



FAIRWAY
CREDIT
GOLF MEMBERSHIP FUNDING

Fairway Credit User Guide

Quick Guide for Online Processing

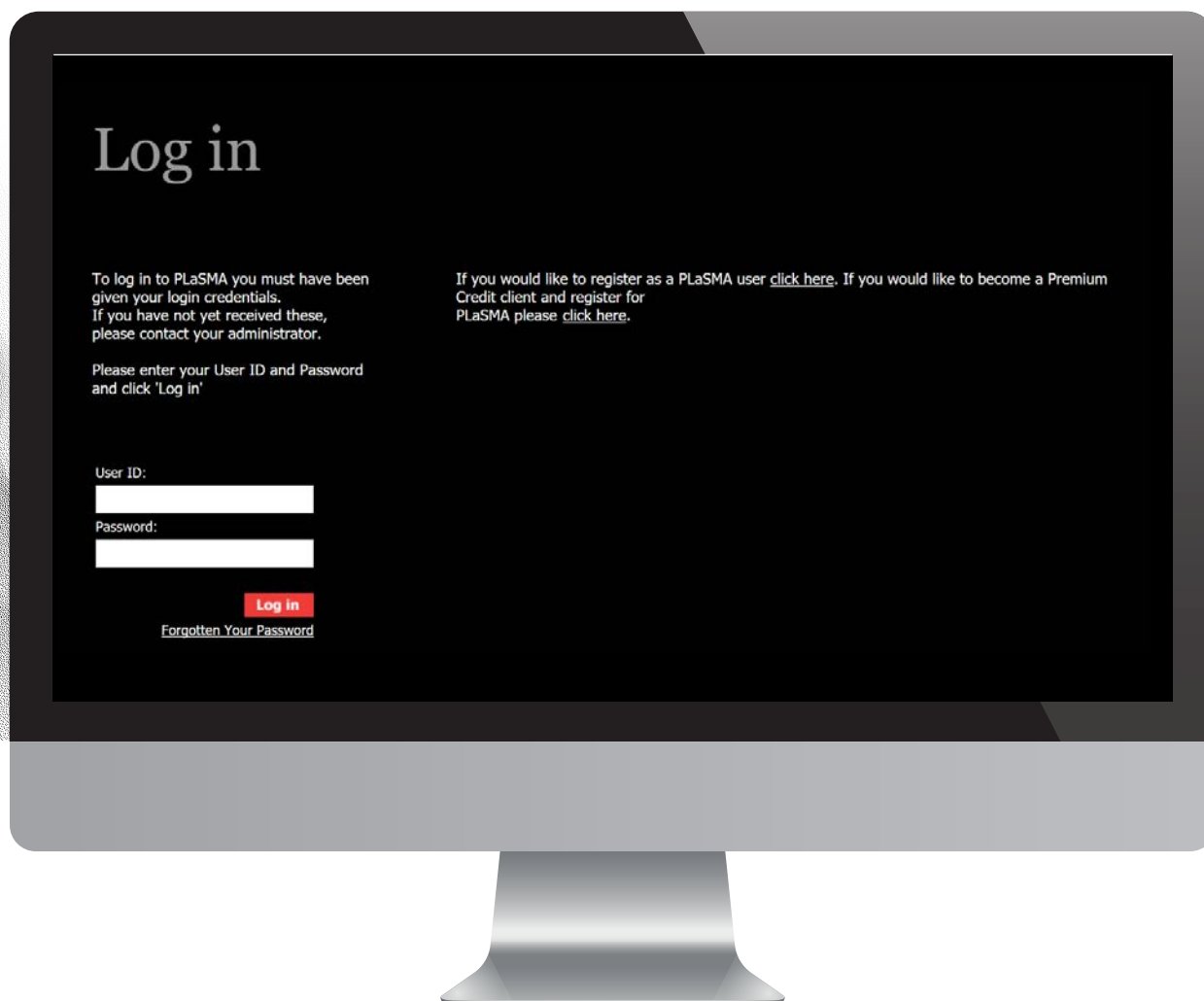
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Welcome to the User Guide for Fee Plan Online. This will guide you through the set up of Fee Plan Online and how you can get started.

How to Log In - www.pclpls.com



User ID – Your user administrator will enable this and distribute your log in details

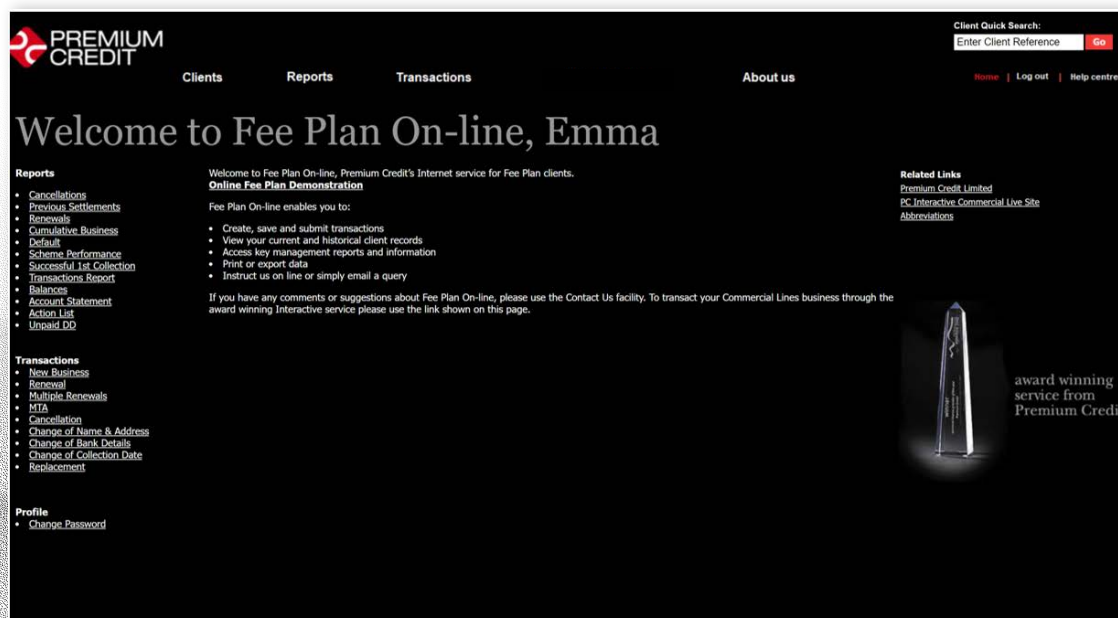
Password – The first time you will be provided with a temporary. You will then be prompted to change your password once you've successfully logged in.

System access will be denied after three failed attempts to log in.

If you have forgotten your password please click 'Forgotten Your Password' from the login screen. You will then be asked to enter your user ID and email address. Once processed a rest email will be sent to you and you will be prompted to update your password.

Note: When changing please note that the system stores your previous passwords and these can not be used in the future. Passwords must be six characters or more and the login fields are case sensitive.

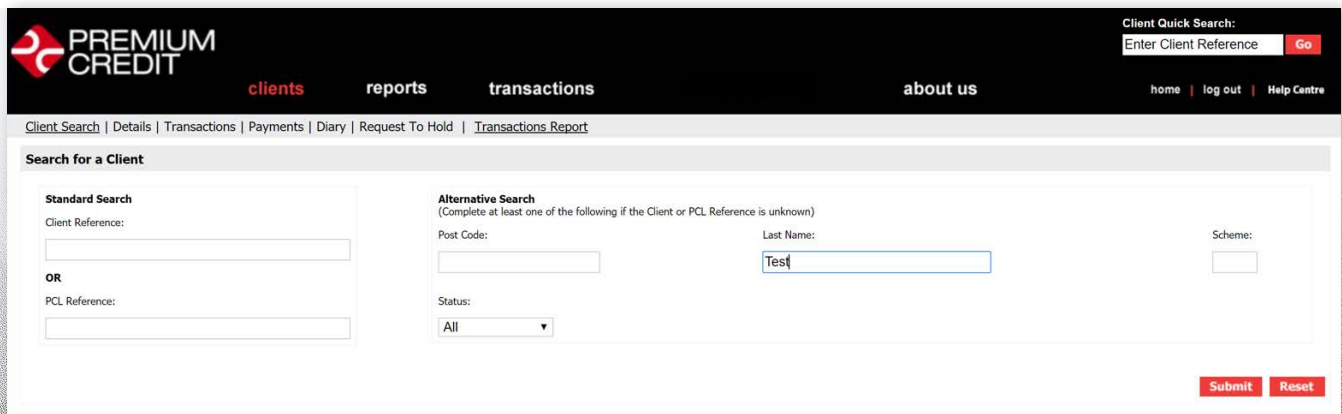
Home Page



The initial home screen will enable you to navigate through the system. The available functions here are the headings across the top of the screen:

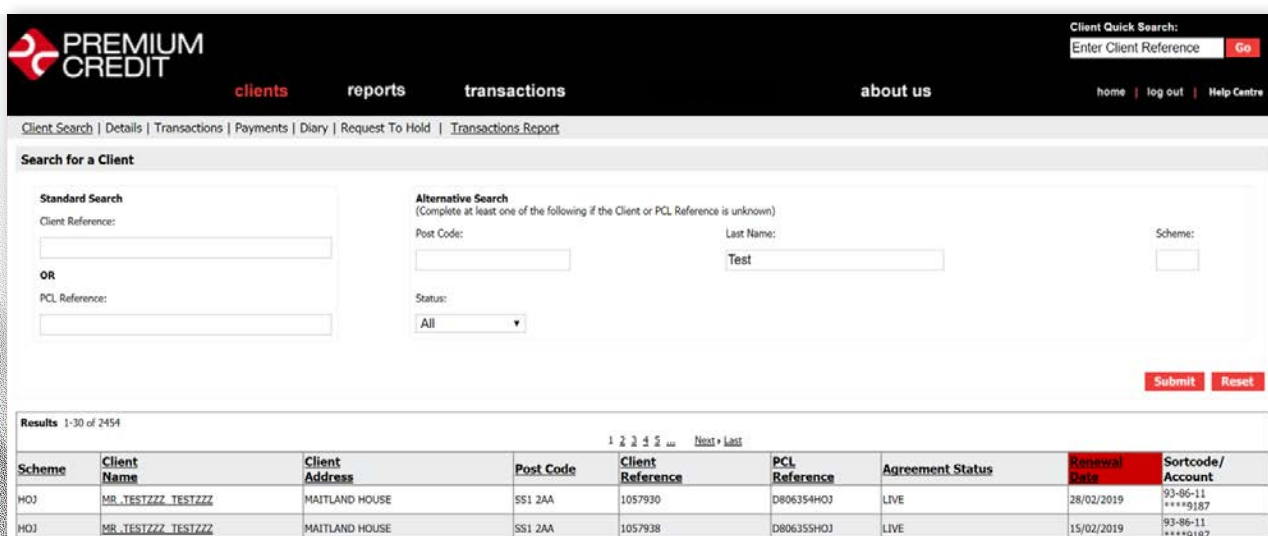
- **Clients** – This will enable you to view existing clients, including their details, any transactions, their payments and other information.
- **Reports** – This is where you are able to run a suit of reports including Cancellations, Renewals, Previous Statement, Cumulative Business, Default, Scheme Performance, Successful first collection, Transaction Reports, Balances, Accounts Statements (If you are not an administrator you will not be able to see “administration” on your navigation bar).
- **Transactions** – This will enable you to process new clients, renew clients, process their MTAs, cancellations, amend their details, change collection date and update agreements.
- **About Us** – This provides an overview of Premium Credit.

Client Search



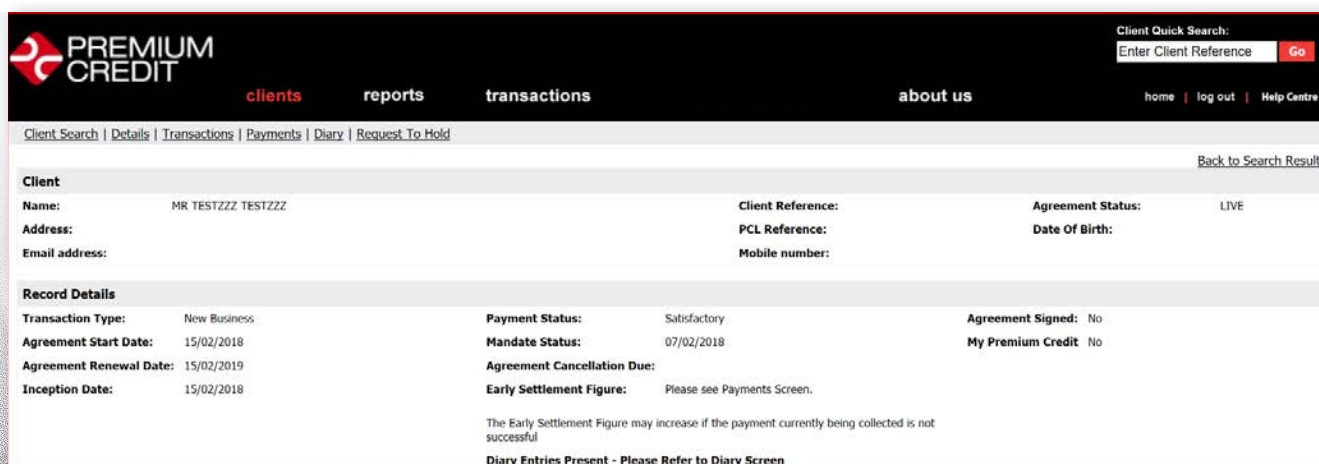
To complete a client search, follow the below steps;

- 1 Click the Clients tab.
- 2 Click Client search, this will enable you to perform a search against an existing client to find their specific agreement. You have the following search options in order to find your client:
 - Client Reference – This will be your reference that you input when submitting the agreement (recommended to be your software house policy number).
 - PCL Reference – This will always start with a 'D' and will be the agreement reference number.
 - Surname – Customers full surname.
 - Scheme code - Your PCL club scheme code.
 - Postcode – Customers full postcode.
- 3 Type the specific search that you require and then click Submit to pull through your search results.
- 4 Click on the clients name to pull through the agreement you wish to view.



Scheme	Client Name	Client Address	Post Code	Client Reference	PCL Reference	Agreement Status	Renewal Date	Sortcode/Account
HOJ	MR_TESTZZZ_TESTZZZ	MAITLAND HOUSE	SS1 2AA	1057930	D806354HOJ	LIVE	28/02/2019	93-06-11 ****9187
HOJ	MR_TESTZZZ_TESTZZZ	MAITLAND HOUSE	SS1 2AA	1057938	D806355HOJ	LIVE	15/02/2019	93-06-11 ****9187

Client Details



Client

Name: MR TESTZZZ TESTZZZ Client Reference: Agreement Status: LIVE

Address: PCL Reference: Date Of Birth:

Email address: Mobile number:

Record Details

Transaction Type: New Business Payment Status: Satisfactory Agreement Signed: No

Agreement Start Date: 15/02/2018 Mandate Status: 07/02/2018 My Premium Credit: No

Agreement Renewal Date: 15/02/2019 Agreement Cancellation Due:

Inception Date: 15/02/2018 Early Settlement Figure: Please see Payments Screen.

The Early Settlement Figure may increase if the payment currently being collected is not successful

Diary Entries Present - Please Refer to Diary Screen

5 Once you've selected your client, you will then be able to use the sub menu to access further client details.

- Details – This will show you the customers personal details as shown above.
- Transactions – This will allow you to view all the financial transactions against the client's agreement.
- Payments – This screen will give you a more detailed overview of the client's payment details.
- Diary - This will show a number of entries, which will outline all the touch points that PCL have had with your client's agreement.
- Request to Hold - Is an enhancement that we've made to the system that will enable you to delay a payment from the client's agreement for a maximum of 6 days.

The Details screen is the overview of the client's information including:

- Client's personal details i.e. address, email reference numbers and date of birth
- Agreement Status – This will show as Live, Pending or Cancelled
- Agreement start and renewal date
- Payment Status
- Whether the agreement has been signed
- Whether the client has logged in to My Premium Credit



Transaction

PREMIUM CREDIT

clients

reports

transactions

about us

Client Quick Search:

Enter Client Reference

Go

home

log out

Help Centre

Client Search

Details

Transactions

Payments

Diary

Request To Hold

Back to Search Results

Client

Name:

MR DAVE DIXON

Client Reference:

123456

Agreement Status:

LIVE

Address:

ERMYN HOUSE ERMYN WAY LEATHERHEAD SURREY KT22 8UX

PCL Reference:

D800004RUS

Date Of Birth:

27/04/1987

Email address:

MAX.ELDRED@PCL.CO.UK

Mobile number:

07392317864

Transactions

Processed Date	Transaction Type	Gross Service Charge Percentage	Transaction Total (excludes service charge)	Date Due	Branch
26/01/2018	Renewal	8.6000	£ -1,000.00	15/03/2018	ACTURIS
10/02/2018	Return Premium	8.6000	£ 52.00	15/03/2018	ACTURIS
12/02/2018	Additional Premium	8.6000	£ -500.00	15/03/2018	ACTURIS
13/02/2018	Additional Premium	8.6000	£ -1,200.00	15/03/2018	ACTURIS

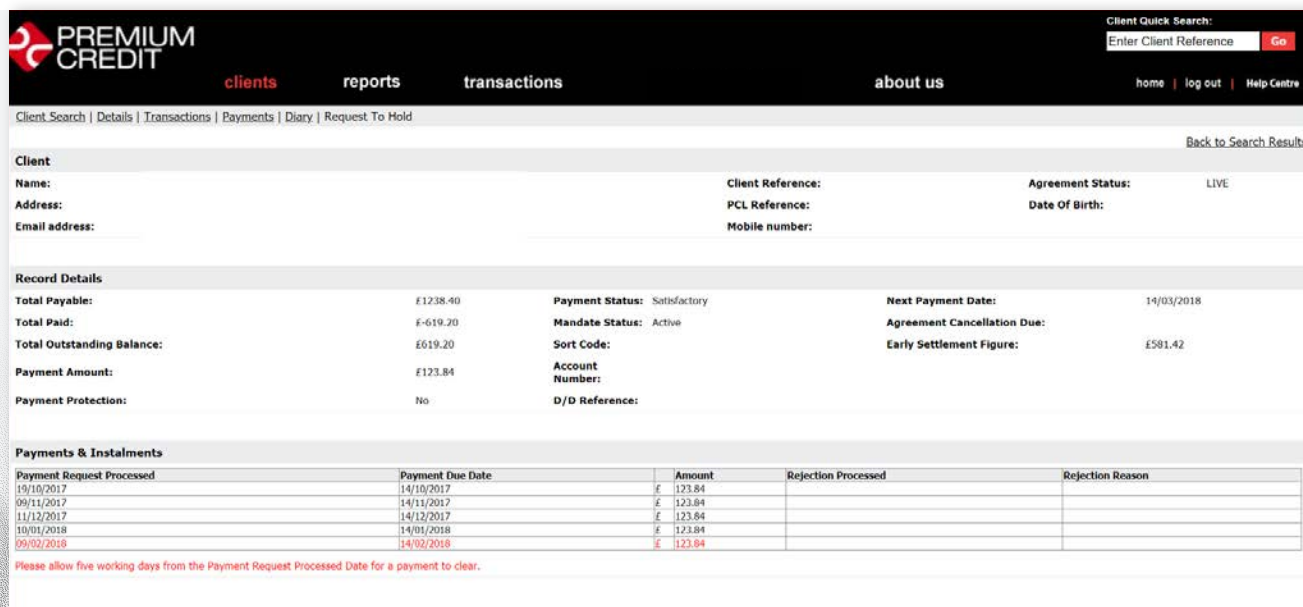
The **Transactions** tab will allow you to view all the financial transactions against the client's agreement such as:

- New Business
- MTA (Mid Team Adjustment) – additional premiums and return premiums
- Renewals

Within this you'll see:

- Date the transaction was processed
- Type of transaction
- Gross interest rate that has been applied to the transaction
- Total value of the transaction
- The due date of the transaction
- Branch code that the transaction has been processed under

Payments



PREMIUM CREDIT

Client Quick Search: Enter Client Reference

clients reports transactions about us home | log out | Help Centre

Client Search | Details | Transactions | Payments | Diary | Request To Hold

Back to Search Results

Client

Name: Client Reference: Agreement Status: LIVE
 Address: PCL Reference: Date Of Birth:
 Email address: Mobile number:

Record Details

Total Payable: £1238.40 Payment Status: Satisfactory Next Payment Date: 14/03/2018
 Total Paid: £619.20 Mandate Status: Active Agreement Cancellation Due:
 Total Outstanding Balance: £619.20 Sort Code: Early Settlement Figure: £581.42
 Payment Amount: £123.84 Account Number:
 Payment Protection: No D/D Reference:

Payments & Instalments

Payment Request Processed	Payment Due Date	Amount	Rejection Processed	Rejection Reason
19/10/2017	14/10/2017	£ 123.84		
09/11/2017	14/11/2017	£ 123.84		
11/12/2017	14/12/2017	£ 123.84		
10/01/2018	14/01/2018	£ 123.84		
09/02/2018	14/02/2018	£ 123.84		

Please allow five working days from the Payment Request Processed Date for a payment to clear.

The **Payments** screen will give you a more detailed overview of the client's payment details including the following:

- The total amount of the agreement
- How much the client has paid towards the total agreement amount
- The client's account details
- When the next payment is due
- A payment schedule of all historic payments that have been made on the agreement

Note: If a payment is highlighted in red, this is an indication that it is a pending payment and has not cleared yet. We advise not to make any changes to the clients agreement if they have a payment highlighted in red.

Diary

PREMIUM
CREDIT

clients

reports

transactions

about us

Client Search | Details | Transactions | Payments | Diary | Request To Hold

Client Quick Search:
Enter Client Reference

home | log out | Help Centre

Client Search | Details | Transactions | Payments | Diary | Request To Hold

Back to Search Results

Client

Name:

Client Reference:

Agreement Status:

LIVE

Address:

PCL Reference:

Date Of Birth:

Email address:

Mobile number:

Diary Entry Summaries

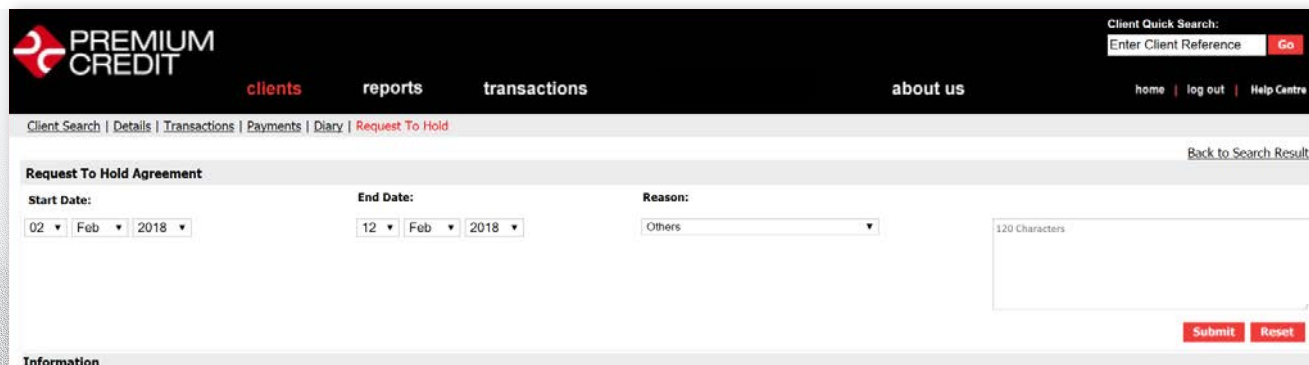
Entry Date	Time	Follow Up Date	Summary
29/01/2018	19:43	01/01/0001	LAST PMT DT. FROM 01JAN18 TO 01FEB18
29/01/2018	19:43	01/01/0001	NEXT PMT DT. FROM 01FEB18 TO 01MAR18
29/01/2018	19:43	01/01/0001	LAST BACS SUBMISSION FROM 27DEC17 TO 29JAN18
29/01/2018	19:43	01/01/0001	DIRECT PAY COUNT FROM 3 TO 4
30/12/2017	01:30	29/12/2017	Quarterly Statement produced.
27/12/2017	20:05	01/01/0001	LAST PMT DT. FROM 01DEC17 TO 01JAN18
27/12/2017	20:05	01/01/0001	NEXT PMT DT. FROM 01JAN18 TO 01FEB18
27/12/2017	20:05	01/01/0001	LAST BACS SUBMISSION FROM 28NOV17 TO 27DEC17
27/12/2017	20:05	01/01/0001	DIRECT PAY COUNT FROM 2 TO 3
28/11/2017	19:48	01/01/0001	LAST PMT DT. FROM 01NOV17 TO 01DEC17
28/11/2017	19:48	01/01/0001	NEXT PMT DT. FROM 01DEC17 TO 01JAN18
28/11/2017	19:48	01/01/0001	LAST BACS SUBMISSION FROM 27OCT17 TO 28NOV17
28/11/2017	19:48	01/01/0001	DIRECT PAY COUNT FROM 1 TO 2
27/10/2017	20:13	01/01/0001	LAST PMT DT. FROM 01NOV17
27/10/2017	20:13	01/01/0001	NEXT PMT DT. FROM 01NOV17 TO 01DEC17
27/10/2017	20:13	01/01/0001	LAST BACS SUBMISSION FROM 27OCT17
27/10/2017	20:13	01/01/0001	DIRECT PAY COUNT FROM 0 TO 1
09/10/2017	13:00	09/10/2017	APR 16.3%

The Diary page will show a number of entries, which will outline all the touch points that PCL have had with your client's agreement. The most recent entry is at the top of the page.

Note: There is a jargon buster that you can request that will help with some of the terminology and abbreviations that you'll potentially encounter on this screen.



Request to hold



The screenshot shows the 'Request To Hold Agreement' form in the Premium Credit system. The form is located under the 'Request To Hold' tab in the top navigation bar. It includes a 'Client Quick Search' bar at the top right. The form fields are: 'Start Date' (02 Feb 2018), 'End Date' (12 Feb 2018), 'Reason' (Others), and a '120 Characters' text area. There are 'Submit' and 'Reset' buttons at the bottom right. A 'Back to Search Results' link is also present.

The **Request to Hold** function is an enhancement that we've made to the system that will enable you to delay a payment from the client's agreement for a maximum of 6 days. You simply need to input:

- The start date – this is the original date the payment is due
- End date – this is the date the customer wishes for the payment to be taken (cannot be longer than 6 days from the start date)
- Reason – There is a pick list available to indicate the reason the client is requesting to hold their payment

Once you've completed these 3 sections, simply click Submit and the payment will be delayed until the date that was input in the End Date section.

Note: You cannot hold a payment if we are in the application process for a payment (3 days before payment date is due).

This is an optionally function which is not made available to all Premium Credit Schemes. For more information about this function, please speak to your Account Manager for more information



Transactions



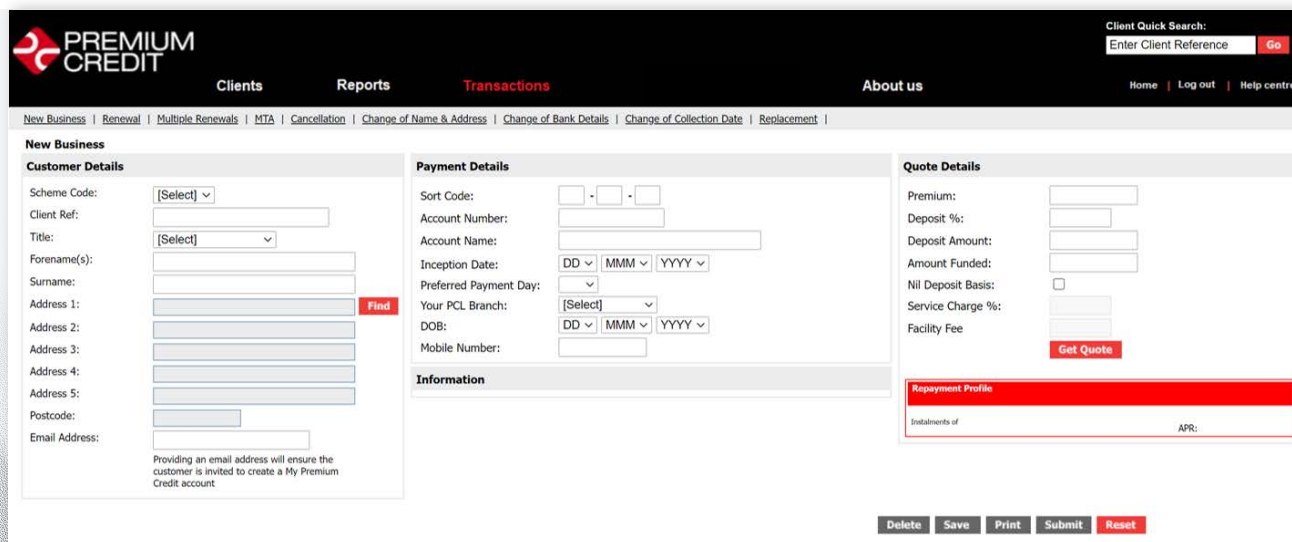
To carry out a transaction online, select “transactions” from the navigation bar and your transactions options will displayed.

Within the Transactions tab, there are multiple functions available to the user. These are:

- New Business – This will allow you to load new agreements with PCL
- Renewal – This will allow you to renew an agreement with PCL
- Multiple Renewals – This allows you to renew multiple renewals at once
- MTA (Mid Term Adjustment) – This will allow you to process mid-term adjustments to an agreement
- Cancellation – this will allow you to cancel an agreement
- Change of Name and Address – this will allow you to update an agreement and change either the client’s name and / or their address information
- Change of Bank Details – this will allow you to update the client’s bank details on an agreement
- Change of Collection Date – this will allow you to amend the date in which the client’s payments are due each month
- Replacement – this will allow you to re-instate a cancelled agreement within 30 days. You can either replace it or reschedule it*

* Replacing an agreement can only be done once per client.

New Business – Client Details



- 1) Click on Transactions
- 2) Click New Business
- 3) Complete the customer, payment and quote detail fields. More details of each field can be found below.
- 4) Once all details are complete click submit

Client details

Scheme Code: Select a scheme code from the drop down list.

Client Ref: Enter your unique Client Reference. These are mandatory fields. The unique client reference is very important and must be unique to ensure that credit applications do not get duplicated for any of your members.

Title: Select a title from the drop down list.

Forename(s): Full first name.

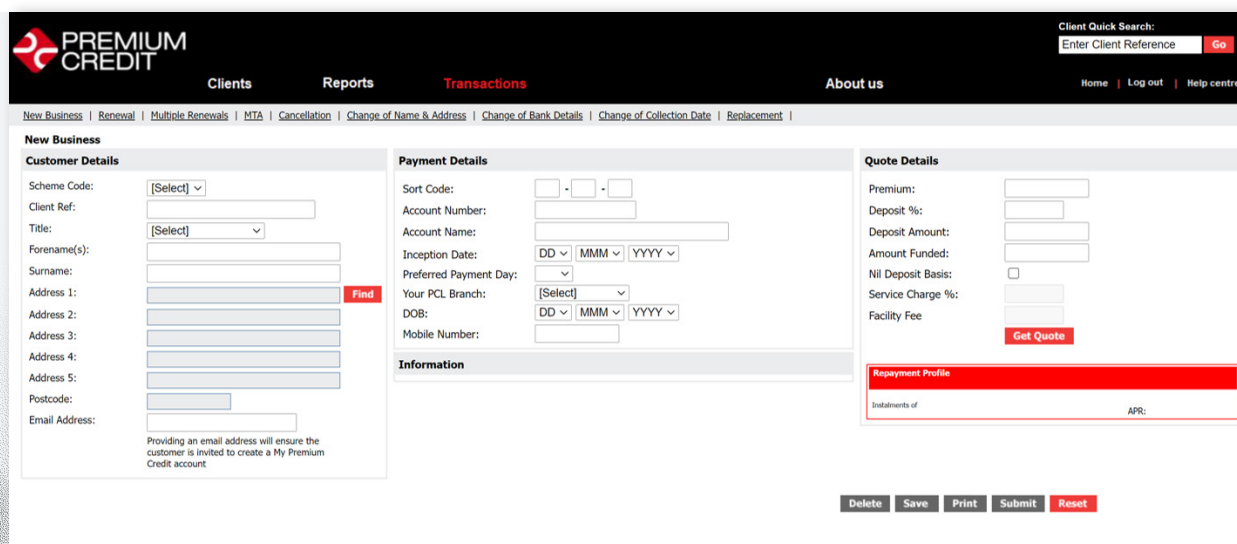
Surname: These are mandatory fields.

Company Name: By selecting 'Business' from the Title drop down, the page will refresh to enable you to enter a Company Name.

Address Lines 1-5: Please use the 'Find' button, enter the postcode and number then click on 'Find'

If you are entering details of a Private Customer lines 1 & 2 are mandatory, if entering a Business client lines 1 to 3 are mandatory.

New Business – Payment Details



Sort Code: Enter the client's 6 digit Bank Account Sort Code. **Account Number:** Enter the client's 8 digit Bank Account Number.

Account Name: Enter the client's Bank Account Name. These are mandatory fields.

Inception Date: Always use the renewal month as the inception date, for example, your club's renewal month is April and we are in March, then enter the inception date as 1st April 2022. The first collection will be in April 2022. New businesses can only be process a month prior to the renewal date.

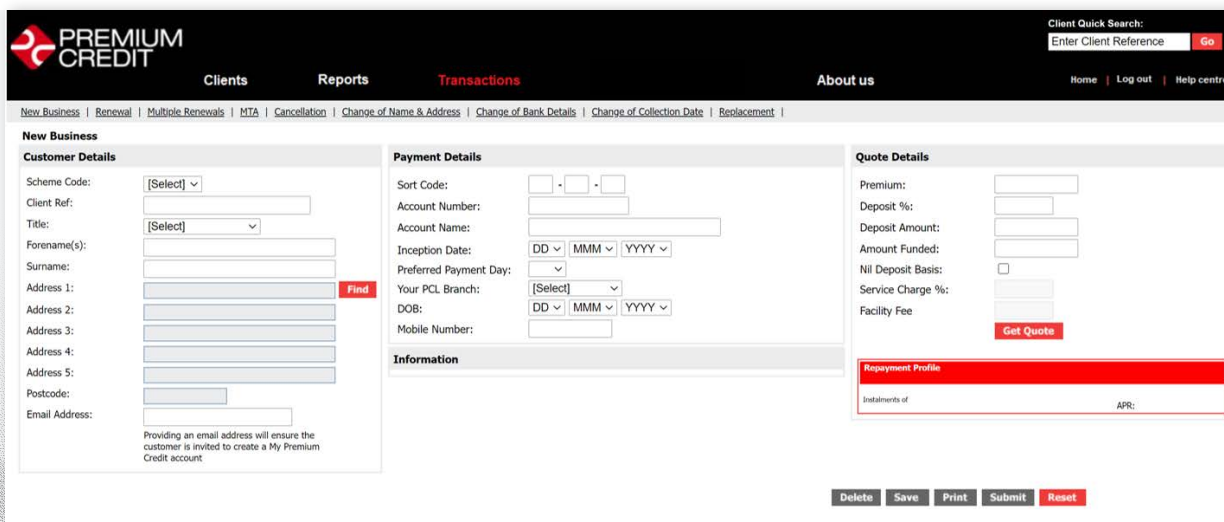
Your PCL Branch: Select your Branch Code from the drop down list if branches are available.

Preferred Payment Day: NOT APPLICABLE. Please do not use this field.

DOB: Please enter member's date of birth. This is a mandatory field.

To submit a pro-rata agreement, please complete a mid year application form then email to recourse.processing@pcl.co.uk

New Business – Quote Details



Premium: Enter the full amount of the fee. This must be a positive number and is a mandatory field. The figure entered will be duplicated in the amount funded box.

Deposit %, Deposit Amount and Nil Deposit Basis fields are NOT APPLICABLE. Please do not enter any data in these fields.

Amount Funded: This is the amount that will be funded by Premium Credit. Amount entered in the Premium box will be duplicated in this field.

Service Charge % (transaction fee): The transaction fee will be added to the Amount Funded. Once you have clicked Get Quote, the transaction fee for your scheme will be displayed. DO NOT ALTER THIS CHARGE.

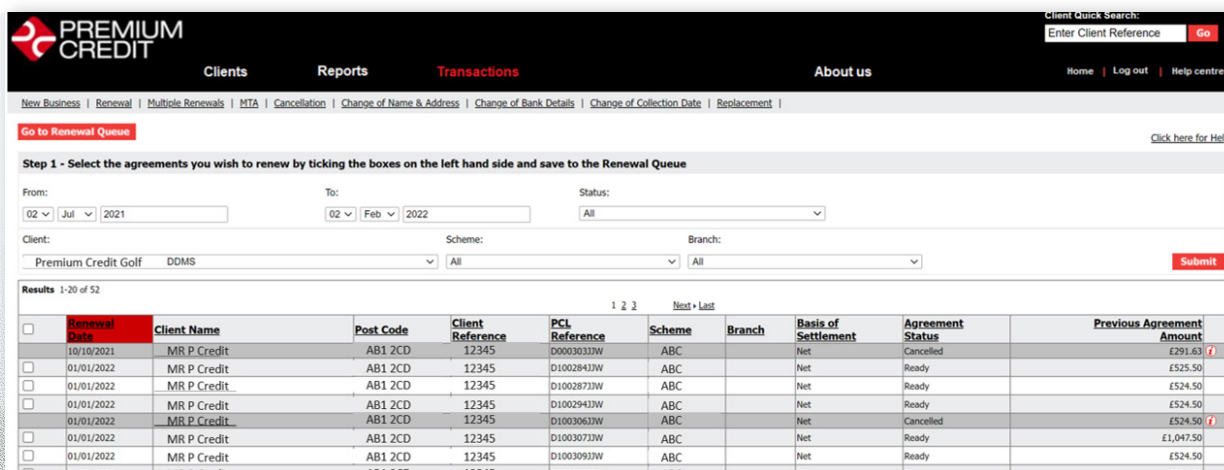
Get Quote: Click the Get Quote button to calculate the Instalment Amount and APR, before submitting a New Business instruction. If any of the Quote Details are changed, then you must select Get Quote to re-calculate the Repayment Profile before submitting.

If at any time you wish to clear all data that has been entered into the page without submitting the transaction please click the 'Reset' button. The system will then reset the page allowing you to start a new transaction.

When ready to submit the new business transaction, click on 'submit'. Once the transaction is submitted successfully, a confirmation message will be displayed. If your transaction cannot be accepted, a message will be displayed in the Information box giving you the reason why it cannot be accepted. This will need to be rectified before the transaction can be submitted.

'Save' You also have the ability to save a quote, Once you click save you will be able to locate within your Transaction Report' located by click on 'Reports' and 'Transaction Report'.

Multiple Renewals



Step 1 - Select the agreements you wish to renew by ticking the boxes on the left hand side and save to the Renewal Queue

From: 02 Jul 2021 To: 02 Feb 2022 Status: All

Client: Premium Credit Golf DDMS Scheme: All Branch: All

Results 1-20 of 52

Renewal Date	Client Name	Post Code	Client Reference	PCL Reference	Scheme	Branch	Basis of Settlement	Agreement Status	Previous Agreement Amount
10/10/2021	MR P Credit	AB1 2CD	12345	D0003031JW	ABC		Net	Cancelled	£291.63
01/01/2022	MR P Credit	AB1 2CD	12345	D1002843JW	ABC		Net	Ready	£525.50
01/01/2022	MR P Credit	AB1 2CD	12345	D1002873JW	ABC		Net	Ready	£524.50
01/01/2022	MR P Credit	AB1 2CD	12345	D1002943JW	ABC		Net	Ready	£524.50
01/01/2022	MR P Credit	AB1 2CD	12345	D1003063JW	ABC		Net	Cancelled	£524.50
01/01/2022	MR P Credit	AB1 2CD	12345	D1003073JW	ABC		Net	Ready	£1,047.50
01/01/2022	MR P Credit	AB1 2CD	12345	D1003093JW	ABC		Net	Ready	£524.50

- 1) Clicking on the Transactions tab
- 2) Click on Multiple renewals
- 3) Complete the search fields to reduce your search result (more details provided below)

You must first submit a search option to return a list of agreements to be renewed. The 'From' and 'To' dates will be defaulted to give the greatest range of Renewals available, however, the date can be amended to narrow the search if required. Search results will be displayed as shown below.

Selecting your renewals

To make your Renewals easy to manage it is recommended that you filter the Status by 'Ready'.

Other statuses available for selection are as follows:

All Displays all transaction (Default)

Ready Displays transactions ready for renewal

Cancelled Displays cancelled transactions

Renewed Displays renewed transactions

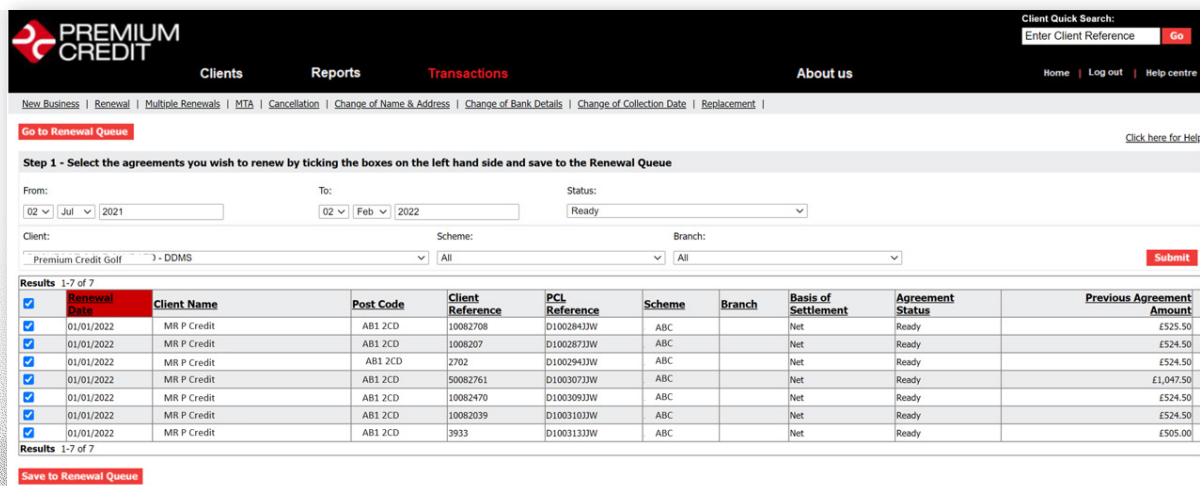
Held Displays transactions currently 'Held', see Client Diary for more information

Pending Displays transactions that have been submitted and is currently 'Pending'

Not Available Displays all other transactions that are not ready. For example, the transaction renewal date is more than 4 months old or more than 1 month in advance, has an outstanding balance or is in default.

Any transactions not ready to be renewed are displayed for information only and are highlighted in grey. When you hover over each 'Not Available' status a Tool Tip will be displayed indicating why the agreement is not ready for renewal.

Multiple Renewals



Step 1 - Select the agreements you wish to renew by ticking the boxes on the left hand side and save to the Renewal Queue

From: 02 Jul 2021 To: 02 Feb 2022 Status: Ready

Client: Premium Credit Golf Scheme: All Branch: All

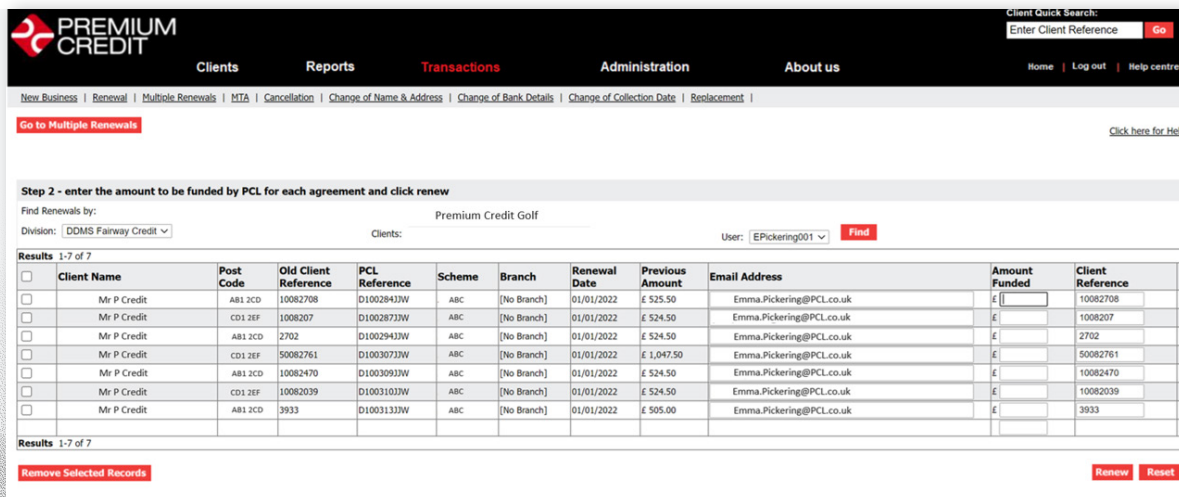
Results 1-7 of 7	Renewal Date	Client Name	Post Code	Client Reference	PCL Reference	Scheme	Branch	Basis of Settlement	Agreement Status	Previous Agreement Amount
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	10082708	D1002843JW	ABC		Net	Ready	£525.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	1008207	D1002873JW	ABC		Net	Ready	£524.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	2702	D1002943JW	ABC		Net	Ready	£524.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	50082761	D1003073JW	ABC		Net	Ready	£1,047.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	10082470	D1003093JW	ABC		Net	Ready	£524.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	10082039	D1003103JW	ABC		Net	Ready	£524.50
<input checked="" type="checkbox"/>	01/01/2022	MR P Credit	AB1 2CD	3933	D1003133JW	ABC		Net	Ready	£505.00

Results 1-7 of 7

[Save to Renewal Queue](#)

This section allows you to submit renewal transactions individually by credit agreement.

- Use the tick box on your left hand side to select the agreements you would like to renew. These need to display a 'Ready' status.
- Click 'Save to the renewal queue' once you have identified all the ones you would like to renew.



Step 2 - enter the amount to be funded by PCL for each agreement and click renew

Find Renewals by: Division: DDMS Fairway Credit Client: Premium Credit Golf User: EPickering001 Find

Results 1-7 of 7	Client Name	Post Code	Old Client Reference	PCL Reference	Scheme	Branch	Renewal Date	Previous Amount	Email Address	Amount Funded	Client Reference
<input type="checkbox"/>	Mr P Credit	AB1 2CD	10082708	D1002843JW	ABC	[No Branch]	01/01/2022	£ 525.50	Emma.Pickering@PCL.co.uk	£	10082708
<input type="checkbox"/>	Mr P Credit	CD1 2EF	1008207	D1002873JW	ABC	[No Branch]	01/01/2022	£ 524.50	Emma.Pickering@PCL.co.uk	£	1008207
<input type="checkbox"/>	Mr P Credit	AB1 2CD	2702	D1002943JW	ABC	[No Branch]	01/01/2022	£ 524.50	Emma.Pickering@PCL.co.uk	£	2702
<input type="checkbox"/>	Mr P Credit	CD1 2EF	50082761	D1003073JW	ABC	[No Branch]	01/01/2022	£ 1,047.50	Emma.Pickering@PCL.co.uk	£	50082761
<input type="checkbox"/>	Mr P Credit	AB1 2CD	10082470	D1003093JW	ABC	[No Branch]	01/01/2022	£ 524.50	Emma.Pickering@PCL.co.uk	£	10082470
<input type="checkbox"/>	Mr P Credit	CD1 2EF	10082039	D1003103JW	ABC	[No Branch]	01/01/2022	£ 524.50	Emma.Pickering@PCL.co.uk	£	10082039
<input type="checkbox"/>	Mr P Credit	AB1 2CD	3933	D1003133JW	ABC	[No Branch]	01/01/2022	£ 505.00	Emma.Pickering@PCL.co.uk	£	3933

Results 1-7 of 7

[Remove Selected Records](#) [Renew](#) [Reset](#)

- Click 'Go to Renewal Queue' on the top left of the screen and this will display all the agreements selected.
- Enter the new amount to be collected in the Funded Amount column (do not include the transaction fee). You can also amend the client reference if necessary.
- Please note: We advise to submit renewals in groups of 10-15, due to our system security.
- Once complete click 'Renew' for overnight processing.

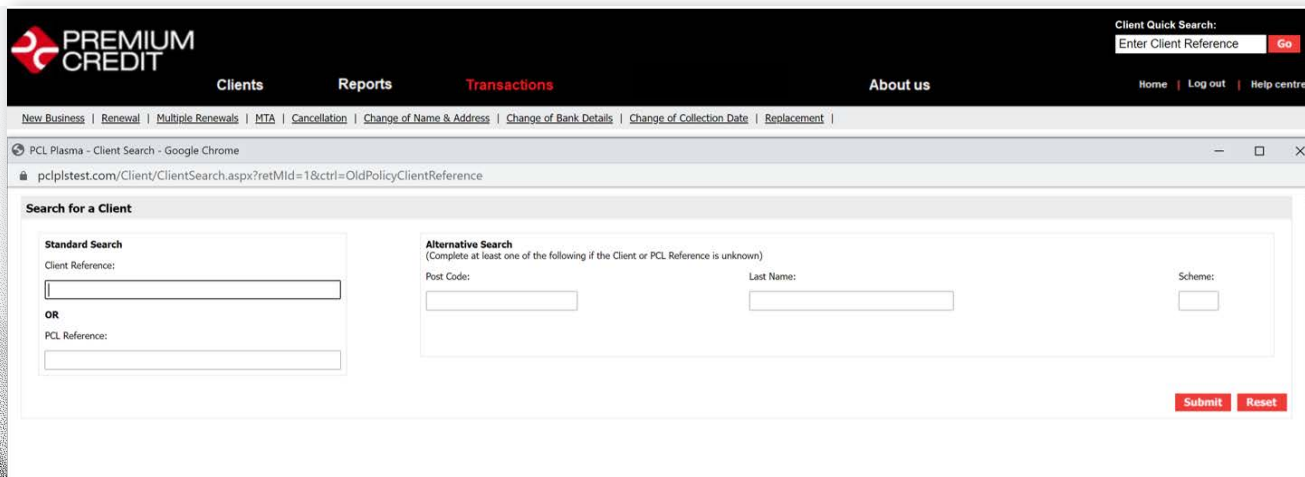
Premium Credit will then conduct their Assessment of Affordability and Anti-Money Laundering checks to ensure we can accept the agreement.

Frequently Asked Questions

- Can I renew a cancelled agreement? No, you will need to submit this as new business.
- If I log out will my selection be saved in the renewal queue? Agreements will remain in the 'Renewal Queue', even if you log out of Fee Plan Online. Next time you login, you will be reminded to return to the 'Renewal Queue' if the items have not yet been renewed.
- Can I amend a renewal that I have already submitted to PCL prior to the current day? You cannot amend the actual renewal online, however you can make a mid term adjustment to the agreement once it has been processed by PCL by searching for the agreement by click on 'Transactions' then click on 'MTA'. A letter informing the client will be sent to them as soon as the amendment has been processed. Ref page 14 for our MTA (Mid Term Adjustment) process
- When there is any financial change to the agreement or a change of bank details or a change of address, a letter will be sent to the client confirming these changes, as soon as the amendment has been processed.



Renewals



- 1) Clicking on **Transactions**
- 2) Click on **Renewal**. This section allows you to submit renewal transactions individually by credit agreement. For Multiple renewals please see page x

Agreement Details

- 1) **Find:** You must use the 'Find' option to select the agreement to which you wish to add a renewal transaction. By clicking 'Find', a search window will open, as shown above, which allows you to search for the existing agreement using one or more of the search criteria.
- 2) **Click 'Submit' to search.** It is often easier to enter the last name as this will return a list of all agreements that are either live or held and to which a renewal transaction can be added. Cancelled agreements will not be included.
- 3) **Click 'Select'** to choose the agreement to add a renewal transaction. You will be returned to the Renewals screen, where the Old Client Reference, Client Reference, Branch and scheme will be automatically populated.

Renewals – Quote Details

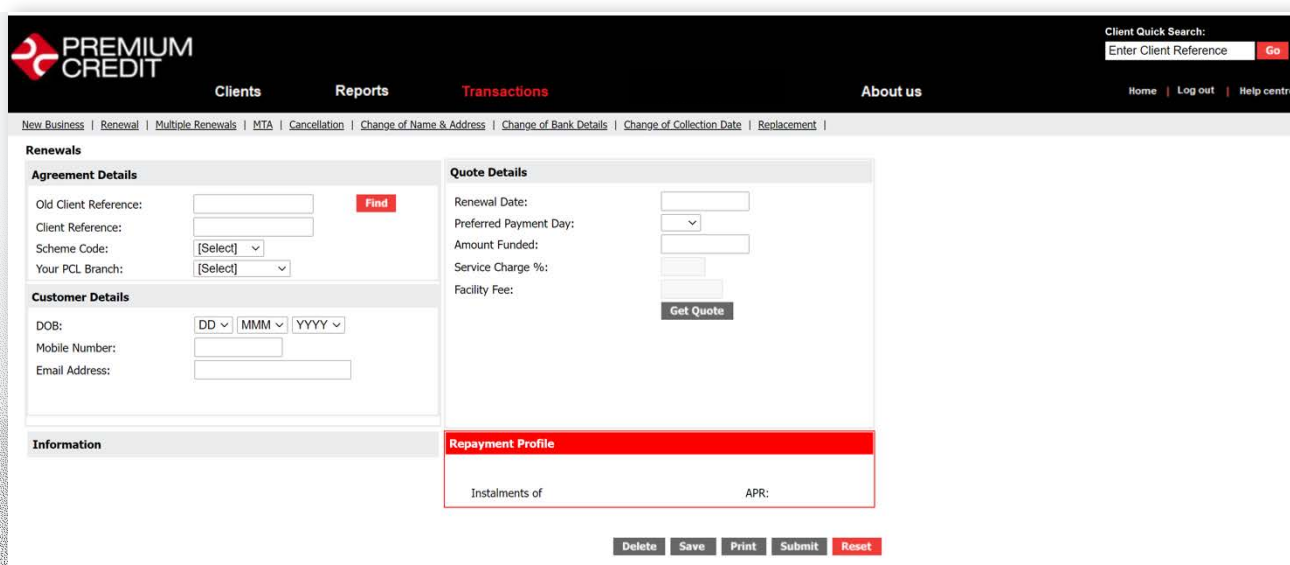
4) To complete a Renewal transaction, select Renewal from the menu and complete the fields as shown below.

Renewal Date: Automatically populated with the renewal date show on our systems.

Amount Funded: This is the amount that will be funded by Premium Credit.

Service Charge % (transaction fee): The transaction fee will be added to the Amount Funded. Once you have clicked Get Quote, the transaction fee for your scheme will be displayed. DO NOT ALTER THIS CHARGE.

Get Quote: Click the Get Quote button to calculate the Instalment and APR, before submitting a Renewal instruction. If any of the Quote Details are changed, then you must select Get Quote again to re-calculate the Instalment and APR before submitting.



The screenshot displays the 'Renewals' section of the Premium Credit web application. The interface includes a top navigation bar with the Premium Credit logo, a 'Client Quick Search' field, and menu items for Clients, Reports, Transactions, and About us. Below the navigation bar, a breadcrumb trail shows the path: New Business | Renewal | Multiple Renewals | MTA | Cancellation | Change of Name & Address | Change of Bank Details | Change of Collection Date | Replacement. The main form is divided into several sections: 'Renewals' (containing 'Agreement Details' with fields for Old Client Reference, Client Reference, Scheme Code, and Your PCL Branch; 'Customer Details' with fields for DOB, Mobile Number, and Email Address; and 'Information'). To the right is the 'Quote Details' section with fields for Renewal Date, Preferred Payment Day, Amount Funded, Service Charge %, and Facility Fee, along with a 'Get Quote' button. At the bottom right is the 'Repayment Profile' section, which is highlighted in red and displays 'Instalments of' and 'APR:'. At the very bottom, there are buttons for Delete, Save, Print, Submit, and Reset.

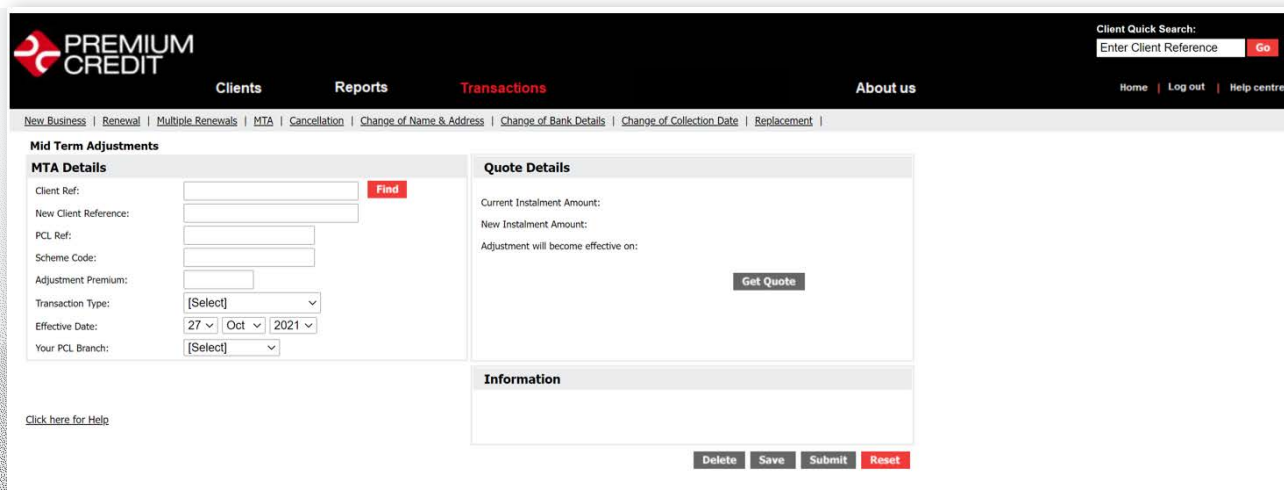
Agreement Details: Captures Old and New Client References, Branch and Start Date.

Quote Details: Captures key financial details including Scheme Code, Amount Funded & Transaction Fee % and offers the option to “Get Quote”.

Information: Messages regarding the details you have entered will be displayed here to assist you in completing the transaction.

Repayment Profile: This section is not editable and displays the number of instalments, the instalment amount and the APR %.

MTA (Mid Term Adjustment)



To process an MTA, follow the below steps;

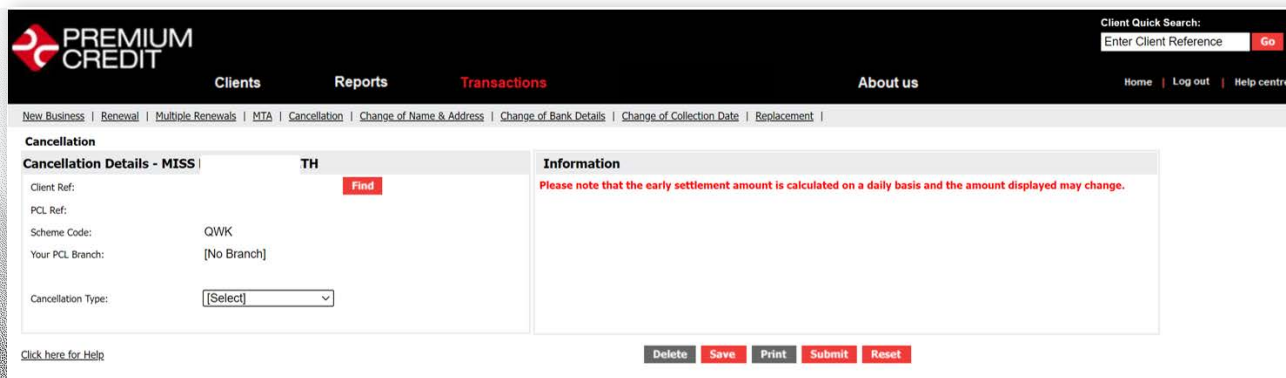
- 1) Click on the Transactions tab
- 2) Click on MTA
- 3) You will first need to locate your client to process the MTA. This can be done by clicking the Find icon.
- 4) There are three fields that you will need to complete. These are:
 - Adjustment Premium – This needs to be the value of the MTA (this can be a return premium or additional premium)
 - Transaction Type – This is where you confirm whether it is a return premium or additional premium
 - Effective Date – DO NOT CHANGE. Amendment will take effect from the next Direct Debit collection date or later.
 - Branch: If branches are available, this field will be automatically populated and is mandatory.
- 5) By clicking the Submit icon, you're confirming that the customer wants to spread the value of the MTA over their agreement.

When you submit the MTA, you'll get a confirmation message which reads Your Mid Term Adjustment instruction has been submitted and will be processed subject to successful validation.

You also have the opportunity to calculate the impact the MTA has on the loan agreement. By clicking the Get Quote icon, Fee Plan Online will calculate the remaining instalments based on the MTA value and present you with a revised instalment value.

Note: You can only spread an MTA premium over the client's agreement if there are two or more payments remaining on the loan.

Cancellations



When cancelling a credit agreement, please ensure you are cancelling a live credit agreement and not a completed credit agreement from the previous year.

You have two cancellation options at this stage:

Cancel Mid-Term – This will cancel the agreement and require a settlement figure to be collected from the client. You will be asked “Do you wish to generate a refund of collected instalments to the customer?” If you choose Refund, enter the date from which you would like the credit agreement cancelled. Please note that any instalments collected after this date will be refunded to the customer.

Cancel from Inception – Cancelling the agreement from inception will effectively class the agreement as NTU (Not Taken Up) and subsequently we will refund the client any payments that have been made this can only be within the first 32 days of the start date of the agreement.

To process an Cancellation, follow the below steps;

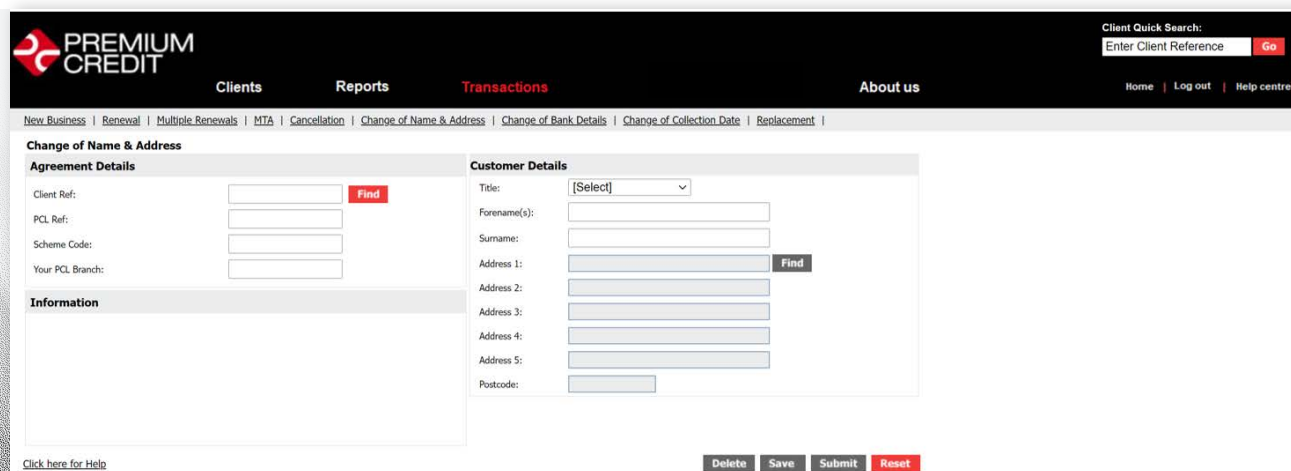
- 1) Click on the Transactions tab
- 2) Click Cancellation within the sub section.
- 3) You will be required to upload a specific agreement to process the cancellation. This can be done by clicking the Find icon.
- 4) This will pull through the individual agreement that you wish to process the cancellation on.

Client reference – this will be the client reference you entered when setting the agreement up at new business (recommended to be your software house policy reference)

PCL reference – This will be the individual agreement reference number assigned by PCL (this will always start with a D)

Branch: If branches are available, this field will be automatically populated and is mandatory.

Change of Name and Address



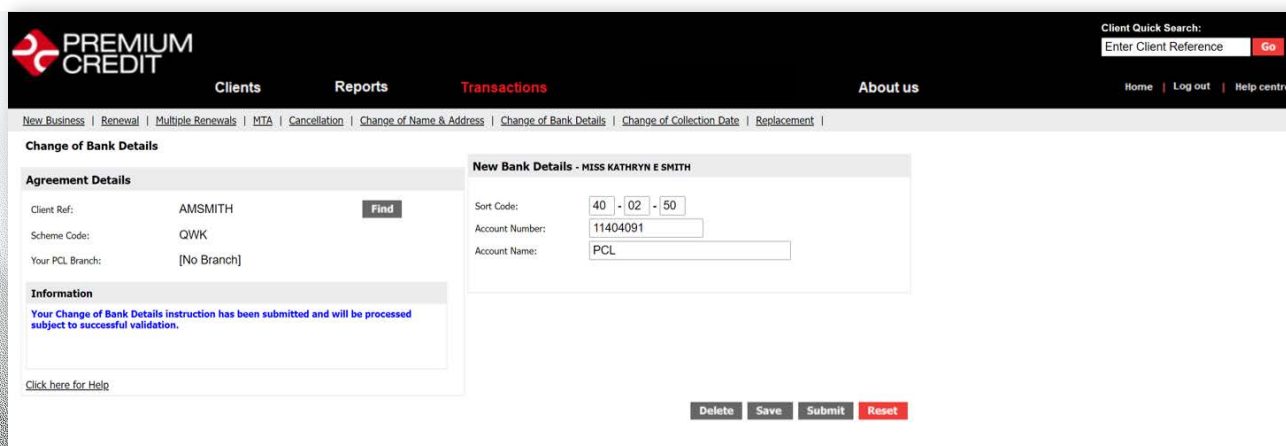
The screenshot shows the Premium Credit website interface. At the top, there's a navigation bar with links for Clients, Reports, Transactions, and About us. A 'Client Quick Search' box is on the right. Below the navigation bar, a breadcrumb trail includes 'Change of Name & Address'. The main form is titled 'Change of Name & Address' and is divided into two sections: 'Agreement Details' and 'Customer Details'. The 'Agreement Details' section has fields for Client Ref, PCL Ref, Scheme Code, and Your PCL Branch, each with a 'Find' button. The 'Customer Details' section has a dropdown for Title, and fields for Forename(s), Surname, Address 1 through Address 5, and Postcode, with a 'Find' button. At the bottom of the form, there are buttons for Delete, Save, Submit, and Reset. A 'Click here for Help' link is at the bottom left.

- 5) You will need to search for the client using the find icon. The agreement will then present itself to you, including all the information being pre-populated.
- 6) You have two options at this stage are to change the client's name or their address. Simply overtype in the name field the updated name on the agreement.
- 7) Once all the information has been changed and is correct, click Submit and then you will get a confirmation message that will read.

By submitting this change of name you confirm that you have been provided with acceptable proof of the change (such as a Deed Poll, Bank Statement or change of name certificate). When renewing, if this agreement is for a business or limited company, please process as a new business renewal to allow the Client to receive a new Credit Agreement. Your Change of Name and Address instruction has been processed.



Change of Bank Details



The screenshot shows the Premium Credit web application interface. At the top, there's a navigation bar with 'Clients', 'Reports', 'Transactions' (highlighted), and 'About us'. A 'Client Quick Search' box is on the right. Below the navigation bar, a breadcrumb trail includes 'Change of Bank Details'. The main content area is titled 'Change of Bank Details' and is divided into two sections. The left section, 'Agreement Details', contains fields for 'Client Ref:' (AMSMITH), 'Scheme Code:' (QWK), and 'Your PCL Branch:' ([No Branch]), with a 'Find' button. The right section, 'New Bank Details - MISS KATHRYN E SMITH', contains fields for 'Sort Code:' (40-02-50), 'Account Number:' (11404091), and 'Account Name:' (PCL). Below these sections is an 'Information' box with a message: 'Your Change of Bank Details instruction has been submitted and will be processed subject to successful validation.' At the bottom right, there are buttons for 'Delete', 'Save', 'Submit', and 'Reset'.

To process an Change of Bank Details, follow the below steps;

- 1) Click on Transactions
- 2) Click Change of Bank Details
- 3) You will need to locate your client to process the bank details. This can be done by clicking the Find icon.
- 4) The below field should be pre completed when your client search has been completed
 - Client reference – this will be the client reference you entered when setting the agreement up at new business
 - Scheme and Branch Codes – These will pull through from what scheme and branch the agreement was set up on at new business
- 5) You will then be able to input the new bank account details on to the system. Simply type in

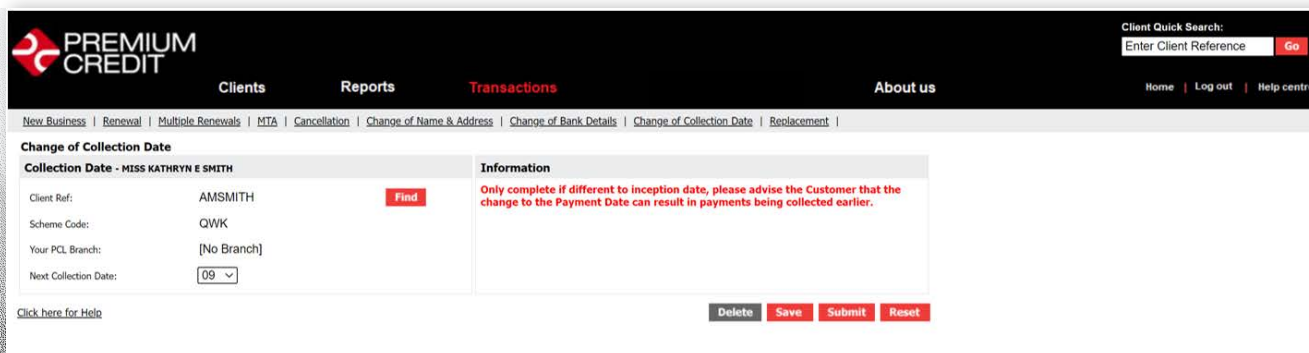
Sort Code

Account Number

Account Name

- 6) By inputting this information and clicking on Submit icon, you will receive a notification that the request has been processed. The message will read Your change of bank details instruction has been submitted and will be processed subject to successful validation.

Change of Collection Date



Change of Collection Date

Collection Date - MISS KATHRYN E SMITH

Client Ref: [Find](#)

Scheme Code:

Your PCL Branch:

Next Collection Date:

Information

Only complete if different to inception date, please advise the Customer that the change to the Payment Date can result in payments being collected earlier.

[Click here for Help](#)

[Delete](#) [Save](#) [Submit](#) [Reset](#)

You can change the client's collection date, also known as the preferred payment date, on the Online system.

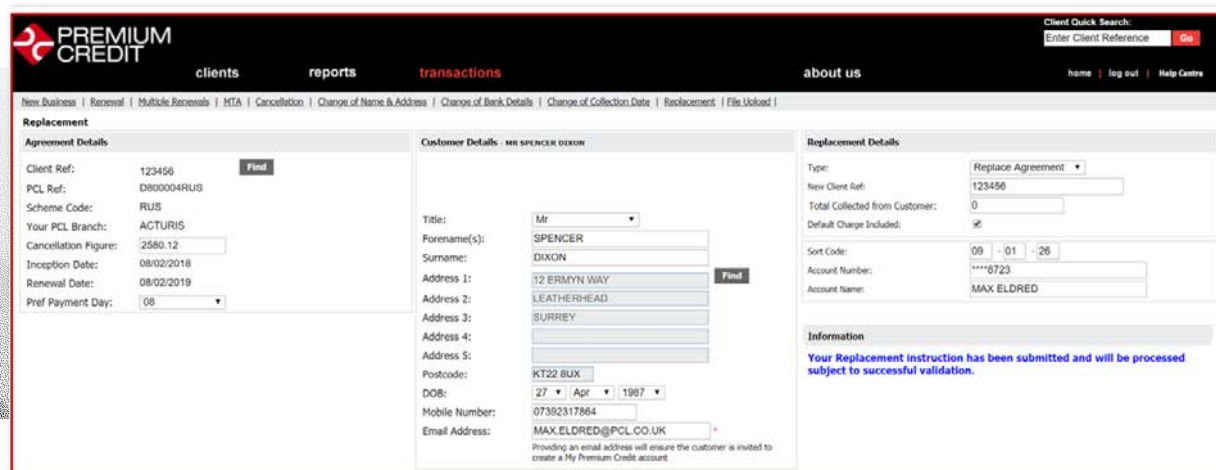
To process a Change of Collection date, follow the below steps;

- 1) Click the Transaction tab
- 2) Click Change of Collection Date
- 3) You will need to locate your client, this can be done by clicking the Find icon.
- 4) Input the date from the dropdown list available, in which the client wants their next payment to be collected and subsequent payments.
- 5) Click Submit this will then submit the request to PCL. You'll then see a confirmation message that will read Your Change of Collection Date instruction has been submitted and will be processed subject to successful validation.

IMPORTANT NOTE: If you amend the customer's payment date, more than 5 days either side of the initial payment date, it will result in multiple payments being taken as PCL accelerates the loan. For example, if the initial payment date is the 10th and the preferred payment date is the 31st, PCL will collect on the 10th and again on the 31st of the same month.



Replacement



You can replace a cancelled agreement within 10 days of the cancellation.

To process a Replacement, follow the below steps;

- 1) Click on the Transaction tab
- 2) Click Replacement
- 3) You will need to locate your client, this can be done by clicking the Find icon.
- 4) This will pre-populate the customers details
- 5) On the right hand side select from the dropdown the correct replacement type. You'll have a drop down box with two options:

- Replace agreement – This will re-instate the agreement once PCL have successfully collected any missed payments, along with any default charges.
- Reschedule agreement – this will re-instate the agreement and will spread the cost of any missed payments, along with default charges, over the remaining payments.

New Client Reference: This is a not a mandatory field and should only be completed if a new client reference is required.

Total Collected from Customer: Enter the amount already collected by Premium Credit. Not available for rescheduled agreements. This is not a mandatory field.

Default Charge Included: Tick if the amount collected by Premium Credit includes the default charge. This is a not a mandatory field.

Sort Code, Account No. & Account Name: Should only be completed if the client has provided bank account details that differ from the previous agreement.

- 6) By clicking Submit, you are confirming that you wish to replace the agreement. You will then receive a notification reading Your Replacement instruction has been submitted and will be processed subject to successful validation.

Your customer will be asked to sign a new credit agreement for a Replacement

