The Late Fee

CSA Proof-of-Mastery Study Guide

You're a customer service agent taking a call from Charlie Bennett, a six-year customer whose statement jumped from $247 to $282 after a $35 late fee. He's irritated, thinks the fee is excessive, and wants it gone. Verify who he is, walk him through the charges in plain language, hear him out, hold the line on waiving the fee, and land a payment plan he can actually afford.

Your Five Moves

Verify & Listen → Reflect & Validate → Explain Clearly & Stay Within Policy → Offer a Payment Plan → Own It & Close Professionally

Move 1: Verify & Listen

How you open the call.

Do: Let the customer finish before you respond, even if he's blunt. Take a two-second pause, then lower your tone and slow your pace. Verify identity before you mention a single number. If he doesn't have his account number, confirm his name plus the phone number on file, and say out loud that it matches.

Avoid: Jumping in to explain or defend. Reading balances before you've verified who you're talking to.

- "I'd be glad to help. Can you share the last four digits of your account number so I can pull up your records?"
- "No problem, Charlie. Your name and the phone number you're calling from match the account, so I'm all set."

Move 2: Reflect & Validate

How you show you heard him.

Do: Paraphrase his exact concern, using his numbers, before you explain anything. Then name the feeling. When he pushes back on the fee, validate that specific feeling before you say what you can do.

Avoid: A general "that must be frustrating" with nothing of his in it. Repeating "I'm sorry" without a next step attached.

- "So your bill was $247, now it says $282, and no one told you why. Let me walk you through exactly what happened."

- "I understand $35 feels steep, especially with six years of on-time payments."

Move 3: Explain Clearly & Stay Within Policy

How you handle the issue itself.

Do: Explain in plain language, in this order: balance, due date, how late the payment arrived, the automatic fee, the new total. Then check understanding before moving on. Commit only to what's real: investigate, resolve if valid, confirm in writing.

Avoid: Promising a fix you haven't verified. Skipping the comprehension check.

- "Your balance was $247, due on the first. The payment arrived two weeks late, so the system automatically added a $35 late fee, bringing the total to $282. Does that make sense so far?"

On courtesy reviews: You can't remove fees yourself. You can submit a courtesy review. Say it plainly and stop there. Do not predict the outcome. Phrases like "I'm sure something can be worked out," "you stand a very good shot," or "your record helps" all imply a result you can't promise. If it's approved, it shows up as a statement credit, not a refund. Build the payment plan on the full balance so it holds either way.

- "I'm not able to remove it myself, but I'll submit a courtesy review request now. I can't guarantee the outcome, and you'll be notified either way."
- "If it's approved, the $35 shows up as a credit on your statement and your remaining payments go down."

When he opens with "just waive it"

Do: Answer the fee question first, honestly, before you ask anything else. Customers open up after you've been straight with them, not while you're dodging.
Avoid: Asking why he was late as a condition for help, or in the same breath as the courtesy review.

- "Here's what I can do on that fee..."

Move 4: Offer a Payment Plan

Help when he needs it.

When he says "things are tight": Don't jump straight to a plan. Acknowledge it, then offer one gentle, optional invitation to share, framed around finding him the right option. Ask once. If he says "it's personal," accept it immediately and move on. That respect is what earns trust; in our top-scoring calls, Charlie shared his story on his own after the agent backed off.

- "That's not easy. You don't have to share anything, but if something's going on, it can help me find the right option for you."

- "That's completely fine. Let's find something that works."

Then build the plan: Confirm what he needs resolved. Ask before you propose: "What would be manageable for you, weekly or monthly?" Fit the plan to his budget. State the total, then the breakdown, then confirm it works. Build it on the full balance, including the fee.

- "So just to make sure I'm solving the right thing, is it this fee you want addressed, or the balance too?"
- "$100 today leaves $182. That's $91 on your next statement and $91 on the one after. Does that work for you?"

If he shares something personal: Acknowledge it in one or two sentences, then return to the next step. Don't ask for details or offer advice.

- "I'm sorry to hear you've been dealing with that. I'm glad we found something that helps."

Avoid: Handing him a number before asking. Linking his story to the courtesy review ("anything I can add to help your case?"). Over-identifying ("I really feel what you're going through"). Vague amounts like "the remaining payments." This is what good debt collection looks like: helping someone find a way forward, not just extracting a payment.

Move 5: Own It & Close Professionally

How you finish strong.

Do: Take ownership: "Let me walk you through this," never "that's not my department." End with a summary close: his name, the amounts and dates, the review status, and written confirmation. Thank him for his loyalty and ask if there's anything else.

Avoid: Ending on a vague reassurance. Filler words ("uh," "um") while stating numbers. Rehearse the plan sentence until it comes out in one breath.

- "Charlie, that's $100 today, then $91 on each of your next two statements. Your courtesy review is submitted, and you'll get an email today and a letter confirming everything. Thank you for six years with us. Is there anything else I can help with?"

What Gets You an Automatic "Not Yet Mastered"

These are scored independently of how the call feels. Any one of them fails the attempt, regardless of your rubric score or how calm the customer ends up:

- Promising or implying a fix, refund, fee removal, or review outcome you haven't verified or aren't authorized to give
- Making a fee adjustment depend on, or seem connected to, the customer sharing personal details
- Discussing account details before verifying identity
- Dismissive or unprofessional language, including leading with "that's just our policy"

Quick Reference

Say this	Not this
"Can you share the last four of your account number?"	Reading the balance before verifying
"So your bill went from $247 to $282..."	"That must be frustrating," with nothing of his in it
"I understand $35 feels steep"	"That's our policy"
"Does that make sense so far?"	Moving on without checking
"I'll submit a courtesy review. I can't guarantee the outcome."	"I'm sure it'll work out" / "You stand a good shot"
"If approved, it shows as a credit"	"You'll get a refund"
"You don't have to share anything" (once)	Pushing after "it's personal"
"I'm sorry to hear you've been dealing with that"	"I really feel what you're going through"
"What would be manageable, weekly or monthly?"	Proposing numbers before asking
"$100 today, then $91 on each of the next two statements"	"We'll split the rest over time"
"I'll confirm that by email and letter"	A promise you haven't verified

You already have every skill this call needs. Trust your preparation, stay composed, and don't overthink the moment. When you're ready, begin the call.