

SMART DOCUMENT

# SALES AND SERVICES ACTIVATE CARD - US Region



Status: Published  
Last modified by: Admin  
**Version: 1.0**

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# Sales and Services — Activate Card

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## **PURPOSE**

For security reasons, cards issued by the Bank are usually not activated. This means any attempt to use the card will get a Decline response. To activate the card, cardholders must call the Customer Service Hotline and pass a stringent verification process. Only after this has been done can the cardholder start using the card.

## **SCOPE**

The process is initiated when the customer calls the branch or the 'Customer Telephony Services' team requesting card activation.

## **PROCEDURE**

This procedure describes the various checks undertaken and the steps performed to activate a card when a customer requests for card activation.

Primary Cardholder can activate both the primary and supplementary cards. Whereas, the Supplementary Cardholder cannot activate the primary card

### **Receive Call**

- Open the call with a prescribed greeting
- Obtain the purpose of the call
- Go to Step Locate Customer's Account

### **Locate Customer's Account**

- Login to ATOMBank System
- Select 'Locate A/C'
- Click the 'Cust A/C Search' tab
- Enter the Account/Card number in the 'Account/Card Number' field
- Select the appropriate Account type from the dropdown list in 'Account Type' field
- Click 'Submit'
- Select the 'Requestor' type from the dropdown list as per customer's confirmation
- Click 'Submit' ('Account Overview' screen will be displayed, showing the account information for the specified account)
- Go to Step Check Verification Status

- If the card number is prompted in ATOM Contact Manager (ACM), agent should verify the last three digits of the account number and locate the account on ATOMBank using the details obtained from ACM
- If the card number is not prompted in ECM, agent should obtain the card number from the caller and locate the account on ATOMBank using the details obtained from the caller
- If the account number has not been provided, refer the procedure for 'Search an account' to locate the customer's account using various search options

### **Check Verification Status**

- Check whether the caller has been verified by IVR
- Not verified Go to step Verify the Caller
- Verified Go to step Check Block Codes
- Under the Card Services section, select Activate Card.
- Under **Card Status**, see whether the card status has been changed to **Activated**.

### **Verify the Caller**

- Verify the caller using the ID & VA Procedure
- Go to step Check Block Codes
- If the caller is a Branch Representative, verify the caller using internal ID & VA procedure
- Enter your new card number, the last four digits of your Social Security Number, and the card expiration date. Then select Submit.

### **Check Block Codes**

- Login to ATOMBank
- Select 'A/C Info' from the list on the left side of the ATOMBank screen
- Select 'A/C Overview'
- Click the 'expand arrow' icon present to the left of the account number at the top of the screen
- Check the 'Block Code 1' and 'Block Code 2' fields for any blocks placed on the account
- Block code present – Go to Step Check 'Block Code Matrix'
- Block code not present – Go to Step Check Expiry Date on Card

### **Check 'Block Code Matrix'**

- 'Block Code Matrix' allows card activation – Go to Step Check Expiry Date on Card
- 'Block Code Matrix' does not allow card activation – Go to Step Advise Customer

### **Check Expiry Date on Card**

- Select 'Card Info' from the 'Cards' tab on the left side of the screen
- Select the relevant credit card from the 'Maintain Card Detail' tab
- Check card expiry date
- Card has not expired – Go to Perform Delinquency and Overlimit Checks
- Card has expired – Go to Step Advise Customer

### **Perform Delinquency and Overlimit Checks**

- Select 'A/C Info' from the list on the left side of the ATOMBank screen
- Select 'Balance Detail'
- Click on 'Balance Info' to check if the account is overlimit or delinquent
- Account not delinquent – Go to Step Check for CAO remark
- Account delinquent – Go to Step Advise Customer
- Overlimit accounts can be activated. However cardholder can only start using the account once payment has been made and if there's available limit on the account.

### **Check for CAO remark**

- Check if there is a note from CAO in HCC remarks using current HUB procedures
- CAO remark present – Go to Step Process CAO request
- CAO remark not present – Go to Step Check Memos for warning remarks

### **Process CAO request**

- Confirm 'Place of Birth (POB)', 'Permanent Address' and 'Former name/ other name maiden name or nick name' with the customer
- Place appropriate HCC remarks as per customer's response using current HUB procedures
- Go to Step Check Memos for warning remarks

### **Check Memos for warning remarks**

- Click 'Memos' on the list appearing on the left side of the 'Account Overview' screen
- Check for any warning remarks about the card or actions to be done by the operator
- Warning remarks present – Go to Step Determine if card can be activated
- Warning remarks not present – Go to Activate card

### **Determine if card can be activated**

- Determine if card can be activated as per warning remark
- Card can be activated – Go to Step Activate card
- Card cannot be activated – Go to Step Advise Customer

### **Activate card**

- Click 'Cards' on the list to the left side of the screen
- Select 'Card Activation' from the dropdown list under 'Cards'
- Click to select the check box in the 'Activate' column against each card to be activated on the 'Card Activation' screen
- Click 'OK' on the popup box that is displayed to confirm the activation of the selected card or cards
- Go to Step Advise Customer

### **Advise Customer**

- 'Block Code Matrix' does not allow card activation / Memos do not allow card activation – Advise customer appropriately
- Card has expired – Advise customer that card has expired
- Account delinquent – Advise customer appropriately and transfer call to Collections
- Card Activated – Advise customer that the credit card has been activated and is ready for use
- Go to Step Update Memos

### **Update Memos**

- Click 'Memos' on the list appearing on the left side of the 'Account Overview' screen
- Select 'Custom Memo' in the 'Memo Type' dropdown box
- Enter appropriate notes in the Memos' field
- Click 'Submit'
- Go Step Process End

### **Process End**

- Process End

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