Call center and customer complaint monitoring policy for Stylopay Wallet and Card programs

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Contents

Abbreviations used

CSR	Customer Service Representatives
CSA	Customer Service Application of Service Provider
PDS	Prepaid Data Solutions of Service Provider
GVS	Global Voice Service of Service Provider
DA	Direct Access of Service Provider
OLRS	Online Reference System.

1. Introduction

StyloPay has built an open loop payments platform conforming to MasterCard and Visa specifications. The platform is available on a re-brandable basis. Industry specific value adds are included to address gaps in markets like Travel and Gaming.

StyloPay's wallet and card APIs enable launch of eWallet and prepaid card programs hassle free and quick. Businesses in the identified markets can now offer branded prepaid card programs to their customers and improve customer satisfaction and revenues.

This document is to set up StyloPay's call center and customer complaint procedures

2. Complaint Procedures

a. Complaint Tracking:

The customer service representatives (CSR) use account memos for complaint tracking. The CSR will select the appropriate complaint reason and document the nature of the caller's complaint in the memo details. If the CSR is unable to resolve the issue for the caller and the call is escalated, the call center will follow our escalation procedure as defined below. The client can obtain Complaint Reporting from our application. Service Provider has established a standard process for complaints by which the associate escalates up to a tier 2 representative, Team Lead or Supervisor. This individual will work to resolve the matter and to communicate with our clients.

b. Complaint Escalation:

In case the complainant feels that the problem has not been satisfactorily resolved by the CSR, they can request escalation to the next level, which is the Escalation Representative or the Team

Lead. This can happen at any point during a phone call. Prior to doing so however, the CSRs should obtain as much valuable information about the situation as possible to prepare the Escalation Representative/Team Lead. If the caller refuses to provide information, the CSR should still transfer the call. If the complaint needs to be escalated further, a Supervisor and in the next stage, his superior and ultimately the Head of Operations would take the call. If at any point someone is not available to take an escalation call, the CSR could offer a call back within 24-48 business hours. An escalation will be acknowledged within 48 hours of receiving it. The acknowledgement will confirm who will deal with the case and when the complainant can expect a reply, that will depend on the nature of complaint. The customer will be updated on the process of the complaint on a weekly basis. If Stylopay are unable to resolve the issue within 8 weeks of the initial complaint, or the wallet holder /cardholder is unhappy with the resolution they have the option to escalate their complaint to issuer by writing or alternatively emailing to their Complaints Departments. If the wallet holder /cardholder remains unhappy with issuer's response, they can contact the UK FSA:
The Financial Services Authority
Canary Wharf, London, United Kingdom
E-mail: consumer.queries@fca.org.uk or visit their website https://www.fca.org.uk/contact

c. Identification/Security:

Before answering any account-related questions, the CSR must first authenticate the caller using specific program criteria provided in CSA. If nothing listed, "original value load" should be used. If the caller cannot provide the authentication required per CSA instructions, the CSR will indicate to the caller that no further assistance can be provided for security purposes and advise the caller that they need to gather the required information needed or they can utilize the website and / or IVR for their query. If someone other than the wallet holder /cardholder calls in for information, the CSR can speak with them if they are able to authenticate the wallet holder /cardholder first and then receive permission from them to speak with someone else. If a merchant is calling for information on a prepaid card, the CSRs can verify information only (e.g.: address or a specific transaction with that merchant). CSRs cannot provide any additional information without first obtaining the wallet holder /cardholder's permission.

d. Transactional History/Statements:

The Customer Service representatives review CSA for Transactional information in order to better understand the customer's issue. The CSR will provide transaction troubleshooting using a standard process by which the individual will ask probing questions to determine how to respond to the customer's question. We can receive many different transaction history types and some of the most frequent inquiries involve declined transactions, value loads, or transaction history. The call center can request paper statements for a wallet holder /cardholder if the program is configured to allow for statements.

e. Website Unlock and Security Question Resets:

CSR may unlock wallet holder /cardholder Account website after successful wallet holder/ cardholder verification using CSA. The CSR may reset the security verification questions on the portal after successful wallet holder /cardholder verification. Security questions cannot be reset unless at least one failed attempt has been made online by the wallet holder /cardholder.

f. Address / Phone Number Changes:

Unless otherwise stated in individual program guidelines, a phone number can be changed on an account by a CSR. Unless otherwise stated in individual program guidelines, an address can be changed on an account without any documentation as long as the account has been opened for at least 30 days and has not had a previous address change within the last 30 days. If the account has not been opened for 30 days or has had an address change within the last 30 days, we require a fax from the wallet holder /cardholder providing a clear copy of a photo ID and a copy of a utility bill or other proof of mailing, showing the address of which the wallet holder /cardholder is requesting the change to. This information is requested in order to comply with FACT Act. Using the "Edit Profile" button in CSA, CSRs can update the personal information for a wallet holder /cardholder. If a fax is required for changes, the Off-Call Team would process the request once the fax was received with the required documentation.

g. Name/Date of Birth Changes:

Unless otherwise stated in individual program guidelines, we require a fax from the wallet holder /cardholder providing a clear copy of a photo ID and an official document supporting the name change or a birth certificate for Date of Birth changes. Once a fax is received with the required documentation, the Off-Call Team would process the request using CSA.

h. Balance Inquiry:

A wallet holder /cardholder may contact the Service Provider call center in order to inquire about the balance on their wallet and/or card. After the CSR has verified the information and authenticated the caller, the CSR will look at the "Available Balance" field in CSA and provide the amount to the wallet holder /cardholder. The CSR will then place a memo in the account indicating the balance amount provided to the wallet holder /cardholder.

i. Card Activation:

The Service Provider IVR will be a primary channel through which wallets and cards are activated. In order to activate their wallet/card in the IVR, a wallet holder /cardholder will be required to first authenticate him/herself based on program specific authentication. Should a caller wish to activate their wallet/card through a live agent or if the caller has questions prior to card activation, they will typically have the ability to opt out of the IVR and be transferred to a Service Provider CSR. Service Provider CSRs will activate the account using the CSA application unless there are account specific procedures listed in the OLRS.

j. Card Closures/Refunds:

If a wallet holder /cardholder wishes to close their account and have the remaining balance sent to them, CSRs have the ability to request a card closure and refund. Service Provider CSRs must check the OLRS to ensure the program allows for agent to close and refund remaining balance.

k. Reopening Closed Accounts:

If a wallet holder /cardholder wishes to reopen an account with a status of "Closed", CSRs have the ability to request a reloadable account be reopened by a member of the management staff.

Closed cards that are expired or have pending chargebacks cannot be reopened. For accounts closed due to negative balances, the C/H must be willing to reload at least the amount that we cleared at the time the account was closed. This must be done prior to the account being reopened based on whatever reload methods apply for this program if possible. Supervisors will reverse out the negative balance clearing using a "Clear Negative Balance Reversal - Debit Cardholder" transaction. Once the balance is zero or positive, CSRs can have a Supervisor reopen the closed reloadable account. This can only be done if the Direct Access (DA) has not already been closed (for Payroll cards). To determine if the DA has been closed, CSRs will review transaction history for an "Opt Out -- Direct Access" Memo. If this memo appears, the Cardholder must reapply for the card.

CSRs should also to refer to OLRS for any program specific guidelines. Procedures may differ by client and program and these exceptions will be listed in the OLRS.

l. Card Disputes:

CSRs are trained to provide the caller as much information about the transaction to help them see if they can recall it. CSRs can provide the date and time of the transaction, the merchant name and category type, and sometimes also have the merchant phone number. If the cardholder is unable to recall the transaction the CSR will first attempt to encourage the customer to resolve the issue with the merchant, if this has not already been attempted. CSRs can provide the option to dispute the transaction once the transaction is settled. Transactions cannot be disputed until settled as there is a chance with an unsettled transaction that the merchant may not collect the funds and in that case they would automatically be returned to the card after the authorized hold time. The CSR will initiate the dispute within the CSA application and submit a request to the Off-Call team to have a dispute form mailed to the customer. If the dispute is fraud related the CSR will also submit a card replacement.

m. Card Lost/Stolen:

If a cardholder has lost their card or had it stolen, and is sure they will not be able to find it, CSRs have the ability to status a card Lost/Stolen. If a third party calls in to report they found a prepaid card, the card should be marked as Lost/Stolen using the below procedures. A memo should be placed in the account stating the card was found and for the wallet holder /cardholder to request a replacement should he/she call in. The third party should be instructed to cut up the card. The CSR will confirm if there are any program specific guidelines in the OLRS to ensure the program allows for

the CSR to mark lost/stolen. If not, the CSR will use the CSA application to mark the card lost/stolen and the next step would be to replace the card.

n. **Card Replacements:**

Cards that have been lost or stolen can be replaced. This generates an embossing request for a new card to be sent to the cardholder. The CSR will confirm any program specific guidelines in the OLRS and follow those guidelines if available. If not, the CSR will verify the customer's address and utilize the CSA application to replace the card. If the customer's address needs to be updated or has been updated within the last 30 days, standard documentation for address changes is required for Service Provider to comply with FACT Act.

o. **Card Reissues:**

If a cardholder has their card in their possession, but the card is damaged or worn out, CSRs have the ability to reissue a new card with the same card number. The CSR will first check the program specific guidelines in the OLRS to confirm reissues are available and then reissue the card using the CSA application.

p. **Card Suspend/Un-suspend:**

If a cardholder has misplaced their card, but would like the opportunity to look for it rather than mark it lost/stolen, CSRs have the ability to place a temporary hold on a card by placing it in Suspend status. The CSR will first check the program specific guidelines in the OLRS to confirm if this option is available.

q. **PIN Unlocks/Changes:**

For security purposes, once a cardholder has entered their PIN incorrectly the defined number of times per the program. The PIN will become locked and unable to be used for the next 24 hours. If the cardholder is unable to wait the 24 hour lockout timeframe they can contact customer service. After the cardholder is fully authenticated, the CSR will check OLRS to verify if the PIN is able to be unlocked for a program, if additional security parameters must be verified and unlock the PIN using the 'Manage PIN' option in CSA. CSRs do not have access to cardholder PIN information. If a cardholder would like to obtain and/or change their pin, they must go through the IVR.

3. Implementation of Policy

This Policy shall be deemed effective as of 01/05/2018. No part of this Policy shall have retroactive effect and shall thus apply only to matters occurring on or after this date

4. Revision History

Last Reviewed/Revised Date: 17 May, 2019

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5. Approval

Director Date: 17 May, 2019

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