

# Special Client Requests - Exclusion from Disputes

## Overview

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Clients frequently request that certain accounts be excluded from the dispute process. The most common reason: they want to keep a credit card in good standing with the lender (especially Capital One, Mission Lane, and other subprime issuers that will close accounts if disputes are filed). Other exclusions are partial — dispute the late payments but not the hard inquiry, or dispute the tradeline but not the credit card itself.

**❗ Critical:** Missing an exclusion can cause a client to lose an active credit card, lose a credit line, or lose trust in Crowned Credit. Every exclusion must be captured, logged, and visible to the disputing team before the first round of letters goes out.

## Standard Capture Workflow

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1. **CSR (Onboarding or Support) receives the request.** This usually happens during the onboarding call, during a review-the-report session, or when the client spots a new dispute letter on an account they wanted to protect.
2. **Post to #customer-support Discord** tagging `@Case Specialists` role (1468303041475252244) or `@Onboarding` role.
3. **DisputeFox:** CSR member must include this note in the "Additional Info" portion of the client's DF account. Make sure to save it so the Dispute Team will be able to see it.

## Discord Posting Template

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```
@Case Specialists for [CLIENT FULL NAME]
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```
DO NOT DISPUTE THE FOLLOWING:
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- [Creditor 1] – [what to exclude: entire account / hard inquiry only / late payments only]
- [Creditor 2] – [what to exclude]

## Common Exclusion Patterns

Scenario	What to Do	Remarks
Client wants to keep an active credit card, avoid any risk of it closing down	Entire tradeline (do not dispute the card at all)	Capital One, Mission Lane, Revvi, Fit, Premier Bankcard, Avant, Merrick — these issuers close accounts when disputes are filed. Frequently seen: Capital One Platinum, Capital One Quicksilver.  Hard inquiries attached to these open accounts are automatically excluded from the disputes as well to mitigate risk of account closure.
Client is currently going through debt consolidation for this account	Entire tradeline, temporarily	Exclude for now await for confirmation from the client when the payments have been completed on the debt consolidation
Client says "I'll let you know when"	Exclude entire tradeline only upon confirmation, make GHIL note regarding this	During cases like this, we'll await confirmation from client when to exclude it. Let them know that it would apply to the next dispute round.

## Known High-Risk Creditors (Close Accounts on Dispute)

These lenders have a documented history of closing accounts when any dispute is filed on their tradeline. Default to confirming with the client before disputing anything attached to these issuers, even when it looks like an easy win.

- Capital One (all products — Platinum, Quicksilver, Venture, Savor, Union Plus co-brand)
- Mission Lane
- Revvi
- Fit Mastercard / Fit Bankcard
- Premier Bankcard
- Avant / Aventura Mastercard

- Merrick Bank
- Credit One (common client-keeper)
- IKEA / Commodity Bank store card

# Escalation

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If a dispute letter was sent on an excluded account, check if the request was properly inputted in to DisputeFox. Escalate to Dispute Team via the Whatsapp group chat for further steps.

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