# PeopleSafe - Payment - Duplicate Credit Card Charges & Card Authorizations

[Reminders](#_Toc131694847)

[Duplicate Products or Services Charged in Error](#_Toc131694848)

[Release Prior-Authorization Hold](#_Toc131694849)

[Related Documents](#_Toc131694850)

**Description:** Member indicating that duplicate charges appear on their credit card, either in error, or because an authorization hold issued by the PBM has not been released.

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| Reminders |

**** Funds are held immediately when order is placed (even though credit card is only charged when order is shipped). Refer to [PeopleSafe - Credit Card Pre-Authorization & Talk Tracks (061981)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3d1c3e21-e591-4e8d-a798-c482ee3c57c8).

**** Under no circumstance is it appropriate to list full credit card numbers or E-check routing and account numbers in any comments field. This includes but is not limited to RM task comments/notes and stop-see comments. 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:** There is a known IT issue that when a credit card is deleted and added back the refund will not be allowed. Therefore, do not delete any credit cards in the system until after the refund has occurred or until the payment task is worked if it relates to an unauthorized charge.

[Top of the Document](#_top)

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| Duplicate Products or Services Charged in Error |

Proceed with the following steps if the duplicate charge is NOT due to a prior authorization hold:

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| **Step** | **Action** |
| **1** | Verify with the member if the order was double charged. |
| **2** | Confirm with member that the charges appear for the same amount and same transaction date. |
| **3** | From Verify Order screen, create an RM Task:   * **Task Category:** Billing/Payment * **Task Type:** Payment Dispute * **Queue:** Finance Northbrook * In “**Reason for Dispute**” field, state: “**Duplicate Credit Card Charge**” |
| **4** | Inform caller that verification of the duplicate charge will be made with the credit card company and duplicated amount credited back to the caller’s card. The turn-round time is up to three (3) business days.  **Result:** In the event that Accounts Receivable is unable to verify the duplicate charge with credit card company, they will contact the member to request a copy of the statement in question.  **Note:** We issue approved refunds within three business days. The Financial Institution (**Examples:** Bank, HSA, etc.) will release the funds back into the account according to their guidelines. Due to Financial Institutions’ internal processing times, member may see a delay in the refund. |

[Top of the Document](#_top)

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| Release Prior-Authorization Hold |

Proceed with the following steps if the duplicate charge is due to a credit card authorization hold:

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| **Step** | **Action** |
| **1** | Verify the order in which the authorization was processed. |
| **2** | Confirm with member, the amount of the charge. |
| **3** | From Verify Order screen, create an RM Task:   * **Task Category:** Billing/Payment * **Task Type:** Payment Dispute * **Queue:** Finance Northbrook * In “**Reason for Dispute**” field state: “**Release of Prior-Authorization Hold**” |
| **4** | Inform caller that verification of the prior-authorization hold will be made with the issuing bank or credit card company and the hold amount will be removed by the issuing bank or credit card company (may take up to 2 business days).  **Note:** In the event that the Payment Disputes team is unable to verify the authorization hold amount with credit card company, they will contact the member. |

[Top of the Document](#_top)

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| Related Documents |

[Customer Care Abbreviations, Definitions and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Log Activity/Capture Activity Codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)

**Parent Documents:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049) , [CALL 0011 Authenticating Callers](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0011)

[Top of the Document](#_top)

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