

Subject:	Product:	Approved on:
Unresponsive GA emails	Client Success	

Purpose:

To get clients to call into us if we've been reaching out with settlement offers with no response from the client. If they don't respond to the email and connect with us we will place their account on pause.

Policy:

What qualifies a client as "unresponsive": The client has 2 SIF offers within a 120-day period that has not been responded to. In these cases, we have been making outreach efforts through dialers, emails, texts, and client portal, and the client simply did not auth or reject the settlement.

What happens if a client does not respond:

- Current day: Client will continue to get this alert until the status is created and we can remove them from that status (still being worked on by dev).
- Future day: The client will be placed in a new status that we are creating called "Client - On Hold". The client will remain in that status until they reach out or moves to next steps (TBD - will provide more info as this is provided)

What happens when the client responds:

- Situation A) Client has an authorization needed:
 - Verify client's email/phone and discuss portal log in!
 - Present authorization needed.
 - Discuss the importance and how to remain engaged.
 - I.E. - use of client portal, responding to settlement offers, chat/email.
- Situation B) Client calls after settlement that needed auth has been RFSS due to no response.
 - Current Day:
 - Verify client's email/phone and discuss portal log in!
 - Discuss the importance and how to remain engaged.
 - I.E. - use of client portal, responding to settlement offers, chat/email.

Latest Date: 06.06.2024	Page 1 of 2	Author of Latest Revision: Katalina Sussman
-----------------------------------	-------------	---

Subject: Unresponsive GA emails	Product: Client Success	Approved on:
---	--	---------------------

- Client will not be placed in "on-hold" with first round of clients, as we don't have the re-engage enhancement complete.
- Future Day:
 - will provide these steps once "re-engage" enhancement is complete.

What does "Client - On Hold" mean:

- No further accounts will be served through Ivault to an agent or to SASA for settlement.
- Drafting continues unless client cancels - this will ensure any current settlements remain in place.
- Charges for legal protection continue, to ensure client still has those services if they become active.

Why are we instituting this process:

- We are seeing an increasing number of clients that we attempt to reach out to 10-15 times on average, per month, which don't respond.
- Many of these creditors are SASA creditors meaning they get resettled each month costing the company money since we begin payment to the creditor for the first 1-2 months.
- Encourages clients to remain engaged.

How long will client remain in "Client - On Hold"

- Until the client responds, at which point we re-engage the client and their accounts are served as normal.
- Still determining next steps if client never reaches back out.

Exceptions:

None

Latest Date: 06.06.2024	Page 2 of 2	Author of Latest Revision: Katalina Sussman
--	--------------------	--