

## Client Portal Tutorial – Step 2 Connect (Fixed Fee Service)

Kinum's secure client portal is located at: <https://kinum.lariatcentral.net/login>

Login credentials are provided by your representative after your account setup is complete.

**Submit New Account:** (*Debt Authenticity Proof:* You should have **Documents** to prove authenticity of the debt like invoice/signed-contract. You can provide these documents now, or later when requested by Kinum)

Click on **+Add Accounts** on the black tool bar. For consumer debt select **Standard Consumer or Standard Medical** on left hand side. (For B2B-Business select "Standard Commercial"). Select product as **Step 2**. Fields marked with a "\*" are mandatory, other items are optional, but recommended. Put **Debtor Name**, **Phone**, **Address**, **Amount Due**, **Payments received**, **Date of Service**, a brief **Description of debt** and **Attach relevant documents (optional)**. Do **not** add any collection agency fees. **SSN** and **Date of Birth** are optional, but they are useful in collections, give us if you have them. Finally, click the **"Create"** button.

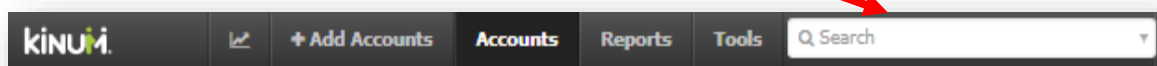
The screenshot shows the 'Add Accounts' form in the Kinum portal. The form is divided into several sections: 'Account Information', 'Addresses', 'Debt Information', and 'Attach Documents?'. Red arrows and text boxes provide instructions for each field.

- Account Information:**
  - Product:** A dropdown menu with 'Step 2' selected. An arrow points to it with the text 'Select the right product'.
  - Debtor First Name:** 'John' (marked with a red asterisk).
  - Debtor Last Name:** 'Doe' (marked with a red asterisk).
  - Alternate ID:** '776456' (optional).
  - SSN:** '111223333' (optional).
  - Birthdate (MM-DD-YYYY):** '01/15/1990' (optional).
- Addresses:**
  - Street Address 1:** '123 Main Street' (marked with a red asterisk).
  - Zip:** '94928' (marked with a red asterisk).
  - City:** 'Rohnert Park' (marked with a red asterisk).
  - Country:** 'USA' (marked with a red asterisk).
  - State:** 'CA' (marked with a red asterisk).
- Debt Information:**
  - Description of Service:** 'Fixed Railing' (with a red text box: 'A brief description of service that was provided to the debtor. Our debt collectors will need it if questioned by the debtor.').
  - Account Number:** (with a red text box: 'Your internal account number, you can leave this blank.').
  - As of:** (with a red text box: 'Date on which you provided service to the debtor.').
  - Date of Service:** '04/01/2021'.
  - Amount:** '1000' (with a red text box: 'Amount that was owed on the Date of Service. Do not include any payments here, we will ask for that below.').
  - Interest Charged:** '0'.
  - Fees Charged:** '0'.
  - Payments:** '200' (with a red text box: 'Total payments they have made till now').
  - Amt+Int+Fee-Credits:** '800' (with a red text box: 'Kinum will perform debt collection on this amount.').
  - Date of Delinquency:** '09/01/2021' (with a red text box: 'Delinquency date is when they defaulted, or missed the payment').
- Attach Documents?:**
  - Select files to attach:** (with a red text box: 'Attach documents which prove that debtor owes you money. ( Signed document, invoice, etc. )').

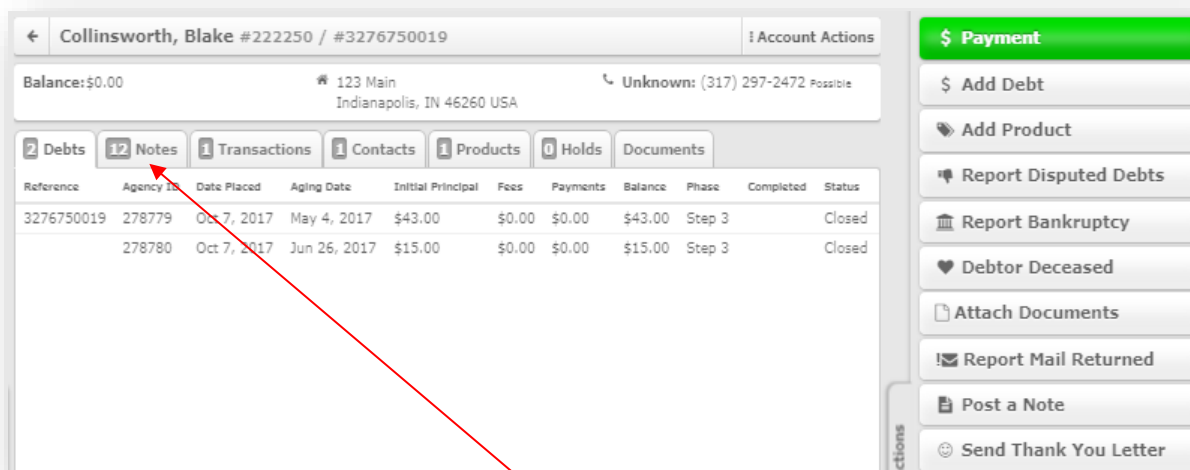
At the bottom of the form is a **Create** button, indicated by a red arrow and the text 'Once all required fields / other information is filled, press the create button'.

## Updating Accounts and Reporting Payments

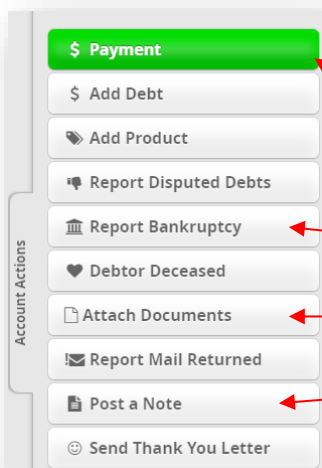
The easiest way to View, Update or Report Payments on accounts is to use the Search feature on the black toolbar.



Simply enter the account # or (first or last) name and the account will appear. Click the name to view.



The details of the account will appear. You can click “**Notes**” to see the activity on the account, or choose and action item from the **Account Actions** menu (located on the right-hand side).



From the Account Action menu you will have the following options; however the ones you will primarily use include...

Report a **Payment**

Report a **Bankruptcy**

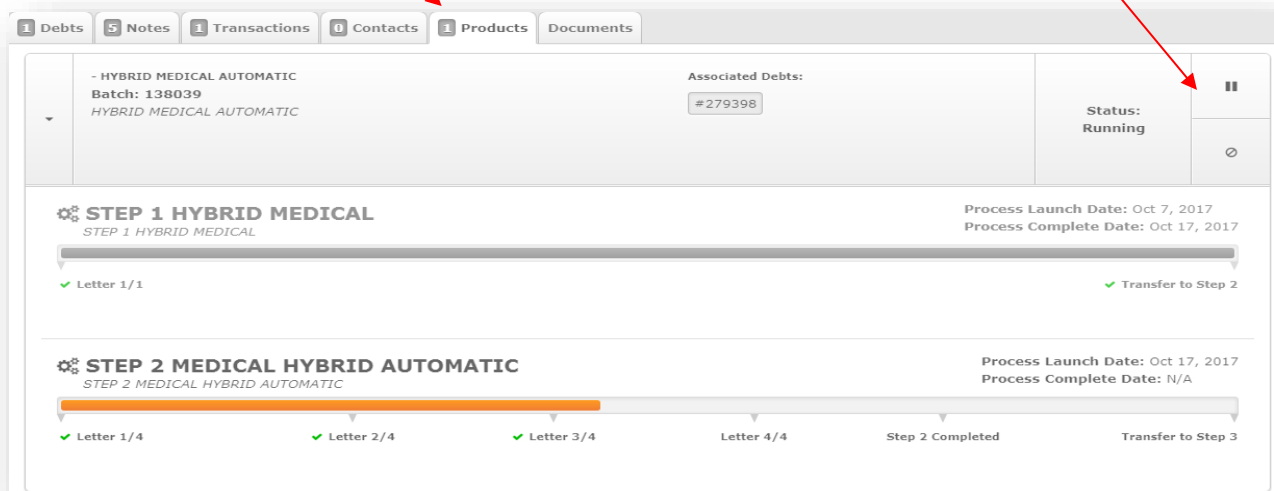
**Attach Documents** (if we require backup)

**Post a Note** if you need to inform us of any change or updated info of this account.

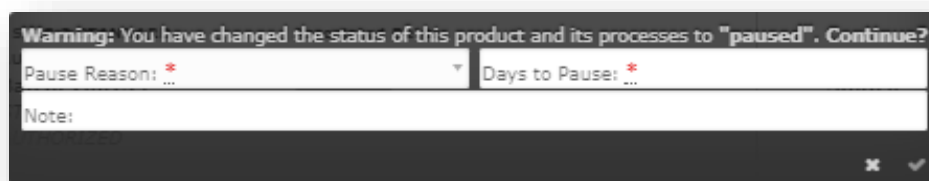
## Pausing or Stopping Collections in Step 2

There will be times where you may need to place a temporary hold on accounts (Payment arrangement, Billing mistake, Reviewing a debtor's account, etc.) When you pull up an account on the portal you can click the **Products** tab to see their active Product with Kinum. If you want to **Pause** (⏸) the account or maybe you just need to **Stop** (⊘) it altogether you can click the appropriate button.

If you click to "Stop" button, this simply stops the Product but does not close the balance. If you want the balance completely removed you will need to Stop the account and then "Post a Note" to inform us to "Close" the account. For reporting a payments, use Payments button shown on Page 2, not the stop button.



When you click the pause button a window will appear...



Simply drop down "Pause Reason" and select Paused By Client, Payment Arrangement or Insurance and then click the check mark. Paused By Client will place the account in a pause status that can ONLY be resumed if you go to the Products tab and click Resume. Payment Arrangement and Insurance allows you to choose the **number of days** you want to pause an account for and it will **automatically resume** at the end of that time period, unless the account is Stopped or marked Paid in Full. We would also advise that you enter a note in the pause box to remind you of why the account was paused. Once an account has been paused the pause button will change to a **"Play" button** (▶) and you can simply click that to resume the account and we will pick up where we left off.

### **Move Accounts from Step 2 to Step 3 ( Contingency Collections Service ):**

When accounts cycle through Step 2 (Fixed fee) and have not Paid, they can be transferred to Step 3.

**NOTE: If a Step 3 debtor calls you, simply tell them to contact Kinum at (888) 281-1750.**

Be careful, accounts that are once assigned to Step 3 (Contingency Collections), they cannot be stopped/canceled by you. You control the process in STEP 2 but in **STEP 3, Kinum controls the process**. But, continue to use **“Post a Note”** to notify us of any payments/updates even for Step 3 accounts. Your Step 2 to Step 3 **Transfer preference (Authorized/Automatic)** is mentioned in your Kinum’s contract.

- Your accounts are **automatically** transferred to Step 3 if you are setup for **“Automatic”** transfer. You don’t need to do anything (unless you want to Stop some accounts moving to Step 3).
- **“Authorized”** transfer clients need to **manually** select & move accounts to Step 3, if they want. *Alternatively, you may “Post a Note” on the account’s page with text “Transfer to Step 3”.*

On the **black toolbar** at the top of the portal click **“Action Needed”** and you will be taken to a list of accounts that are ready to transfer to Step 3.

#### **Sample Screenshot: ( “Action Needed” Page)**

Select accounts & Click **▶ Resume Selected** to transfer to Step 3, or **⊘ Stop Selected** to cancel/delete.

Holds						
▶ Resume Selected ⊘ Stop Selected ⚙ Advanced						
<input type="checkbox"/>	Batch	Debtor Name ‡	Product ‡	Paused	Reason	Status
<input type="checkbox"/>	373514	GEORGE GRAHAM	- HYBRID MEDICAL (WITH 2 CALLS) AUTHORIZED	September 14, 2019 1:19 AM	Infinite Pause	Awaiting User Action
<input type="checkbox"/>	373508	VIRGINIA JOHN	- HYBRID MEDICAL (WITH 2 CALLS) AUTHORIZED	August 7, 2019 10:45 AM	Paused By Client	Awaiting User Action
<input type="checkbox"/>	370568	SHERYL WOODS	- HYBRID MEDICAL (WITH 2 CALLS) AUTHORIZED	September 17, 2019 1:12 AM	PENDING STEP 3 TRANSFER	Awaiting User Action
<input type="checkbox"/>	370567	SHERI VINSON	- HYBRID MEDICAL (WITH 2 CALLS) AUTHORIZED	September 17, 2019 1:12 AM	PENDING STEP 3 TRANSFER	Awaiting User Action
<input type="checkbox"/>	370566	NAKEA VINSON COX	- HYBRID MEDICAL (WITH 2 CALLS) AUTHORIZED	September 17, 2019 1:12 AM	PENDING STEP 3 TRANSFER	Awaiting User Action



**Credit reporting** is done only in Step 3 if opted-in your contract. Debtor’s SSN or DOB is required for it.

### **Providing us Backup Documentation for Disputed accounts**

Kinum will never resume the service if an account is disputed in Step 2. **In Step 2, the client controls the process, you must resolve all disputes with debtor directly**. However, you can move this account to Step 3. For that, upload documents and Post a Note - **“Move this account to Step 3”**.





#### **How to upload backup documents for accounts in Step 3:**

Did you receive an email from Kinum stating: **“Dispute Received - Provide Documents”**. Debt verification documents include signed contracts, scans of ID, itemized statements, and invoices as well as any other documentation to support the identity and current balance for the account.

- Type Kinum number into  , give it a moment, click on name in blue background
- Click  **Attach Documents** on the right, follow prompts
- Click  **Post a Note** on the right and type **“Backup docs uploaded, please continue to Collect”**.

You can also find these disputed accounts on our portal. **“Accounts”** >> Select **“Needed - Backup Docs”**

## ACCESS MONTHLY COLLECT (STEP 3) STATEMENT






- Click  **Reports** top left
- Click  **Statements and Invoices** on the left panel
- Click on the relevant month at the top right with **Month name** and **\$XX,XXX.00**
  - Collection Statement - NET
  -  **Download**  **View**
- A panel on the right appears, *only* click on Download or View

Kinum is legally entitled to their share of all payments received when the account is in Step 3 contingency collections, even if the debtor pays you directly. Similarly, if Kinum receives payment for a Step 3 account, we will issue payment around the 15<sup>th</sup> of the following month through a physical check or ACH. ( *Step 3 is different from Step 2. In Step 2 you keep all amount paid by debtor since it's a fixed fee service and debtors pay directly to you.*)

## ADD ACCOUNTS IN A BATCH - UPLOAD USING EXCEL FILE

Download the following sample excel file depending you are Medical Client or Standard Client. Fields in red are mandatory. Delete the sample data and fill your own. **Contact your Sales Rep before using this feature.**

<b>Standard Clients :</b>	<a href="https://kinumorders.com/new/Upload_Step_2_Standard.xlsx">https://kinumorders.com/new/Upload_Step_2_Standard.xlsx</a> (Step 2)
<b>Medical Clients:</b> with patient's information	<a href="https://kinumorders.com/new/Upload_Step_2_Medical.xlsx">https://kinumorders.com/new/Upload_Step_2_Medical.xlsx</a> (Step 2)

- Click on  **Tools** at the top
- Click on  **Files/Documents** on the left.
- Then Click on  **New Upload** on the far right
- Click on  **Select Files to Upload** , select file with your data, and name it
- Click on  **Upload** on the far right.