

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

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.

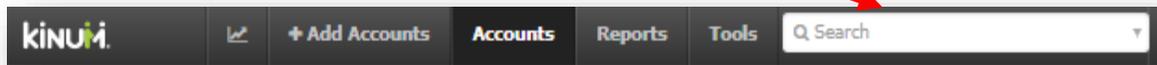
The screenshot displays the Kinum client portal interface for adding a new account. The top navigation bar includes '+ Add Accounts', 'Accounts', 'Reports', 'Tools', 'Action Needed!', and a search bar. The main content area is titled 'Account Information' and is divided into several sections:

- Product Selection:** A dropdown menu is set to 'Step 2'. An annotation points to it with the text 'Select the right product'.
- Debtor Information:** Fields for 'Debtor First Name' (John), 'Debtor Last Name' (Doe), 'Alternate ID' (776456), 'SSN' (111223333), and 'Birthdate' (01/15/1990). Annotations explain that the Alternate ID is for internal tracking, and SSN/DOB are for skip tracing.
- Addresses:** Fields for 'Street Address 1' (123 Main Street), 'Zip' (94928), 'City' (Rohnert Park), 'Country' (USA), and 'State' (CA).
- Debt Information:** A detailed section for describing the debt.
  - 'Description of Service': Fixed Railing. Annotation: 'A brief description of service that was provided to the debtor. Our debt collectors will need it if questioned by the debtor.'
  - 'Account Number': Blank. Annotation: 'Your internal account number, you can leave this blank.'
  - 'Date of Service': 04/01/2021. Annotation: 'Date on which you provided service to the debtor.'
  - 'Amount': 1000. Annotation: '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. Annotation: 'Total payments they have made till now'
  - 'Amt+Int+Fee-Credits': 800. Annotation: 'Kinum will perform debt collection on this amount.'
  - 'Date of Delinquency': 09/01/2021. Annotation: 'Delinquency date is when they defaulted, or missed the payment'
- Attachments:** A section titled 'Attach Documents?' with a 'Select files to attach' button. Annotation: 'Attach documents which prove that debtor owes you money. ( Signed document, invoice, etc. )'

At the bottom of the form is a large 'Create' button, with an annotation: '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.

Reference	Agency ID	Date Placed	Aging Date	Initial Principal	Fees	Payments	Balance	Phase	Completed	Status
3276750019	278779	Oct 7, 2017	May 4, 2017	\$43.00	\$0.00	\$0.00	\$43.00	Step 3		Closed
	278780	Oct 7, 2017	Jun 26, 2017	\$15.00	\$0.00	\$0.00	\$15.00	Step 3		Closed

The details of the account will appear. You can click “**Notes**” to see the activity on the account, or choose an 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

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.

The screenshot displays the Kinum portal interface. At the top, there are navigation tabs: Debts, Notes, Transactions, Contacts, Products, and Documents. The 'Products' tab is selected. Below the tabs, the account details are shown: '- HYBRID MEDICAL AUTOMATIC', 'Batch: 138039', and 'HYBRID MEDICAL AUTOMATIC'. To the right, 'Associated Debts: #279398' is listed. The status is 'Running', with a pause button (⏸) and a stop button (⊘). Below this, two collection steps are shown:

- STEP 1 HYBRID MEDICAL**: Process Launch Date: Oct 7, 2017; Process Complete Date: Oct 17, 2017. Progress bar shows 'Letter 1/1' completed and 'Transfer to Step 2'.
- STEP 2 MEDICAL HYBRID AUTOMATIC**: Process Launch Date: Oct 17, 2017; Process Complete Date: N/A. Progress bar shows 'Letter 1/4', 'Letter 2/4', 'Letter 3/4', 'Letter 4/4', 'Step 2 Completed', and 'Transfer to Step 3'.

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

The dialog box contains the following text and fields:

**Warning: You have changed the status of this product and its processes to "paused". Continue?**

Pause Reason: \* [Dropdown menu]

Days to Pause: \* [Text input]

Note: [Text area]

Buttons: [Close (X)] [Confirm (✓)]

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

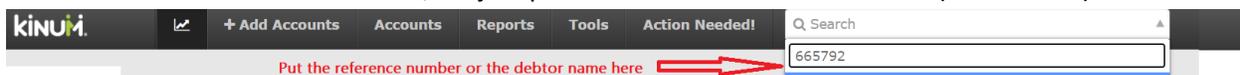
that you enter a note in the pause box to remind you of why the account was paused. Once an account has been paused the pause button will change to a **“Play” button** (▶) and you can simply click that to resume the account and we will pick up where we left off.

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

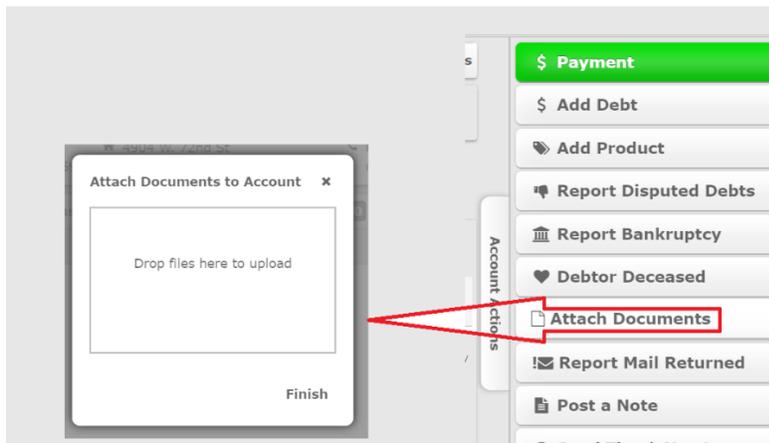
Kinum will never resume the service if an account is disputed in Step 2. In Step 2, the client controls the process, you must resolve all disputes with debtor directly. However, you can move this account to Step 3 contingency collection. For that, upload documents and Post a Note - **“Move this account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

#### **How to upload documents:**

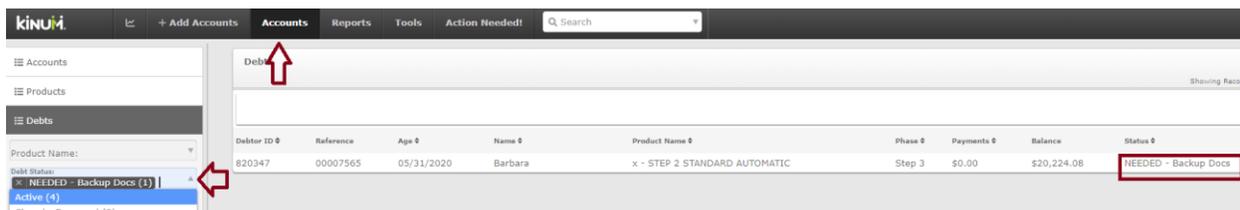
For compliance purpose, it is important that you possess relevant documents proving how much amount the debtor owes and when the payment was due. **For security reasons we usually do not mention debtor name in the email**, we just provide a **Kinum account number** (like 665792)



When asked by a Kinum representative to provide the documentation regarding an account, kindly locate the debtor using the Search box (located on the black bar). You can **put the account number provided by the representative**, select the debtor, and upload documents for that account using the **“Attach Documents”** button. Drop the relevant files from your computer and press the **“Finish”** button.



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



### **Transfer Accounts to Step 3 collections – It happens AUTOMATICALLY for you**

When accounts cycle through Step 2 and have not paid you will receive an Alert email explaining you have accounts pending transfer to **Step 3** (Contingency service). If a debtor in Step 3 calls you, simply tell

them they need to reach out to us to resolve the account. They can call us at **(888) 281-1750**. Accounts cannot be stopped by you at this point. Use the **“Post a Note”** to notify us of any updates/payments.

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. Your **Transfer preference** mentioned in your Kinum’s contract agreement is **AUTOMATIC**. It means

- Your accounts are auto-transferred to Step 3 (Contingency Collections) after certain number of days if no action is taken. (Hold time is specified in your agreement, 15 days for most clients)
- Next to the Pause Reason you will see the # of days before the account will “Auto-Transfer to Step 3” if you take no action.

Sample Screenshot of **AUTOMATIC Transfer** ( “Action Needed” page)

Holds							
▶ Resume Selected ◯ Stop Selected ◯ Advanced							
<input type="checkbox"/>	Batch	Debtor Name	Product	Paused	Reason	Status	Note
<input type="checkbox"/>	353885	KRYSTEN LUMSDON	- STEP 2 MEDICAL AUTOMATIC	July 22, 2019 9:31 PM	Infinite Pause	Awaiting User Action	pending check clearing
<input type="checkbox"/>	353884	KRISTEN ARGOGAST	- STEP 2 MEDICAL AUTOMATIC	July 31, 2019 1:20 AM	TRANSFERRING TO STEP 3	Will Resume In 4 Days	
<input type="checkbox"/>	353883	DANA FRANCIS	- STEP 2 MEDICAL AUTOMATIC	July 31, 2019 1:20 AM	TRANSFERRING TO STEP 3	Will Resume In 4 Days	
<input type="checkbox"/>	353882	AMBER LESLIE	- STEP 2 MEDICAL AUTOMATIC	July 31, 2019 1:20 AM	TRANSFERRING TO STEP 3	Will Resume In 4 Days	
<input type="checkbox"/>	353880	KRISTIN FINCHAM	- STEP 2 MEDICAL AUTOMATIC	July 31, 2019 1:20 AM	TRANSFERRING TO STEP 3	Will Resume In 4 Days	
<input type="checkbox"/>	353879	ZIA AFSARALI	- STEP 2 MEDICAL AUTOMATIC	July 31, 2019 1:20 AM	TRANSFERRING TO STEP 3	Will Resume In 4 Days	

#### OTHER “REASONS”:

**Paused By Client** – These are accounts you manually paused during Step 2. These will remain paused until you decide you want the account Resumed or Stopped.

**Payment Arrangements/Insurance** – These are accounts that you have paused for a payment plan or insurance issue and set a defined # of days for the account to Auto-Resume if that arrangement is not met. When that time expires, and if the account has not been marked Paid-in-Full, it will Auto-Resume from where it left off.

You can always select specific accounts & prevent them from going to Step 3 during this transition time.

**How to Manually STOP an Account from going to Step 3:** If you want to STOP TRANSFERRING it, simply check the box to the left of their name and click the **“Stop Selected”** button at the top of the list.

**Cleanup unwanted records:** To remove some debtors from the list without moving to Step 3 & CLOSE the balance: Check the box, click **Stop Selected**, then click **Post a Note** & request the balance be **CLOSED**

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