BANK OF MONTREAL

Account Management Centre –

Job Definition for Front End Skip Tracing (Revised)

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T30, T32, T33 and T43 States

Preface

The front-end skip tracing area, consists of T30- Debit Review, T32- Internal Skip Trace, T33-Mid-Risk Skip Trace Accounts and T43-Blocked calls. In all situations in these ques, the emphasis is to utilize the dialer technology wherever possible. Due to the high volumes, the fist concern is to bring accounts up to date; the second concern is to find valid telephone numbers and/or addresses for our customers so that we may make contact in an effort to bring the accounts up to date. Not all customers in the front-end area are true 'skips' in many cases the bank simply has outdated information in the customer's file. Therefore, all steps and precautions are taken to ensure our activities do not result in a negative impact on the customer's profile

LOANS – T33 State

➢ Using the Cacs 'LKU' option, check for cross-reference products, confirming d.o.b. and sin whenever possible. If a cross-reference account is up to date, or there has been recent contact with the customer, it is assumed that this account has the most up to date information. Route the current account to T01 asking for updates (using the cross-reference information found) and route to the dialer.

➢ check to see if there is a co-signor, check PF14 for any alternate telephone numbers and/or addresses, if Y and new PV# then send DLQ1 or DLQ2 letter and route to T01 for demographic update, asking to route to M01, if there is only a BV#, OR the loan is 45 days past due or greater, then send a DLQ1 or DLQ2 letter and route to T01 for demographic updates, requesting route to M11 with no hold date.

RATIONALE: IN THE CASE OF ROUTING TO M01, ALLOW THE DIALER TECHNOLOGY TO ATTEMPT TO MAKE CONTACT, THE DILAER CAN ONLY WORK ACCOUNTS THAT HAVE A VALID P/V#, IF ALL YOU HAVE IS A B/V# THEN THE ACCOUNT MUST BR ROUTED TO M11 OR DRA.

➢ Check to see if there is a SONO funding account, if Y then using the MECH, run an ?86-3 on the funding account OR any alternate accounts found on RCV, if any updated information, then route the account to T01 for updates, asking to have re-routed to M01 or M11 accordingly. If there is no SONO account, then RCV, ███████████████████████████████ and entering SI contact code into Cacs. If there is no new info that arises from the MECH's ?86-3 on funding accounts or alternate funding accounts, and from xref accounts, then ████████████████████████████ with the message 'plp arrears need new tel no', and if there is no return mail on file, send a DLQ1 or DLQ2 letter and fax a request for information form to the branch. Diarize the account for 5 business days.

RATIONALE: IN SOME CASES A CUSTOMER IS PROMPTED TO UPDATE THEIR ACCOUNT INFORMATION FROM US AND THEY VISIT THEIR LOCAL BRANCH WHICH THEN INPUTS THE NEW INFORMATION INTO THE MECH, HOWEVER CACS FAILS TO READ THE NEW INFORMATION. ADDITIONALLY, IF THE CUSTOMER IS USING A ██████████████, A ███████████████████ WILL LIKELY PROMPT A CALL, AT WHICH TIME DEMOGRAPHIC INFORMATION CAN BE OBTAINED. QUITE OFTEN THE BRANCH WILL HAVE A PERSONAL RELATIONSHIP WITH EITHER THE CUSTOMER OR A CUSTOMER'S FAMILY MEMBERS, THE BRANCH MIGHT NOT EVEN BE AWARE THAT WE REQUIRE ADDITIONAL INFO, AND BECOME VERY HELPFUL IN PROVIDING ADDITIONAL INFORMATION.

➢ After sending a request for information form to the branch and the loan comes up for review again; Check incoming faxes if received, then enter the information from the fax into the notes. If no updated information is obtained from the fax and the location code is 102010, then pull CCAPS application, if no new info then ████████████, if no new information, then run macro and route to m20 recommend route to s01. If the fax from the branch, CCAPS application or █████████ yields new information, then

route to T01 for demographic update, asking to route to M01 or M11 accordingly. If the location code is 103010, then CCAPS application is pulled, however do not pull a ███████████, instead if no information is obtained from the CCAPS application, then run macro and route to m20 recommend route to s01.

RATIONALE: 102010 LOCATIONS REQUIRE THAT ALL THIS INFORMATION BE ACCESSED BEFORE ANY LEGAL OR EXTERNAL ASSIGNING TO ██████████████ ACTION CAN TAKE PLACE. DUE TO TIME CONSTRAINTS IN ████████ ██████████████, 103010 LOCATION HAS AGREED TO █████████████████████████████.

➢ If a loan comes up for review and there is no incoming fax present, then call the branch service line, leave a general message for an FSM asking that the fax be completed and diarize the account for 2 days. Depending on the when and what type of letter was last sent, send another letter. If after 2 days no fax or contact from the branch is received, then look up the sales leader for the branch using the BMO Corporate Portal-Branch Information (see manager for details), call the sales leader indicate the steps taken thus far & diarize for 2 days.

RATIONALE: IT IS RARE WHEN A SALES MANAGER WILL NOT EITHER RETURN A CALL OR HAVE THE FAX SENT WITHIN 2 DAYS. WHERE AN FSM MAY SEE A FAX FROM COLLECTIONS AS A LOW PRIORITY IN RELATION TO SALES OBJECTIVES, THE SALES LEADER WILL ENSURE THAT THE REQUEST IS RESPONDED TO IN A TIMELY MANNER.

SLOC, PLOC, SRIL and MASTERCARD – T30 State

If up to date, then enter a promise to pay amount of the last payment, dated the next business day, using M05 routing.

RATIONALE: IF THE LOAN IS UP TO DATE THEN HAVE THE ACCOUNT DROP OFF THE SYSTEM BY ENTERING A PROMISE TO PAY.

➢ RCV to check for ███████████, if Y then enter █████████████████████ on line 9 of the main CACS screen, surrounded by an '&' sign, then enter a promise to pay (M05). ALTERNATIVELY, check to see if there are any updated tel# or address on xref accounts, if there is route to T01 for updates requesting route to M01 or M11 accordingly.

RATIONALE: A FUNDING ACCOUNT ON LINE 14 SURROUNDED BY THE '&' SIGN ON THE CACS MAIN SCREEN, WILL ALLOW A MACRO TO ██ IN THE FUTURE.

➢ If there are no ██████, or xref accounts on RCV, then send a DLQPMT or TPD2 letter accordingly and check the notes to see of telephone # 1 and 2 have been called, if N then route to M01 or M11 accordingly (PV or BV #). If there are no telephone numbers left or if there is only 1 number then check PF14 for cojo information, if Y then input information into notes and route to M11 or if there is no cojo then update demographics screen telephone number with 3's (leaving the area code) and route to T33 with a 10 day hold.

RATIONALE: LETTER MAY PROMPT PAYMENT. LEAVING THE AREA CODE IN THE DEMOGRAPHIC SCREEN, REVEALS THE LAST KNOWN AREA CODE THE CUSTOMER HAD, THIS MAY OFFER CLUES AS TO THE CUSTOMERS LOCATION.

SLOC, PLOC, SRIL and MASTERCARD – T43 State

➢ RCV to check for ████████, if Y then enter the ████████ ██████ on line 14 of the main CACS screen, surrounded by an '&' sign, then enter a promise to pay (M05). OR call the number listed and route to M11 with no hold date. If telephone numbers are not valid, then follow the above procedures (T30 state).

SLOC, PLOC, SRIL and MASTERCARD – T32 State

➢ If there are no ██████, or xref accounts on RCV, then send a DLQPMT or TPD2 letter accordingly and check the notes to see of telephone # 1 and 2 have been called, if N then route to M01 or M11 accordingly (PV or BV #). If there are no telephone numbers left or if there is only 1 number then check PF14 for cojo information, if Y then input the cojo telephone number into the notes and route to M11 or if there is no cojo then update demographics screen telephone number with 3's (leaving the area code) and route to T33 with a 10 day hold. If there is return mail then place stat L on account via NCCS and RR to T33.

RATIONALE: PLACING A STAT L ON THIS PRODUCTS WILL TEMPORARILY NOT ALLOW THE CUSTOMER TO ACCESS ADDITIONAL FUNDS, THUS REDUCING EXPOSURE.

SLOC, PLOC, SRIL and MASTERCARD – T33 State

➢ RCV to check for ████████, if Y then enter the ████████████ on line 14 of the main CACS screen, surrounded by an '&' sign, then enter a promise to pay (M05). OR check to see if there are any updated tel# or address on xref accounts

➢ check PF14 for cojo information, if Y then enter info into notes and route to M11 or if there is no cojo then update demographics screen telephone number with 3's (leaving the area code) and send a DLQ1 or DLQ2 letter and place stat L on account via NCCS. Then fax a request for information form to the branch. Diarize the account for 5 days.

➢ After sending a request for information form to the branch and the loan comes up for review again; Check incoming faxes if received, then enter the information from the fax into the notes. If no updated information is obtained from the fax and the location code is 102010, then pull CCAPS application, if no new info then ████████, if no new information, then run macro and route to m20 recommend route to s01. If the fax from the branch, CCAPS application or ████████ yields new information, then update demographics on PF14 and route to M01 or M11 if the account is 3 cycles or greater. If the location code is 103010, then CCAPS application is pulled, however do not pull a ████████, instead if no new information is obtained from the CCAPS application, then run macro and route to m20 recommend route to s01.

RATIONALE: 102010 LOCATIONS REQUIRE THAT ALL THIS INFORMATION BE ACCESSED BEFORE ANY LEGAL OR EXTERNAL ASSIGNING TO ████████ ACTION CAN TAKE PLACE. DUE TO TIME CONSTRAINTS IN PULLING A ████████, 103010 LOCATION HAS AGREED TO PULL THEIR OWN ████████.

Notes:

➢ If at any time you have an address without a phone number or a phone number with out a valid address, use Info Direct to establish a match

➢ In the event you are working a MasterCard product under T32 or T33 states, the directives outlined in the new MasterCard procedures, supersede the instructions listed here (see your manager)

➢ Be aware of accounts that the telephone # when called displays an operator message saying the telephone # has been changed, the dialer does not recognize the 3 tones. A good indicator is if there is no contact in notes from the dialer agent, previous to the account going to T02.

Flow Chart for T33 States

Dialer agent reaches a wrong telephone number, or dialer reaches a bell 3 tone, or an account enters collections without a valid telephone number

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T02
Here the account is run through Info Direct to see if there are any updated telephone numbers

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Are there any direct or partial matches, OR is there a valid business telephone number?

Y   N

Y →

M11
Here the agents will try to call the possible telephone numbers & start a letter campaign.

↓

Success in updating customer information?

Y   N

DAILER   T33

N →

T32
Here the system sends out a DTPD1 letter and routes the account to T33, diarizing for 10 days.

↓

T33
This is where the front-end skip tracing efforts begin.

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Success in updating customer information?

Y   N

DAILER   S01