10.19.23

UMA Process:

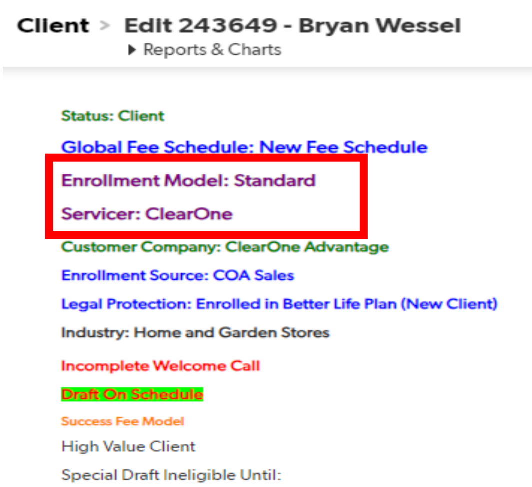
Before transferring for any client that needs to speak to the SD team, please follow standard process below and post to Teams to have reviewed by a Manager, Ops, or a TL prior to transferring the call, or sending an email. If your direct manager is not available for review, post your request in the CLG main channel so another manager, Ops agent or TL can approve.

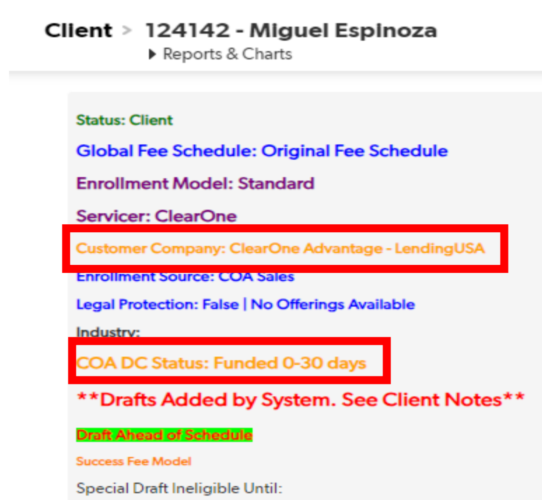
Post must include: Subject: SD UMA Request, creditor name, creditor status, QB Link and next step: email, or transfer to agent, for approval

Standard Process:

- Client calls in and advises they are calling us back
  - Ask discover questions such as:
    - Did you receive a call, text, or email?
    - What did the message say it was about?
- Review Client Status and Servicer
  - Is client COA or AM?
  - Is client DC Loan (OLD or LUSA) funded?

SD Team Hours: 10-7p EST M-F.



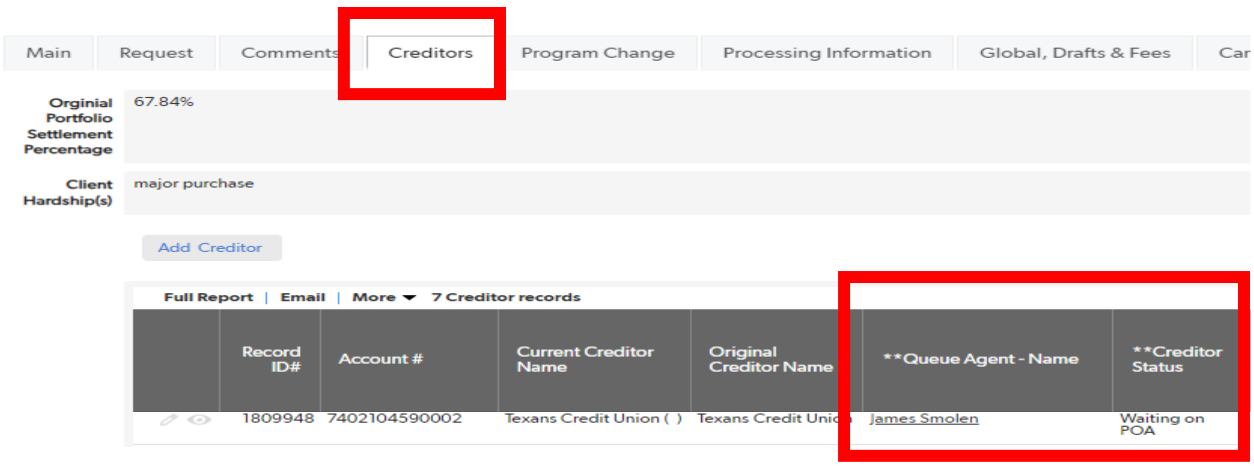


10.19.23

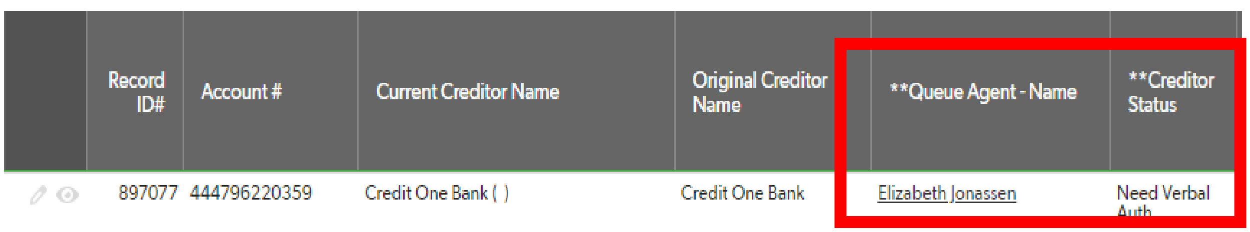
If client is COA and not Loan Funded

If you see this creditor status	Then transfer/set PK, here
Special Draft	Skill “Special Draft Team Inbound”, if no answer after 5 minutes, set PK through new CLG Promise Keeper “SD Manual Outbound”
Waiting on POA	Queue Agent (Ex. James Smolen)
Needs Verbal Auth	Queue Agent (Ex. Elizabeth Jonassen)
No status but client states received a Text or email (review in contact history) – example below	Skill “Special Draft Team Inboundif no answer after 5 minutes, transfer client”

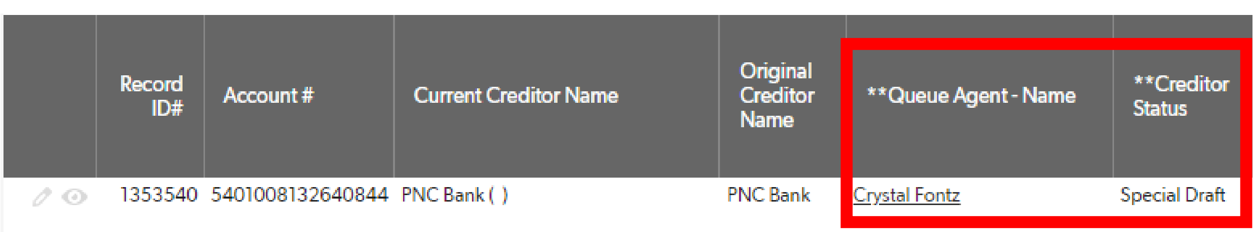
Where to review Creditor Status’s from Creditor Tab in Main Ribbon on QuickBase



Record ID#	Account #	Current Creditor Name	Original Creditor Name	**Queue Agent - Name	**Creditor Status
1809948	7402104590002	Texans Credit Union ( )	Texans Credit Unio	James Smolen	Waiting on POA



Record ID#	Account #	Current Creditor Name	Original Creditor Name	**Queue Agent - Name	**Creditor Status
897077	444796220359	Credit One Bank ( )	Credit One Bank	Elizabeth Jonassen	Need Verbal Auth

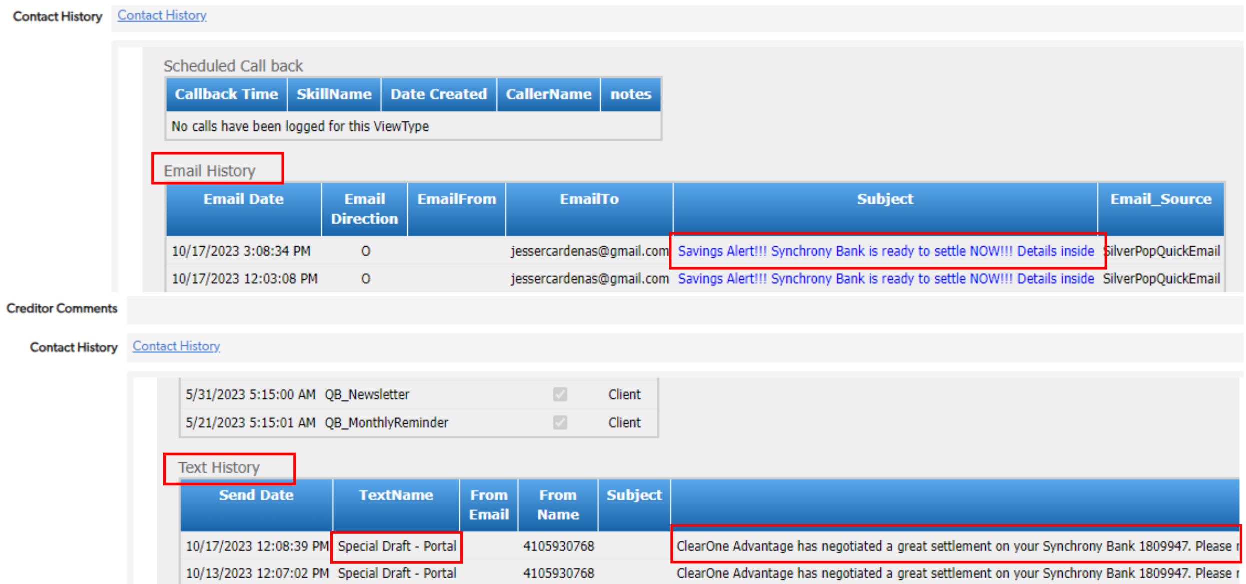


Record ID#	Account #	Current Creditor Name	Original Creditor Name	**Queue Agent - Name	**Creditor Status
1353540	5401008132640844	PNC Bank ( )	PNC Bank	Crystal Fontz	Special Draft

10.19.23

To review text/email sent:

Go to Contact History and scroll to text message or email history. If subject line matches below it is a special draft alert.


Contact History Contact History

Scheduled Call back

Callback Time	SkillName	Date Created	CallerName	notes
No calls have been logged for this ViewType				

Email History

Email Date	Email Direction	EmailFrom	EmailTo	Subject	Email_Source
10/17/2023 3:08:34 PM	O		jessercardenas@gmail.com	Savings Alert!!! Synchrony Bank is ready to settle NOW!!! Details inside	SilverPopQuickEmail
10/17/2023 12:03:08 PM	O		jessercardenas@gmail.com	Savings Alert!!! Synchrony Bank is ready to settle NOW!!! Details inside	SilverPopQuickEmail

Creditor Comments

Contact History Contact History

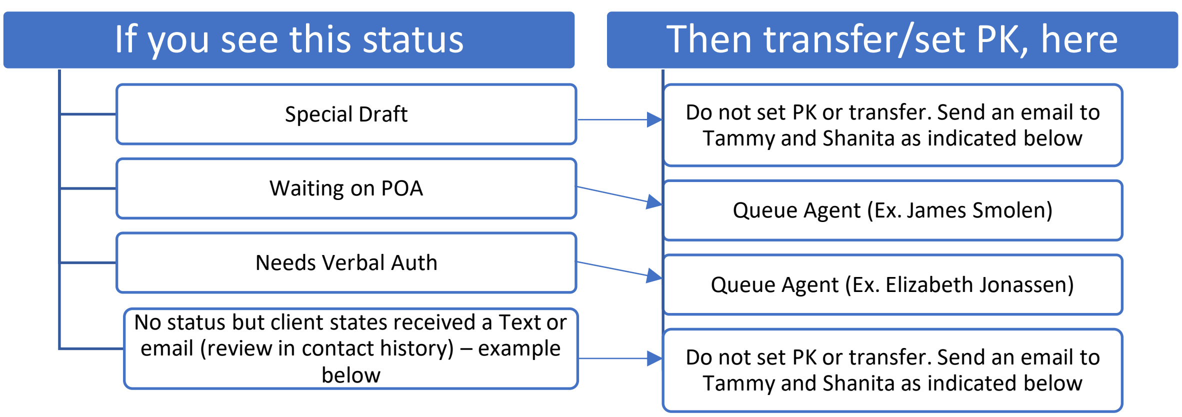
5/31/2023 5:15:00 AM	QB_Newsletter		Client
5/21/2023 5:15:01 AM	QB_MonthlyReminder		Client

Text History

Send Date	TextName	From Email	From Name	Subject	
10/17/2023 12:08:39 PM	Special Draft - Portal		4105930768		ClearOne Advantage has negotiated a great settlement on your Synchrony Bank 1809947. Please r
10/13/2023 12:07:02 PM	Special Draft - Portal		4105930768		ClearOne Advantage has negotiated a great settlement on your Synchrony Bank 1809947. Please r

If client is AM and not Loan Funded

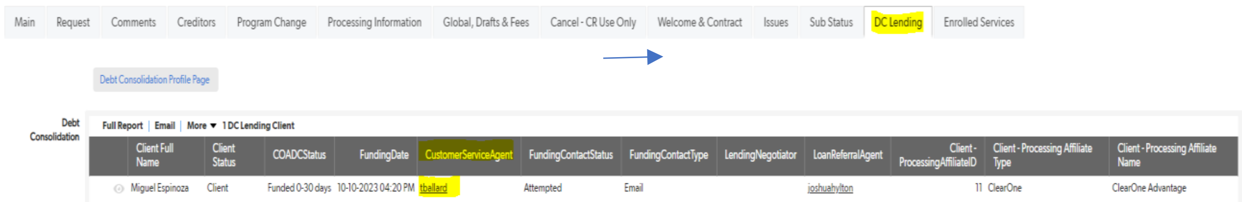
(examples match above)



10.19.23

If client is AM or COA and is Loan Funded

Client calls in for any reason → Transfer to DCCS Agent



- If this is an **AM client** that needs a SD callback, <u>do not transfer</u>, set up the SD callback email request:
  - Send the callback request by email from outlook to: Tammy Davis <tdavis2@clearoneadvantage.com>; Shanita Starks sstarks@clearoneadvantage.com
  - CC Sam Snowden and Rhonda Ragin
  - Subject: AM Client (Client ID) SD Callback Needed
  - Body:
    - Client name
    - QuickBase link
    - Verified contact info (phone number and/or email)
    - If client requests specific call time add in but advise client that we will do our best to contact during that time
    - Do not CC client on email

*If you are on hold for more than 5 minutes waiting to transfer, advise the client you will submit a callback request.