Chase 2015 “DDQ/Due Diligence Questionnaire”

In this Technical Bulletin, we have identified the names of the different DMS reports you can use to answer many questions found in the 2015 Chase Credit Counseling Agency “Due Diligence Questionnaire”.

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Required Attachments (Page 2): All of these attachments must be provided by the agency.

Section A Pages 4-8: General Agency Information (Questions 1-14)

Section B Pages 9-10: Agency Nonprofit Status (Questions 15-21)

Section C Pages 10-11: Board Information (Question 22) Note: There are two questions in Question 22.

Section D Pages 11-14: Third-Party Relationships (Questions 23 – 30) Note: Question 29 is worded very differently than in previous DDQ surveys.

Section E Pages 14-15: Audit and Compliance (Questions 31-34)

Section F Pages 16-17: State Licensing (Questions 35-38)

Section G Pages 17-19: Counseling Program Information and Practices (Questions 39-54)

Section H Pages 20-23: DMP Practices (Questions 55-66) Note: Question 66 extends to pages 22 and 23

Section I Pages 24-26: Inventory (Questions 67- 87) Note: Questions 73 and 83 are new to this survey.

Section J Pages 26-27: Customer Budget Information (Questions 88 – 91)

Section K Pages 27-32: Fees and Sources of Income (Questions 92 – 115) Note: Questions 92 – 104 and 108 are new to this survey.
Section L Pages 32-35: IRS Form 990 and Audited Financials (Questions 116 – 122)

Section M Pages 35-38: Education and Outreach (Questions 123 - 131)  
Note: Question 129 is new to this survey.

Section N Pages 38-40: Quality and Complaints (Questions 132 - 142)  
Note: Questions 140 – 142 are new to this survey.

Section O Pages 40-46: Information Security (Questions 143 - 179)

Agency Certification Page 47: This last page of the DDQ must be completed and uploaded as an Attachment.

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In DMS Solutions, the following standard DMS reports will provide a lot of the figures and counts for what the 2015 Chase DDQ survey asks.

- Creditor Due Diligence Report (DMS Reports folder)
- Client Fees Waived Report (DMS Reports folder)
- Statistics by State (DMS Reports folder)
- Client Budget Surplus Deficit (DMS Reports folder)
- Appointment Summary Report (Appointments folder)
- Counseling Fees (Appointments folder)
- Appointment Results Report by Counselor (Appointments folder)
- Demographics Statistics (DMP Clients folder)
- Drop Reason Report (DMP Clients folder)
- Contributions & Fees by Satellite by Counselor (Accounting folder)
Section G2: Counseling Program Information and Practices Beginning on Page 19

- Questions #50 and #52 Appointment Summary Report (Appointments folder). On the last pages, we give counts of appointments counseled by interview method. You will have to calculate percentages from these numbers.

Section I: Inventory Beginning on Page 24

- #67-71 Use the Creditor Due Diligence Survey (DMS Reports folder).

- #72 What is the customer’s average time on DMP? _______________ Months. Use the Demographics Statistics (DMP Clients folder).

- #73 What is the date of the last DMP (proposal) submitted by your Agency to Chase? Date: Go into MassComm>Creditor Send Batch>History tab-Use the latest week date range then Load History. Look at the newest EDI text files. Look for creditor IDs that are named Chase.

- #74 Chase active DMP Customers not on accepted DMP, but Agency still remits gross payments to Chase. CPR believes this means that a proposal was submitted, was rejected by Chase and remains at a rejected status with NO accepted date, but continues to be paid through DMP. Use the Creditor Due Diligence Survey (DMS Reports folder).

- #75 Chase Customers enrolled on DMP in 2014. Use Creditor Due Diligence Survey (DMS Reports folder).

- #76 Chase Customers enrolled on DMPs in 2015 YTD. Use Creditor Due Diligence Survey (DMS Reports folder).

- #77 Non-Chase Customers enrolled on DMPs in 2014. Use Creditor Due Diligence Survey (DMS Reports folder).

- #78 Non-Chase Customers enrolled on DMPs in 2015 YTD. Use Creditor Due Diligence Survey (DMS Reports folder).

- #79 Chase Customers counselled but did not enroll in DMP in 2014. Use Appointment Results Report by Counselor (Appointments folder).

- #80 Chase Customers counselled but did not enroll in DMP in 2015 YTD. Use Appointment Results Report by Counselor (Appointments folder).

- #81 Non-Chase Customers counselled but did not enroll in DMP in 2014. Use Appointment Results Report by Counselor (Appointments folder).

- #82 Non-Chase Customers counselled but did not enroll in DMP in 2015 YTD. Use Appointment Results Report by Counselor (Appointments folder).

- #83 for 2013, 2014 & 2015 use Appointment Summary Report (Appointments folder) using “CO” column for 9 categories for January-December Appointment date ranges for each of these 3 years.
• #84, #85, #86 for 2013, 2014 & 2015 for Waterfall Data (all counseling sessions not just Chase accounts). Use Appointment Summary Report (Appointments folder)

• #87 for Active DMP customers who completed a DMP in 2014, Use the Drop Reason Report (DMP Clients folder) using January-December 2014 drop date range. Also, use the Demographic Statistics (DMP Clients folder) using December 31, 2014. Use the “Successful Completion” and “Self-Administration” columns and the row called “Average # Months on DMP”
### Section J: Customer Budget Information Beginning on Page 26

- #89-#90 for number of customers receiving budget counseling AND activated a DMP for 3 Surplus and 9 Deficit amount ranges in 2014 and 2015 YTD. Use Client Budget Surplus Deficit in (DMS Reports folder). The formula we have used is NET INCOME minus DEBTS AMOUNT (*total of proposed DMP Payment) minus RECOMMENDED = Surplus/Deficit. This data can be verified by reviewing the client’s budget screen.

- #91 for average budget surplus/deficit for active DMPs. Use Client Budget Surplus Deficit in (DMS Reports folder) Estimate this average using A/AR statuses only.

### Section K: Fees and Sources of Income Beginning on Page 27

- #92 the Agency must provide this information.

- #93-94 and #107 for Total amount of monthly fees paid by Customers in 2013, 2014 and 2015 YTD. Use Contributions & Fees by Satellite by Counselor (Accounting folder). Use the “Recurring Client Fees” column.

- #95-96 for Total amount of monthly fees waived for Customers in 2014 and 2015 YTD.

- #97-108 the Agency must provide this information.

- #109 Maximum Fee (one time setup, monthly fees) charged and collected in each state for 2015 YTD. Use the Agency Fees table in DMS Manager or System Configuration. Also, use Contributions & Fees by Satellite (Accounting folder) and Client Fees Waived Report (DMS Reports folder) and the Statistics by State (DMS Reports folder).

- #110-114 the Agency must provide this information.

- #125 Income sources for 2011-2015 YTD Use the Contributions & Fees by Satellite and Counseling Fees calculated for each calendar year. Refer to last year’s Chase DDQ. Creditor Grants must be manually counted.

### Section L (b): IRS Form 990 and Audited Financials Section the Agency must provide this information.

### Section M: Education and Outreach the Agency must provide this information.

### Section N: Quality and Complaints the Agency must provide this information.
Section O: Information Security the Agency must provide this information unless provided below.

#144 If your agency is hosting your DMS SQL data at SunGard, here are the physical locations of the servers:

Primary Server:

SunGard Data Center (Cloud)
3431 N. Windsor Drive
Aurora, CO 80011

Back-up Server:

SunGard Data Center (Cloud)
1500 Spring Garden
Philadelphia, PA 19130

Also, on the CPR Web site under the Services link, find Click here to read more about CPR's Disaster Recovery. This will take you to another link that you can copy and paste or simply use some of the wording to fill in these questions which is: http://www.cprops.com/Pages/disaster_recovery.htm

There are also over 15 additional documents that detail the services of SunGard for nightly backups, managed Services and a SunGard Overview on the CPR Web Site in the Members Only Section -> Vendors Corner - > SunGard.