

- The Home page includes a reminders section. You can view a reminder by clicking on the “View” link.
- If you have multiple account numbers remitting monthly business, you can toggle between these by clicking on the “Switch Account” link on the top right of the screen.
- If you have a different blocks of business that is administered by CSO as well, click the color scheme changes from blue to green to identify you are now on a credit insurance screen.

Monthly Reporting

Your Credit Union has been assigned a unique Account Number for each block of business administered by CSO. For example, if you had a converted credit insurance block, a converted debt cancellation block, a new debt cancellation program or a new credit insurance block, you would be assigned three/four Account Numbers. Reporting and fee remittance for each block of business must be submitted separately under the appropriate Account Number.

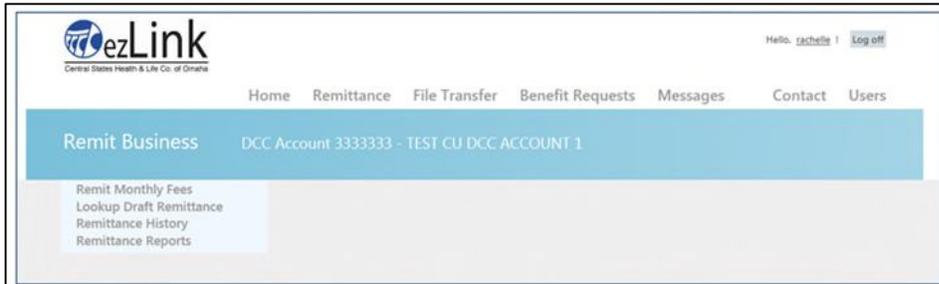
CSO’s ezLink OVERVIEW

This is a web-based tool that is available for credit unions and allows you to:

1. Remit your monthly business and fees
2. Transfer data files

REMITTANCE

To perform remittance functions, click on the “Remittance” link. You remit separately for each Account Number assigned to your Credit Union. You are presented with 4 options: (1) Remit Monthly Fees (2) Look-up Draft Remittance (3) Remittance History and (4) Remittance Report.



Remit Monthly Fees

Click on the “Remit Monthly Fees” link. At the top of the Remittance page, the following information is displayed

Monthly Remittance DCC Account 55000459 - Sample Account

Account: 55000459 **Account Name:** Sample Account

Added By: Demo User **Email:** rawalkowiak@cs0.com **Phone:** 402-399-1111

Comment: [Text Field]

Business Month: Jul 2020

Existing Business Only

| Enter: | Opt 1 | Opt 2 | Opt 3 | Opt 4 | TOTAL |
|--|-------|-------|-------|-------|-------|
| 1. Number of Program Contracts on Payment Date | 0 | 0 | 0 | 0 | 0 |
| 2. Total Protected Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. Total Fees Collected | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| <input type="checkbox"/> Add adjustments | | | | | |

Calculated:

| | | | | | |
|--|----------|----------|----------|----------|------|
| 5. Net Fees (line 3 less line 4) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6. Financial Institution Fee Amount (%) | 45,000 % | 45,000 % | 45,000 % | 45,000 % | |
| 7. Fee Income Amount (line 6 times line 5) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8. New Fees due the administrator (line 5 less line 7) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Total Amount Due: 0.00

Comments: Any comments regarding this remittance can be entered in this field (optional).

Business Month: You must select the month of business which you would like to submit.

Line 1: Enter the total number of contracts/certificates that have been billed for the protection/insurance.

Line 2: Enter the total protected loan amount (current loan balances) for all contracts/certificates in Line 1.

Line 3: Enter the total fee amount billed for all contracts/certificates in Line 1.

Line 4: This is optional and may be used if you need to adjust the amount of fees reported above.

The system calculates the other numbers in the chart. The **Total Amount Due** shows the sum of this column for all listed Options.

Save as Draft: The remittance can be saved at any time by clicking the “Save as Draft” button. If you are not ready to finalize your remittance, click on the “Save as Draft” button. This stores all of the information you entered in the remittance information that is not ready to send to CSO. Once the remittance is saved and you exit the screen, you can access the information again by viewing the “Look-up Draft Remittance”.

Authorize ACH & Submit to CSO: If your Credit Union has selected the ACH remittance option, you will see a button labeled “**Authorize ACH & Submit to CSO**”. Once you are ready to complete the transaction and send the information to CSO for processing, click the “Authorize ACH & Submit to CSO” button. This transaction alerts our accounting department that an ACH transaction is to take place for the Total Amount Due on the remittance form and transmits the data entered into the Monthly Remittance form. There will be a 1 - 2 day waiting period before the ACH transaction is actually completed.

Or

Save and Print: If your Credit Union has not signed up ACH remittance, you see a button labeled “**Save and Print**”. Once you are ready to complete the transaction, you click the “Save and Print” button to generate a hard copy of the Monthly Remittance Information form. Attach your check made payable to CSO for the Total Amount Due to the Monthly Remittance Information form you printed and mail to:

Debt Protection Administration
PO Box 30010
Omaha, NE 68013-1110.

FILE TRANSFER

Clicking the “File Transfer” link brings up the functions needed to upload the monthly payment file to CSO for processing. A separate File Transfer is required for each Account Number assigned to your Credit Union. You will be presented with 3 options: (1) Transfer Files to CSO (2) Process Files from CSO and (3) File Transfer History.