



Conversation Guide: Income Collection

- **Understanding your customer's pain point.**

Customer: "This is getting annoying. All I want to do is to pay my bill. Why do you have to ask for my income?"

- **Review the account**

Tip: You can check Footsteps to see more information related to Income Collection.

How: Filter the Event type as follows:
Footsteps > Event Type > Offer >
Communications > Look for the following
Offer IDs: 20536 / 20744.

02/08/2021 10:23 PM (EST)

Account Information Query Offer Eligible

Income Collection IVR Offer [↗](#)

Hide Details ^

Offer ID
20536

09/19/2018 08:00 PM (EST)

Communications Offer Enrolled

Income Collection Email [↗](#)

Hide Details ^

Offer ID
20744

- **Address their emotion and state of mind about the situation will help you set the tone of the call.**

"I know that it can be quite an inconvenience to be asked for your income when you simply want to process your payment. It's understandable that there might be some hesitation in providing something that many consider private."

- **Provide context about why they were asked to update their income. Let the customer in on the process.**

"Reporting your income accurately and regularly helps Capital One decide during our periodic reviews of your account for special offers like future credit limit increases as well as narrow down products that we can offer that are better tailored to you."

- **Provide assurance and focus on what you CAN do for the customer.**

"You may simply disregard these requests if you don't wish to share it. We can proceed with submitting your payment as you've mentioned and it's free of charge."