



Conversation Guide: OTB Hold

We can show our expertise by following the formula below when resolving a customer's concern:

Rationale + Personalized Delivery of Resolution (All possible OPTIONS) + Customer Education = Effective and Efficient Resolution

Acknowledge and show assurance:

"I understand the urgency of wanting to know when the funds will be available. Looking into your account here, you processed a payment of \$__ on MM/DD; is this what you were referring to? (Wait for confirmation) We certainly appreciate this generous payment. Let me further review your account what's going on."

Review the **Activity Tab > Agent View** and check if the OTB Hold code, **C1HOLDXXX**, is present. Once it's established that there's a hold, take note of **the date the funds will be available** based on the number of days present in the code. Proceed to investigate the account and check the glaring reasons why the payment is placed on hold. Remember:

- **Never guarantee** that it's the exact reason why it's on hold.
- Be careful with your choice of words. The **account is NOT** on hold, **it's the funds from the payment**.
- **There could be multiple possible reasons** depending on the account. Make sure to investigate the account thoroughly.

Provide context:

"Typically, as you may have already known, when you make a payment before 8PM ET, it's posted for the day you scheduled it for, then made available the very next day after 8 AM EST. That's the normal payment posting policy, however, there are some special exceptions."

Proceed with the appropriate response depending on the possible reason/s that you see on the account.

Possible reason: New bank account

"Upon checking your payment history, the possible reason why this payment is currently on hold is because of a sudden change in the funding account used. You were consistently making a payment using the (Account type) ending in (last 4 of checking or debit) to process a payment and you suddenly changed the bank for this payment to (Account type) ending in (last 4 of checking or debit)."

Possible reason: Higher Payment than usual

"The possible reason that I can see based on your payment history here is there seems to be a significant change in the amount compared to your usual payment pattern."

"This/these is/are the possible reason/s that triggered an unusual payment pattern and caused our system to place a hold on your available funds. The very purpose is for Capital One and your bank to have enough time for the clearing process on both ends. You don't have to worry, your payment did not go anywhere. In your case, you'll be glad to know that the funds will be available on MM/DD."

Possible reason: Returned Payment

"For your account specifically, the possible reason that I can see here why the funds are currently on hold is because it seems that your previous payment was returned."

If possible, provide targeted ways to lessen the hold depending on the factors that you found.

Possible reason: New bank account

"No worries, now that we have a record here of this (Account name) ending in (last 4 of checking or debit), just continue using this same account for you payments moving forward to lessen the possibility of a hold."

Educate the customer with ways to lessen the hold.

"Continue making payments on time, avoid having payments returned, use the same bank account for payments. While doing these things will help, please understand that we cannot guarantee that this will eliminate the possibility of a hold on your payment."

Handling Objections

Scenario 1: "I was just paying my statement balance. I feel like I'm being penalized for paying in full."

Possible reason found: Higher payment amount than usual.

"Please know that we highly appreciate your efforts in paying in full. Capital One just wants to ensure that it will be securely transferred to us and we also want to give your bank sufficient time to notify us that it's already processed. Moving forward, you may continue to pay in full as this also means that you won't be charged interest."

Scenario 2: "So you don't like it if I pay bigger?"

Possible reason found: Higher payment amount than usual.

"We thank you for this generous payment. This doesn't mean that we don't appreciate this larger payment that you've recently made. It just so happens that this triggered an unusual payment pattern since it's higher than your usual payments. Please know that this just one of the possible factors that caused your payment to be placed on hold. We want to ensure that your payment will be securely transferred to us and give your bank sufficient time to notify us that it's already processed."

Scenario 3: "My payment has been taken from my bank. / You already took my payment."

General rebuttal and does not conform to any specific possibilities on why the hold is placed.

"That's good news and we appreciate that you have already communicated with your bank about this. It only means that we're one step closer in releasing the funds. Even though the payment shows as processed by your bank, we will sometimes place a hold to allow enough time for your bank to confirm the payment to Capital One. We expect the funds to be available on....."

Scenario 4: This never happens on any of my other credit card accounts, why is it happening with my Capital One card?

General rebuttal and does not conform to any specific possibilities on why the hold is placed.

"Our goal is to provide our customers with the best protection possible, part of that is to ensure that we have allowed adequate time for your payment to process with your bank. This means at times there may be a hold on your payment while this is happening."