# Aetna Compass - Payment - Unauthorized Payment Transaction

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**Description:** Process for when a call is received regarding an unauthorized electronic payment transaction appearing on the caller’s billing statement that Aetna processed. This situation requires a reversal of charge be completed for the caller.

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| Important Information |

Under no circumstance is it appropriate to list full credit card numbers or e-check routing and account numbers in any comments or Support Task fields. This includes but is not limited to Support Task comments/notes and Mail Order Alerts. Credit card numbers and e-check routing and account numbers may only be entered in system-specified credit card number/e-check routing and account number fields. All comment fields are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action.



**Note:** If a member states that their credit card has been charged twice for an order, a Support Task may not be needed. The **credit card pre-authorization process** can be explained as follows:

When an order is initiated, we perform a real-time credit card authorization process for the estimated cost of the order. If the card is declined you will be notified right away and another method of payment will be requested. Once we receive an approved authorization, we perform a reversal and reauthorization if the final order amount changes for any reason. Once this process is complete, generally when the order is shipped, your card will only be charged one time for the actual amount of the order.



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| Processing a Payment Reversal Request |

When receiving a call regarding an unauthorized payment transaction that Aetna processed and which appears on the caller’s billing statement, refer to [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380).

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| Related Documents |

**Parent SOP:** [CALL-0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

**Abbreviations/Definitions:** [Customer Care Abbreviations, Definitions, and Terms Index](../CMS-2-017428)

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