

Payments

Task Name	Summary	When to use?
Payment – Term > Payments: The Basics	Definition of Payment	If you need a brief overview of how payments work.
Pay By Phone	Use when the customer requests to make a payment over the phone (Pay By Phone) using their bank account.	Use when a customer wants to pay their bill with a representative using a checking/savings account.
Payments: Pay with a Debit Card in Empath (Debit Eligible Customer)	Use this task when a customer meets the eligibility criteria for a debit card payment in Empath.	Use when an eligible customer wants to pay their bill with a representative using a debit card.
Third Party Pay by Phone Payment in Empath <small>**Task within a task. Located in Step 1, Bullet 2 of the Pay by Phone Task &gt; Bullet 1 after Conditions of the Third Party Pay By Phone Payment Task.</small>	This is a procedural outline of the Third Party Payment process in Empath.	Use if the caller is not a listed account user but wishes to process a payment on behalf of the cardholder.
Payments: Assist with AutoPay	Use this to locate the appropriate task for AutoPay inquiries.	Use for all things Autopay, e.g., Enroll over the phone/online, Cancel Autopay Payment/Series
Pay by Phone: Modify / Delete Payment in Empath <small>**Task within a task. Located in the Pay by Phone: Modify / Delete Payment task&gt; Highlighted next to the Warning Icon after Conditions</small>	This is a procedural overview of the Empath process when the customer requests to modify or delete a payment made by phone.	Use if a customer wishes to modify or cancel a payment that is still in process.
Payment Posting - Time Frame	Payment Posting Schedules.	Use to provide guidance on when a payment made using an ATM, Pay by Phone, Debit Card, IVR, In-Store Payments and Capital One Online Banking will be posted, deducted from the balance, and be available for use.
Debit Card Payment Posting - Time Frame	Debit Card Payment Posting Schedules.	Use to provide guidance on when a payment made using a Debit Card will be posted, deducted from the balance, and be available for use.
Payments: Review Options <small>**Contains multiple Tasks on Step 2 that leads to different payment methods. Choose the applicable task for the payment method your customer prefers.</small>	Use when a customer has general questions about ways to make a payment.	Use if a customer has questions about other accepted payment methods.
Payments: Verify Payment <small>**Choose the step that applies to the specific payment method that the customer used.</small>	This task is used to determine if a payment has been received by Capital One.	Use if a customer wishes to validate if we have already received their payment.

<b>Payments: Release Pending Payment</b>	This task is used when an account is current and the customer requests the funds from a pending payment be made available immediately.	Use if a customer wishes to have the funds/credits from a same-day payment to be available for use right away – they can no longer wait for the normal payment posting time frame to process.
<b>Payments: Explain Payment Allocation</b>	Use when a customer asks how a specific payment was allocated or how payments are allocated / applied to the various segments on their account.	Use to explain how a payment is applied to the each balance segment, e.g., The customer wants the payment he made to go towards his Cash advance balance.
<b>Payments: Resolve Payment Issues</b>	Use when a customer indicates that there is an issue with a payment, a payment was returned, or has payment refund concerns.	Use to assist customers for any issues with their payment, e.g., Wrong amount, Misapplied Payment, Missing Payment, Returned Payment
<b>Walmart: In-Store Payment Issue</b>	This task is used when a Walmart customer reports issues on a payment made at a Walmart store.	Use if a customer encounters an issue about a payment they made at Walmart.
<b>Refer Account for Specialty Assistance</b>	Use this task when the customer says that they cannot make the minimum payment on their account and the account is not in a Collections status.	If the customer says that they cannot make the minimum payment on their account, the account status is active.

Authorizations

Task Name	Summary	When to use?
Pending Transaction - Term	Definition of a Pending Transaction.	Use if you want to understand what it means if transaction is still pending.
Manage Authorization	This task is used when a customer requests to increase their available funds by removing an authorization / pending transaction holding on their account.	Use to provide context about Pending Transactions on the account.
Manage Transaction Authorizations in Empath <small>**Task within a task. Located in the Manage Authorization task under Conditions.</small>	A customer may request to delete a pending transaction / authorization if it meets certain criteria, and the customer wants to free up their available credit. Empath will determine if an authorization / pending transaction is eligible for deletion. If not, Empath will display ineligibility reasons.	Use to check a pending transaction's eligibility to be removed and process it if requested.
Dispute Pending Transactions	This task is used to assist a customer requesting to dispute an authorization / pending transaction.	Use if a customer wishes to cancel or dispute a pending transaction. Do NOT transfer the call.
Transactions: Explain Declined Charges <small>**Follow the steps applicable to the decline reason code/type of purchase that got declined. Some codes may ask you to visit a different task.</small>	This task is used when a customer requests to know why a credit card transaction was declined.	Use to locate the next steps to take for an unsuccessful transaction depending on the type of purchase and decline reason code present in Empath.
Open to Buy (OTB) Hold - Program Details <small>**Can also be located under Step 3, Bullet 3 of the OTB: Release Payment Hold Task.</small>	Use when a customer asks why there is unavailable credit on their account even though a payment was recently made.	If you need to review all the details related to a payment hold.
Manage Open to Buy Holds	Use this task when a customer has questions about a payment Open to Buy (OTB) hold that has been placed on an account.	Use to explain the rationale behind why the credits from recent payment is not yet reflecting as available, e.g., Payment amount is already deducted from the balance yet it's not yet available for use.
Open To Buy (OTB) Dispute Defense Hold	The customer is inquiring about the status of a FRAUD OTB hold that is affecting their available funds.	Use to explain the process of why the amount of disputed transactions are placed on hold and not available for use. Contains FAQs for further guidance. Visit the Fraud & Dispute tab if the customer has inquiries about the FRAUD OTB Hold.

# Account Terms & Status

Task Name	Summary	When to use?
<b>Request Credit Card Agreement in Empath</b>	Use this task when a customer for a consumer account requests a copy of their Customer Agreement.	Use this if a customer wishes to receive a copy of their Customer Agreement.
<b>APR: Annual Percentage Rate</b>	Used to answer customer questions about Annual Percentage Rate (APR) and handle requests to lower it	Use this to address APR inquiries and requests to lower it.
<b>APR: Annual Percentage Rate - Frequently Asked Questions (FAQ)</b> **Task within a task. Located in Step 3 of the APR: Annual Percentage Rate Task	Frequently Asked Questions guide for APR.	Use as guidance to answer common questions and objections from customers regarding their interest rate.
<b>Balance Applied To - Term</b>	Definition of Balance Applied to or Average Daily Balance.	Use to further understand what the ADB is as well as how it's calculated.
<b>Fee Policy - Program Details</b>	Use when a customer inquires about fees on their account including, Past Due, Overlimit, Returned Check, Cash Advance or Membership fees.	Use this to discuss the policies behind each fee we assess on our customer's accounts. This include quick links to other tasks per fee.
<b>Fees: Past Due</b>	Use when the customer wants a past due fee waived on their account or has related questions.	Use when a customer requests to have their late fee waived. This includes how to locate the fee, review offers, customer education on how to avoid it, and how to address fee waiver failure. Do not proactively mention or waive a past due fee unless the customer specifically requests to have the fee waived.
<b>Interest: Waive Interest Charges</b>	Use when a customer has questions about interest charges, or requests to have an interest or remaining interest charge waived.	Use this to explain how interest works and handle requests to have it waived. Do not mention or provide an interest charge waiver unless the customer specifically requests to have an interest charge waived.
<b>Fee and Interest Waivers - FAQ's</b> **Task within a task. Located in Step 3, Bullet 1 of the APR: Annual Percentage Rate Task	Frequently Asked Questions guide for Fees and Interest.	Use as guidance to answer common questions and objections from customers regarding their interest charges, past due fee, and cash advance. This also covers ways on how a customer can avoid fees.
<b>Fees: Membership in Empath</b> **Task within a task. Located under Conditions in the Fee: Membership task.	This is a procedural overview of the Empath process when a customer requests to have their membership fee waived.	Use this when a customer asks about their annual membership fee and requests to have it removed.
<b>Credit Line Increase (CLIP)</b>	Use when a customer has questions regarding a credit line increase.	Use this as a guide for all things related to credit limits.

<b>Credit Line: Request Increase</b>	Use this task when a customer requests a credit line increase or has questions about it.	Use this if the customer wants to increase their spending power.
<b>Credit Line Increase for Secured Card</b>	Use this task when a Platinum Secured customer requests to increase their credit line.	Use this if the customer is a Secured card holder and they're interested in getting a higher line of credit.
<b>Credit Line: Explain Proactive Increase (PCLIP)</b>	Use this task if a customer inquires about an increase in their credit line that they did not request.	Use this to explain why the customer received a sudden increase in their limit without sending in a request.
<b>Credit Line: Increase Declined or Disputed</b>	Use this task when a customer was declined for a credit line increase, or is not satisfied with the amount of increase received.	
<b>Credit Line: Request Decrease in Empath</b>	This task is used when a customer requests to lower the credit line on their account.	Use this if the customer's requests to decrease their limit.
<b>Credit Line: Explain Decrease</b>	Use when a customer wants to know why Capital One decreased their credit line or wants to dispute the reason for the line change. Do not discuss Adverse Action reasons.	Use this to help explain the reason behind the customer's decrease in their limit.
<b>Stop / Remove Current Customer from Upgrade / CLI Account Management Offers in Empath</b>	This task is used when a current customer wants to stop receiving Account Management offers, such as plastic upgrade mailings and credit limit increase offers.	Use this if the customer wishes to no longer receive account offers in the future.
<b>Lock / Unlock Card</b>	This task is used when assisting a customer with the lock / unlock card feature available in EASE Web, EASE Mobile Web, the Capital One Mobile Banking app, or when speaking with Capital One.	Use this if the customer wants to put a temporary restriction on their account or their users.
<b>Close Account</b>	Use when a customer requests to close their account.	Use when a customer requests to close their account.
<b>Overlimit Questions Task</b>	This task is used when a customer has questions about the overlimit policy, fees, or if the customer wants to opt in or opt out of the overlimit program.	Use this to answer FAQs regarding the overlimit policy. This also covers changing the customer's preference about it.
<b>Educate Customers on Suspension or Restriction Status</b>	This task outlines the requirements for when agents must educate customers that their accounts are in a suspended or restricted status.	Use this as a guide on determining the next steps in handling a Credit Revoked or Past Due account. Review the Account Status in the Empath landing page to determine the specific restriction code.
<b>Handle Credit Revoked Past Due Status Inquiries</b>	This task is used when a customer has inquiries about the Credit Revoked Past Due status on the account.	Use this if a customer asks when they can use their card again inquires about the status of their account and its tagged as CR: Past Due.

<b>First-Party Fraud (FPF) Closure Procedure</b>	Use this task when a customer has questions about their closed account for FPF (First Party Fraud).	Use this if a customer inquires about the status of their account or asks why it's closed and the First-Party-Fraud is present in the Landing Page of Empath.
<b>Assist Customer With an Account Restricted Due to a DC R9 Account Status</b>	This task is used when a customer has an active account with a DC R9 status and has questions regarding the status and / or troubleshooting during a call when servicing.	Use this if a customer inquires about the status of their account and DC R9 is present in the Landing Page of Empath.

Card Issuance and Delivery

Task Name	Summary	When to use?
Activate Card	This task is used when a customer calls to activate their credit card.	Use when the customer received their card and wants to have it activated.
Lost Stolen Report	Description of Lost Stolen Report	If you need a brief overview of what is Lost Stolen Report.
Create or Update Lost / Stolen Report in Empath	Use this task to create a new fraud claim or update an existing fraud claim (Lost / Stolen Report) in Empath.	Use if the customer's card was not received, lost, stolen, card information was compromised or the customer would like to file a fraud claim.
Customer Refuses to Complete Lost / Stolen Report	This task is used when a customer refuses to complete a lost / stolen report, or disconnected prior to beginning an LSRP.	Use when a customer declines to finish an LSRP or disconnects before starting one.
Complete Lost / Stolen Report on a Mobile Device	This task is used when a customer would like to report their card as lost, stolen via Capital One Mobile Banking.	Use this task to walk the customer through in filing LSRP using the Capital One Mobile app.
Request a Replacement Card Online <small>**Task within a task. Located in Step 2, Bullet 2 of the Complete Lost / Stolen Report on a Mobile Device</small>	Use when a customer is requesting a replacement card online because it is damaged, broken, won't swipe, or the numbers are worn off.	Use this task to guide the customer through the online replacement card request process if their card is destroyed, damaged, won't swipe, or has digits that are no longer legible.
Card Reissue Matrix <small>**Task within a task. Located in Step 3, Bullet 3 of the Complete Lost / Stolen Report on a Mobile Device</small>	The Card Reissue Matrix will assist you with answering customer questions / concerns regarding reissued cards depending on the type of reissue / account details.	Use if the customer has questions about specific changes to their reissued card,
Assist Customer with an Unrecognized Transaction	This task is used to determine the steps to take when a customer calls with questions about suspected fraud or transactions on their account that they do not recognize	If the customer has inquiries regarding alleged fraud or transactions on their account that they do not recognize. Use this to guide you what probing questions you need to ask to determine the best resolution path.
Issue Credit Card in Empath	Use when you need to issue a card to replace a damaged, not working, or destroyed card in Empath.	Use when you need to issue a card in Empath to replace one that has been damaged, rendered useless, or destroyed. Use this task as well if the customer processed LSRP on the IVR but no card was sent out.
Card Expiration and Reissue - Product Details	Every few years, cards receive a regular security update to help keep account information secure. This occurs when the card expires and a replacement card is sent with a new expiration date.	Use this page to assist customers with questions regarding card expiration and the reissue process.



## Personal Info and Account Users

Task Name	Summary	When to use?
<b>Personal Info Update</b>	This task is to update the Legal name, Embossing name, date of birth, or income on an account.	Use this if the customer requests to have their personal information changed.
<b>Update Employment, Occupation and Income Information in Empath</b>	Use this task to update the Know Your Customer (KYC) Employment Status and Occupation, and Income fields for the Primary and Secondary on a Consumer account when the customer asks to update this information.	Use this if the customer needs to update their employment status and income.
<b>Update Social Security Number or Tax ID Number</b>	Use this task when the Social Security Number (SSN) or the Tax ID Number (TIN) is missing or incorrectly documented on the account.	Use this task when the Social Security Number (SSN) or the Tax ID Number (TIN) is missing or incorrectly documented on the account.
<b>Addresses: Manage Addresses</b>	Use when a customer wants to add, modify or replace a mailing or physical address on their account.	Use this to update a customer's physical and/or mailing address.
<b>Manage Phone Numbers in Empath</b>	This task is used when a caller requests to change their own existing phone number, add a phone number or update TCPA (Telephone Consumer Protection Act) consent in Empath.	Use this if the customer wishes to update their phone number.
<b>Add Authorized User to a Consumer Account</b>	This task is used when a customer requests to add an authorized user to a consumer account.	Use this to add a new user to the account.
<b>Manage Users in Empath</b>	Use this task to remove an Authorized User or Account Manager from an account.	Use this to remove an Authorized User or Account Manager from the account.
<b>Add Account Manager to Consumer Accounts in Empath</b>	This is a procedural overview of the Empath process when a customer requests to add an Account Manager to their Consumer account(s).	Use this to add an Account Manager to a non-business account.
<b>Add, Remove, or Change a Power of Attorney / Conservator / Guardian</b>	Use this task when a customer or their representative inquires about the necessary documents to add, remove, extend, or change a power of attorney (POA) on an account.	Use this if the customer wants to add a third party to have legal authority to manage their account on their behalf.
<b>Handle Notification of Deceased Customer / Estates</b>	This task is used when you are informed of a deceased customer or receive Estates-related inquiries.	Use this if you were advised that a user on the account has passed away. This applies to all listed users.
<b>Change Spend Limits for Multi Card Account</b>	Use when a Multi Card with Spend Limits customer wants to change the amount an authorized user can spend during the billing cycle.	Use this to manage the Spend Limits set on the account.



<b>Update Citizenship</b>	Use this task to update the Know Your Customer (KYC) Citizenship fields for the Primary or Secondary on a Consumer account when the customer asks to update this information.	Use this if the Primary or Secondary account holder needs to change their citizenship.
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Fraud & Dispute

Task Name	Summary	When to use?
Fraud Call Types - Task Guide	Use to determine how to handle calls that may need to be transferred to the Fraud department.	All in one guide for different fraud call types.
Assist Customer with an Unrecognized Transaction	This task is used to determine the steps to take when a customer calls with questions about suspected fraud or transactions on their account that they do not recognize	If the customer has inquiries regarding alleged fraud or transactions on their account that they do not recognize.
Manage Authorization	This task is used when a customer requests to increase their available funds by removing an authorization / pending transaction holding on their account.	Use If they need the hold removed to increase their available funds
Dispute a Charge	This task is used to assist a customer who is disputing a non-fraudulent charge.	If the customer has a business with the merchant and does recognize the transaction.
Dispute Pending Transactions	This task is used to assist a customer requesting to dispute an authorization / pending transaction.	If the customer requests to dispute an Authorization, follow this task. Do not transfer to Disputes.
Lost Stolen Report	Description of Lost Stolen Report	If you need a brief overview of what is Lost Stolen Report.
Create or Update Lost / Stolen Report in Empath	Use this task to create a new fraud claim or update an existing fraud claim (Lost / Stolen Report) in Empath.	Use if the customer's card was not received, lost, stolen, card information was compromised or the customer would like to file a fraud claim.
Customer Refuses to Complete Lost / Stolen Report	This task is used when a customer refuses to complete a lost / stolen report, or disconnected prior to beginning an LSRP.	Use when a customer declines to finish an LSRP or disconnects before starting one.
Complete Lost / Stolen Report on a Mobile Device	This task is used when a customer would like to report their card as lost, stolen via Capital One Mobile Banking.	Use this task to walk the customer through in filing LSRP using the Capital One Mobile app.
Regulation Z - Customer's Responsibilities  **Task within a task. Located in Step 2, Bullet 5 of the Dispute Pending Transactions	In order to receive protection under Regulation Z for a dispute, the customer must notify Capital One of their dispute in writing.	Use if the customer requests more information regarding dispute rights.
Report Fraudulent Application in Empath  **Task within a task. Located on Step 3, Bullet 2 of the Close Account Task	This is a procedural reference for when a caller reports that they did not apply for an account and that it was fraudulently opened in their name.	Use if the customer show any indication that they didn't apply for the card. Possible trigger statements are available in the Close Account task.

Credit Bureau

Task Name	Summary	When to use?
<b>Regulation Z - Customer's Responsibilities</b>  **Task within a task. Located in Step 2, Bullet 5 of the Dispute Pending Transactions	In order to receive protection under Regulation Z for a dispute, the customer must notify Capital One of their dispute in writing.	Use if the customer requests more information regarding dispute rights.
<b>Consumer Account Credit Bureau Reporting Questions</b>	Use when a customer has questions about how Capital One reports consumer accounts to the credit bureaus.	Use when a customer asks about the reporting timeframe, data reported, and the bureaus we report to.
<b>Small Business Credit Bureau Reporting Questions</b>  **Task within a task. Located under Step 2 Bullet 1 of the Consumer Account Credit Bureau Reporting Questions	Use when a Spark or CLUB Business customer has questions about how we report business accounts to the credit bureaus.	Use when a Spark card customer asks about the reporting timeframe, data reported, the bureaus we report to including uncommon situations.
<b>Credit Bureau Reports - Ongoing - Time Frame</b>	Use when a customer has questions about when Capital One reports consumer accounts to the credit bureaus.	Use when a customer asks about the reporting timeframe.
<b>Initiate Credit Bureau Investigation</b>	Use when a customer wishes to dispute information on a credit bureau report. This task must be followed to preserve the customer's rights under Regulation Z as well as the Fair Credit Reporting Act (FCRA).	Use to assist customers about any concerns about their credit report that they deem incorrect and wish to dispute.
<b>Non-Customer Credit Bureau Disputes</b>	Use when the caller does not have a Capital One account, but one is showing up on their credit bureau report.	Use when a non-customer reports that a Capital One account is reflecting on their credit bureau report.

Risk Events & Escalations

Task Name	Summary	When to use?
<b>Cyber Incident Assistance</b>	Use this task to answer questions about the 2019 Cyber Incident or the caller has expressed interest or asked questions about their potential direct impact.	Answering any inquiries concerning the 2019 Cyber Incident, the caller's interest in them, or their probable immediate impact.
<b>Capital One Cyber Incident Class Action Settlement Inquiries</b> <small>**Task within a task. Located in Step 2, Bullet 1 of the Cyber Incident Assistance Task</small>	Use this task to assist customers with questions about the Capital One Cyber Incident Class Action Settlement Notice.	Helping customers who have inquiries concerning the Capital One Cyber Incident Class Action Settlement Notice.
<b>Handle Suspicious Communication Received By Caller</b>	This task is used when a caller reports receiving a call / email / text / mail that appears to be suspicious communication or fraudulent in any way	Use if a customer reports receiving any suspicious communication via text/email/call/mail.
<b>Customer Inquiries Concerning Capital One Calls</b>	This task is used when a customer asks why Capital One called them and left no message. (Number displays on caller ID)	Use if a customer calls back after receiving a call from Capital One that they weren't able to answer.
<b>Escalate a Possible Customer Information or Statement Data Security Event</b>	Use when a caller reports receiving a piece of mail / letter / email from Capital One that may be a Data Security Event or to report other suspected data events.	Use when the customer received a letter that contains another customer's name, address and/or account number or any of the examples of a Data Security Event.
<b>Escalation Trigger Guide - Tool</b>	Understand the escalation path for specific complaint types and be timely with escalation efforts to reduce customer impact. Escalate to the next level, when necessary, to ensure appropriate actions are taken to resolve the customer's situation.	When dealing with irate clients, refer to this manual to determine whether their issue is covered and can be promptly transferred to CRT.

Quality Assurance

Task Name	Summary	When to use?
Principle Based Servicing (PBS) QA Guide - Tool	Shows the Quality Assurance Team's Parameters in evaluating calls.	For review and reference on how your calls are being evaluated.
Servicing Companion Guide - Tool	List of different Potential Regulatory examples. Kindly note that there may be some behaviors or actions not listed here that will be marked as a potential error	For review and use as a guide for some examples of potential regulatory errors.

Digital

Task Name	Summary	When to use?
Digital Demos	This is an online reference guide to help you navigate our online experiences using different platforms	Use this as a reference on what the customer experiences when using the app or website.
Digital Matrix - Task Guide		Use this as a reference to see the access level a user has on each platform we offer.
Digital Call Types	Use this to review the features each online platform has to offer.	Use this for proper instructions on how to handle Login Issues, Alerts, Account linking  Enrollment, Account Combination, and Image Card. Includes links to other task specific to the concern.
Digital Conversations Guide	Conversation Guide	Use this as guidance on how you can advocate our self - service options based on different call drivers..
Enroll Credit Card Customer Online	Use when assisting a Capital One, Bass Pro Shops, Cabela's, or Walmart customer with enrollment in EASE Web and/or when assisting a customer with auto-linking their new Bass Pro Shops, Cabela's, or Walmart account.	Use this to guide the customer on how the can set up their online account.
Unlock and Manage Online Access	This task is used when a customer states that they have forgotten or locked their online profile, or any of the fields within the IRIS > Online Banking tab > Lock Status or the Digital Profile in Empath appear as Locked.	Use this to determine the next steps on different online account concerns.
Unlock Online Customer Profile <small>**Task within a task. Located on Step 2 of the Unlock and Manage Online Access Task</small>	This task is used to unlock a customer's online banking profile, when their account has been locked while attempting to enroll or retrieve a temporary password.	Use this to assist the customer in unlocking the online access.
Issue Temporary Capital One Single Sign On (SSO) Password in Empath <small>**Task within a task. Located under Conditions of the Forgot/Reset Capital One Single Sign On (SSO) Password task.</small>	Use this task when issuing a temporary SSO password for a customer in Empath.	Use to issue a temporary password for the customer if they are unable to reset their password online.
Forgot / Reset Password <small>**Task within a task. Located in Step 4, Bullet 1 of the Unlock and Manage Online Access Task.</small>	Use when a customer is on a mobile device and has forgotten their password or needs to have it reset in order to log in.	Use this to guide the customer on how they can reset their password in the Mobile app.

<b>Step up One-Time PIN / Code Troubleshooting</b>	This task is used to assist customers experiencing issues receiving their one-time PIN / code when accessing their account online or through the Capital One Mobile Banking app.	Use if the customer is experiencing issues receiving their one-time PIN when accessing their account online
<b>Enable or Disable Subscription Alerts</b>	This task is used when assisting a customer with enabling or disabling individual Subscription Alerts via Capital One Online Banking.	Use to assist the customer in managing alerts.
<b>Link Credit Card Account - Task</b>	This task is used when assisting a customer with the linking of their credit cards through Capital One Online Banking or the Capital One Mobile Banking app.	Use if a customer wants to add their new credit card to their existing online credential.
<b>Personal Info: Update Personal Information on CreditWise Profile</b>	Use this task when the customer's personal information is incorrect on the CreditWise profile.	Use if a customer wants to change their personal information on their CreditWise account. We can also use this task for non-customers who only has CreditWise.
<b>View Card Number in EASE (Web &amp; Mobile)</b>	Use when a customer requests to retrieve their 16-digit card number online or in the EASE mobile app.	Use when a customer calls with questions about viewing their 16-digit card number in the mobile app.
<b>View / Redeem Rewards Online</b>	This task is used when a credit card customer wants to view or redeem their rewards online.	Use to guide the customer how they can manage their rewards online.



# Verification & OneCommunication

Task Name	Summary	When to use?
Handle Ghost Calls	Use when an associate receives an incoming phone call and there is no caller on the line or the line is silent.	Use if a caller is not present or the line is silent when an agent receives an incoming call.
Inbound Call Recording Disclosure	Use when the customer hands the phone off to another individual on an inbound call.	Use when the customer hands the phone off to another person, or when you can hear another person on the customer's background.
Respond to Caller Who Wants to Record Call or Share the Conversation	Use when a customer / caller asks if they can record or share the call or has indicated that they are recording or sharing the call.	Use when a customer / caller asks if they can record or share the call or has indicated that they are recording or sharing the call.
Handle Request to Speak with US Call Center	This task is used when a caller requests to speak to an American or an associate who speaks English as a first language.	This task is used when a caller requests to speak to an American or an associate who speaks English as a first language.
Handle Request to Hold	Use when a caller asks you to hold or wait on the phone while they take another call.	Use when a caller asks you to hold or wait on the phone while they take another call.
Capital One Agent to Agent (ATA) Password <small>**Task within a task. Located in Step 1, Reminder 2 of the Verify Caller task.</small>	The ATA password is used when handling calls from Capital One, N.A. Bank associates, Financial Service (Capital One Auto Finance) associates, and Partnerships associates. The transferring agent must provide the current password to the receiving agent to help ensure that the transfer is being requested by a legitimate Capital One agent.	Use the password when transferring or receiving calls between different lines of business within Capital One such as Card, Bank, Financial Services, 360, etc. For example, a Bank Representative may contact Card to obtain account information or transfer the call.
Confirm / Deny Sensitive Information Requested by Customer	This task is used when a customer requests an account number, tax identification number, expiration date, Social Security Number, date of birth, mother's maiden name, Card Verification Value (CVV2) code, address, or PIN.	Use when a customer asks for sensitive information.
Confirm CVV Code	This task is used when the customer wants to confirm the CVV code on the back of the card.	Use when a customer asks for the security code on the back of the card.
Verify Caller in Empath	This verification protocol applies to all personal information, including address, email address, phone number, DOB, and Social Security Number.	This task is used to verify the identity of the caller as the actual customer, or a person authorized to speak on consumer and business accounts.

<b>Handle a Threatening or Suicidal Caller</b>	Use this task when a caller is making a specific threat against a Capital One associate / executive, facility, or event; a generalized threat (such as a bomb or shooting); or the customer is threatening suicide or self-harm.	The caller makes a specific threat against a Capital One associate, executive, facility, retail partner, or event (for example, bomb threat, shooting, or other bodily harm), customer threatens suicide, or the caller makes a non-specific or generalized threat.
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Walmart

Task Name	Summary	When to use?
Walmart Guide - Task Guide	This is a Quick Reference Guide to help you find Walmart information and procedures quickly and easily. Be sure to check back often (or refresh your page) as additional resources will be added.	Use when servicing a Capital One Walmart Rewards Card & Walmart Rewards Card user.