Subject: Cancel Request	Product: Customer Loyalty Group	Approved on:

Rec auth Purpose:
To brief agent(s) on the Cancellation Process.

Policy:
The client has requested to discontinue the program and cancel its services.

Procedure:

1. Determine client's reasoning for canceling their program
2. Try to find common ground to potentially save client
   a. Listen
   b. Empathize with client and acknowledge the validity of their concern(s)
   c. See if you can potentially assist the client with a resolution, in lieu of cancellation
   d. Focus on the affirmative; what **can** we do for the client? (Draft Change, Program Change, etc.)
   e. Agree to a solution
   f. Recap all that has transpired, including steps taken to resolve client's concerns
   g. If resolution is not agreed upon, proceed with Cancel Request
3. Advise the client that you will submit a cancellation request immediately
4. Will Under the Processing Information tab, update the Client Status to: Potential Cancel by Request
5. Advise the client that they need to speak to Client Relations to discuss the cancellation further, and that you will check to see if they are available now
   a. Required to be disclosed **(Do not record)**
      i. All future drafts that aren't currently in processing will be canceled
      ii. We will no longer be obtaining new settlements
      iii. Your Global account will be closed according to federal law, which means Global will not be able to send any further payments on your behalf.
      iv. In order to keep any structured payments in place, you will need to reach out to your creditors to discuss your repayment options.
6. Check the client *Calculator*, skip any drafts within the next 5 business days
      i. If the client is BLP enrolled, move the next scheduled draft to last program draft date.

Commented [HS1]: Newly added @Christina Borrello

7. Go to client's *Request Section*
8. Click the *Add Request* button
9. Select *Cancel* from the *Request Type* dropdown
10. Select *Cancel Queue* as the *Responder*
11. *Processor* is you.
12. Flip *Internal Status* to *Waiting for Responder*
    a. Ensure that *Responder Status* dropdown is marked *Untouched*
13. Set *Next Global Occurrence* to today's date using far-right calendar icon
14. Enter note into *Request* data field describing client's reason for cancellation
    a. If client states they are canceling due to bankruptcy, ensure this is stated here.

15. Click the *Save & close* button
16. Cold transfer client to Client Relations:
    a. From your inContact agent, click the *Hold* button
    b. Select *Transfer/Conf* from inContact
    c. From the search box, input *Retentions Internal Transfer*
    d. Click *Call – Cold transfer*

17. Be sure not to discuss an **exact refund amount** with the client, especially if client is cancelling with active settlements intact. Please **do not** advise that client relations will provide an exact refund amount either, as that has to come from accounting.
        i. If Client Relations is unable to reach client at the designated callback time, they will reschedule another Promise Keeper for the same time the following day, for three consecutive business days.
    b. Provide the client with Client Relations direct phone number:
    ClearOne = (888) 744-9361 / Alperstein = (888) 744-9365
18. In the *Comment* section on the Client Page, add a note specifying why the client is canceling

Exceptions:

- If client cancels through Global, Global will automatically close the account. In order to reopen the account a new spaa will be needed.
- DO NOT:
    - Mention a time frame when Client Relations will call back. There are multiple factors that determine how quickly a client will receive a return call.
    - Discuss any funds the client will receive.
    - Complete any recordings. Client Relations will complete all the necessary recordings.
- Client filed bankruptcy
- Client is deceased – follow Deceased Client SOP.
- Cancel requests cannot stop already pending drafts.