Credit Card, Debit Card, or MOP Payment Denials-3525

Introduction

- It can take a **month or more** for a payment denial to show on the **ledger** (*MOP Denial* displays on the ledger)
    - It depends on when the bank responds to the payment attempt
- To determine the reason, see **Determine the Status/Method of a Customer's Payment**
- Although the account may not show a past due balance, it can still be in jeopardy of a non-pay disconnect due to a **payment denial**
- When a payment is denied, the statement says **Payment Declined**
- You may also view **Collections Comments** for information regarding MOP denials

Business Rules:

- If a customer states their payment was denied, access the account and verify the

denied payment

- **Process another payment**

- When a **direct debit** payment is returned for insufficient funds, **a fee is applied**. (AR comments show reason **R01)**

    - **Auto Return Check Charge** and the dollar amount display on the account, which indicates the payment **did not clear** the first time it was presented

Resolution Steps

1. When a customer says their account had sufficient funds, advise them to fax the letter from the bank to us at **570-270-1498**

    - The letter must be on **bank letterhead**, contain the **customer's account number**, and must be **signed** by a bank representative

2. Click **Create Work Order or Technical Case**

    - Fill out the information as described below and click **Submit**

Record Type	Non Technical
Reason	Financial, Payments & F

Reason Detail	Payment Issue / Inquiry
Case Reason	Payment Issue / Inquiry
Destination Queue	Payment Processing
Notes	Any pertinent informatio

1. Let the customer know **Payment Processing** will research the issue

2. Payment Processing completes the Case in 2 business days:

    - For escalated issues, contact a resource to escalate the account information to Back Office Financial services
    - Payment Processing contacts the customer, if necessary
    - Collections comments are updated with pertinent information
        - For credit card chargebacks, see **Returned Checks, Payment Denials and Chargebacks**

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