



Conversation Guide: Payments

Words that work:

Acknowledgement + Assurance

"Thank you so much for being on top of your account! It would be my pleasure to assist you with your payment today and it's free of charge."

Make it quick and easy for your customer!

Determining the payment method:

"Are we going to use your (name of checking/savings/debit account) ending in ____ for this payment?"

If the customer hasn't provided the amount:

"Your minimum payment is \$____. How much would you like to pay today?"

Possible issue:

"I was trying to make a payment through the automated system but it couldn't help me."

Empathize and show assurance by saying:

"My apologies for any inconvenience the recording has caused. Since you have me on the line, let me process this payment for you and it will be at no charge."

Provide ways on how to improve the experience:

"The automated system is quite noise sensitive; you might find it helpful to put your phone on mute and use the key pad instead. Rest assured that we are always finding ways to improve our services."

Recap and Assurance:

"Your payment amounting to \$__ has been successfully processed. This payment will be posted ____ and will be available ____."

****If the payment was made using a debit card, provide the confirmation code.**

****If a checking/savings account was used, you can say (depending if the customer is enrolled in alerts (Terms and Setting > Recent Alerts)):**

"Kindly keep an eye out for any notification you might receive for confirmation about your payment."

SSO

"You may also monitor the availability of the funds and process payments online through CapitalOne.com or through the app. Once again, we highly appreciate this generous payment and thank you for allowing me to assist you."