Improving the Effectiveness of Customer Visits is as Easy as A, B, C

Customer visits are time consuming and expensive, but they can sometimes provide valuable information and insights about a customer, their needs, their problems, and their business operations. To make personal visits more productive, follow the A,B,C's of customer visits as listed below:

- Always make an appointment. Do not show up unexpectedly and uninvited - unless the only reason for the visit is to try to obtain payment from a seriously delinquent customer.
- Always take the time to confirm your visit in writing by fax, email or letter.
- Always notify your sales department about your plan to visit the customer.
- Ask if there are any issues that the salesperson would like you *not* to discuss with the customer. If sales objects to you meeting with "their" customer, explain that by resolving problems and gathering information first-hand that you will be more likely to be willing and able to help the customer in the future.
- Ask the customer for a tour of the facility when you first arrive. Most customers will proudly show you their operation. This is a good way to break the ice. It also is a valuable source of information for you about the business operation in general.
- Ask your customer to send you a list of issues they would like to discuss well in advance of your visit.
- Asking for updated financial statements during a personal visit is fairly common, and it is much harder for your customer to refuse to provide this information when you are face-to-face with them.
- Be courteous even if the person you were scheduled to meet with is "unavailable." If you are offered the opportunity to meet with someone else, do so. Quickly determine if the person you are meeting with has the ability and the authority to help you. If not, thank them for your time and reschedule the meeting with the original decision maker.
- Be on your best behavior during your visit. No matter how difficult the issues may be and no matter how contentious the negotiation may become, you are a guest and should act accordingly.
- Before the meeting, be sure to send a list of issues you want to cover along with any relevant supporting documents. For example, if you want to discuss disputed items, send a package including all relevant supporting documentation at least two weeks ahead of time, and preferably a month ahead of time. The sooner you send the documentation and the more complete and well organized that information is, the more likely it will be that many of the issues will be researched and resolved before you arrive.
- Confirm your appointment again the day before the meeting by telephone.
- Confirm with your manager your negotiating authority limits - if any - before you actually visit a customer.

One final thought: Assure the customer that your visit is not intended to be a disguised threat or an insult to them. Retaining as much customer goodwill as possible during a personal visit is an important goal for any representative of the credit department visiting a customer's place of business.

Michael Dennis is one of the instructors currently working for us presenting interactive, online Webinars on topics of interest to credit professionals with varying levels of experience in credit granting and debt collection.