

<b>Subject:</b> Portal SD Auth EMT-RFSS Request	<b>Product:</b> <b>Client Success</b>	<b>Approved on:</b>
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**Purpose:**

With the recent enhancements made to the Client Portal, clients are now able to authorize settlements that require special drafts and choose a customized draft schedule that best suits their needs. In certain cases, clients may express confusion regarding the need for additional drafts in the new settlement and may request to skip those drafts. Customer Service will initiate sending EMT-RFSS requests to the PRT team in order to reinstate the client's program to its previous state.

**Policy:**

A specialist from our Customer Service team will engage in a discussion with the client regarding potential options for special drafts and will ensure that the matter pertains to the Client Portal Special Draft Authorization. To facilitate this process, we will be canceling any settlements authorized through the Portal Special Draft Authorization and reversing any cleared fees.

**Procedure:**

**I. Client Communication (Talking Points):**

Please accept our sincerest apologies for the current situation. Our goal is to provide you with every opportunity to initiate settlements on your outstanding debt, including those that would require additional funds to your current monthly draft schedule. The settlement that was dependent on the Special Draft will not remain in place, and we will refund any success fee collected for this settlement back to your Global Holdings account until it is settled at a later date. As such, your program progress unrelated to this authorization will not be impacted by your decision to cancel it. We hope that you will explore future opportunities to fast track your settlement progress by adding additional funds that we present to you in the future.

**II. Timeline for Portal Update (Talking Points):**

Please allow 5-7 business days for the changes to take effect. Once completed, you may log back into the portal to view your program as it was before the

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Special Draft authorization. Thank you for your understanding and patience in this matter.

**III. What to do if the client escalates the call:**

Transfer to the Client Relations team (if needed).

If the CR Specialist is unable to guarantee satisfaction, submit a **Formal Complaints** form to the Compliance Team.

**IV. Complete EMT-RFSS (CS will document all creditors that require RFSS in a single request):**

- a) Open a new request
- b) Request Type – EMT RFSS
- c) Select the related creditor
- d) Responder – EMT
- e) Processor – Self
- f) Internal Status – Waiting on Responder
- g) Please document notes on the request

Request Note: **Portal SD – Reinstate the client's program to its previous state before the Special Draft Authorization. Creditor Name – Zwicker and Associates requires an RFSS.**

**\*\*Note if Refund/Withdrawal is necessary, EMT RFSS request will be annotated to reflect with the request.**

**Request**

Portal SD – Reinstate the client's program to its previous state before the Special Draft Authorization.  
Creditor Name – Zwicker and Associates requires an RFSS.

**V. Confirm Special Draft Portal Auth in Client Files:**

- a) Please review the Client Files for each creditor listed in the request note to verify the authorization document for the settlement.
- b) File Title: Labeled as **ClientPortal\_SettlementandDepositAuthorization** in Client Files.

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Client File <a href="#">(Hide Details...)</a>	
File Name	File Title
<a href="#">Choose File</a> No file chosen	<a href="#">Select File Title</a>
2114752_2114752_chase8-22-2024_12-48-18_PM_SIF_P.pdf	SIF - Settlement Letter
Recording-2024-08-21-09-42-Agent-39603207.mp4	Client File
Perry_AddedCreditCorp_DraftIncrease_082124.wav	Other
Perry_SkippedSD_082124.wav	Draft change
145066_145066_2134996_bdano_ProgramChange.pdf	Program_Change
<a href="#">ClientPortal_SettlementandDepositAuthorization_2114752_2024-08-15_14-15-25.pdf</a>	SIF - Settlement Letter
2114751_2114751_synchrony_bank6-19-2024_10-42-28_AM_SIF_P.pdf	SIF - Settlement Letter
ClientPortal_SettlementAuthorization_2114751_06-17-2024.pdf	SIF - Client Portal
2114751_synchrony_bank6-17-2024_9-12-45_AM_SIE.pdf	SIF - Settlement Letter
ClientPortal_SettlementAuthorization_2124677_04-10-2024.pdf	SIF - Client Portal
2124677_portfolio_recovery_associates4-9-2024_4-43-35_PM_SIF.pdf	SIF - Settlement Letter
131639_2124677_bnicholson_ProgramChange.pdf	Program_Change
131632_2124677_2114753_2114754_bnicholson_ProgramChange.pdf	Program_Change

#### [ClientPortal\\_SettlementandDepositAuthorization - DOCUMENT EXAMPLE](#)

We can validate the settlement details with the items contained in the red box:

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Dear Jennifer,

We are pleased to present a new settlement opportunity for Synchrony Bank with the account number ending in 3375.

The original balance at the time of enrollment was \$2,937.00. Synchrony Bank has agreed to a settlement of \$1,791.00, to be made over 24 payments. This settlement will require an additional \$2,687.00 to be deposited into your Global Holdings account.

Please be advised that the proposed settlement outlined is contingent upon the successful receipt of the first settlement payment by Synchrony Bank. Until the first payment in the schedule below is received and confirmed, the settlement terms and conditions remain subject to change or withdrawal by the creditor. We cannot guarantee the finalization of the settlement until this condition is fulfilled. Your cooperation in facilitating this initial payment is crucial to progressing further with the settlement process.

Original Creditor Name: Synchrony Bank	Creditor Details
Current Creditor Name: Synchrony Bank	
Account Number: *****3375	
Original Balance: \$2,937.00	
Settlement Amount: \$1,791.00	Authorized Special Draft Amount
Additional Funds to Deposit: \$2,687.00	

To fulfill the settlement terms with Synchrony Bank, you have consented to authorize Global Holdings LLC to collect a supplemental deposit and disburse the funds to Synchrony Bank in the agreed amounts, on or after the specified dates.

Settlement Payment

Date	Amount
07-31-24	\$74.64
08-30-24	\$74.64
09-29-24	\$74.64
10-29-24	\$74.64
11-28-24	\$74.64
12-28-24	\$74.64
01-27-25	\$74.64
02-26-25	\$74.64
03-26-25	\$74.64
04-27-25	\$74.64
05-27-25	\$74.64
06-26-25	\$74.64

Settlement Payment

Date	Amount
07-26-25	\$74.64
08-25-25	\$74.64
09-24-25	\$74.64
10-24-25	\$74.64
11-23-25	\$74.64
12-23-25	\$74.64
01-22-26	\$74.64
02-21-26	\$74.64
03-23-26	\$74.64
04-22-26	\$74.64
05-22-26	\$74.64
06-21-26	\$74.59

Settlement Deposit

Date	Amount
07-22-24	\$224.00
08-15-24	\$224.00
09-15-24	\$224.00
10-15-24	\$224.00
11-15-24	\$224.00
12-15-24	\$224.00
01-15-25	\$224.00
02-15-25	\$224.00
03-15-25	\$224.00
04-15-25	\$224.00
05-15-25	\$224.00
06-15-25	\$224.00

Special Draft Schedule to be deposited in their GH.

Upon making the first settlement payment, ClearOne Advantage will have earned and is entitled to receive our fee for facilitating this settlement. Note that this fee is **not included** in the payment schedule outlined above.

We received your approval via our online portal:

Login Name: [REDACTED]

Approval Stamp: 07/08/2024 10:59:53 AM

Approval Method: Client Portal

Sincerely,

Customer Loyalty Group

customerservice@ClearOneAdvantage.com

[Login to Chat with an Agent]

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