Credit Bureau Services, LLC

Client Reference Manual

Doing work that matters,
For our clients, for our consumers,
For our community

TABLE OF CONTENTS

CHAPTER 1: INTRO 1-3

TABLE OF CONTENTS 1
WELCOME TO OUR AGENCY 2
OUR ADMIN TEAM 3
AGENCY CONTACT INFORMATION 4

CHAPTER 2: ACCOUNTS 5-9

LOGGING IN 5
E-FILE NEW BUSINESS 6
ENTERING AN ACCOUNT 7-8

- *Account Information/Placement amounts*
- *Employment information / spouse information*
- *Notes section*

AFTER ENTERING AN ACCOUNT 9

- *Balance Report*
- *Editing or deleting an account*
- *Acknowledgement Letter*

CHAPTER 3: PAYMENTS 10-15

ENTERING A PAYMENT 10

- *Locating a Consumer*
- *Payment Types*

AFTER ENTERING A PAYMENT 11

- *Balance Report*
- *Editing/Deleting a Payment*
- *Balancing a Payment*

ADDING A NOTE TO AN ACCOUNT 12
ACTIVITY STATEMENT 13-15

CHAPTER 4: POLICY & PROCEDURE 16-20

ACCOUNT FLOW 16
LEGAL 17
CLOSE AND RETURN 18
DISPUTE PROCESS 19
GLOSSARY 20

Dear Client,

Thank you for choosing Credit Bureau Services for your collection needs.

I would like to take this opportunity to personally welcome you to our company. I am very proud of our Client Services Team here at The Bureau.

Our team members are very real and passionate about what they do. They will go out of their way to provide you with information, help you find solutions, and just be there for you. If you have a new team member that you feel could benefit from additional training in the area of understanding collections, give us a call, and we will schedule a training session over the telephone or we could do an on-site visit.

This reference manual is provided to you as a working guide to understanding the day to day policies and procedures of our company along with providing assistance with the functions and capabilities of our website.

You may contact our Client Services Team at cbsclient@creditbureauservicesinc.com to help you with any questions and concerns you may have.

Again, thank you for your trust in us and we are looking forward to working with you. Because we are all doing work that matters!

Sincerely,

Debbie Frank
Chief Executive Officer

Meet Our Administrative Team

Holly Raines
Compliance Officer

Holly Raines has been a part of Credit Bureau Services since 2006. She has worked her way up to her current position as Compliance Officer. She assists in training all incoming staff, keeping our agency compliant with the ever-changing regulations and ensuring we have standard operating procedures in place.

573-334-6044 ext 115
hraines@creditbureauservicesinc.com

Megan Frank
Sales and Marketing Director
Human Resources

Megan Frank joined the agency part-time in the summer of 2016. This past May, she joined our team full-time and took on her new role as Sales and Marketing Director. In this role she if the face of the agency, serving our clients before, during and after the contract, publishing marketing materials, and staying active in the community and business groups.

573-334-6044 ext 110
mfrank@creditbureauservicesinc.com

Larry Tuttleton
Collection Supervisor

Larry Tuttleton started with Credit Bureau Services as a collector in 2017. After three months, he was promoted to Collection Supervisor. He is the direct supervisor over the collections department. This role is responsible for maintain the collection floor, ensuring goals are achieved and KRA's are met, training, and monthly motivations for the account representatives.

573-334-6044 ext 116
ltuttleton@creditbureauservicesinc.com

Agency Contact Information

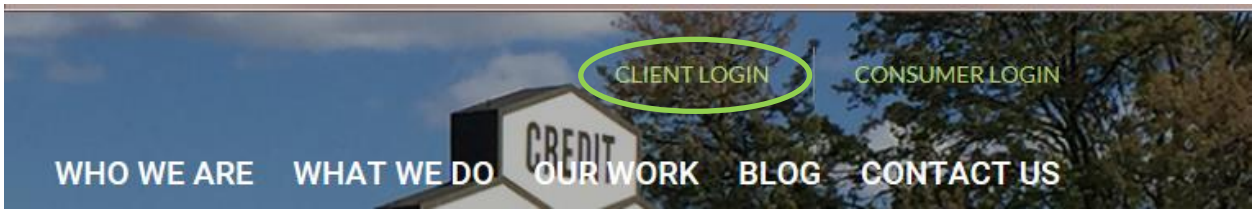
Brooke Hendrix
Client Relations Credit & Collection Specialist
573-334-6044 ext 114
bhendrix@creditbureauservicesinc.com

Taylor Bauknecht
New Business and Bankruptcies
573-334-6044 ext 112
cbsclient@creditbureauservicesinc.com

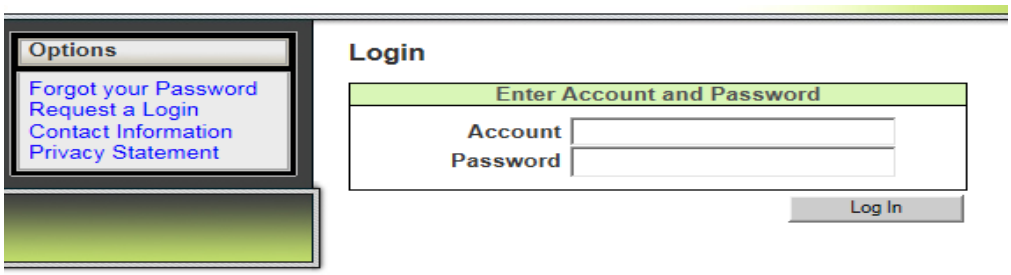
Darlene Spalding
Client Relations Legal Assistant
573-334-6044 ext 117
dspalding@creditbureauservicesinc.com

Physical Address:	2147 William Street Cape Girardeau, Missouri 63703
Mailing Address:	PO Box 908 Cape Girardeau, Missouri 63702
Local Number:	573-334-6044
Toll Free Number:	888-866-5197
Consumer Contact Number:	866-421-5527
E-Mail:	cbsclient@creditbureauservicesinc.com
Website:	www.creditbureauservicesinc.com

Client Login

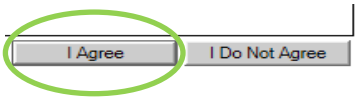


The first step is accessing our website at www.creditbureauservicesinc.com. To log into our website you must first select the **Client Login** option. You will then be prompted to enter your **User ID** and **Password**.

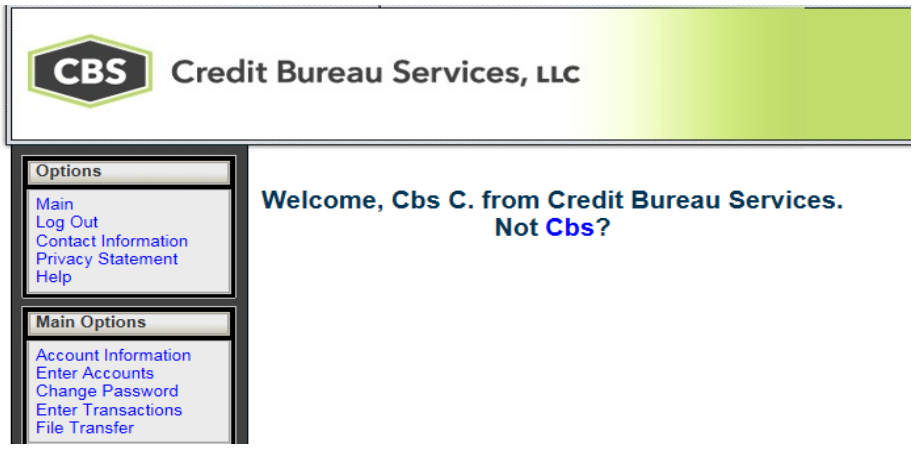


User ID:_____
Password: FACSWEB

Once logged in you must *read and agree* to the HIPAA disclosure.



You will then be redirected to the main page. You have successfully completed the log in process!



E-File New Business

E-File is a service provided to businesses that wish to load several accounts at one time.

This is the best option for a business wishing to enter 50 or more accounts in a single batch.

1. Select **File Transfer** under the **Main Options** tab.
2. Select your folder. Your folder is usually named after your ***business*.**
3. Select the **Upload** command.
4. Select **Browse** to locate the file and select **Upload File** to ***transmit*** your accounts to our agency.

It is important to email cbsclient@creditbureauservicesinc.com once you've loaded your accounts. Please include the file name, number of accounts and the sum of all accounts in each file uploaded. Once your file has been processed, you will receive a confirmation e-mail similar to the one below.

CBS Credit Bureau Services, LLC

2147 William Street • P. O. Box 908

Cape Girardeau, Missouri 63702-0908

Telephone 573-334-6044 • 888-866-5197

• www.creditbureauservicesinc.com

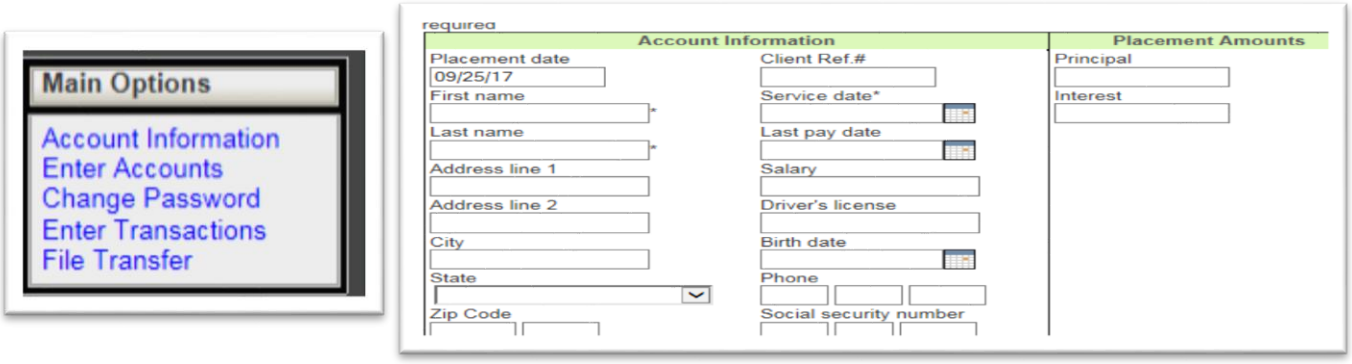
Received: 10/02/17	Imported: 10/03/17
Client Name: XYZ Company	
File Name: OctoberXYZ100217.csv	
Number of Accounts:	354
Total Dollar Amount:	$ $21,154.00

This is confirmation that Credit Bureau Services has received your electronic file transmission.

You may now view your acknowledgment online.

We appreciate your business!

Entering the Account Information

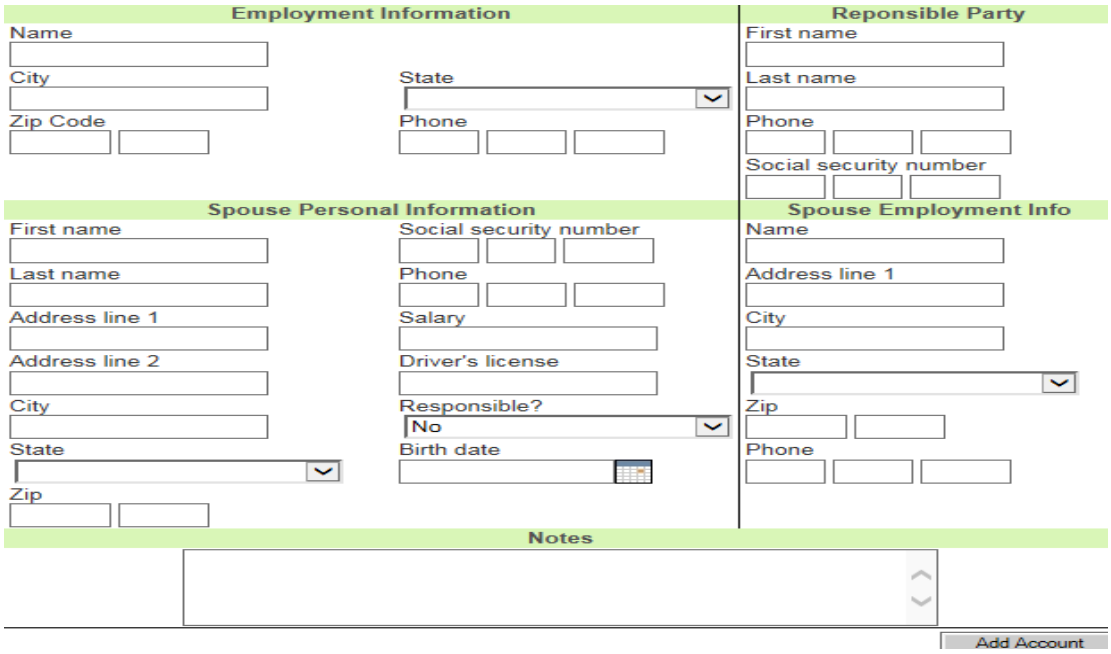


To enter an account you must first select the **Enter Accounts** tab on the left side of the screen. The patient demographics page will appear. The first section you will complete is the **Account Information** section. The **Placement Date** will always be today's date. This date cannot be changed. The **Client Reference Number** is the number that you use to identify this consumer in your office. If you do not have client reference numbers please leave this window blank.

You will put the first and last name of the consumer in the **Name** window. If the consumer is a minor you will have to enter the *guarantor's name* in this window. You will then proceed to enter the *most current* **Mailing Address** on file for your consumer. If you have a PO Box and a physical address you will enter the PO Box under the **Account Information** section, and the physical address in the **Notes** section which will be discussed shortly.

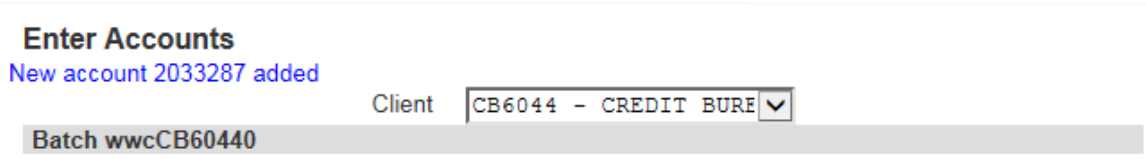
The **Service Date** is the date that services were provided. The **Service Date** *cannot* be within **30 days** of the **Placement Date**. If multiple service dates are combined your service date will be the *most recent* date of service on file for your consumer. It is always helpful to include each individual date of service in the **Notes** section if you are combining them into a single account.

The Last Pay Date, **Salary**, and **Drivers License** windows are not mandatory, or necessary to collect on the account. The **Birth Date** and **Social Security Number** windows need to be filled out in order for the account to be reported to the consumers credit file. The **Phone Number** will be the best contact number for the consumer. Put the *entire amount owed* with interest, or collection fees into the principal under the **Placement Amounts** section. The **Interest** window must *always* remain blank.



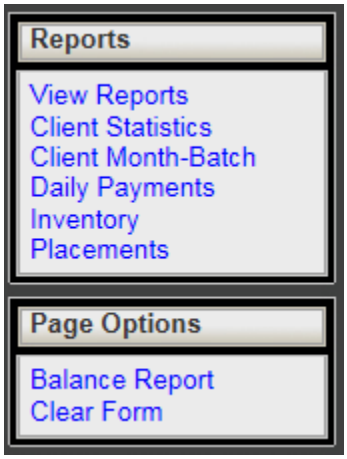
If you do not have a place of employment on file please leave the **Employment Information** windows blank. If the consumer is disabled, retired, or unemployed this does not need to be listed in the employment information section. Include as much information as possible. If you know that the employer has multiple locations be sure to specify which location the consumer is employed at. The **Responsible Party Section** should not be filled out, with the exception of adding a secondary phone number.

The **Spouse Personal Information** section is where you would list the consumer's spousal information. At the **Spouse Employment Information** section you will list the place of employment in the same manner as stated previously. The **Notes** can contain any information within reason that you believe would aid the collection process, or add clarity to the account. Recommended information for the **Notes** section includes, but is not limited to: Insurance status, minors name and date of birth, a physical address, an emergency contact, and multiple dates of service.



When you have completed entering the necessary account information you should select the **Add Account** button at the bottom of the screen. Please be sure that all information submitted is true and correct as this account may be reported to the consumer's credit file. A unique seven digit number will generate for each account submitted. This is referred to as the **Agency Number**. This number is how we will identify your consumer in our system.

After Entering the Account Information



The **Balance Report** tab is located under **Page Options** on the left hand side of your screen. After you've entered your final account, you can select the **Balance Report** tab to view, make changes to, or delete an account. To delete an account using the **Balance Report** you will select the name of the consumer and then select **Delete Account** at the bottom of your screen. To make changes to an account using the **Balance Report** you will select the name of the consumer. You should then make your changes to existing account information, or add additional information to the account if needed. When you are finished making changes, or adding information you should select **Save Data** at the bottom of your screen.

Please look over your **Balance Report** very carefully to make sure everything you've entered coincides with your *original records* (the records that you're pulling the account information from).

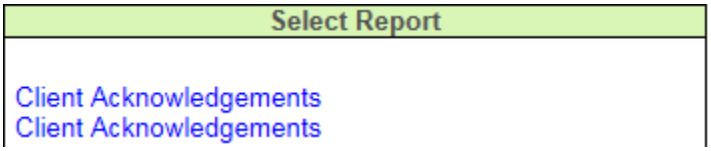
Batch wwcCB60440

Click on Name to edit

Agency #	Name	Rp Name	Client	Client Ref. #	Placement Date	Service Date	Amount
2045692	JOHN DOE		CB6044 - CREDIT BUREAU SERVICES	54896	101217	010115	$157.00
2045695	JOHN DOE		CB6044 - CREDIT BUREAU SERVICES	12345	101217	062216	$101.27
					Totals	2	$258.27

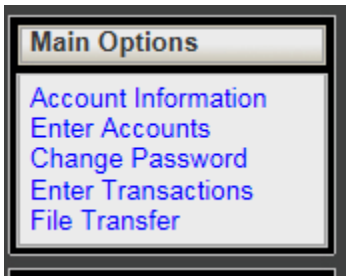
You will not be able to immediately view an account online. Once you've completed entering your accounts a **Batch** is opened. Our **Client Service Professional** will need to approve and acknowledge the **Batch** *before* the collection process begins. Within *24 hours* of the **Batch** being entered the accounts will be viewable online.

Once the **Batch** is approved and acknowledged an **Acknowledgment Letter** is uploaded to the website. This will have a list of accounts that you've entered, along with the Agency Number assigned to each account. Once the **Acknowledgment Letter** is available you will be able to view the account(s) entered online. To *view* the **Acknowledgment Letter** you will select **View Report** under **Reports** on the left hand side of your screen.

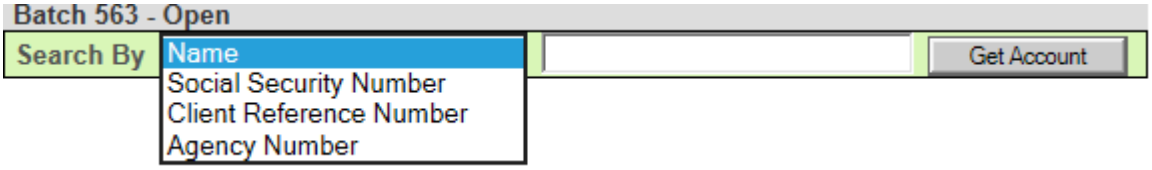


Entering a Payment

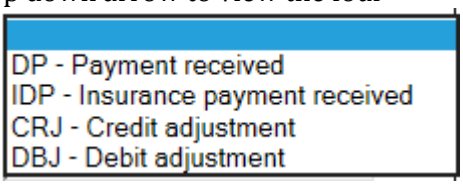
It is vital that a payment be reported to us promptly so that the balance on the credit file will be true and correct. We recommend posting the payment on our website when the payment is posted in your system.



Select **Enter Transaction** on the left hand side of the screen. You'll be prompted to search for an account. You can search for a consumer by entering their social security number, client reference number, or agency number.

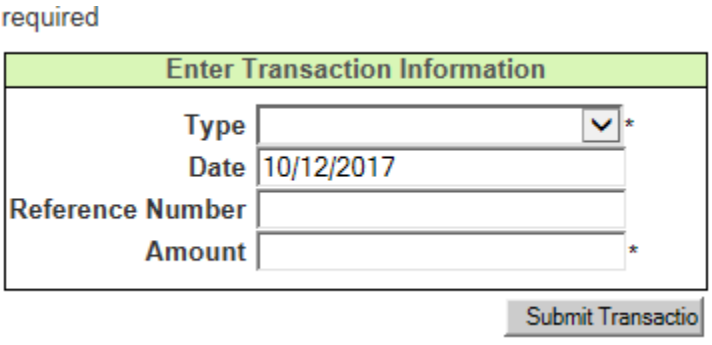


A **Batch** will be opened when an account is located. Select the drop down arrow to view the four possible payment types.

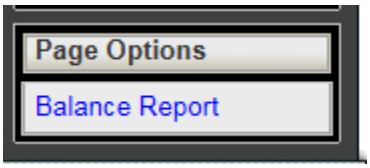


1. DP: Payment – check, money order, cash, etc.
2. IDP: Insurance Payment – Insurance check received
3. CRJ: Credit Adjustment – Decreases the amount owed (Example: Insurance write off)
4. DBJ: Debit Adjustment – Increases the amount owed. (Example: Balance was entered incorrectly)

The **Reference Number** should be the date payment was taken, followed by your initials. It could also be a check number, or receipt number. The **Amount** should be the payment amount. You do not need to include a dollar sign. Select the **Submit Transaction** button to complete the process.



After Entering a Payment



It is very important that you double check the figures you've entered in to protect the integrity of the account information. You can access the **Balance Report** under **Page Options** on the left hand side of the screen. The **Balance Report** allows you to review and revise every payment reported in your current payment batch. If you notice that a payment was entered in error you can select the blue name to delete the transaction.

Balance Report

Batch 563 - Open

Click on Name below to **DELETE** all transactions for that account

Agency #	Cashier	Name	Client	Client Ref. #	Pmt Date	Pmt Reference	Pmt Type	Pmt Amount
1166900	C-1-CB6044	DOE, JOHN	CB6044 - CREDIT BUREAU SERVICES		101317	15849842	DP	$15.00-
						Totals	1	$15.00-

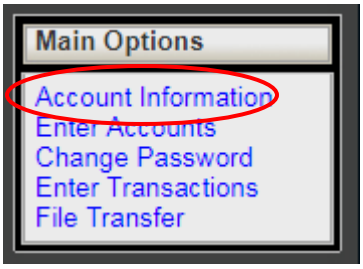
After you've reviewed the information in your batch you need to set your batch to a **BALANCED** status. Once a batch is balanced, no more payments can be entered.

When you are finished entering payments, set the batch to "Balanced" status.
Once a batch is "Balanced", no more payments can be entered.
Set batch to "Balanced" status

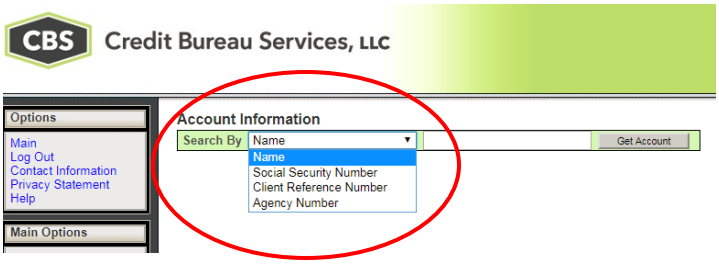
If you set your batch to "balanced" in error, you have the option to revert back to **open** status. You should email hraines@creditbureauservicesinc.com once you've entered all payments in your batch, reviewed that the information is correct, and balanced the batch**. Your email should include the batch number, the number of payments in your batch, and the sum of all payments.**

If you are not finished entering payments, set the batch to "Open" status.
When a batch is "Open", more payments can be entered.
Set batch to "Open" status
If you are finished, send an e-mail to this address:
hraines@creditbureauservicesinc.com

Adding a Note to an Account



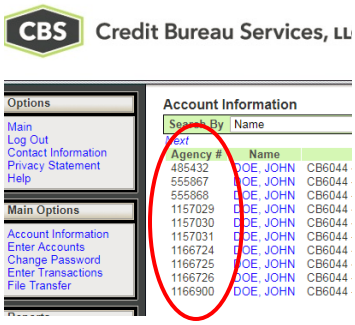
When you are logged into the client portion of our website, you may add a note to an account. To do this, first select "Account Information" from the **Main Options** side bar on the left-hand side of your screen.



On the "Account Information" screen, you will search for the account you wish to add a note to by using one of four search options:

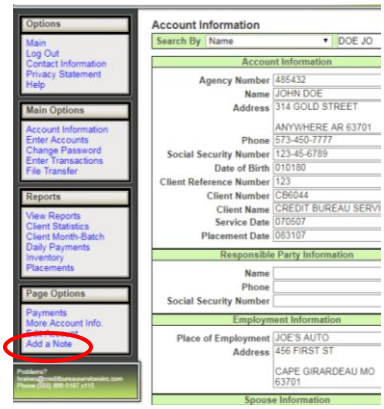
- Name
- Social Security Number
- Client Reference Number (your account number)
- Agency Number (our account number)

Click "Get Account"

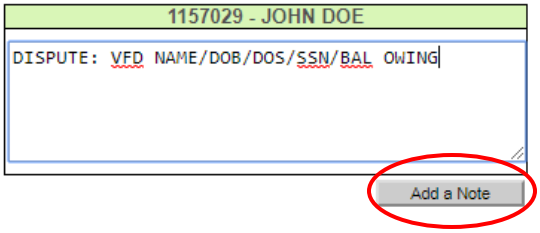


Click on the "Agency #" blue hyperlink, next to the account that you wish to add a note to.

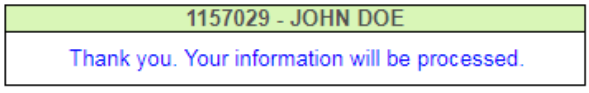
Once the account that you would like to add a note to is up, click on "Add a Note." This is located on the left hand side of your screen under the **Page Options** header.



Enter the note you wish to add, and click "Add a note."



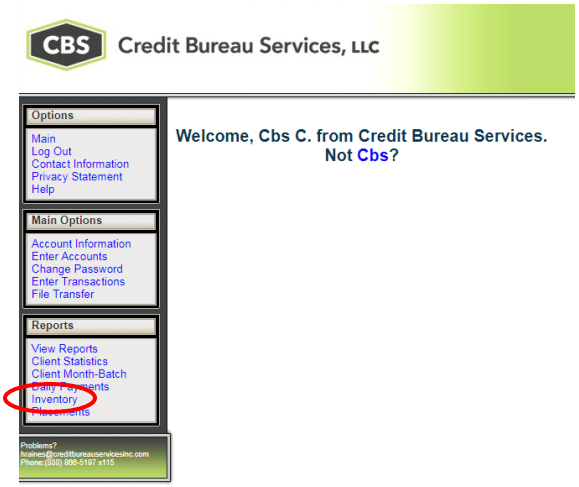
Once you've added your note, you will receive a notification that your information has been received and will be processed.



Our client relations team will receive notification that a web note has been added, at which time we will read it and approve it. It will then be added to the account in our system for future reference and use.

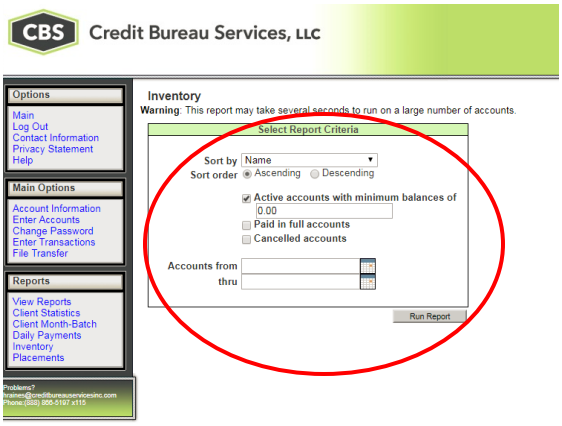
Viewing your Inventory

There will come a time when you may want to review your inventory of accounts placed within our agency. This inventory report can be accessed at any time using the client portal portion of our website!



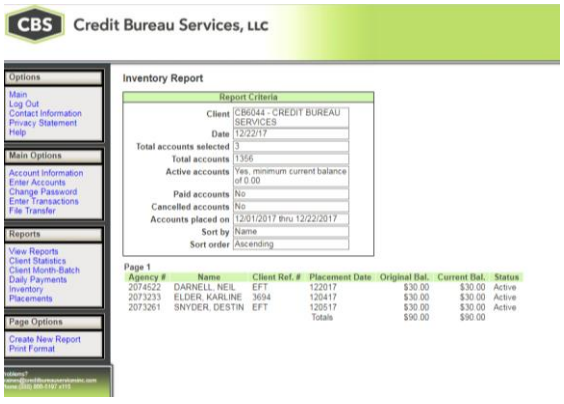
Log-in to your client portal and accept the HIPAA agreement by clicking "I agree" at the bottom of the screen.

Using the tool bar on the left hand side of your screen, click on "Inventory" under the **Reports** Header.



Enter the search criteria you would like to use and click "Run Report."

Note: You must enter a date range to run the report.

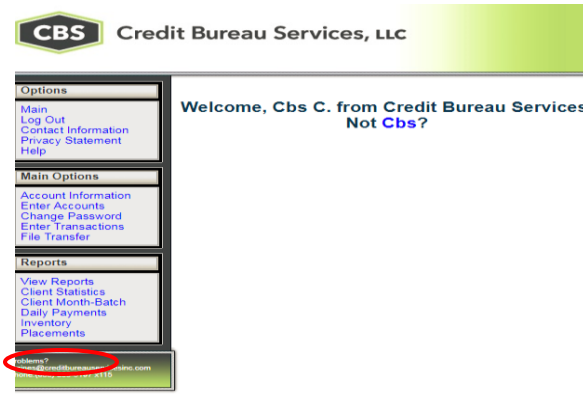


Once your report has been created, it will display the Agency #, Consumer Name, Client Ref. #, Placement Date, Original Balance, Current Balance and Status.

In the Report Criteria Box, you will see the total number of accounts included in the report, your current total accounts, and the search criteria.

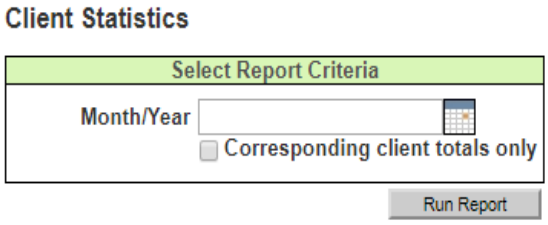
Client Statistics Report

At any time, you may access your Client Statistics on our website. Client statistics includes the dollar amount collected, dollar amount collected for each disposition, the net fees, direct payments, insufficient funds, canceled/ returned accounts, number of accounts listed and bad addresses. These statistics allow you to check up on your accounts and see what is being collected, and what challenges we are facing, if any.

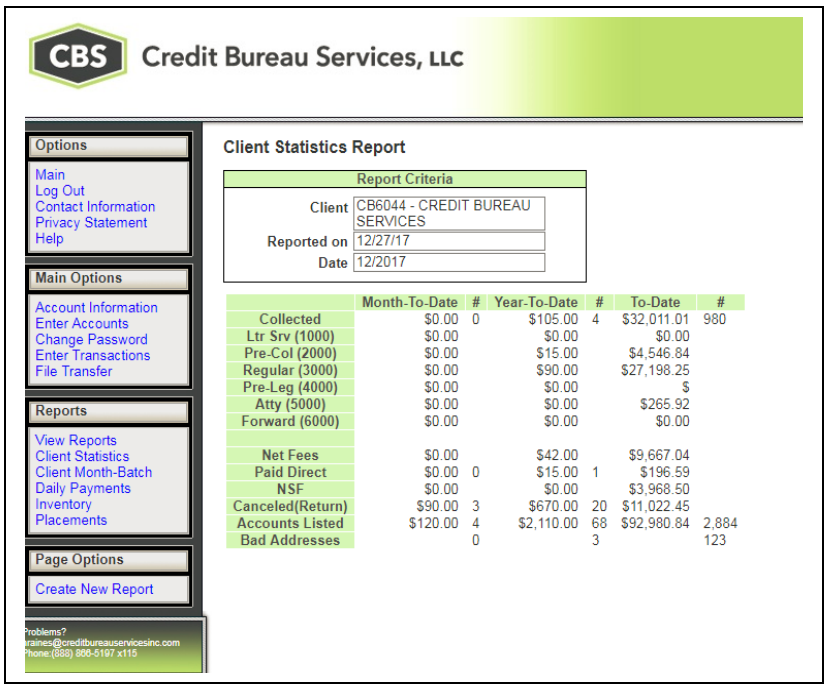


Log-in to your client portal and accept the HIPAA agreement by clicking "I agree" at the bottom of the screen.

Using the tool bar on the left hand side of your screen, click on "Client Statistics" under the **Reports** Header.



Enter the desired Month/Year into the search box and click "Run Report."



	Month-To-Date	#	Year-To-Date	#	To-Date	#
Collected	$0.00	0	$105.00	4	$32,011.01	980
Ltr Srv (1000)	$0.00		$0.00		$0.00	
Pre-Col (2000)	$0.00		$15.00		$4,546.84	
Regular (3000)	$0.00		$90.00		$27,198.25	
Pre-Leg (4000)	$0.00		$0.00		$	
Atty (5000)	$0.00		$0.00		$265.92	
Forward (6000)	$0.00		$0.00		$0.00	
Net Fees	$0.00		$42.00		$9,667.04	
Paid Direct	$0.00	0	$15.00	1	$196.59	
NSF	$0.00		$0.00		$3,968.50	
Canceled(Return)	$90.00	3	$670.00	20	$11,022.45	
Accounts Listed	$120.00	4	$2,110.00	68	$92,980.84	2,884
Bad Addresses		0		3		123

"Collected" is the amount we have collected total broken down into dollar amount and number of accounts.

Next you will see each disposition broken down into the amount and number of accounts.

The "net fees" are what you have been charged for the amount we have collected. The "Paid Direct" are the total payments that have been made directly to your office.

"NSF", "Canceled", "Accounts Listed" and "Bad Addresses" are broken down by each type.

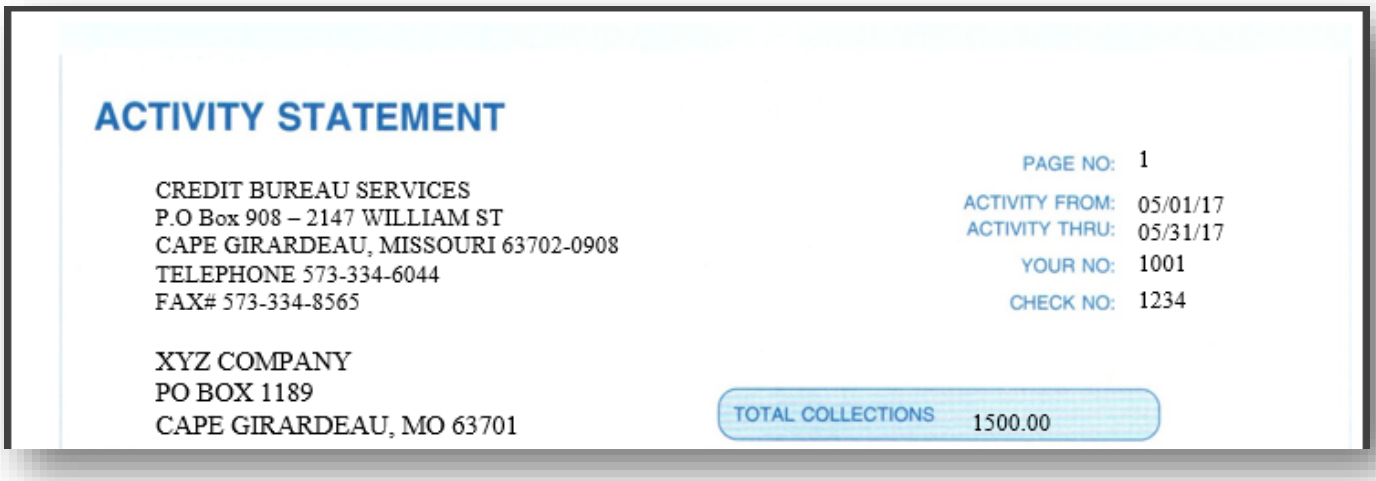
Activity Statement

Important Information:

- Statements are printed in alphabetical order by the consumer's last name.
- Any corrections made to a payment are reflected on the statement. Credit adjustments and debit adjustments are not listed on the statement.
- A client may receive up to three statements per month: Regular collections, accounts in legal status, and court costs charged.
- Paying each statement by the end of the month is the best way to ensure accurate accounting month to month. If a statement is not paid by the end of the month, it could affect the amount of the check sent to you, or the amount that is due to us.

Reading the Statement: The Top

- **PAGE NO**: If your statement has multiple pages, the page number will appear here.
- **ACTIVITY FROM:** The beginning date of the statement period. This will always be the first day of the previous month.
- **ACTIVITY THRU:** The ending date of the statement period. This will always be the last day of the previous month.
- **YOUR NO:** Your client ID number.
- **CHECK NO:** If your activity statement requires us to send you a check, the check number is listed here. If no money is due to you, this spot will be left blank.
- **TOTAL COLLECTIONS:** The total amount we received in our agency in addition to the total amount you collected.


ACTIVITY STATEMENT

CREDIT BUREAU SERVICES
P.O Box 908 – 2147 WILLIAM ST
CAPE GIRARDEAU, MISSOURI 63702-0908
TELEPHONE 573-334-6044
FAX# 573-334-8565

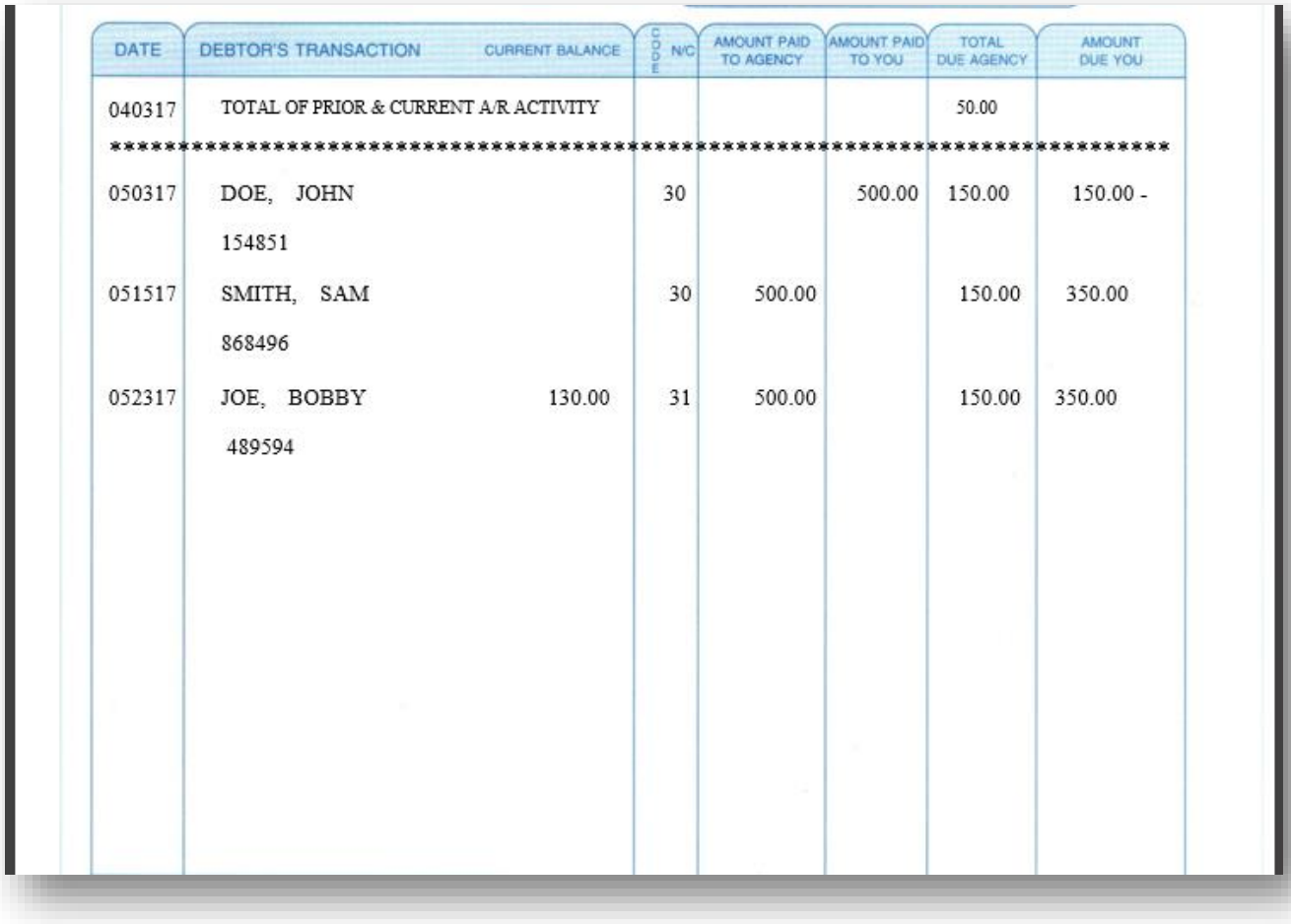
XYZ COMPANY
PO BOX 1189
CAPE GIRARDEAU, MO 63701

PAGE NO: 1
ACTIVITY FROM: 05/01/17
ACTIVITY THRU: 05/31/17
YOUR NO: 1001
CHECK NO: 1234

TOTAL COLLECTIONS 1500.00

Reading the Statement: The Columns

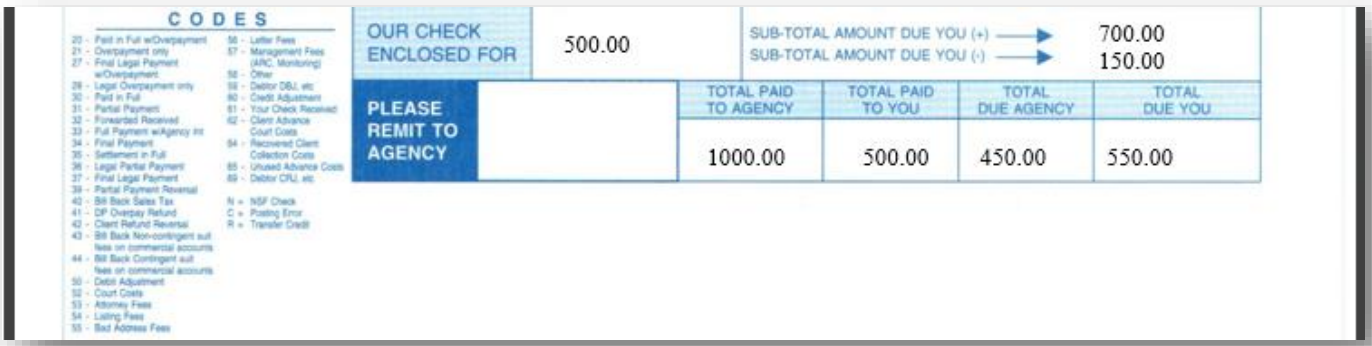
- **DATE:** The date the payment was received.
- **DEBTOR'S TRANSACTION**: The consumer's name (Last name, First name). Under the consumer's name is your individual account number for this consumer.
- **CURRENT BALANCE**: The total balance on the account *after* the payment has been applied. If you have requested that your fee rate appear on your activity statement, it will appear here.
- **CODE N/C:** Payment type. This number corresponds to the list of codes on the bottom left of the activity statement.
- **AMOUNT PAID TO AGENCY:** The amount paid to our office
- **AMOUNT PAID TO YOU:** The amount paid to your office.
- **AMOUNT DUE AGENCY:** The portion of the payment due to our office.
- **AMOUNT DUE YOU:** The portion of the payment due to you.



DATE	DEBTOR'S TRANSACTION	CURRENT BALANCE	CODE N/C	AMOUNT PAID TO AGENCY	AMOUNT PAID TO YOU	TOTAL DUE AGENCY	AMOUNT DUE YOU
040317	TOTAL OF PRIOR & CURRENT A/R ACTIVITY					50.00	
**********	**********	**********	**********	**********	**********	**********	**********
050317	DOE, JOHN		30		500.00	150.00	150.00 -
	154851						
051517	SMITH, SAM		30	500.00		150.00	350.00
	868496						
052317	JOE, BOBBY	130.00	31	500.00		150.00	350.00
	489594						

Reading the Statement: The Bottom

- **CODES:** A list of codes and their corresponding type of payment.
- **OUR CHECK ENCLOSED FOR:** The amount of the check we sent to you. This will equal AMOUNT DUE YOU column, minus any previous month's activity not paid.
- **PLEASE REMIT TO AGENCY:** The amount you will need to pay to our office.
- **SUB-TOTAL AMOUNT DUE YOU (+):** These are potions of the payments received in our office.
- **SUB-TOTAL AMOUNT DUE YOU (-):** These are portions of the payments received in your office.
- **TOTAL PAID TO AGENCY:** The sum of the AMOUNT PAID TO AGENCY column.
- **TOTAL PAID TO YOU:** The sum of the AMOUNT PAID TO YOU column.
- **TOTAL DUE AGENCY:** The sum of the TOTAL DUE AGENCY column.
- **TOTAL DUE YOU:** The amount of the check sent to you. This value is the difference between SUB-TOTAL AMOUND DUE YOU (+) and SUB-TOTAL AMOUND DUE YOU (-).
    - If SUB-TOTAL AMOUND DUE YOU (+) is more than SUB-TOTAL AMOUNT DUE YOU (-), you will have a check enclosed for the difference. Any amount not paid from the previous month is also taken out of this.
    - If SUB-TOTAL AMOUND DUE YOU (-) is more than SUB-TOTAL AMOUNT DUE YOU (+), we are due the difference, and this amount will be reflected in the PLEASE REMIT TO AGENCY box



Account Flow

The **Collection Process** begins as soon as an account is entered into our system. We start by skip tracing to locate the most current and accurate information for a consumer. If **Bankruptcy Information** is located, we must close and return the account. You will be notified every Monday by email if an account of yours was returned due to bankruptcy. The next steps in our process is mailing out the first notice (letter series), followed by phoning the consumer. We will try to reach the consumer on every number provided on the account. The letter series continues by notifying the consumer that the account has potential to be reported to the Credit Reporting Agencies. We report the Credit Reporting Agencies on a weekly basis. The phoning process continues during this period. If our efforts to reach the consumer have been exhausted we will suggest taking legal action. If the account is not eligible for legal action **(*See Page 19*)** we will continue phoning the consumer, and reporting their accounts to the Credit Reporting Agencies.

Dispute Process & Procedure

When a consumer has a debt on their credit file, they have a right to dispute the debt under the Fair Credit Reporting Act (FCRA). Under the FCRA regulations, they have the right to dispute the debt if they believe the amount is incorrect or believe the debt does not exist. Credit Bureau Services, and our clients, are held responsible for verifying the balance information. The information must be correct at all times in order to remain on the consumer's credit file.

Our office will receive disputes from the credit reporting agencies, Equifax, TransUnion and Experian, or directly from the consumers themselves. By law, we have thirty days to verify the debt is owed, and the information associated with the debt is correct. If we are unable to verify the consumer's information, by law, we must remove it from their credit file.

Once a debt is disputed from the consumer or the Credit Reporting Agencies (CRA), we will take the following steps:

1. You will receive a weekly report by email, listing all of the accounts that have been disputed in the prior week. You, as the client, have 7 days to verify this information and inform our office.

   You will be verifying the following information:

   - *Consumer's full name*
   - *Social Security Number*
   - *Date of Birth (DOB)*
   - *Date of Service (DOS)*
   - *Balance that is owed*

2. If there are 25 or less accounts being disputed, you have the option to verify those using your client log-in on our website. To do this, please follow the steps below. (If there are more than 25 accounts being disputed, please use the worksheet to verify the accounts, and e-mail it back to our office.)

   - Log onto our website using your client ID
   - Go to Account Information located under the Main Options header.
   - Search for the account that is being disputed.
   - Compare our records with those displayed on our screen.
   - Make a note that the account was verified (See page 11)
     - **Start note: Dispute: <u>yourname</u> /VFD name/SSN/DOB/DOS/Balance**

3. If the information was disputed through the CRA's, we will report the verified information back to them. If the consumer disputed the account personally, we will mail a letter with the verified information to them.

Legal Process

When the consumer has the ability to pay, but does not follow through with his or her financial obligations, it may become necessary to pursue legal action. Before recommending legal action to you we will exhaust all other collection attempts.

What is the legal process?

After working on an account in collections, it might be necessary to recommend the legal process as a final attempt to resolve the debt. This can include a wage garnishment, or filing a property lien. We will send you a letter and an affidavit if we feel the account should be moved through the legal process. If you choose to continue with the legal process, you would need to sign the affidavit and return all relevant documents to us. It's important to review the account balance we show to confirm that it is correct before returning documents. Relevant documents would be itemized statements, account notes, and/or an account ledger showing how the balance was figured. We would then turn all this over to our attorneys to start the legal process.

How much will it cost to take an account legal?

The cost of taking an account legal varies depending on the county the consumer lives in and/or the county the suit will be filed in. Generally, it can range from $50 to $200 for court costs. These are costs the courts charge (as opposed to the collection agency or the attorneys) to file documents, or have papers served.

Here are a few things to keep in mind!

1. The legal suit is filed in the name of Credit Bureau Services.
2. If the client is paying court cost, the first money collected from the consumer is reimbursed back to the client.
3. The collection rate for legal litigation is noted on your contract agreement.

Close & Return Policy

When a client transfers accounts to our agency for collections, we immediately start the collection process. This process starts with a letter campaign, followed by a telephone campaign, along with reporting account information to the consumer's credit file. After the account has been transferred to our agency, information might be discovered that would warrant accounts to be closed and returned back to the client.

The following DO warrant the close and return of an account:

- **Medicaid**
  - If you discover that Medicaid should have been billed, please notify our office by email and provide the Medicaid number to a member of client services.

- **Workers' Compensation**
  - Please notify our office with the date of injury, case number and the name of the employer if you wish for the account to be closed and returned.

- **Bankruptcy**

- **Deceased**
  - When the consumer is deceased and not married the account will go into a discovery phase of researching and skip tracing for the responsible party. If we are unable to find a responsible party, the account will then be closed and returned.

The following DO NOT warrant the close and return of an account:

- **Medicare**

- **Insurance**
  - If the client for some reason failed to file the consumer's insurance, the account goes into a 30 day hold status. We will not call the consumer for 30 days, but it will still report to the consumer's credit file.
  - <u>Consumer's Options:</u>
    - Pay the account before it reports to their credit file, and be reimbursed by their insurance provider.
    - Wait until after their insurance pays and the payment is reported to our office. If the consumer chooses this option the account will be part of their credit history.
- **Incorrect Address on file**

- **Promise to Pay Status**

- **Legal Status**

Glossary

Acknowledgment Letter – A letter that is uploaded to the website after a batch of new business has been approved into our system

Affidavit - A written statement confirmed by oath or affirmation, for use as evidence in court.

Agency Number – The automatically generated number that our system uses to identify a consumer in our office.

Balance Report- A report that shows you all transactions submitted in your payment batch.

Batch- A quantity of accounts, or transactions being entered.

Client Orientation- A 30 minute telephone training for your staff.

Client Reference Number – The number used to identify a consumer, or locate an account in your system.

Client Service Professional – An individual in our office specifically trained to assist you with questions, concerns, or requests.

Close and Return – The collection process is ceased. The account is no longer being worked by our agency.

Collection Fee- A fee that is added by you (the original creditor) when an account is turned over to collections.

Collection Process – The step by step process that we follow to ensure the account is being thoroughly worked.

Collection rate- The agreed upon rate that is assigned to your accounts when the contract is signed.

E-File – The act of transferring accounts in bulk through our website rather than entering each account individually.

Guarantor – The individual who is responsible for payment on the services rendered.

Placement Date – The date that an account was listed in collections.

Principal – The total amount owed, including interest and collection fees.

Promise to Pay – A payment agreement between the consumer and our agency.

Reference Number – When entering a payment, the reference number will be the date that the consumer, or insurance paid followed by your initials.

Service Date – The date that the services were rendered.

Skip tracing – The action or practice of locating information for a consumer listed in collections.

User ID – C-1- Your Client ID Example: C-1-1234