

# Conversation Guide:

## OTB HOLD OBJECTION:

### CAPITAL ONE IS MY BANK

**NOTE:** Relax and explain it in a positive way!

#### Customer's Verbatim:

"You kept repeating that it was about my bank, but how come you are waiting for it to be safely cleared when this payment was done using my Capital One 360 bank and you paid yourself? It doesn't make sense!"

#### Acknowledge

"I totally understand how processes might be confusing sometimes."

#### Educate

"I'm happy to inform you that although being part of the same entity, Capital One 360 Bank and Capital One Credit Card still operate as separate lines of business, each of which adheres strictly to its own established procedures."

#### Appreciate

"I like you to know that we highly value your opinions and feedback. You'll be glad to know that we are in the process of working on enhancements to give our customers, like you, the greatest protection possible."