

A Simple Client Portal Tutorial – Step 3 Contingency Collections- (Standard)

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 the legitimacy of debt like invoice/signed-contract. Either provide these documents now (**recommended**), or later when requested by us.

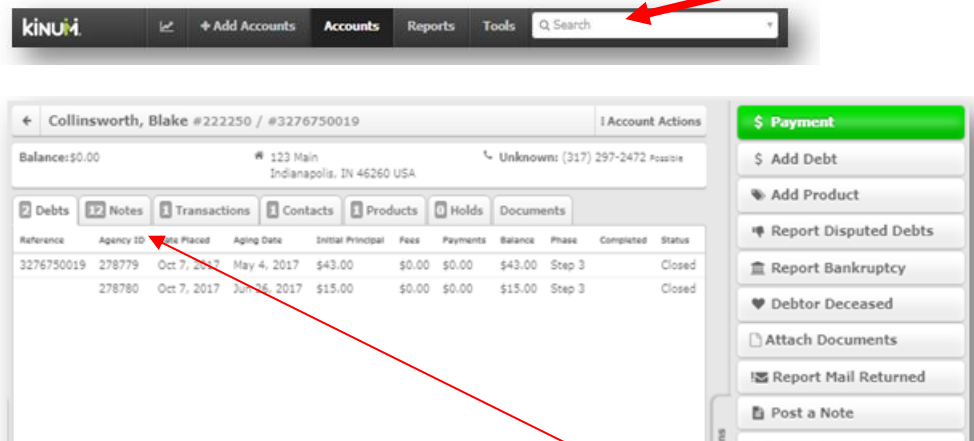
Click on **+Add Accounts** on the top. For regular consumer debt select **Standard Consumer** on left hand side. (For B2B debts select "Standard Commercial". For medical debts select "Medical Consumer". For medical debts, if your patient is a minor, enter his parent's/guarantor's name as the debtor name.). Select product as **Step 3**. Fields marked with a "*" are mandatory. Put **Debtor Name, Phone, Address, Amount Due, Payments received, Date of Service**, a brief **Description of debt** and **Attach relevant documents**. Do not add any collection agency fees to amount due. **SSN** and **Date of Birth** are optional fields, but they are very useful for us, 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 annotations highlight important fields and instructions:

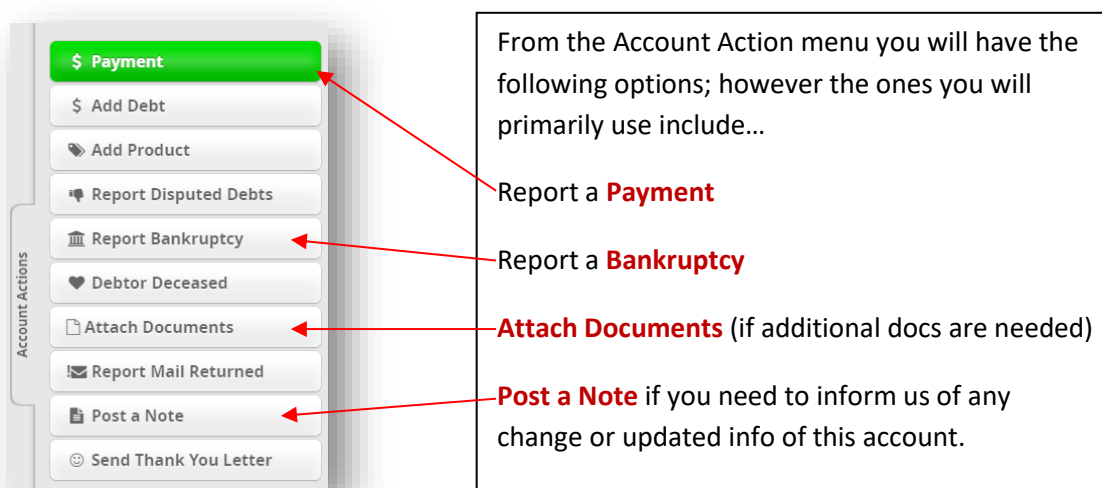
- Product:** A dropdown menu is set to 'DEMO Step 3'. An arrow points to it with the text 'Select the right product'.
- Debtor Name:** Fields for 'Debtor First Name' (John) and 'Debtor Last Name' (Doe) are filled. An arrow points to the 'First Name' field.
- Alternate ID:** A field containing '776456' is highlighted with an arrow and the text 'Alternate ID is your own internal account number to help you locate the debtor (optional)'.
- SSN and Birthdate:** Fields for 'SSN' (111223333) and 'Birthdate' (01/15/1990) are filled. An arrow points to the 'Birthdate' field with the text 'SSN and DOB are helpful for Skip Tracing purpose and Credit Bureau Reporting (optional)'.
- Addresses:** Fields for 'Street Address 1' (123 Main Street), 'Zip' (94928), 'City' (Rohnert Park), 'Country' (USA), and 'State' (CA) are filled. An arrow points to the 'City' field.
- Debt Information:**
 - 'Description of Service' is 'Fixed Railing'. An arrow points to it with the text 'A brief description of service that was provided to the debtor. Our debt collectors will need it if questioned by the debtor.'
 - 'Account Number' is blank. An arrow points to it with the text 'Your internal account number, you can leave this blank.'
 - 'Date of Service' is '04/01/2021'. An arrow points to it with the text 'Date on which you provided service to the debtor.'
 - 'Amount' is '1000'. An arrow points to it with the text 'Amount that was owed on the Date of Service. Do not include any payments here, we will ask for that below.'
 - 'Interest Charged' is '0'.
 - 'Fees Charged' is '0'.
 - 'Payments' is '200'. An arrow points to it with the text 'Total payments they have made till now'.
 - 'Amt+Int+Fee-Credits' is '800'. An arrow points to it with the text 'Kinum will perform debt collection on this amount.'
 - 'Date of Delinquency' is '09/01/2021'. An arrow points to it with the text 'Delinquency date is when they defaulted, or missed the payment'.
 - A box around the 'The total amount of the debt is now:' label has an arrow pointing to it.
- Attach Documents?:** A box around the 'Attach Documents?' label has an arrow pointing to it with the text 'Attach documents which prove that debtor owes you money. (Signed document, invoice, etc.)'.
- Create Button:** A box around the 'Create' button has an arrow pointing to it with the text 'Once all required fields / other information is filled, press the create button'.

Reporting Payments or Adding Notes for an account

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 debtor first name and the account will appear. Click on it.



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).



Once an account is assigned to Kinum, if a debtor contacts you directly, they should be referred back to Kinum at **1-888-281-1750**, even they agree to make payments. However, if you still receive a payment directly from the debtor then inform us promptly, use the green **“Payment”** button. Otherwise, our demands to the debtor will continue. To inform us about anything else regarding an account (like Disputes, Bankruptcy, Contacts made by debtor with you, etc.) use the **“Post a note”** button mentioned above. Accounts that are in submitted for Step 3 Contingency service cannot be self-stopped by you as Kinum controls the process. However, you must keep us informed about all updates regarding these accounts, and we will take the appropriate action. 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.**

ACCESS MONTHLY COLLECT STATEMENT

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

- Collection Statement - NET
 - [Download](#) [View](#)
- Payments collected by Kinum from debtors are sent to you around 15th of the following month (minus the Kinum's contingency fee). If you received any payments directly from the debtors, Kinum will send invoices to you for our portion. Kindly visit the Statements/Invoices section regularly.

ADD BACK UP DOCUMENTS

- 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**”

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.**

| | |
|---|---|
| Standard Clients : | https://kinumorders.com/new/Upload_Step_3_Only_Standard.xlsx |
| Medical Clients: with patient's information | https://kinumorders.com/new/Upload_Step_3_Only_Medical.xlsx |

- 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. Loading these accounts will take about 1-2 business days.