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## 9.22 Bad News to Customers: Stuck in Berlin Without a Credit Card (Objs. 1–4)

Travel writer Blair Rhines was mystified when the sales clerk at a Berlin department store refused her credit card. "Sorry," the clerk said, "your credit card is not being accepted. I don't know why." Rhines found out soon enough. Her bank had frozen her account because of an "unusual" spending pattern. The problem? "We've never had a charge from you in Germany before," a bank official told her. The bank didn't seem to remember that Rhines had repeatedly used that card in cities ranging from Boston to Tokyo to Cape Town over the past six years, each time without incident.

Rhines was a victim of neural-network technology, a tool that is intended to protect credit cardholders from thieves who steal cards and immediately run up huge purchases. This technology tracks spending patterns. If it detects anything unusual—such as a sudden splurge on easy-to-fence items like jewelry—it sets off an alarm. Alan Rochester, senior vice president of fraud management at Conroy Credit Card Services, says that the system is "geared toward not declining any travel and entertainment expenses, like hotels, restaurants, or car rentals." But somehow it goofed and did not recognize that Blair Rhines was traveling, although she had used her card earlier to rent a car in Berlin, a sure sign that she was traveling.

Rhines was what the credit card industry calls a false positive—a legitimate cardholder inconvenienced by the hunt for fraudsters. What particularly riled her was finding out that 75 percent of the transactions caught in the neural network turn out to be legitimate. Yet the technology has been immensely successful for credit card companies. Since Visa started using the program, its fraud rate dropped from 15 cents to 6 cents per $100. To avoid inconveniencing cardholders, the company doesn't automatically suspend a card when it suspects fraud. Instead, it telephones the cardholder to verify purchases. Of course, cardholders who are traveling are impossible to reach.

Angry about the inconvenience and embarrassment she experienced, Rhines sent a letter to Visa demanding an explanation in writing.

**YOUR TASK.** As an assistant to the vice president in charge of fraud detection at Visa, you have been asked to draft a letter that can be used to respond to Blair Rhines as well as to other unhappy customers whose cards were wrongly refused by your software. You know that the program has been an overwhelming success. It can, however, inconvenience people, especially when they are traveling. You have heard your boss tell travelers that it is a good idea to touch base with the bank before leaving and take along the card's customer-service number (1-800-553-0321). Write a letter that explains what happened, retains the goodwill of the customer, and suggests reader benefits. Address your letter to Ms. Blair Rhines, 68 Riverside Drive, Apt. 35, New York, NY 10025.