



Conversation Guide:

Dispute Pending Transactions

Seek first to understand - determine the specific concern that the customer has about the authorization.

What's the reason behind the customer's request to have the authorization cancelled/disputed? Is it a double charge? Did they changed their mind in purchasing the item/service? Was there something wrong about the purchase?

NOTE: It's our job to do our due diligence to make the best recommendation based on the scenario.

If the customer mentions anything that indicates that the purchase is a possible fraud i.e. "I don't know who this merchant is."/"I didn't make this." - Follow the Assist Customer with an Unrecognized Transaction to determine the steps to take. Once you confirm that it IS Fraud – follow the Create or Update Lost / Stolen Report in Empath regardless if its still pending.

Review both the Agent View and Customer View under the Activity Tab in Empath.

Transaction/s in question is already posted:
Follow our BAU Procedure for disputing a charge - Dispute a Charge Task.

Transaction/s in question is still pending:

Follow the Dispute Pending Transactions - Task.

Acknowledge the customer:

"I definitely understand the importance of cancelling this charge."

Educate the customer:

“Upon reviewing your account, it appears that the charge is currently pending, and the best option for us to cancel this charge is by calling the merchant directly. For now, you can keep an eye on your account by visiting the website and the app, then call us back once the transaction was posted within 5 days. Rest assured that we'll do our best to assist you in processing a dispute on our end. I will also be noting the account about a possible dispute on this transaction."

Scenario: Double charge but AURV or reversal is present.

"You did the right thing calling us today to ensure that you were not charged twice for the same purchase. Per checking your account, it seems like the merchant did run your card twice. The good news is, the merchant already reversed the initial transaction on their end, and this amount should fall off on your account within 5 days after the purchase was made. Rest assured, you'll only pay the exact amount of your purchase."