Subject: **Draft Changes**	Product: **Customer Loyalty Group**	**Approved on: 11/19/2025**

Purpose:
Changing, increasing or skipping a client's scheduled program draft(s).

Policy:
- If client is requesting to lower **all** program drafts, agent must submit a Program Change to modify program terms Reference *Program Change SOP*
- Client authorizes change(s) to their upcoming draft(s).
    - Client requests to change draft date(s)
    - Client requests to change draft date(s) by [X] number of days.
    - Client requests to lower draft amount(s)
        - If client is requesting lowering all drafts, see Exception #1
- Client authorizes an increase to one or more draft(s).
- Client authorizes splitting their scheduled program draft(s).
- Client authorizes skipping their upcoming draft(s).
- When client requests to skip or reduce a draft
    - Educate clients on the importance of keeping drafting in place and encourage to do so.
    - If client is unable to do full draft, use discover questions to determine how much they can draft and offer to split the draft.
        - Be sure to encourage clients to make the minimum payment for (BLP/ALC charges, and/or fees owed).
        - If a second draft needs to be scheduled on the same day, it should be added to the existing draft by increasing the amount. Duplicate draft should **NOT** be created.
    - If client cannot do any amount at this time, use discover questions to determine when the client can draft and move to that date.
        - Always attempt to keep draft as close to original draft date as possible.
    - If client is unable to commit to any amount and date, move draft to end of program.
        - All drafts in the schedule are needed, so instead of skipping a draft always, at minimum, move to end of program and advise client the reason.
    - Affiliates (excluding Envoy) with an account balance of $100,000 or more are limited to one draft transaction per month. **We can change the Draft Date BUT we cannot change the Draft Frequency**

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Procedure:
1. For a client who wants to skip, change a draft, or has 2 NSF's or skipped drafts in a row, **encourage them to keep the draft schedule in place.** Educate them on why it's important to stick to the agreed upon draft schedule:
    a. It's in their enrollment package.
    b. It will extend their program.
    c. It can cause them to lose settlements.
    d. It can delay them getting more settlements.
2. **For a BLP/ALC client who wants to reduce their draft amount or skip a draft, <u>MUST</u> draft agreed amount to cover the BLP/ALC fee scheduled.**
    a. Follow the policy to encourage client to make draft of any amount.
    b. If client cannot cover at least the $29.95/$33.95, determine when the client can make it up and move draft to date requested.
        i. As a last resort, move the draft to the last draft for the program.
3. Pull up the client's *Calculator*
4. In the *Client Profile* tab of the *Calculator*, check to see if *Drafts Will Process*
    a. If *Y*, continue to step 3
    b. If *N*, check client's Global notes to see why drafts aren't processing successfully and obtain a new SPAA
        i. Reference *Accessing Global*
        ii. Reference Creating Special Purpose Account Applications (SPAA) SOP
5. Scroll down to the *Schedule table*
6. Check to see if the client has any un-finalized settlement payment(s) and/or draft(s) in the *Calculator*
    a. If yes, read exception #2
    b. If no, continue to step 5
7. Click the *Draft Changes* tab
8. Use the *Filters* to display only the desired drafts
    a. From the *Draft Selection* filter, select one of the following:
        i. *All*
        ii. *Past*
        iii. *Future and previous 7 Days*
    b. In the *Debit Day* field, type the date of draft(s)
    c. In the *Debit Amount* field, type the amount of draft(s)
    d. From the *Draft Type* filter, select one of the following:
        i. *All*
        ii. *Program Drafts*
        iii. *Special Drafts*
        iv. *Unapproved Split Drafts*
        v. *Re-Drafts*
        vi. *Special Draft - (*current creditor selected in *Calculator)*

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      e.   From the *Page Size* option, select *All*

9.   Click the *Refresh* button

10. Select the draft(s) that the client is requesting to change

      a.   If client is requesting to change all displayed drafts, click the *Select All* checkbox

11. From the *Draft Changes* tab:

      a.   If client is requesting to split draft(s):

           i.   Click the *Split Drafts* button

          ii.   Select draft(s)

         iii.   As pictured below, fill out each indicated field with the draft day and amount of each split draft

Split Drafts:

First Draft Day: 1   **Amount:** 200

Second Draft Day: 15   **Amount:** 200

[Split] [Clear]

                1.   E.g. Split drafts must add up to the original draft amount (i.e. $400 regular draft can be split to $200 & $200, $150 & $250, $300 & $100, etc.)

         iv.   Click the *Split* button

                1.   Different *Draft Type(s)* cannot be split simultaneously

                    a.   E.g. *Program draft(s)* and *Special Draft(s)* cannot be split at the same time

      b.   If client is requesting to move one or more drafts to a new date, as pictured below, enter the new draft date in the *Debit Day* field

Pick One:

Debit Day:	30
Update Debit Day X Days:	
Debit Date:	
Skip:	☐
Remove From Communication:	☐

           i.   E.g. If client wants to move draft(s) to the 30th of each month, select draft(s), and enter "*30*" in the *Debit Day* field

      c.   If client is requesting to-move one or more drafts by a specific number of days, as pictured below, enter the number of days in the *Update Debit Day X Days* field

Debit Day:	
Update Debit Day X Days:	7
Debit Date:	
Skip:	☐
Remove From Communication:	☐

           i.   E.g. If client wants to push draft(s) out by 7 days from the original draft date, select draft(s), and enter "*7*" in the *Update Debit Day X Days* field

                1.   If client wants to move draft(s) up from the original draft date instead, input a negative (-) sign before entering the numerical value

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        a.   E.g. Entering "*-7*" in the *Update Debit Day X Days* field would move the selected draft(s) up by 7 days

   d.   If client is requesting to move only one specific draft, as pictured below, use the *Debit Date* field to select a new date for the selected draft

Debit Day:	
Update Debit Day X Days:	
Debit Date:	08/18/2021 📅
Skip:	☐
Remove From Communication:	☐

        i.   E.g. If client wants to move a specific draft to 1/25/19, select the draft, and enter 1/25/19 in the *Debit Date* field

   e.   If client is requesting to skip-draft(s), as pictured below, click the *Skip* checkbox

Debit Day:	
Update Debit Day X Days:	
Debit Date:	📅
Skip:	☑
Remove From Communication:	☐

        i.   E.g. If client is unable to draft, select draft(s) and click the *Skip* checkbox

   f.   If client is requesting that we stop contacting them regarding NSFd draft(s), as pictured below, click the *Remove from Communication* checkbox.

Debit Day:	
Update Debit Day X Days:	
Debit Date:	📅
Skip:	☐
Remove From Communication:	☑

        i.   E.g. If client is unable to re-draft, select NSF draft(s) and click the *Remove from Communication* checkbox.

        ii.   Reference *Special Draft, Redraft, and Program Draft SOP*

   g.   If client is also requesting to change the selected draft amount(s), as pictured below, enter the new draft amount in the *Debit Amount* field.

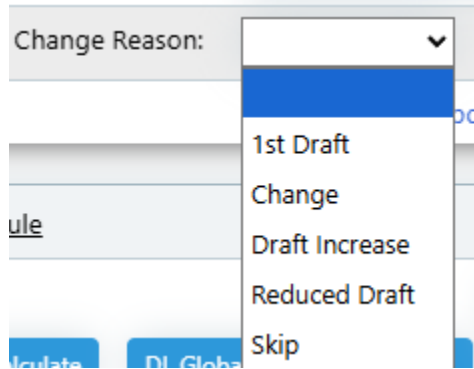|	
Debit Day:	
Update Debit Day X Days:	
Debit Date:	📅
Skip:	☐
Remove From Communication:	☐
Debit Amount:	650
Change Reason:	▼

        i.   E.g. If client wants to change draft(s) to $650, select draft(s), and enter the new amount in the *Debit Amount* field.

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12. From the *Change Reason* dropdown, select one of the following

   a. *1ˢᵗ Draft*
      i. Option should be selected when client is making any changes to their 1ˢᵗ program draft.
   b. *Change*
      i. Option should be selected when client is changing their draft date(s)
   c. *Draft Increase*
      i. Option should be selected when clients are increasing their scheduled draft(s) as opposed to creating a completely new draft (Special Draft)
   d. *Skip*
      i. Option should be selected when client is requesting to skip their draft(s)
   e. *Reduced Draft*
      i. Option should be selected when the client is requesting to lower their draft amount.

13. Click the *Update* button.
14. Scroll down to the *Client Balance Schedule*
15. Click the *DL Global Data & Recalculate* button to refresh the *Calculator* and display the un-finalized changes in the *Client Balance Schedule*
   a. If no settlement(s) are affected, continue to step 14.
16. If the calc goes red after the change, that means settlement(s) are affected, advise the client that settlement(s) will be impacted and attempt to have client draft, a minimum of, what's needed, to keep settlement(s) in place.
17. If the client is not able to make the payment to save the settlement, submit an EMT RFSS Request.
18. Obtain confirmation recording of draft change.
   a. Reference Draft Change Talking Points
19. Scroll to the top of *Draft Changes* tab.
20. Re-select drafts that have your pending/un-finalized changes.
21. Click the *Finalize* button.
22. Scroll back down to the *Client Balance Schedule*
23. Click the *DL Global Data & Recalculate* button.
24. Click the *Historical Balance Saved or Save this* tab.
25. Click the *Save Balance* button.

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26. Upload confirmation recording to the *Client File*
27. On the Client Page, note all changes that were made in the *Calculator*
    a. Reference Agent Notes SOP
28. Affiliates (excluding Envoy) with an account balance of $100,000 or more are limited to one draft transaction per month. **We can change the Draft Date BUT we cannot change the Draft Frequency**
    Procedure:
    Identify Eligible Accounts
    Confirm the affiliate is not an Envoy.

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- Verify the account has a balance of $100,000 or more.
    o You will find this under the Creditor tab in QuickBase.
    o Check the sold date is October 13, 2025 or later.
- **Draft Frequency Enforcement**
- Confirm that draft frequency is set to once per month.
- Do not adjust frequency for eligible accounts under any circumstances.
- **Draft Date Changes (If Requested)**
- Changing the draft date (within the monthly frequency) is allowed.
- Before approving the change, check:
    o Sold date
    o Draft amount

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Exceptions:

1. If client is requesting to lower **all** program drafts, agent must submit a Program Change to modify program terms
   a. Reference *Program Change SOP*
2. If un-finalized payments or special drafts (in green) display in the *Calculator*, before making changes you must first:
   a. Click on the *Client Creditor and Simultaneous Settlement* tab
   b. As pictured below, the creditor selected is the creditor with unfinalized pending payment(s) and special draft(s) in the *Client Balance Schedule*

			Creditor									
Edit Remove ✓	1	Second Round		$1,667.00	$900.18	$416.75	$851.58	5/24/2018	$851.58	$416.75	Submit for Final Approval	
Edit Add	2	Second Round		$1,031.00	$453.64	$257.75	$453.64		$0.00	$0.00		
Edit Add	3	Second Round		$944.00	$436.88	$236.00	$436.88		$0.00	$0.00		
Edit Add	4	IMC Credit Services		$2,764.00	$1,216.16	$691.00	$1,216.16		$0.00	$0.00		
Edit Add	5	Credit Control, LLC		$1,960.00	$1,038.80	$490.00	$1,038.80		$0.00	$0.00		

Date	Trans. Type	Extra Info	Amount	Balance	Payment Type
5/24/2018	Current Balance		$592.35	$ 592.35	
5/24/2018	Payment In This Calculator	Second Round (474318).	$5.00	$ 587.35	
5/25/2018	Payment In Global	Second Round (474319).	$5.00	$ 582.35	
5/31/2018	Global Monthly Fee		$8.35	$ 574.00	
6/1/2018	Special Draft In This Calculator	Second Round (474318). New Draft Pending (474318)Second Round	$25.00	$ 599.00	
6/4/2018	Payment In Global	First Premier Bank (474324).	$579.00	$ 20.00	
6/7/2018	Global Draft	Original Draft on 06/05/2018 for $416.00	$416.00	$ 436.00	

   c. As pictured below, to switch the current creditor, click the *Enrolled $* hyperlink listed next to a different account

	ADDED	Rank	Creditor Name	Enrolled $	Est. Set. $	Est. Fee	Est. Payment	Payment Start	Total Payment	Total Cus. Fee	Creditor Status	Curre Balan
Edit Remove ✓		1	Second Round	$1,667.00	$900.18	$416.75	$851.58	5/24/2018	$851.58	$416.75	Submit for Final Approval	$1,892.
Edit Add		2	Second Round	$1,031.00	$453.64	$257.75	$453.64		$0.00	$0.00		$0.00
Edit Add		3	Second Round	$944.00	$436.88	$236.00	$436.88		$0.00	$0.00		$0.00
Edit Add		4	IMC Credit Services	$2,764.00	$1,216.16	$691.00	$1,216.16		$0.00	$0.00		$0.00
Edit Add		5	Credit Control, LLC	$1,960.00	$1,038.80	$490.00	$1,038.80		$0.00	$0.00		$2,205.

   d. The *Client Balance Schedule* should update automatically
   e. As pictured below, the *Client Balance Schedule* should display only finalized settlement payment(s) and draft(s)

Date	Trans. Type	Extra Info	Amount	Balance	Payment Type
5/24/2018	Current Balance		$592.35	$ 592.35	
5/25/2018	Payment In Global	Second Round (474319).	$5.00	$ 587.35	
5/31/2018	Global Monthly Fee		$8.35	$ 579.00	
6/4/2018	Payment In Global	First Premier Bank (474324).	$579.00	$ 0.00	
6/7/2018	Global Draft	Original Draft on 06/05/2018 for $416.00	$416.00	$ 416.00	

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