



Conversation Guide: No IVR Option for Payoff

Scenario:

The customer is asking why they were not offered to make a Pay-Off payment when they are processing their payment through IVR

Acknowledge

Provide specified acknowledgement and verbalize that you understand the customer's feedback.

"Here at Capital One, we're always looking for ways to expedite and improve customer processes. We certainly understand that having a payoff as an amount option can ease your experience with payments."

Highlight Associate Skill and Reassure the Customer

Prop up your skill as an associate and reassure the customer that you are the right person to do the task!

"A payoff option is currently a feature the IVR lacks since there are manual calculations like your present balance, fees plus interest charges that will accrue through the anticipated payment date of arrival that can only be accurately acquired by an account specialist like myself. This is a process I have done in the past, and I will make sure this will not take too much of your time."

Educate the Customer

Educate customer about how to bypass the IVR system if they are making a payoff so they can directly talk to an associate.

""Mr./Ms./Mx. Customer when making a payoff in the future you can skip our IVR system by saying Agent or pressing "0" on your keypad once the balance information begins to directly get in touch with a specialist."

If the customer is insisting to have the interest charges waived but the account is ineligible:

If possible, offer to offset interest charges by redeeming their rewards balance as an account credit.

"I do see that you still have trailing interest on your account, we could offset this amount by redeeming your rewards as an account credit."