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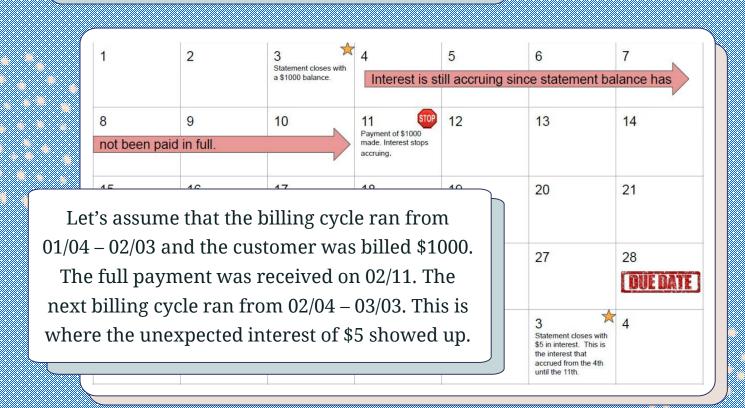
Conversation Guide: Residual Interest

Acknowledge and show appreciation:

"I would like to first thank you for this generous payment of \$___ that we received on MM/DD. I definitely understand that you did not expect this charge since you already processed a full payment. I'll be reviewing your account to check what the interest is for.

Review the account and gather the necessary details.

Pull up the second to the last statement that was generated. Take note of the date when the cycle had closed and the statement balance listed. Also take note of the date the full payment was received. These are the details you need to explain the context behind why they were still charged interest.



Educate the customer:

"Upon further review, this seems to be the first time we have received a payment in full. So the unpaid balances from the previous months are still subject for interest. Just a heads up, interest accrues daily and accumulates between the closing date of your last statement balance and the date that your balance was actually paid."

"This \$5.00 is the leftover interest that came from the balance of \$1000 from 02/04 up until we received your full payment on 02/11.

"For your peace of mind, once we receive this payment of \$5.00 on or before your upcoming due date, that's the time that you'll stop seeing interest from your account. You may also reach out to us in the future and ask for a Payoff amount so that we can avoid this unexpected interest."