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Subject: Upper Management Approval (UMA) Format	Product: Customer Loyalty Group	Approved on:
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Purpose:

Clients may request changes to their program that require management's approval. Additionally, to support legal compliance and improve operational transparency, all refunds will be tracked in QuickBase. This ensures accurate and consistent reporting across customer service, post-settlement operations, and loans.

This SOP also aims to **harmonize refund tracking procedures** across all departments managing financial reimbursements for reporting purposes.

Policy:

All UMA requests must be submitted to management for approval **before finalizing any changes**. The following scenarios require UMA submission:

Refund / Withdrawal

- Client requests a **refund for funds not available** in their Global account.
- Our client requests a **withdrawal of \$500 or more**.
- Requests to **restructure or reverse a fee** scheduled for **more than 3 months out and/or over \$500**.

Program Threshold Adjustments

- Client wants to drop total enrolled debt below **\$7,500**.
- If **no settlements have occurred** and account removal causes debt to fall below \$7,500, UMA is required to maintain enrollment.

Resettlement Escalation

- If a **resettlement account is not the final account**, but the client is **threatening to cancel**, submit a UMA for resettlement escalation.

QuickBase Tracking

- To comply with Legal's request, all refund-related UMAs must be entered into QuickBase. This centralizes tracking and supports consistent reporting across departments.

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Procedure:

1. Submit a Refund/Withdrawal Request through QB – follow sop if needed- [Withdrawal Request](#)
2. While waiting for the UMA request to be approved, leave the internal status as “Waiting for Responder.”
3. Submit UMA Request
 - Go to “Calculator (New)
 - EMT Settle Request – Create UMA/ SOS Request

The screenshot shows the Settlement Intelligence software interface. At the top, there is a navigation bar with various tabs like 'Settlement Intelligence', 'Files', 'Pre-Approved/Finalize Settlement', etc. Below the navigation bar, there is a toolbar with several buttons. One of the buttons is labeled 'Create UMA / SOS Request', which is highlighted with a large red arrow pointing towards it from the left.

4. Fill out all the required details.

The screenshot shows the 'SOS Request Info' section of the Settlement Intelligence software. It includes fields for 'Requesting Agent' (Samantha Shumaker), 'Requesting Department' (Customer Service), 'UMA Type' (selected from a dropdown menu), and 'Root Cause' (selected from a dropdown menu). There are also other fields like 'Root Cause Detail', 'Total Amount Needed', 'Refund Amount', 'Fee Reversal Amount', and 'Recoup By Date'.

5. Requesting Department: Customer Service
6. UMA Type: Select UMA type from the drop-down menu

The screenshot shows a dropdown menu for 'UMA Type'. The menu has a search bar at the top. Below the search bar, there are five options: 'Reverse', 'Advance', 'Refund' (which is highlighted with a blue background), 'SA UMA', and 'Withdrawal'.

- Select the correct UMA Type:
- SA UMA = Self Approved (under \$500, does not need manager approval)
- Refund = COA Error and returning funds to the global balance
- Withdrawal = putting funds from the global balance into the client's personal bank

7. Root Cause: We must select the correct cause for tracking purposes.

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Commented [CM1]: Is there a reason this is not included in this same document for simplicity?

Commented [SS2R1]: This shows the agent how to identify if a withdraw can be completed or not. This contains steps for looking at Global balances, If a EMT request is required etc..

Commented [CM3]: Random question - where do agents upload required docs, such as bank statements for a refund or NSF fees?

Commented [SS4R3]: @Cynthia Moya This would be uploaded in QB in the original request.

Commented [CM5]: Since Mitzi is currently owning the SA UMA reviews, can we work with devops on automation of this process? We can discuss in story grooming this week.

Commented [SS6R5]: @Cynthia Moya Discussed ownership and priority in our connect on 7/21. Mitzi will own the business proposal and bring it to our 8.4 meeting. Alysa working w/ Dev OPS to streamline the process into Advantage point and not QB + AP

Commented [CM7]: I see the steps in here for SA UMA and Refund. Is there a reason they need to go to a separate document for withdrawal?

Commented [SS8R7]: Yes- All financial request have to be submitted for tracking purposes within Advantage point. The same request in QB should be done in AP

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- **Inadequate P&P** (Policy and Procedure): There was a misunderstanding in the policy, and the client is wanting to escalate to resolve the issue.
 - **Failure to follow P&P** (Policy and Procedure): An error was made because an agent did not follow the correct procedure per SOP.
 - **System Failure**: A system error caused a mistake with the client's account.
8. Memo: Add all the details of why the client is requesting this and why the UMA is needed.
 9. Save and close.
 10. Reach out to your manager and make them aware of your request so they can check their request queue.
 11. Manager will get the approval URL, upload it to the original request notes in QuickBase and flip the request to "waiting for accounting."

Exceptions:

- SA UMA: Self Approved UMA. This is the process we use when the withdraw amount is less than \$500. We follow the same process. Submit a refund/withdrawal request through QuickBase and then follow the UMA process through Advantage Point.

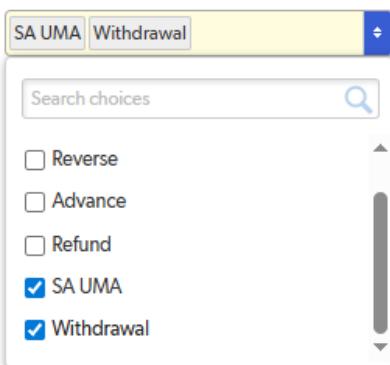
UMA Type *

SA UMA Withdrawal

Reversal Amount

Search choices

Reverse Advance Refund SA UMA Withdrawal



- Select SA UMA and Withdrawal
- It is still VERY important to leave detailed notes in the "memo" section stating why the withdrawal was requested. Once that is complete, agents will select "Save and Close."
- Agent will receive an auto-populated email after pressing "save and close." In the calculator find the document that says, "UMA Approval", open the document, Copy the URL of the document and put it into the note section of the original request created through QB

Commented [CM9]: Should we explore more granular and common reasons for improved tracking and reporting? This was something we had discussed initially so we would not need to rely on the memo section

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The screenshot shows a software interface for managing financial requests. At the top, there is a table with columns: Date, Description, Amount, Status, and Action. The table contains five rows of data. Below this is a form with sections for 'Amount' (with fields for 'Amount' and 'Amount EOM'), 'Months in Program' (with a dropdown menu), 'Client Program Complete Date' (with a date input field), 'Request' (with a URL input field), 'Request Reason' (with a dropdown menu), and 'Chain of Responder' (with a dropdown menu). At the bottom, there is a table with columns: Record ID, Draft Date, Months in Program, Current Status, Amount, Original Amount, Adjustment, and Reminder Status. A note at the bottom states 'No Monthly Draft records found'.

- Make the internal status "Waiting for Accounting."
- Click "save and close"

Exceptions:

- Hardship Plan
- Extending program terms beyond 60 months
 - Send to Director, CC your Manager and Assistant Manager
- Reducing Drafts to Below \$200 and/or Fee Reductions
 - Client Relations agents will use save techniques to save a client from cancelling the program.
- TL will have to complete the recording if \$501-1500 and the manager will have to do the recording for \$1501+
- If the withdrawal request is over \$5,000, the manager will need to email GH "Premier Support" <premiersupport@ghllc.com> to confirm no red flags on the account that will hold up the withdrawal.

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