

Standard Operating Procedure (SOP) for Customer Care Agents

Company: UrFinCorp Financial

Department: Customer Care

SOP Title: Handling Customer Transaction and Account Balance Discrepancies

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1. Purpose

This Standard Operating Procedure (SOP) provides guidelines for UrFinCorp Customer Care Agents on effectively managing and resolving customer issues related to missing funds in their bank accounts or UrFinCorp wallet, and transactions not reflecting despite successful payment. The primary goal is to ensure customers feel heard, supported, and reassured that their financial concerns will be addressed promptly and accurately.

2. Scope

This SOP applies to all Customer Care Agents at UrFinCorp interacting with customers via phone, email, chat, or any other communication channel regarding the scenarios outlined.

3. General Guidelines & Essential Soft Skills

Dealing with a customer's financial concerns requires utmost professionalism, empathy, and efficiency. Agents must consistently demonstrate the following soft skills:

- **Empathy:**
 - **Action:** Actively acknowledge the customer's frustration and anxiety. Phrases like, "I understand this must be worrying," or "I can see why this is concerning for you" can be very helpful.
 - **Goal:** Make the customer feel understood and validated.
- **Active Listening:**
 - **Action:** Pay close attention to the details provided by the customer. Avoid interrupting unless necessary for clarification. Paraphrase their concerns to confirm understanding (e.g., "So, if I understand correctly, you made a payment of X amount, and it's deducted from your bank, but not showing in your UrFinCorp wallet, is that right?").
 - **Goal:** Ensure all relevant information is captured accurately and the customer feels heard.
- **Patience:**
 - **Action:** Remain calm and composed, even if the customer is agitated. Allow them to express their frustration without becoming defensive.
 - **Goal:** De-escalate the situation and create a conducive environment for problem-solving.
- **Clear and Concise Communication:**
 - **Action:** Use simple, easy-to-understand language, avoiding technical jargon. Explain the steps you are taking and provide realistic timelines for resolution.

- **Goal:** Ensure the customer understands the process and expectations.
- **Positive Language:**
 - **Action:** Frame statements positively. Instead of "We can't do X," try "What we can do is Y." Focus on solutions and what is possible.
 - **Goal:** Maintain a helpful and optimistic tone, reassuring the customer.
- **Problem-Solving Mindset:**
 - **Action:** Take ownership of the issue. Focus on finding a solution rather than just explaining the problem. Be resourceful in exploring possibilities.
 - **Goal:** Resolve the customer's issue efficiently and effectively.
- **Reassurance:**
 - **Action:** Consistently reassure the customer that you are there to help and that UrFinCorp takes such issues seriously. For example, "Rest assured, Mr./Ms. [Customer Name], I will do everything I can to help you locate these funds," or "We have robust systems to track transactions, and we'll investigate this thoroughly for you."
 - **Goal:** Build trust and alleviate the customer's anxiety about their money.
- **Professionalism & Courtesy:**
 - **Action:** Always use a polite and respectful tone. Address the customer by their name (e.g., Mr./Ms. [Last Name]). Thank them for their patience.
 - **Goal:** Uphold UrFinCorp's reputation and provide a positive customer experience.

4. Specific Scenarios and Resolution Steps

Scenario 1: Customer Unable to Find Money in their Bank Account (Linked to UrFinCorp)

- **Possible Customer Statement:** "I used UrFinCorp to pay a bill, and the money is gone from my bank account, but the biller says they haven't received it, and it's not in my UrFinCorp app either!" or "I tried to add money to my UrFinCorp wallet, it was debited from my bank, but my wallet balance hasn't updated."
- **Step-by-Step Procedure:**
 1. **Acknowledge and Empathize:** "I understand how concerning it is to see funds deducted but not reflecting where you expect them, Mr./Ms. [Customer Name]. I'm here to help you sort this out."
 2. **Verify Customer Identity:** Follow UrFinCorp's standard KYC verification procedures.
 3. **Gather Information:**
 - Transaction Amount
 - Date and approximate time of transaction
 - Transaction ID (if available from bank statement or UrFinCorp app attempt)
 - Last 4 digits of the bank account number
 - Beneficiary details (if applicable, e.g., biller name, merchant name)
 4. **Check UrFinCorp System:**

- Look up the transaction in the UrFinCorp backend system using the provided details.
- Check for transaction status: Pending, Failed, Successful but delayed credit, Reversed.

5. **Possible Findings & Actions:**

- **Transaction Pending/Processing:** "Mr./Ms. [Customer Name], I see the transaction is currently being processed. Sometimes, bank networks can cause slight delays. Typically, these transactions are reconciled within [e.g., 2-4 hours/24 business hours]. Could you please allow some time and check again? We are monitoring it from our end as well."
- **Transaction Failed but Debited:** "I see the transaction ultimately failed in our system, even though your bank account was debited. In such cases, the amount is typically auto-credited back to your bank account by your bank within [e.g., 5-7 business days] as per standard banking timelines. I recommend checking your bank statement after this period. Can I provide you with the failure reference number for your records?"
- **Transaction Successful in UrFinCorp, but beneficiary/wallet not updated:** "I can confirm the transaction was successful from UrFinCorp's end on [Date & Time] with reference ID [UrFinCorp Ref ID]. It seems there might be a delay in the beneficiary system updating.
 - *For bill payments:* "Could you please share the payment confirmation details we provide (e.g., screenshot, UrFinCorp reference ID) with the biller? If the issue persists after [e.g., 24 hours], please get back to us with their response, and we can investigate further with our payment gateway."
 - *For wallet load:* "Let me refresh your UrFinCorp wallet balance from my end. Could you please log out and log back into your app to see if it reflects? If not, we may need to raise a ticket for our technical team to investigate a potential synchronization issue. This usually gets resolved within [e.g., 4-6 hours]."
- **No Record Found:** "I'm currently unable to locate this specific transaction with the details provided. Could we double-check the [date/amount/account details]? Sometimes a small typo can make a difference. Alternatively, would you be able to share a screenshot of your bank debit message or statement showing the debit to UrFinCorp?" (Handle sensitive data as per UrFinCorp policy).

6. **Provide Reference Number:** Always provide a ticket or reference number for the interaction.

7. **Set Expectations & Reassure:** "I've logged all these details under reference number [Ticket ID]. We will actively look into this, and I want to assure you that we will do our best to ensure your funds are correctly accounted for. If there's an auto-reversal, it will happen as per standard timelines. If further action is needed from our end, we will update you."

Scenario 2: Customer Unable to Find Money in UrFinCorp Wallet

- **Possible Customer Statement:** "I had X amount in my UrFinCorp wallet yesterday, and now it's showing less or zero!" or "Someone was supposed to send me money to my UrFinCorp wallet, they say they've sent it, but I don't see it."

- **Step-by-Step Procedure:**

1. **Acknowledge and Empathize:** "I can certainly understand your concern about the discrepancy in your UrFinCorp wallet balance, Mr./Ms. [Customer Name]. Let's look into this for you right away."
2. **Verify Customer Identity:** Follow standard KYC.
3. **Gather Information:**
 - Approximate amount missing or expected.
 - Date and time they last checked the balance or when the transfer was expected.
 - Any recent transactions they recall (both incoming and outgoing).
 - If expecting funds: Sender's UrFinCorp ID/phone number (if known), transaction ID from the sender.
4. **Check UrFinCorp System:**
 - Review the customer's UrFinCorp wallet transaction history thoroughly.
 - Look for any debits (payments, transfers out, fees if applicable) or credits.
 - If an incoming transfer is expected, try to trace it using sender details (if available and permissible).
5. **Possible Findings & Actions:**
 - **Recent Transaction Found:** "Mr./Ms. [Customer Name], I see a transaction on [Date & Time] for [Amount] to [Merchant/Recipient/Service]. Do you recall making this transaction?" (Help them identify the transaction).
 - **Delayed Credit (Incoming Transfer):** "I see a transfer initiated by [Sender, if identifiable] is still processing. These can sometimes take [e.g., a few minutes to an hour] to reflect. Could you please check your wallet again in about [Timeframe]?"
 - **Technical Glitch/Display Error:** "It might be a temporary display issue. Could I request you to please log out of the UrFinCorp app and log back in? Sometimes this refreshes the balance. I can also refresh it from my end." (If persists after re-login and agent refresh): "It seems there might be a synchronization lag. I will raise a high-priority ticket with our technical team to investigate your wallet balance immediately. We will update you within [e.g., 2-4 hours]."
 - **No Record of Expected Incoming Funds:** "I'm unable to see an incoming transaction from [Sender details, if provided] in your wallet history yet. It might be helpful to confirm with the sender if the transaction was successful from their end and to get their transaction reference ID. Sometimes, incorrect recipient details can cause funds to not arrive."
 - **Suspected Unauthorized Transaction:** (Follow UrFinCorp's specific fraud protocol immediately). "Thank you for bringing this to my

attention. To ensure your account security, I need to escalate this to our fraud and security team immediately. They will investigate this as a high priority. Please do not share your OTP or PIN with anyone. Our team will contact you from official channels if more information is needed." (Provide fraud reporting reference number).

6. **Provide Reference Number:** Issue a ticket ID.
7. **Reassure and Set Follow-up:** "I've documented this thoroughly under ticket [Ticket ID]. We are taking this seriously and will ensure your wallet balance is accurate. We will keep you updated on the progress."

Scenario 3: Transaction Not Showing Up While Payment Successful (from UrFinCorp)

- **Possible Customer Statement:** "I paid my electricity bill through UrFinCorp. The app says successful, and my UrFinCorp wallet/linked bank account was debited, but the electricity company says they haven't received it."
- **Step-by-Step Procedure:**
 1. **Acknowledge and Empathize:** "I understand it's frustrating when a payment shows successful on our end, but the recipient hasn't confirmed it yet, Mr./Ms. [Customer Name]. Let's check the details for you."
 2. **Verify Customer Identity:** Standard KYC.
 3. **Gather Information:**
 - Biller/Merchant Name
 - Transaction Amount
 - Date and Time of Transaction
 - UrFinCorp Transaction ID (from app history)
 - Consumer ID/Account Number with the biller/merchant
 - Any communication from the biller/merchant.
 4. **Check UrFinCorp System:**
 - Confirm the transaction status in UrFinCorp's backend. Note down any payment gateway reference IDs or biller confirmation numbers available in the UrFinCorp system.
 5. **Possible Findings & Actions:**
 - **Recent Transaction - Biller Reconciliation Delay:** "Mr./Ms. [Customer Name], I can confirm the transaction was successfully processed from UrFinCorp on [Date & Time] with our reference ID [UrFinCorp Ref ID] and the payment gateway reference [Gateway Ref ID]. Often, it can take billers [e.g., 24-48 business hours] to update their records on their end. I would request you to please wait for this period. You can share these reference details with them if you contact them again."
 - **Provide Proof of Payment:** "I can email you a copy of the transaction receipt from UrFinCorp which includes these reference numbers. This can serve as proof of payment to the [Biller/Merchant]."
 - **Incorrect Biller Details Entered by Customer:** "While the payment was processed by us to the details entered, could we double-check the [Consumer ID/Account Number] you provided for [Biller Name]? If

there was an error in the details, the payment might have gone to an incorrect account with the biller, or it might be rejected by them and eventually reversed." (Guide on how to check and potential next steps if details were wrong).

- **Escalate to Payment Gateway/Biller Liaison Team:** "If the biller still hasn't received the payment after [e.g., 48 business hours] despite correct details and our confirmation, we can raise a query with our payment gateway partner to trace the funds with the biller. This process can take [e.g., 3-5 business days] for a response. Would you like me to proceed with that?"
6. **Provide Reference Number:** Issue a ticket ID.
 7. **Reassure and Manage Expectations:** "I have raised ticket [Ticket ID] to track this. We will provide you with all necessary support to ensure this payment is traced and credited to your [Biller/Merchant] account. Please keep us informed if you hear back from them, and we will also update you once we have feedback from our payment gateway if we initiate that step."

5. Escalation Procedure

- If an agent cannot resolve the issue within the defined first-call resolution (FCR) scope.
- If the customer remains highly dissatisfied despite the agent's best efforts.
- In suspected cases of fraud or security breaches (escalate immediately to the Fraud & Security Team as per their defined protocol).
- If a technical issue requires Level 2 or Level 3 support.
- Agents should escalate to their Team Leader or a designated Senior Agent, providing a clear summary of the issue, steps taken, and customer details.