESSMENT

Development Report

Name: Doe, John Date: 01/27/2021 4:00 PM Page 5

Customer Service Potential: *This factor measures a person's willingness and tolerance for extended contact with people, his or her willingness to approach other people and initiate conversation/contact with them, his or her interest in being pleasant and friendly, and his or her preference for assuming the best about other people.*

Here's What You Said About Yourself:

You enjoy a good balance between the pleasure you get from interacting with all kinds of people and the occasional need to be by yourself. You are sociable and you like to meet people and get to know them. All other things being equal, you enjoy doing things more with others than by yourself. You also enjoy occasionally working independently.

Tools, Tips, Techniques

Your customers want to feel that you are interested and care about them. One of the best ways to do this is to establish and maintain a connection with them, even if you spend only a few minutes with them. Maintain eye contact while your customer is talking to you, and nod from time to time, especially if you must look down at your task. As you are listening, smile when it is appropriate to do so, and lean toward the customer. These cues tell your customers that you are interested in them.

YOUR NOTES

Food for thought: What parts of your results do you agree with? What parts do you disagree with? What do others say about your report?

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Remember, there is a separate page like this one for each of the four factors that the UBA measures.

Go on to the next page to see a partial sample of the Action Plan from the Development Report.



The UNIVERSAL BANKING ASSESSMENT is

- ***Job Relevant:*** It measures aptitudes and attitudes that are necessary for successful performance on the job
- ***Affordable:*** It costs only \$25 – or less! – to get all this job-relevant, objective information
- ***Easy to Use:*** It takes only about 25 minutes to complete at our secure, 24/7/365 web site, and both reports are delivered via email within 10 minutes of session completion

Call us today to try it!

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khelm@helmtest.com

P. O. Box 2822
Rowlett TX 75030-2822