

Subject: Graduation Inquiries	Product: Customer Loyalty Group	Approved on:
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Purpose:

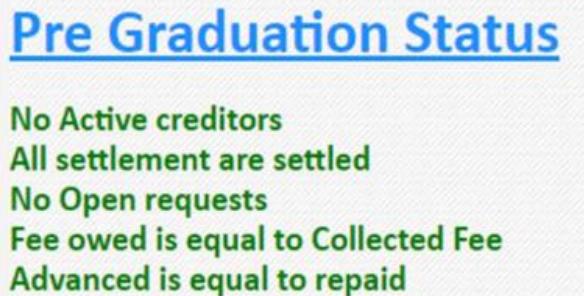
- The graduation process has been streamlined so that clients will be graduated automatically within 5-days of their final creditor payment and all COA fee collection.
- To explain procedures for clients that are requesting to expedite their COA program graduation.

Policy:

- Client is calling inquiring about graduation/completion of program and refund of Global balance and are eligible for graduation.
- DO NOT submit if Graduation Checklist is not complete
- Arrangements must be made to address any checklist issues before submitting form.
(Remove remaining unsettled accounts, schedule remaining COA fee collection, obtain global authorization for settled accounts)
 - If agent has taken action to clear remaining checklist items (i.e. removing final accounts, skips remaining drafts, believes all items are completed and there is a data entry error) the agent may submit the form.
- Form may be used for purged clients that have active Global Accounts
- Client's Global refund will be processed within 48 hours of submitting the form.
 - Funds will be sent to Client's personal account on file in Global.
 - Funds will be received within 3-5 business days.
- Client Status in QB will be updated to Client – Completed.
 - Client will have access to COA portal for 3 years after Program Complete Date.
 - Program Complete Date can be viewed in Processing Information Tab of Client Page.

Procedure:

1. Confirm client is not a LUSA/OLD client on the main client page.
2. Review Sub-status tab to ensure checklist shows all green



3. If client is showing all green in the checklist above;
 - Congratulate client on their graduation and the completion of their program

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- Advise that this will be processed within 2 business days and they will receive their refund in 5-7 business days
 - Advise client they will have access to their portal for 3 years
 - Advise client that their Global Account will remain open until the last business day of the month.
 - End of process
4. If client is **not** showing all green in the checklist above, determine the item that still needs to be completed and review the [Graduation Checklist](#).

Exceptions:

1. If client has completed all payments to the creditor, and their fees are all paid off and they would like to expedite their refund process, we can recommend that they call Global directly and request their funds.

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