

CSR:

Hello, **(Customer)**, how are you doing today?

Customer:

- a. Am good, who is this?
- b. Speaking

CSR:

- a. Glad to hear it! My Name is **CSR** from the **Payment Card Industry Standards Council**  
Hey, this is just a heads-up that we received an Online Credit Card Application in your name ending with \_\_\_\_\_. Did you recently apply for a new card?

Customer:

- a. No, I never applied for any card!

CSR:

- Got it, I appreciate your confirmation, ill simply just go ahead and decline this application requested under your name.
- While I have you on the line, I noticed a little hiccup in your credit profile. Don't worry, it's nothing serious, but I want to make sure we get this sorted.
- Do you mind holding for a quick moment while I handle this?

Customer:

- Sure, go ahead.

CSR:

- Great, thanks! Just one moment, I'll be right back!

**TRANSFER!!!!**