

Subject: Submitting EMT Requests	Product: Customer Loyalty Group	Approved on:
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Purpose:

Understanding when it is appropriate to submit an *EMT Request*, and how to go about doing so.

Policy:

- Please advise the client that any request submitted to EMT can take up to 90 days to be completed (The time frame on requests will be updated depending on PRT's Back Log)
- If the client's account meets any of the parameter(s) listed below, the settlement(s) should be removed from settled status - EMT-RFSS Request Type
 - Client requests to remove a settled account off the program.
- Client is receiving collection activity on account(s) that have already been settled in full - EMT-Collection Calls Type
 - Collection Call requests should only be created when the account in question is marked as Settled in Full in our system for at least 90 days (about 3 months) or collection calls from a creditor not listed as current creditor in our system.
 - Clients should expect collection calls from their creditors. Creditors will continue to contact the client until the settlement is paid in full.
 - Documentation(s) is required to submit an EMT-Collection Call request.
- Client request to expedite specific settlement(s) but not **all**- EMT Expedite (Used by exception only)
 - If there are accounts that still need to be settled, we are unable to expedite any type of payoff for the client. We can advise that if they have extra funds, they could add the funds to their program. It will help expedite settlements for their unsettled accounts.
 - They can schedule the draft to pay off the whole program in 30 Days if all accounts are in an active settlement.
 - If all accounts are settled, we may expedite the payoff on one specific account if the entire fee is collected and no other settlements would be affected by this expedite request.
 - Talking Points that can be used:
 - Advise the client that if they have extra funds, they could add the funds to their program. It will help expedite settlements for their unsettled accounts.
 - You can explain that adding funds will shorten the length of their program depending on how much the client is able to add to their account.
 - Discuss potential settlements for unsettled accounts so that the client can focus on reaching agreements for the unsettled debt vs paying active settlements.
 - **Exception:** If all accounts are settled, we may expedite specific accounts
- Client request for a PIF Letter to prove completion of a settlement- EMT- PIF Letter Requested Request Type – **we no longer complete this request type.**
- **(Rare)** If a settlement is finalized with incorrect payment method and creditor will no longer accept current payment method- EMT- Payment Method/Address Change Request Type

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- **Cancel Requests** – Do **not** open **Cancel Requests** with the **Responder set to EMT Queue**. These should only be opened for the **Cancel Queue**. The EMT Queue will receive **EMT – Cancel RFSS** requests **after** Retention attempts are completed.
- Client is looking to pay off the entire program and wants to expedite the program payoff – *Expedited Payoff*
 - Expedited Payoff Requests should only be submitted when a client is paying off their program in full and draft is scheduled within the next 30 days.
 - If the client wants to push out their lump sum draft date (more than 30 days), the request cannot be submitted. For FCR, we would want to follow up on or around the last draft date.
 - If the client has been enrolled for less than 6 months, EMT may not be able to finalize the request submitted due to some of the creditor’s delinquency requirements, however once all delinquencies are met, the request will be completed within the next 90 days.
 - We will no longer submit one expedited payoff request. We will now need to submit one expedited payoff request for each creditor (settled and unsettled) if the client drafts in the full payoff amount.
- **Legal Escalations** – These are **no longer handled by EMT**.

Procedure:

• **EMT – Collection Calls**

1. On the Client Page, click *Request Section*
2. Click the *Add Request* button.
3. From the *Request Type* dropdown, select *EMT-Collection Calls*
4. In the *Related Creditor* dropdown, select any of the client’s creditor(s) that EMT is attempting to save.
5. From the *Responder* dropdown, select EMT.
6. From the *Processor* dropdown, select your name.
7. From the *Internal Status* dropdown, select *Untouched*.
8. Select “Today” for the *Next Global Occurrence*
9. In the *Notes* field, input the following:
 - Information from the new agency is currently collecting on the debt.
 - Date of last/most recent collection attempt
 - Detailed notes are required this should include a desired outcome.
10. Upload the client’s document(s) in RF (Request Files)
11. Save & close the request.
12. Leave detailed notes in the comments section on QuickBase.

• **PIF letter Request**

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- Check *Client File* to see if we have a PIF Letter on file or if settlement is a SIF in Lieu of.
 - If PIF letter is in the *Client File*, send letter to the client and stop here.
 - If PIF letter is not in the *Client File*, we are unable to submit a request.
- Please reference [PIF Talking Points and Letter](#)
- You may also send these [step by step](#) instructions directly to the client.

Exceptions:

- *EMT- Payment Method/Address Change*
 - Will rarely be used by CLG and if so, use when a settlement is finalized with incorrect payment method and creditor no longer accepts current payment method.
- If the client has a shortfall within 30 days or the client is escalated, send an email to EMT@clearoneadvantage.com. Explain why the request is urgent. There will be a dedicated team that will prioritize those requests and respond back to your email with support.

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