Subject: Updating Banking Information	Product: Customer Loyalty Group	Approved on: 9/19/2024

Purpose:

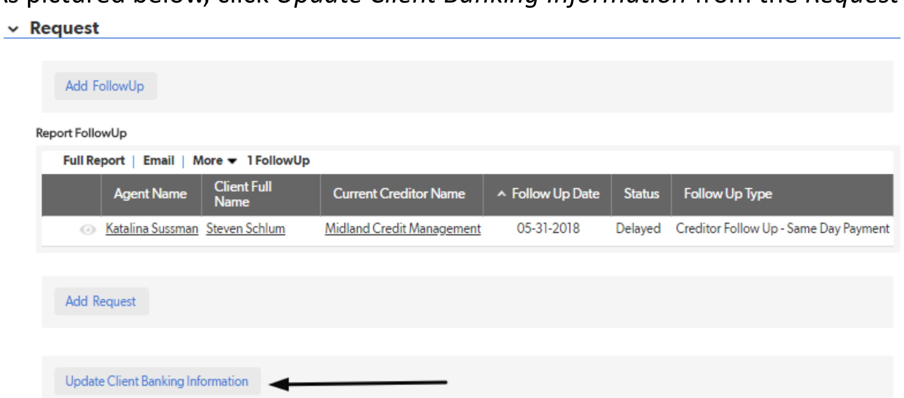
- Submitting an *Info -Change* request in QuickBase to update bank information.
- A client is updating their banking information or requires a new SPAA for Global Validation purposes.
- Client changed banking institutions before program start date.

Policy:

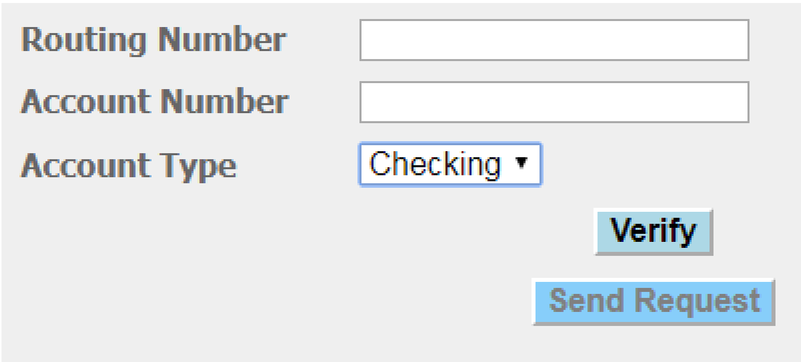
1. The process may take up to 5 business days.
    a. If there is a pending draft, we must wait until the draft is finished processing prior to making the change.
    b. If there are any drafts scheduled within the next 5 business days, please move until outside of the 5-day window.
2. Ensure that a new signed SPAA is signed and uploaded to the *Request File* for **<u>all</u>** banking *Info – Change* requests **AND** a copy to *Client File* with “SPAA” for Filetype. Try to obtain the new signed SPAA **with the client on the phone/on the chat**. If unable, stress the urgency to the client by advising that the request cannot be finalized until the new SPAA is signed and received.
3. Per Global, if client has pending draft(s) and anticipates that it will NSF, we must wait until the NSF fully posts, to have client sign new SPAA.
    a. Example: 5/31 draft pending but client states it will NSF – date on new signed SPAA must be after that 5/31 NSF fully posts. If new SPAA was signed on 5/31, it will be rejected by Global.

Procedure:

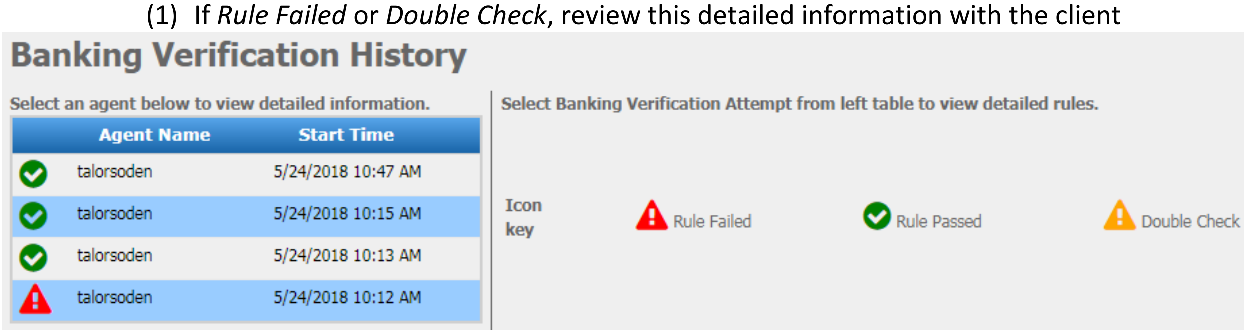
1) Pull up client page in QuickBase.
2) As pictured below, click *Update Client Banking Information* from the *Request* section.



3) Enter client’s new routing and account number.



4) From the *Account Type* dropdown, select *Checking* or *Savings*
5) Click *Verify*
6) Scroll down to *Banking Verification History*
7) As pictured below, the verification attempt will log, and if routing and account number is correct, a green check will appear next to your *Agent Name*
    a) If incorrect a red triangle will appear and the information will need to be verified again (go back to step 3):
        i) Red = *Rule Failed.*
            (1) *Routing number* or *account number* is incorrect
        ii) Yellow = *Double Check.*
            (1) System flagged for review (see next step)
        iii) You can click on the logged entry to view detailed information
            (1) If *Rule Failed* or *Double Check*, review this detailed information with the client



(Click on the green check mark to confirm that the bank is a Participant provider)

If correct (*Rule Passed*) create SPAA with the newly verified banking information

8) Create new SPAA
    a) How to create SPAA:
        i) Client Files on client page
        ii) New Template
        iii) Update required info on Page 4 (Banking, co client, address change, name change)
        iv) **Enter the Debit Date for the next draft date scheduled**

v) Then follow steps 9-14

9) Advise the client that a new SPAA must be signed immediately to finalize their request.

10) Rename file accordingly **BEFORE** uploading to DocuSign or Crush with proper naming:

a) Global Account ID–SPAA (ex: 1234567890123456-SPAA)

b) Global Account ID–Reopen (ex: 9876543210123456-reopen)

11) Send SPAA to client via DocuSign.

a) https://fileweb-prd.clearoneadvantage.comi told /WebInterface/login.html

12) Click the *Send Request* button.

13) An *Info Change* request will automatically open in a new tab

a) All required fields in the request will pre-populate with the verified information.

14) If client signs SPAA immediately:

a) Click the *Save & close* button.

b) Go back into the saved request.

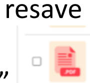
c) **Download SPAA from DocuSign**

i) Avoid renaming or re-saving after download

d) Open up Crush in Chrome

e) Upload signed SPAA to the ***Crush FTP folder***

i) Drag and Drop. Avoid any resave file or rename before drop.

f) The visual icon will show “red” 

g) Upload SPAA to request file

h) Upload SPAA to Client file with “SPAA” Filetype selection

i) From the *Internal Status* drop down, select *Waiting for Responder*

j) Ensure the *Responder Status* is set from untouched to *pending*

k) Make sure client knows this change can take 5 days, verify if the next draft needs to be adjusted/ postponed.

l) Check the next day to ensure SPAA has been accepted by Global via *“client Global information”* on the client page

m) Click on the tab “view notes in Global” to see if Received/Scanned SPAA has been accepted

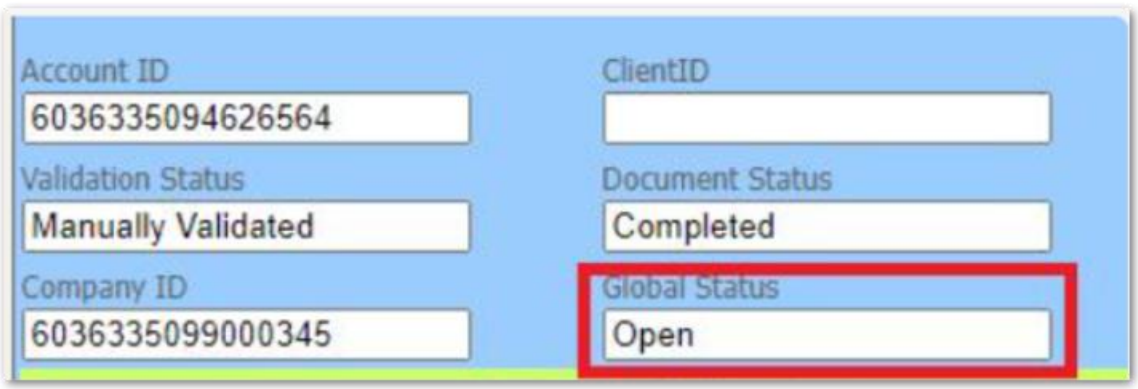
n) If SPAA was accepted – mark request complete under Responder Status

o) If SPAA was rejected, keep request open and make updates to the errors

15) Client needs to send a Reopen SPAA to Global

a) Please access the **Client Global Information tab in QuickBase** and verify the status of the account. If Closed or Closed Pending, it will be necessary to submit a new **SPAA Re-Open** form via CrushFTP as PDF file

b) If the Global Status field reads one of the following two options, please upload a new SPAA-Reopen for via CrushFTP as PDF file
   i) Global Status – Closed Pending
   ii) Global Status – Closed
c) **See screenshot** below of the Client Global Information tab in Quickbase.



d) Save SPAA with the following naming (formatting will matter – match the spaces below)
   i) Global Account ID–Reopen (ex: 1234567890123456-Reopen)

16) If client is unable to sign SPAA immediately:
   a) From the *Internal Status* dropdown, select *Waiting for Responder*
   b) Ensure the *Responder Status* is set from untouched to pending
   c) Add request notes indicating: “Awaiting signed SPAA”
   d) Click the *Save & close* button
   e) Keep the request in your *Pending* queue and follow up on it until signed
   f) Reference Requests Queue Follow up SOP until SPAA is received
   g) Once SPAA is received
      i) Follow steps 13b-l

Exceptions:

1) If the client does not have a global account, (they cancelled or global was closed) the request needs to be sent to accounting so they can create a global account for the client.
2) Client request to send mailed payments to Global “Lock Box”
   a) Upload SPAA to request in RF
   b) Upload SPAA to Client File as “SPAA” filetype selection.
   c) Bank name should be: Lockbox
   d) Routing number: 111111111 (9 1’s)
   e) Account Number: 111111111111 (12 1’s)
   a) Then follow steps 9-14 in main process
2) Client Templates are down and unable to use the process above

a) Download blank SPAA uploaded in SharePoint based on enrollment date and state (CO or WA use required SPAA form of that state)
b) Fill in client information required on Page 4. (example at bottom of SOP)
c) Enter the Debit Date for the next draft date scheduled.
d) Save as PDF (Client name SPAA)
e) Then follow steps 9-14 in main process

3) If the client is using someone else's bank account

(example of blank SPAA – Next pg)

Colors indicate the type of box below - Required, As Needed, Sign/Date via DocuSign

Subject: Updating Banking Information	Product: Customer Loyalty Group	Approved on: 9/19/2024

authorize on my Account, and acknowledge that sharing information among these parties is essential to the administration of my Account. I understand that the Agreement and the Privacy Notice provide additional information relating to my privacy rights.

Applicant: First Name (Please print clearly)	**MI**	**Last Name**	**Social Security #**	**Date of Birth (mm/dd/yyyy)**
Authorized Contact (optional): **First Name**	**MI**	**Last Name**	**Social Security #**	**Date of Birth (mm/dd/yyyy)**
Mailing Address		**City**	**State**	**Zip Code**
Physical Address (if different from mailing address)		**City**	**State**	**Zip Code**
Home Phone No.	**Cell Phone No.**	**Email Address**		
Challenge Question / Answer (for future ID purposes)	If client provided on original SPAA			
Debt Settlement Provider	ClearOne Advantage LLC	**Debt Settlement Provider's Global Account Number** (if known)		
Applicant's Signature		**Date**		

AUTHORIZATION TO DEBIT BANK ACCOUNT: Applicant's Financial Institution Information

Bank Name	**Routing Number**[1]	**Account Number**[2]	
Bank Address	**City**	**State**	**Zip Code**
Name (as it appears on check)			
Current Physical Address	**City**	**State**	**Zip Code**

[1] Routing Number is the 9-digit number appearing in the bottom left corner of your check. [2] Account Number is to the right of the Routing Number and before the Check Number.

Amount of Initial Debit			Date of Debit
$		on or after	

Amount of Recurring Debit(s)			Date of Debit(s)		
$		on or after		and	Weekly Biweekly Semi-monthly Monthly **thereafter until further notice**
$		on or after		and	Weekly Biweekly Semi-monthly Monthly **thereafter until further notice**

I hereby authorize Global to initiate an initial debit entry, if any, and any **recurring** debit entries to my **checking account** (or **savings account**) at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, or for such other amounts that I may subsequently authorize in writing, via the telephone or via the Internet, for the purpose of transferring funds to my Account. I represent that my Primary Bank Account exists; that I own it; and that I will maintain sufficient funds in it to permit the debits to clear on the applicable dates. I understand that I may incur a charge as set forth in the Schedule of Fees and Charges if any attempted debit is not immediately honored when presented; and that the financial institution providing my Primary Bank Account may also assess a charge if this occurs. In addition, I understand that I may subsequently designate another account for this purpose by contacting Global's Customer Support; that I may also change the corresponding amounts and dates in that manner; and that the representations I made above about my Primary Bank Account will apply to any other account that I designate.

In addition, I hereby authorize Global to accept instructions from me in writing, via the telephone or via the Internet, to initiate one-time, **non-recurring** debit entries to my Primary Bank Account for the purpose of adding additional funds to my Account.

These authorizations shall remain in full force and effect until I give a written termination notice to Global that affords it a reasonable period of time to act on it. Any such notice, and any other written notice that is provided for in this Agreement, shall be sent to Global's Customer Support at the addresses set forth in the Agreement.

Applicant's Signature Authorizing Global to Debit Applicant's Primary Bank Account	**Date**

SCHEDULE OF FEES AND CHARGES

Account Setup (one-time fee)	$9.00
Monthly Service Charge	$9.95
Dishonored/Returned Deposit Item	$0.00
Premium Deposit Services	
Incoming Wire Transfer	$10.00
Disbursement Fees	
ACH	$3.00
DirectPay	$3.00
Manual Check (USPS)	$3.00
Phone Payment	$3.00
2nd Day Delivery*	$12.00
Overnight Delivery*	$20.00
Wire Transfer	$20.00
Stop Payment Order	$17.50

*3:00 pm Central Time Cutoff

CUSTOMER SUPPORT

Any questions or inquiries relating to your Account should be directed to Global's Customer Support. See paragraph XXVXXV of this Agreement for Global's correspondence address. Global's website address, and the toll-free number to Global's Customer Support. Please note that Global is not a party to your Program, and any questions relating to your Program should be addressed to your Debt Settlement Provider, and not to Global.

Version 3 – GH – 8.5.21 – COA – NP22

All fields required unless otherwise noted