

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.

Client > Edit 243649 - Bryan Wessel
▶ Reports & Charts

Status: Client
Global Fee Schedule: New Fee Schedule
Enrollment Model: Standard
Servicer: ClearOne
Customer Company: ClearOne Advantage
Enrollment Source: COA Sales
Legal Protection: Enrolled in Better Life Plan (New Client)
Industry: Home and Garden Stores
Incomplete Welcome Call
Draft On Schedule
Success Fee Model
High Value Client
Special Draft Ineligible Until:

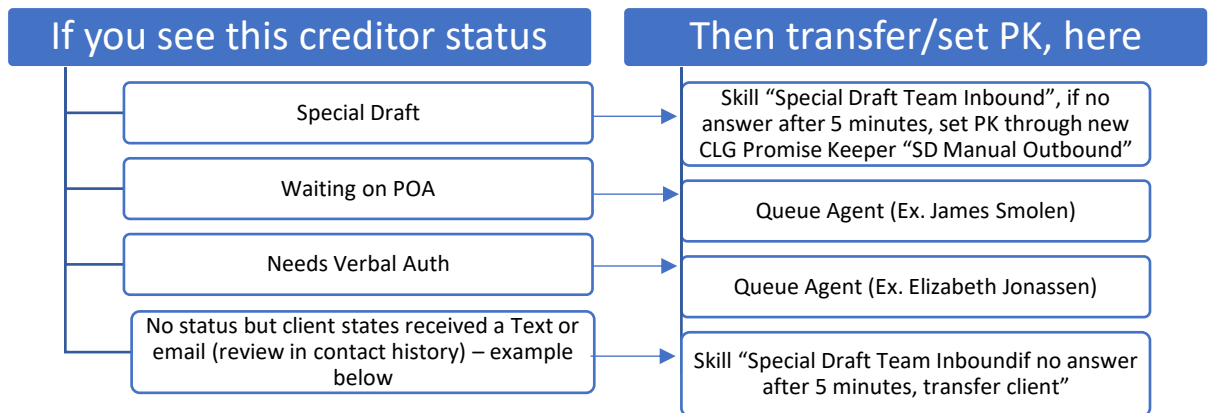
Client > 242625 - Richard Chambers
▶ Reports & Charts

Status: Client
Global Fee Schedule: New Fee Schedule
Enrollment Model: Attorney Model
Servicer: Alperstein & Associates, LLC
Customer Company: ClearOne Advantage
Enrollment Source: COA Sales
Legal Protection: Enrolled in Better Life Plan (New Client)
Industry: Air Transportation
Incomplete Welcome Call
Draft On Schedule
Success Fee Model
High Value Client
Special Draft Ineligible Until:

Client > 124142 - Miguel Espinoza
▶ Reports & Charts

Status: Client
Global Fee Schedule: Original Fee Schedule
Enrollment Model: Standard
Servicer: ClearOne
Customer Company: ClearOne Advantage - LendingUSA
Enrollment Source: COA Sales
Legal Protection: False | No Offerings Available
Industry:
COA DC Status: Funded 0-30 days
****Drafts Added by System. See Client Notes****
Draft Ahead of Schedule
Success Fee Model
Special Draft Ineligible Until:

If client is COA and not Loan Funded





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



Main	Request	Comments	Creditors	Program Change	Processing Information	Global, Drafts & Fees	Car
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Original Portfolio Settlement Percentage	67.84%
Client Hardship(s)	major purchase

[Add Creditor](#)

Full Report	Email	More	7 Creditor records
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	Record ID#	Account #	Current Creditor Name	Original Creditor Name	**Queue Agent - Name	**Creditor Status
 	1809948	7402104590002	Texans Credit Union ()	Texans Credit Union	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

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](#)

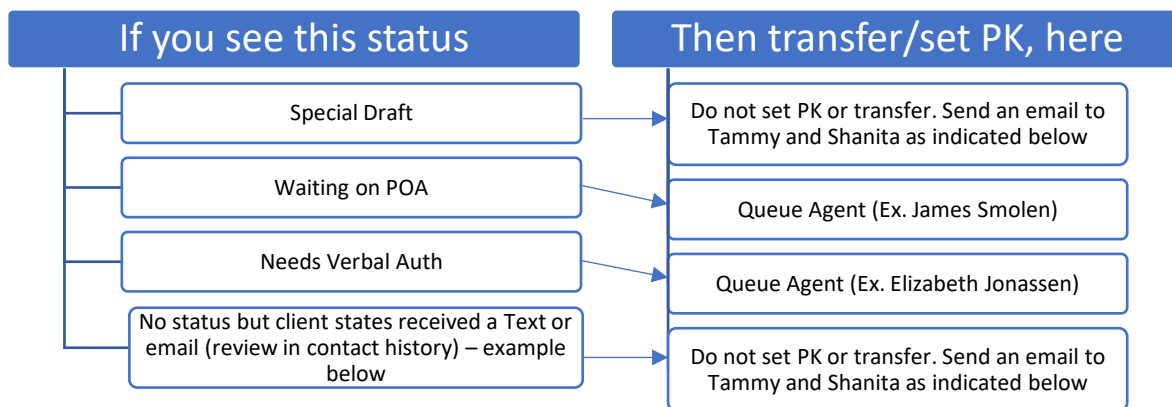
5/31/2023 5:15:00 AM	QB_Newsletter	<input checked="" type="checkbox"/>	Client
5/21/2023 5:15:01 AM	QB_MonthlyReminder	<input checked="" type="checkbox"/>	Client

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
10/13/2023 12:07:02 PM	Special Draft - Portal	4105930768		ClearOne Advantage has negotiated a great settlement on your Synchrony Bank 1809947. Please

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

Main Request Comments Creditors Program Change Processing Information Global, Drafts & Fees Cancel - CR Use Only Welcome & Contract Issues Sub Status **DC Lending** Enrolled Services

Debt Consolidation Profile Page

Debt Consolidation Full Report Email More ▼ 1 DC Lending Client

Client Full Name	Client Status	COADCStatus	FundingDate	CustomerServiceAgent	FundingContactStatus	FundingContactType	LendingNegotiator	LoanReferralAgent	Client - ProcessingAffiliateID	Client - Processing Affiliate Type	Client - Processing Affiliate Name
Miguel Espinoza	Client	Funded 0-30 days	10-10-2023 04:20 PM	hubstar	Attempted	Email		joshuahyllon	11	ClearOne	ClearOne Advantage

- If this is an **AM client** that needs a SD callback, do not transfer, 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.