Escalations and Chargeback

Objectives

By the end of this module, participants should be able to:

- Enumerate the different reasons for a call to be escalated.

- Differentiate the situations where a transfer to Escalations or Retention will be necessary.

- Identify the Individuals or groups to whom a transfer should be made.

- Demonstrate the proper protocol for transferring a call.

Do not send to escalations team when:

- the Account Manager requested is not in the office.

- the customer is calling to make a payment.

- you don't know what to do.

- would like to talk to someone else (SME, Team Lead, manager).

- client wants to cancel (create s2r)

- it is an "IF" or "OR" statements

Do escalate when the customer:

- is requesting for a specific Retention/Escalations agent.

- is saying they will call their bank
- calling with their bank on the line. You must find a Ret manager or TL to take the call - if esc is not available

- wants to report us to the Better Business Bureau/post

  negative reviews online

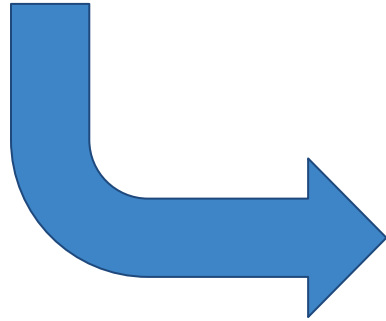- is threatening to sue us/ is calling with a lawyer on the line.

Immediate Supervisor/SME	**Escalations**
Retention	**Chargeback**

Immediate Supervisor

Immediate Supervisor/SME:
- Customer is complaining on the OPP and would like to speak to someone else.
- Wants to complain about CS/AR/OB service
- Does not provide a reason

Transfer to:
- SME (if applicable)
- Supervisor or Team Lead
- Manager*

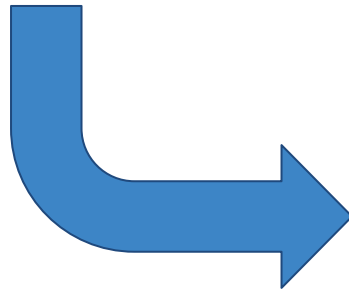*Never offer a call back - find a manager to take the call*
*If customer is looking for a Spanish speaking rep transfer to the Spanish queue.

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Escalations:

- Attorney/ Attorney General
- BBB / Bank threat
- Bank on the line
- Refund request (ONLY on cancelled accounts)
- Calling back after Esc called them

Transfer to: Escalations Queue

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the Escalation Rep who took the call. (applicable for h/u or disconnected)

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Common Phrases: Listen carefully to IF / OR phrases! Active accounts to Retention
Always find out what is going on:

- THERE IS A BANK REP ON THE LINE - immediately let a TL know and transfer to Escalations team - NEVER offer a call back when a bank rep is on the phone. This will cause a CHARGEBACK!
- I'm going to my bank - *(find out what they are going to the bank for)*
- Do not charge my card again - *(ask questions to understand what is going on - determine if this is a cancellation)*
- I'm calling my attorneyI want a refund and calling the bank is mentioned
- I want a refund
- I didn't give you permission to charge my card-(*determine if this is a cancellation)*

Common Phrases (active accounts to Ret):

- I want a refund - find out what is going on
- I used someone else's credit card
- Someone else used my credit card
- I will file or call BBB complaint
- I will call Attorney General or any other federal agency
- I am going to file a police report
- Any type of negative social media comments threat
- I am going to sue you
- I cancelled that credit card - CLARIFY *(what was the reason you cancelled that card? determine if it is a cancellation request)*
- Told the bank that you cannot charge me anymore - ASK *(what was the reason you told your bank we can not charge you anymore? cancelled that card? determine if it is a cancellation request)*

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If the customer mention or say any of these on the call:

- Chargeback
- Dispute Charge(s)
- Close my bank and/or checking and/or Account
- Cancel my Debit and/or credit card
- Go to or contact talk to my bank
- Still charged
- Unauthorized charge
- Do not charge my card
- Claimed multiple charges processed
- Will not pay bill
- Wants to be opted out from Auto Billing

NOTE: Team Member must inform support for realtime assistance and to identify if the call must be transferred to Escalation or Retention.

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Retention

Retention:
- Attempt to Save
- After 3 rebuttals if customer still insist
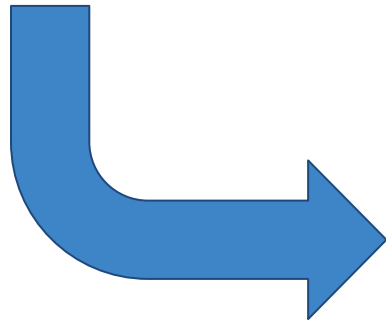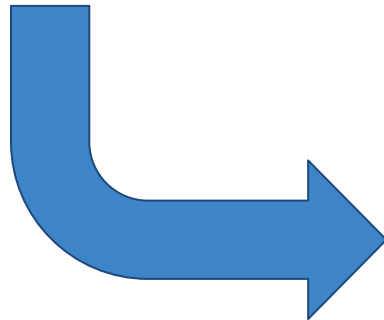
Transfer To:
- The Retention Queue

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

Retention (30 Days Repeat Cancellation)

Retention:
- Verify the account
- DO NOT offer assistance and transfer immediately to Retention Department (Make sure account was recently SAVED by RETENTION - if saved by other dept, is NOT a 30 day)
- Transfer the call to the Retention Rep who recently saved the customer
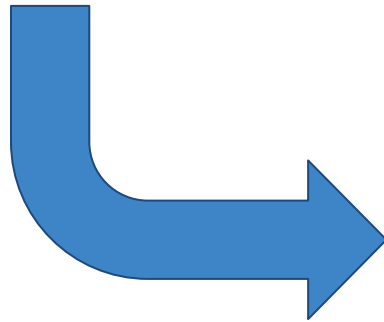
Transfer To:
- The Retention Queue
- Look for the Ret Rep who recently saved the customer

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

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Retention (Gatekeeper)

Retention:
- Ask if Account Holder or Alternate Contact is around.
- Ask for a contact phone number where you can proactively call an authorize contact realtime.
- Inform non authorize caller a callback will take place for the authorize contact.

Transfer To:
- Create ticket and Ret Dept will perform a callback to an authorize contact

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

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NEVER AGREE OR OFFER A REFUND!!!

Retention:
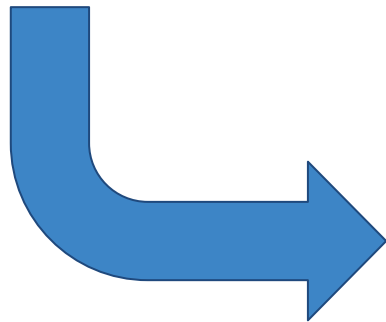- **Active** Accounts asking for any type of refund (s)

Escalation:

DFG asking for refund
- **Cancelled and/or CDNTP** Accounts asking for 2 or more months refund.

Winback:
- **Cancelled and/or CDNTP** Accounts asking 1 month refund.

Transfer To:
- The Retention Queue
- Escalation Queue
- Winback Skype GC then transfer Queue

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

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- **Assist and DO NOT transfer**
- **Follow cancellation procedure**
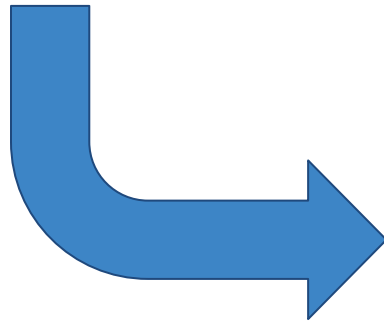- **Identify if its Normal, 30 Days Repeat or Existing**
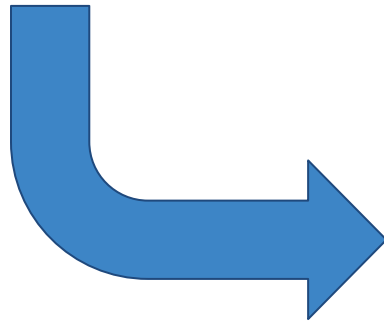
If customer insist transfer To:
- The Retention Queue

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

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Non-Cancellation Cue that falls to Retention

- **Refuse to Pay**
- **Domain Purchase with Cancellation Threat**
- **Asking for compensation or discount**
- **CF Removal with Paid 411 Connect Add-On**

If customer insist transfer To:
- The Retention Queue

*create a ticket before transferring the call. Once call is transferred, update your ticket and indicate the RET Rep who took the call. (applicable for h/u or disconnected)

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- 99.9% of the time they could have been avoided!
- They cause loss of revenue for 411 Locals.
- They require an additional team of personnel for response and communication purposes.
- They raise unfair suspicions with our merchant account with regard to business practices and policies.
- Our merchant account is how we charge customers and too many chargebacks can permanently jeopardize our merchant account and ability to bill customers (Setup and MRC)
- Can lead to bad reviews or publicity for 411 Locals and even complaints with the BBB (Better Business Bureau)

Each chargeback is investigated in full. Every call with the customer is re-evaluated. We will determine who was responsible for the Chargeback.

If you are responsible for the chargeback and a proper explanation is not rendered, this is what will happen…

IMPACTS PERFORMANCE BONUS

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What's the impact of a Chargeback to me?

MAJOR OFFENSE *(Work Ethics and Business Conduct)*
Negligence resulting in loss, wastage or spoilage of Company asset(s) in an amount not exceeding Php 5,000 *(less than $100)*

(We start with 1st WW, FWW, then Dismissal)

SERIOUS OFFENSE *(Work Ethics and Business Conduct)*
Negligence or carelessness resulting in loss, wastage or spoilage of Company assets) in an amount exceeding Php 5,000 *(more than $100)*

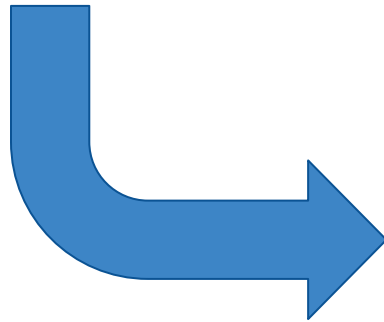(We start with Final WW, then Dismissal)

What's the impact of a Chargeback to me?

AF11.7 - Rep. does not create the CORRECT Trouble Ticket needed for all concerns or issues to be resolved (Trouble Ticket)

AF11.8 - Rep. does NOT create a Trouble Ticket needed for all concerns or issues to be resolved (Trouble Ticket).

Chargeback:

- Bank on the line with customer

Chargeback:
- ESCALATION QUEUE

Provide:

- Account Number
- Name of the caller
- Verified Account
- Summary of the concern
- Summary of actions taken (precise)

Retention Call

Escalation Call Part 1
Escalation Call Part 2
Escalation Call Part 3

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Activity: Role Play

By the end of this module, participants should be able to:

- Enumerate the different reasons for a call to be escalated.

- Differentiate the situations where a transfer to Escalations or Retention will be necessary.

- Identify the Individuals or groups to whom a transfer should be made.

- Demonstrate the proper protocol for transferring a call.

Questions?

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