



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."

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."

"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."

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."

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."