

The Value of the Investigative Interview

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The primary purpose of an interview is to gather and validate information.

The interview of new customers and of employees has become of primary importance to the financial institution. Every personnel director, new accounts person, security officer, auditor...all employees...should consider themselves to be an investigator, and should consider the questions asked in order to know your customer or employee to be part of an investigation.

An investigator's job is to:

1. Gather facts;
2. Assess or validate those facts;
3. Reach conclusions regarding the facts; and
4. Act upon those conclusions-- or cause another person to act.

Every investigation begins with the collection of facts and evidence, and fact finding conversations which establish the basic elements. These fact finding interviews form the basis of the inquiry answering the questions; who, what, where, when, why, and how.

Preparation

Each interview will be unique because the people and the circumstances are different, but every interview should have a clearly defined purpose. What is it that you want to learn from this person?

Your first interviews are usually the broadest in scope. What is or is not important may not yet be clear. These early interviews gather information and build a framework of the lifestyles and personalities of the person.

Preparing for the interview will save time as the investigation moves ahead. You will be less likely to have to re-interview when you plan ahead for what is needed.

Establish Rapport

Every interview, whether with a new or current customer or other persons, begins by establishing rapport with the individual. This beginning simply means being aware of the person's feelings, needs, fears and attitudes. We tend to like and cooperate with people we trust and are comfortable with, while we are less forthcoming with those people we do not trust or like.

While the rapport building sounds easy, it is actually the most difficult and least understood part of the interview. Rapport can be enhanced by matching the voice and

speech patterns and body positioning of the person being interviewed, but these are only a few of the many ways it can be accomplished.

You must also sell the individual on the need to cooperate. Telling the person about the benefits of cooperation gives a reason to offer information freely. You'll want to identify the needs of the person. Are those needs personal, financial or about image? Once these needs have been defined, you can select the tangible or intangible benefits that satisfy the person and sell the idea of cooperation.

This time also allows you an opportunity to observe the verbal and physical behavior clues of the individual. Changes in behavior during the interview often may signal deception, or the increased stress when someone intentionally withholds information.

Body of the Interview

During this component of the interview the investigator gathers the desired information, answering the questions; who, what, where, when, how and why. You will generally use open-ended questions that require a narrative response. Let the person talk without much direction in the beginning. It is only after the first pass through the person's narrative that you begin to ask clarification questions that focus upon areas of particular interest.

Learn to be a good listener. Unfortunately, this excellent advice is not as easy to do as it sounds. Most people are much more visual than they are auditory, making this a difficult change to make.

What does help is the consistent use of silence. People tend to fill silence with conversation. Since you want information, it serves two useful purposes. First, it forces you to listen and assess the information. Second, the more the subject is allowed to talk, the more comfortable and candid he or she becomes.

You can also encourage the person to talk by using common conversational ploys. These ploys might include something as simple as acknowledging information with "um...hmmm" or "okay". The questions should be kept simple-not long or complex.

Deception can sometimes be identified when the person contradicts information that has been previously given. Some people will attempt deception by only answering one part of a question while ignoring the rest. It is only near the close of the interview that you will want to present the contradictory information and ask for an explanation.

Developing information through interviewing will help your financial institution to know its customers as well as can possibly be expected. Careful, complete interviewing can save time and will protect you. Knowing what information you need, constructing the proper questions and evaluating the responses will make everyone a better interviewer. And it will help you get to really know any person you interview.