

**FROM:** cap1misc Bank Servicing

**SUBJECT:** Transcript of your chat

**CHAT START TIME:** 2020-07-19 23:48

**CHAT END TIME:** 2020-07-20 00:37

**CHAT AGENT:** Kimberly

**CHAT TRANSCRIPT:**

11:48 pm

**Ricardo** Welcome to our Capital One secure chat service! This chat will be monitored and recorded.

Please Note: Your chat window may be pushed behind your browser window while navigating our site. If your open chat window is lost, you should be able to locate it again by minimizing any other open browser windows.

Hi, this is Ricardo. Whom do I have the pleasure of chatting with today?

*You are now connected*

**Ricardo** Good evening, thank you for visiting Capital One. Whom do I have the pleasure of chatting with today?

**You** Hi Ricardo

**You** I have asked for Covid help three times in the last two month and no one responds.

**Ricardo** Hello, it's nice to have you on chat! I hope you are doing great. How can I assist you?

**You** There are also NO links to covid assistance and there is no way to request that online

**You** This is wring

**You** wring

You wrong

**Ricardo** I completely understand that and thanks for being honest about this by the way. I know it is difficult to keep making the payments in a such situation. We understand the concern and uncertainty that people may be experiencing right now, and we are here to help. I will be happy to take a look at your account and help you as much as I can today.

**Ricardo** To better assist you, please verify the following information to access your account:

**Ricardo** 1. Name (exactly as it appears on your credit card)

2. Address including full zip code

3. Date of birth

4. Last four digits of your Social Security Number.

5. Last four digits of your credit card

You Shop On Fire

You wait????

You i am logged in securely

You securely

You why are you asking this?

**Ricardo** In this case Capital One requires account verification to protect you from identity theft and to ensure that your confidential information is kept safe, security is really important to us, however if you don't feel comfortable you can also give us a call at: 1-800-955-6600. Anyone who answers that number can help you with your account. We're here to help Monday through Friday from 8 am to midnight ET, and Saturday and Sunday from 8 am to 8 pm ET.

You I have called and asked for Covid help three times

You that is why i am trying online

You I am LOGGED in securely

You I am already verified

**Ricardo** I do apologize for the inconveniencie.

In order to locate your account and help you with all the options available. I will need the information I requested above.

- Ricardo**
1. Name (exactly as it appears on your credit card)
  2. Address including full zip code
  3. Date of birth
  4. Last four digits of your Social Security Number.
  5. Last four digits of your credit card

You I logged in securely to get to this chat

You I want a supervisor

**Ricardo** I totally understand

You You cannot re verify me that is INSANW

You INSANE

You i need help. I have a business and I have asked for help multiple times

11:53 pm

You this is NOT a joke

You businesses are very busy and dont have time to mess around here

**Ricardo** I completely understand your concern , As I metioned in this case Capital One requires account verification to protect you from identity theft and to ensure that your confidential information is kept safe, security is really important to us, however if you don't feel confortable you can also give us a call at: 1-800-955-6600. Anyone who answers that number can help you with your account. We're here to help Monday through Friday from 8 am to midnight ET, and Saturday and Sunday from 8 am to 8 pm ET.

Unfortunately I can not review the account and help you as much as I can today without that information.

**You** I want a supervisor

**You** No i have waited to get to this chat

**You** I am NOT going elsewhere. I

**You** I will screenshot this chat and post on twitter

**Ricardo** I can not submit a rquest for a supervisor without the account information.

**You** I WANT A SUPERVISOR

**You** this is a business card

**You** I am a BUSINESS customer

**Ricardo** I wish I could help you but for me in order to assist you on this situation or to submit a request for a supervisor I need to locate your account first. Your username and password do not pop up your account automatically on our system.

**You** I WANT HELP NOW!!!!

**Ricardo** To better assist you, please verify the following information to access your account:

- Ricardo** 1. Name (exactly as it appears on your credit card)
- 2. Address including full zip code
- 3. Date of birth
- 4. Last four digits of your Social Security Number.
- 5. Last four digits of your credit card

You SUPERVISOR

You I am a CUSTOMER

11:58 pm

You supervisor NOW

**Ricardo** I know that. Did you received my previos message?

For me in order to assist you on this situation or to submit a request for a supervisor I need to locate your account first. Your username and password do not pop up your account automatically on our system.

You I am LOGGED IN SECURELY

You SUPERVISOR!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

**Ricardo** Your username and password do not pop up your account automatically on our system.

You I dont care

You I am LOGGED in to Capital One

You You work for Capital One!!!!!!!

You I am NOT giving my info to some wacko in another country

You SUPERVISOR

**Ricardo** If you don't feel comfortable you can also give us a call at: 1-800-955-6600. Anyone who answers that number can help you with your account. We're here to help Monday through Friday from 8 am to midnight ET, and Saturday and Sunday from 8 am to 8 pm ET.

You SUPERVISOR HERE ON CHAT

You on CHAT!!!!!!

You I am POSTING This on TWITTER

You You are refusing to help me

You I am a paying customer

**Ricardo** Supervisor are not at chat. That is not the correct process! I can submit a request to have a manager call you back. But I need the account information first.

You GET ME A SUPERVISOR NOW

You You are a liar

You You are not a Cap 1 employee

You you have no idea what is happening

You I want you reported

**Ricardo** I'm trying to help you but without the verification I can not locate the account in our system.

**You** You are being dishonest and refusing to help me

**You** I have already logged in securely

**You** you are lying and trying to steal my identity

**You** What is your employee number???

12:03 am

**Ricardo** Verifcyon process is diferent taht the username and password you entered at the website.

**You** I am postin

**You** NO IT IS NOT!!!!!!!

**Ricardo** I completely understand your concern , in this case Capital One requires account verification to protect you from identity theft and to ensure that your confidential information is kept safe, security is really important to us, however if you don't feel comfortable you can also give us a call at: 1-800-955-6600. Anyone who answers that number can help you with your account. We're here to help Monday through Friday from 8 am to midnight ET, and Saturday and Sunday from 8 am to 8 pm ET.

**You** You are dishonest and lying

**You** I am reporting you for NOT helping me. I do not want to talk to you and I WANT to stay on chat

**Ricardo** If you don't feel comfortable you can also give us a call at: 1-800-955-6600. Our at the number at the back of your credit card.

**You** GET ME A SUPERVISOR OR MANAGER OR LEADER NOW!!!!!! Stop blocking me Ricardo!!!

**You** NO!!!!

You I will not call again

You I am sick of calling it didnt work

You I am USING chat

You get me a supervisor or manager.

You I have asked you 15 times!!!!!!!

You STOP BLOCKING ME

**Ricardo** As a mentioned. Supervisor are not at chat. That is not the correct process! I can submit a request to have a manager call you back. But I need the account information first.

You NO

You I WANT HELP NOW!!!!

You You are blocking me

You I WANT SOMEONE ELSE ON CHAT

You I do not want to talk to you

**Ricardo** I'm not blocking you, I'm guiding you for the righ process to have a supervisor call you back.

You I am posting what you are saying and refusing to help me or transfer me on twitter right n ow

You now

You You are blocking me and not helping me

You NO MORE RICARDO. I do not want to talk with you ever agian

You let me talk to someone else NOW NOW NOW NOW NO  
W

**Ricardo** If you do not feel comfortable, you can also star a new chat interaction. Keep in mind that the next agent will need to complete the verification process to assist you in the best way possible.

12:09 am

You I am posting right now what you are doing

You The whole world will know you arent helping me in a few minutes and refuse to help me or transfer mne

You me

**Ricardo** I will be right with you.

**Ricardo** I understand you are going through a challenging financial situation and the stress of this hardship. But this is Bank and we have procedures to complete as the verifcaion of the customer.

You NO I AM POSTING NOW.

You You would not help no matter what.

**Ricardo** Ok. Do you want to complete the chat verification and continue with this chat interaction? In order to help you with your account.

You I DONT WANT TO TALK TO YOU

You I want someone else

You I have asked you over twenty times

**Ricardo** You can click at "end chat" and star a new chat interaction with a different agent.

12:14 am

**Ricardo** Managers are not available at chat.

You NO

You I AM POSTING EVERYTHING YOU SAID AND YOUR REFUSAL TO TRANSFER OR HELP ONLINE RIGHT NOW

**Ricardo** I can not assist you without the verification.

**Ricardo** This is a Bank

You You can transfer me. You are a LIAR

You and you refuse to help or be nice or do anything other than sit and a computer and be rude

**Ricardo** That is not correct, you ar not helping me with the information and I can not locate any account without the information I requested before.

You Yes it is

You You are wrong

**You** I never want to talk with you again

**You** I have posted your full conversation online

**You** including 20+ requests to talk to someone else

**You** Its all there and Cap 1 will see it soon

12:20 am

**Ricardo** You can give us a call at 1-800-955-6600. Anyone who answers that number can help you with your account. We're here to help Monday through Friday from 8 am to midnight ET, and Saturday and Sunday from 8 am to 8 pm ET.

Also you can ask for the verification process to protect you from identity theft and to ensure that your confidential information is kept safe.

**You** No

**You** I CANNOT USE THE PHONE

**You** I told you that 50 times

**You** you dont listen at all

**You** but you will soon

**You** I only have a computer right now

**You** You have failed in helping me at all in any way

**Ricardo** We are here for you **24/7**. You can give us a call at any time.

You No

You if you are there there wont be any help

You You dont help and you dont listen

You I have posted everything online

You everything you said and refused to help me

You you dont care about your customers

**Ricardo** I'm trying to help you. But there is a process on all Banks to asisst costumers. I can not help you without the verifycation.

You You gave me the wrong number for what I need

You I am not verifying a second time and giving all my info to someone in another country who wont help, wont listen, wont transfer, and doesnt care at all

12:25 am

You You have to serurely log in to get to this chat. I told you that a bunch of times

**Ricardo** I will be right with you.

You This is the WORST customer experience that I have every had in all my life

You I need help and you refuse and block and cut off access to any options at all

**Ricardo** Username and password are not pieces of verification for the assistance via this chat.

You Yes they are

You because you use them to get to the chat

You you are wrong

You what country are you in?

You <https://myaccounts.capitalone.com/ease-ui/Chat247/247SN.html#&cdnPath=d1af033869koo7.cloudfront.net&key=/content&pspVersion=cap1enterprise-v1-001&version=cards&r=env.js&queue=cap1enterprise-account-default-queue-default-queue&environment=p&parentUrl=https://myaccounts.capitalone.com&windowTitle=Chat>

You [myaccounts.capitalone.com/ease-ui/Chat247/247SN](https://myaccounts.capitalone.com/ease-ui/Chat247/247SN)

You have to log in securely and have an acct

You you are wrong

**Ricardo** You can also start a chat interaction without an username and password. As I mentioned, username and password are not part if the Bank verification. They are just for the website.

You No you cannot.

You try it

You you are wrong again

You what country are you in?

You you saw the url

You you are a liar and you refuse to help

You I what country are you in?

**Ricardo** Please let me know if you want to continue with the chat verification in order to locate your account.

**Ricardo ?**

12:30 am

You Let me know when anyone else besides you is available

You I have asked over 20+ times

You you dont care you block customers

You and you refuse to help

You What country are you in?

**Ricardo** Click at "END CHAT" And you can start a new chat interaction with a different agent.

You NO

You Transfer me

**Ricardo** Ok I will transfer you to a different agent. Please bear with me.

Please wait while we transfer you...

*Ricardo left*

*Ricardo joined*

Please wait while we transfer you...

*Ricardo left*

*Kimberly joined*

12:36 am

**You** Made posts with your exact words on all major social media platforms. I also emailed corporate. 

**Kimberly** Hi, good evening, is nice to have you on chat. this chat is recorded for security.

*Kimberly typing...*