



Conversation Guide:

OTB Hold: 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."