**Matt Ferry**

**Case #3: Not This Time**

1. **Plan**
   1. Analyze the Situation
      1. What is your general purpose?   
         General purpose is to inform the customer that their account will not be adjusted.
      2. What is your specific purpose?   
         To inform Mrs. Caldwell, a important customer of the bank, that the bank will be unable to grant her request.
      3. Exactly what do you want your audience to think, feel or believe after receiving your message?   
         I want the audience to feel that all options and issues have been explored, and that even though this is not the answer she may want, it is the correct answer.
      4. Who is your primary audience?   
         Primary Audience is Mrs. Caldwell
      5. What is their background?   
         The customer and her husband have several major bank accounts with the bank, and have held their accounts at this bank for some time.
      6. How are its members different from one another?   
         Being that the account holder is a very prominent account, it is doubly important to make sure that this case is handled correctly. While all accounts are important, this particular customer accounts carries more weight.
      7. How are its members similar to one another?   
         This account is similar to other customers as the intended audience is still a customer and they are still affected by the same rules and regulations that every other customer is affected by.
      8. What are their reactions likely to be to your message?   
         If written properly, the customer will be disappointed that they did not get the refund that they wanted, but will be understanding about it as well.   
           
         If the message is written improperly, then the customer could be extremely upset, and convince her husband to take their bank accounts to another bank.
   2. Gather Information
      1. What information do your readers need to receive?   
         The customer needs to understand that all options have been explored to verify that the charges are indeed legitimate, and that they will not be refunded.
      2. What facts must you gather in order to create an effective message?   
         Need to determine whether the charges in question were legitimate or not, and then filter that information through known company policies.   
           
         This information has already been provided, determined to be legitimate charges, and company policies clearly show no refund is possible.
   3. Select the Right Medium
      1. What medium were you told to use in the explanation of the task at the end of your case?   
         The medium for this case will be a letter written to the customer explaining the response.
      2. If you used a different medium, why did you?   
         Given the information available there is no need to use any other medium than the requested medium. The only reason I would use a different medium is with additional knowledge that may exist from having dealt with this customer in the past, and how they will react. Based on that information I might contact the customer over the phone to inform them of the decision and what was discovered, and then follow up with the requested official letter.
   4. Organize the Information
      1. What is your main idea?   
         Explain why the charges are legitimate, and that they will not be refunded.
      2. Will you use the direct or indirect approach?   
         In this particular case, I believe a brief indirect approach will be best
      3. Why are you using the approach you chose?   
         An indirect approach will give the bank the opportunity to explain the steps that have been taken, so that the customer understands the reasoning behind the decision.
2. **Write**
   1. Adapt to Your Audience
      1. How will you show sensitivity to your audience's needs?  
         This will be shown by explaining why the decision was made, and the steps that were performed as well as giving the customer a better understanding of her bank statement to prevent these issues in the future.
      2. How much credibility do you already have with your audience?  
         As a general employee of the bank that was assigned this case, credibility is minimal, outside of I am a bank employee. The case study does not clarify what type of an employee an “Operations Officer” is, whether that is the label of a general employee or someone within management ranks.
      3. How will you establish the additional credibility you need?   
         With insufficient information on what exactly an “Operations Officer” is, there is no way to increase credibility. The two possible assumptions for this position, are management or general employee. If this position is a management position there is insufficient information given to explain how this issue escalated to you. As such it is more likely to assume that this position is a general position, and cases are addressed based on a first come first serve basis or some other automated means of assigning the cases to employees.
      4. Will your tone be informal or more formal?  
         As this is a direct response to a customer request the response should be as formal as possible.
   2. Compose the Message

• You DO NOT have to attach your first draft.

1. **Complete**
   1. Revise the Message  
      Review the Checklist for Revising Business Messages in Chapter 6, on page 162.  
      List three or more changes you made between your first draft and final draft suggested by the prompts in that checklist:  
      1. First change?   
         From:  
           
         As mentioned in your letter the debits in question all carry the same transaction reference number, which is what caught your attention. This is not an unusual occurrence as reference numbers do not necessarily change for each transaction from a business that occurred on the same business day. If you look at your statement I am sure you will notice that the amounts are not the same, which is something that we have seen in the past if a store is experiencing issues with their equipment. I have contacted Wilsons Gourmet, and spoke with one of the store managers, Ronson Tibbits. I inquired as to whether their store was experiencing any technical difficulties that may have caused this particular issue, and was informed that all of their equipment has been working without issue. I have checked to see if any other complaints have come in from this store in case there has been other customers from our bank that might have experienced this same issue, and did not find any.   
           
         To:   
           
         As mentioned in your letter the debits in question all carry the same reference number, which is what caught your attention. This is not unusual as reference numbers for a business usually only change once or twice per day, not per transaction. If you look at your statement I am sure you will notice that the amounts are not the same, which indicates that they were separate purchases and not a incorrectly swiped credit card.
      2. Second change?   
         I have contacted Wilsons Gourmet, and spoke with one of the store managers, Ronson Tibbits. I inquired as to whether their store was experiencing any technical difficulties that may have caused this particular issue, and was informed that all of their equipment has been working without issue. I have checked to see if any other complaints have come in from this store in case there has been other customers from our bank that might have experienced this same issue, and did not find any.   
           
         I also took the time to contact Ronson Tibbits, a store manager at Wilsons Gourmet, to see if they have had any reports of malfunctioning equipment that might possibly have resulted in this issue, and was informed that all of their equipment is working normally.
      3. Third change?   
         From:   
           
         As such, for this particular case we will be unable to make any adjustments to your account.  
           
         To:  
           
         With this information, we have been unable to find any fault in the way the store or bank systems processed these transactions, and believe that they are legitimate transactions. Because of this we will be unable to make any adjustments to your account.
      4. Additional changes?
   2. Produce the Message  
      Use effective design and layout for a clean, professional appearance, and include the message after the Case Study Questions below.
   3. Proofread the Message  
      Review for errors in layout, spelling, punctuation and other mechanics.

• You DO NOT have to list typos and mechanical errors.

* 1. Distribute the Message  
     Submit this and the final draft in the dropbox in one file.

April 2, 2011

Margaret Caldwell

2789 Aviara Parkway

Carlsbad, CA 92008

Mrs. Caldwell,

My name is Matt Ferry, I have been assigned your case number (#7899) and have thoroughly researched this issue.

As mentioned in your letter the debits in question all carry the same reference number, this is not unusual as reference numbers for a business usually only change once per day, not per transaction. If you look at your statement, I am sure you will notice that the amounts are not the same, which indicates that they were separate purchases and not an incorrectly swiped credit card.

I also took the time to contact Ronson Tibbits, a store manager at Wilsons Gourmet, to see if they have had any reports of malfunctioning equipment that might possibly have resulted in this issue, and was informed that all of their equipment is working normally.

With this information, we have been unable to find any fault in the way the store or bank systems processed these transactions, and believe that they are legitimate transactions. Because of this, we will be unable to make the requested adjustments to your account.

We appreciate your understanding in this matter, and look forward to being able to continue assisting you with any of your future banking needs.

Sincerely

Matt Ferry

Operations Officer

Union Bank of California

Phone Number