ZOTTA / LENDING OPERATIONS

# BNPL operations checklist

One product. One fictional case. Six evidence checks.

Product / country: _____ Reviewer / date: _____

| CHECK | WHAT TO VERIFY | A PRACTICAL TEST |
|---|---|---|
| **Product terms** | Identify the product, country, provider, duration, total payable and any interest or fees. | Check the actual agreement; do not infer terms from the BNPL label. |
| **Customer explanation** | Can staff explain dates, amounts and the process for a purchase problem? | Ask a reviewer to explain one fictional agreement in plain language. |
| **Return and refund** | Keep return acceptance, refund initiation and refund receipt separate. | Remove the refund receipt. The missing evidence must stay unknown. |
| **Account reconciliation** | Match order, refund reference, amount and account before an adjustment. | Use an unmatched fictional reference; record the escalation, not an invented match. |
| **Support ownership** | Name the case owner, next team, missing evidence and next update time. | Walk through a handoff. Confirm who follows up and what the customer is told. |
| **AI summary evidence** | Keep record references, timestamps and uncertainty beside the summary. | Require the reviewer to find the cited evidence; no account change or promise follows from the summary alone. |

## Try the missing-refund test

Fictional case: a laptop return is accepted; the account still displays an instalment; no refund receipt is supplied. Expected result: flag the missing receipt and current account check. Do not conclude that a refund is complete, a balance is cancelled or collection must continue or pause.

## Capture the result

Owner: _____ Evidence / reference: _____
Actual result / gap: _____
Follow-up / due date: _____

Editorial worksheet, not a statement of legal duties, provider practice or Zotta capability. Verify applicable agreements and local requirements before action. Use fictional inputs; a prompt is not an access control.

Companion article and copyable fictional-case prompt: zotta.ai / Insights