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| Subject: NCA Transfer Key | Product: Customer Loyalty Group | Approved on: |
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Purpose:

Transferring clients to the correct NCA department, or COA Negotiator when necessary.

Policy:

- All debt settlement/program-related client questions should be answered by the CLG agent.
- All loan-related questions should be warm transferred to NCA
 - The specific NCA phone number that client should be transferred to varies based on their current *NCACRMStatus* (see chart below)
- Any creditor-specific/negotiations questions should be warm transferred to the negotiator assigned to the account(s).
- Program Changes & Draft Changes requested by client are strongly discouraged throughout this process. Such changes are likely to impact the prospective loan's final approval and/or terms.

Procedure:

1. Client's with loan-related questions should be warm transferred to NCA after you assist them with all their debt settlement/program-related questions. Based on client's current *NCACRMStatus* (viewable from the *DC Loan Section* on client page), they should be transferred according to the chart below:
 - a. Alternatively, should client have any account-specific questions/needs, they should be transferred to the account's assigned negotiator (displayed as ***Queue Agent – Name* on both the client & creditor pages in Quickbase)

| Topic | Warm Transfer to |
|--|---|
| Before Funding – Any Loan Questions | NCA Sales (971) 978-4034 |
| Loan Payments Questions | NCA Sales (971) 978-4034 |
| Pending Proof of Income – POI Questions | NCA Verifications (503) 446-2013 |
| Disqualified: Unable to Approve Loan Questions | NCA Verifications (503) 446-2013 |
| After Underwriting Approved – Loan Docs Out Questions | NCA LDO (877) 203-6224 |
| After UW Approved – Creditor Specific/Negotiations Questions | Assigned Negotiator <i>**Queue Agent – Name in QB</i> |
| After Funding – Servicing | Support (877) 373-2330 |

Note: (410) 401-0787 – NCAs Outbound Phone Number (this is the number that displays on client's caller ID when NCA calls)

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NCACRMStatus Key/Workflow:

1. **New** – Prospect start here. Leads are uploaded to start the process in this queue.
 - a. **New Requalification** – Leads can be requalified after being *UW Disqualified* after 90 days and will re-do the process starting here.
2. **Contacted** – Upon a sales agent adding a call log to the lead, it is moved from *New* to *Contacted*. *Contacted* means a sales agent has attempted to reach the lead.
 - a. **Disqualified** – Pre-credit application declined due to loan criteria not being met. This does not warrant an Adverse Action notice. Leads can be dispositioned this by sales team in *New* or *Contacted* Statuses.
 - b. **Rejected** – Prospect is contacted by sales agent and is rejects loan offer.
 - c. **NCA Opt Out** – Prospect contacts NCA and specifically requests that we no longer communicate with them.
3. **Pending Credit App** – Prospect has been contacted by sales agent and has accepted the loan offer but has not completed the credit application.
4. **Pending POI** – Prospect has completed the credit application but has not provided proof of income.
5. **Accepted** – Client has completed the credit application and provided proof of income and is awaiting a verifications agent to review the prospective loan.
6. **UW Pending** – Verification Agent is actively reviewing the client's application.
 - a. **UW Pending – PA** – Verification Agent has moved the loan to Pre-Approved Status and it is awaiting underwriter's final approval
 - b. **UW Pending – PR** – Verification Agent has reviewed the loan and it requires further management review.
 - c. **UW Pending – PS** – Verifications Agent has reviewed the loan and it requires a stipulation to be approved. Prospect waits in this queue until stipulation is provided.
 - d. **UW Disqualified** – The prospect has been credit declined for the loan and will receive an Adverse Action notice via email.
7. **UW Approved** – The prospect has been approved for the loan and the DSC can actively begin negotiating the client's debt.
8. **DSC Audit Review** – All the client's debt has been negotiated and settled and the loan is ready to be created. The DSC audits settlement data inputs for accuracy.
9. **DSC Admin Approval** – Upon DSC auditing settlement data the lead has been moved to DSC management review for one final review (optional step)
10. **NCA Admin Approval** – Lead is ready to have loan documents generated. NCA mgt reviews and then generates loan documents.
11. **Loan Docs Out** – Prospect's loan documents have been generated and sent to client.
12. **Loan Docs In** – Client has e-signed their loan documents.
13. **Docs Sent to CRB** – Loan has been sent to bank for funding audit.
14. **Funded** – Final state: loans have been funded and funds will be in GCS within 2 days.

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In the printed form this is an uncontrolled document. The official version can be found online.

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▼ DC Loan

Dc loan clients

Full Report | Email | More ▾ 1 DC Loan Client

| Related Client | Client Full Name | Client Status | Client - State | Client Primary Phone | Client - Total Approximate Balances | NCACRMStatus | NCACRMStatusDate | Notes |
|---------------------------|------------------|---------------|----------------|----------------------|-------------------------------------|--------------|------------------|--|
| Funded (1 DC Loan Client) | | | | | | | | |
| | 60 [Jan] | Client | CA | (909) [REDACTED] | \$53,662.00 | Funded | 04-16-2019 | [MAR-21-19 Orioles SA] Time: 05:48 PM, Status: Contacted [MAR-25-19 Orioles SA] Time: 05:11 PM, Status: UW Pending [MAR-25-19 Orioles SA] Time: 05:44 PM, Status: UW Pending - PS [MAR-25-19 Orioles SA] Time: 06:34 PM, Status: UW Pending - PA [MAR-25-19 Orioles SA] Time: 06:34 PM, Status: UW Approved [APR-15-19 Orioles SA] Time: 11:43 AM, Status: DSC Audit Review [APR-15-19 Orioles SA] Time: 11:44 AM, Status: DSC Admin Approval [APR-15-19 Orioles SA] Time: 11:46 AM, Status: NCA Admin Approval [APR-15-19 Orioles SA] Time: 12:10 PM, Status: Loan Documents Out [APR-15-19 Orioles SA] Time: 05:13 PM, Status: Loan Documents In [APR-16-19 Orioles SA] Time: 03:13 AM, Status: DocSentToCRB [APR-16-19 Orioles SA] Time: 12:00 PM, Status: Funded [APR-18-19 Orla Kane] completed |

DC Loan Section at bottom of client page – NCACRMStatus Display

Exceptions:

1. After NCA approves client for the loan (NCACRMStatus=**UW Approved**) all Program Changes & Draft Changes requested by client* are prohibited, as such changes are likely to impact the prospective loan's final approval and/or terms.
 - a. Should client insist on moving forward with the requested changes anyway:
 - i. After processing the changes, an advisory email **MUST** be sent to:
 1. [NCA Underwriting \(underwriting@ncaloans.com\)](#)
 2. CC the COA Quality Manager for Loans ([Autumn Buynum](#))
 3. CC the COA Negotiations Manager for Loans ([Patrick Williams](#))
 - b. *Program Changes requested by NCA and/or Negotiations are **OK**, if proper documentation/recording are accompanying
 - i. Reference [Program Changes SOP](#)
 2. If client advises they rejected the loan, but there are no corresponding notes in the *DC Loan Section*, an advisory email **MUST** be sent to:
 - a. [NCA Underwriting \(underwriting@ncaloans.com\)](#)
 - b. CC the COA Quality Manager for Loans ([Autumn Buynum](#))
 - c. CC the COA Negotiations Manager for Loans ([Patrick Williams](#))

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