



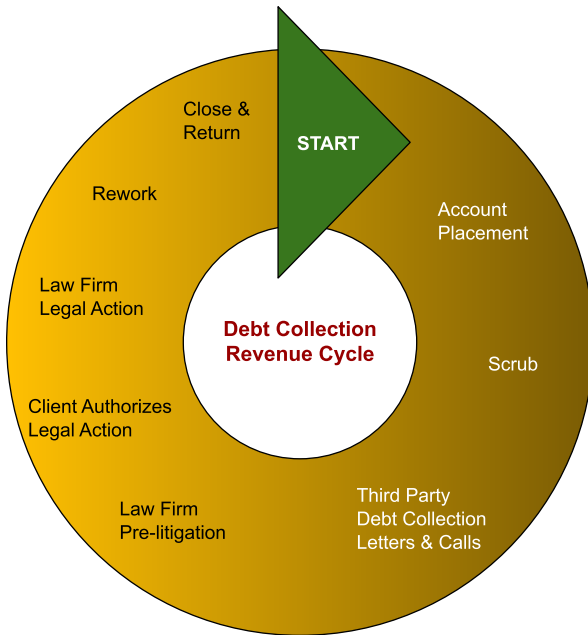
CREDITOR ADVOCATES INC

Client Welcome Packet

For more information, forms, and articles, visit our support website:

<https://portal.creditoradvocates.com/client-resources>

Debt Collection Revenue Cycle Overview



Upon account placement, accounts are scrubbed and cleansed using internal and external databases through automated and manual means:

- Bankruptcy
- Deceased
- Red flags & fraud
- Military
- Minor guarantors
- Duplicate placements
- Account bundling with same guarantors
- Statute of limitations
- USPS address integrity with NCOA updates & AES corrections
- Litigious
- Wrong phone numbers
- Mail returns
- Skip tracing & credit monitoring
- Credit reporting
- Custom processes

After scrubbing, a series of letters and calls are initiated in an attempt to successfully contact guarantors and set up payment arrangements. Accounts may go through a legal process and reworked prior to closing and returning the accounts.

Code of Conduct

Creditor Advocates understands that clients want their patients treated with dignity and respect during the collection process and have instituted a Zero Tolerance policy for abusive, harassing, oppressive, false, deceptive, or misleading behavior. Agents are trained to create a positive experience, when possible. Continual documented call monitoring and complaint process ensures compliance with our Code of Conduct is followed.

Security & Compliance

We've designed redundant administrative, technical, and physical layered safeguards to protect data. Our database is maintained on a PCI DSS and HIPAA compliant, SSAE audited platform. Our annually audited processes and trained agents ensure continued compliance with FDCPA, FCRA and Reg V, UDAAP, HIPAA & HITECH, GLBA and Reg P, EFTA and Reg E, NACHA, PCI DSS, TCPA, TILA, ECOA and Reg B, SCRA, 501(r), MN-AG, FTC, Red Flag, state, and local regulations.

Advanced Technical Capabilities

Creditor Advocates has additional capabilities to automate business office operations, such as EFT remittance payments, electronic payment files (including EDI 835 format), inventory audits, automated reporting, file processing, and custom processes.

Business Office	4719 Park Nicollet Ave SE #115 Prior Lake, MN 55372
Mailing Address	PO Box 1264 Prior Lake, MN 55372
Phone Numbers	(866) 357-7522 Agent Representatives (952) 657-5931 Client Support (952) 657-5932 Fax
Website	www.capayonline.com for consumers portal.creditoradvocates.com for business clients www.creditoradvocates.com for general information
Email	customerservice@creditoradvocates.com



Next Steps - Getting Started



Welcome to Creditor Advocates! We take over at the point when you are **done** sending statements and making phone calls to someone that you can't seem to reach or doesn't want to respond. It's at this point where the cost of statements and your staff's time starts to outpace the benefit of receiving those past due payments. Our systems efficiently and professionally contact those accounts for payment while minimizing your time spent managing inventory.

Next Steps to Reducing Your AR:

1. **Send over your past due accounts.** Through your online portal, you can enter accounts manually through our easy-to-use "New Account" form or upload a spreadsheet of accounts securely through our Dropbox. Otherwise, we can manually enter those accounts through our Data Entry Option by faxing or mailing the account information to us.
2. **Update us on account changes.** If you receive a payment on an account, insurance has reprocessed, you receive a bankruptcy notice, or any other account changes, you can easily update account changes through your online portal, by email, or by phone.
3. **Respond to requests.** During the course of our collections, we may reach out to you for additional information or authorizations. For accounts that dispute their account, we may request an itemized statement or signed financial agreement. For accounts at the stage for attorney involvement, we may request authorization for legal action. In any case, we'll reach out only when it's required.
4. **Start receiving payments.** On a periodic basis, we will organize detailed payment reports and remit money received on those accounts.
5. **Get curious.** Transparently view account activity through your online portal. Go ahead and login and take a peek.

Next Steps to Making Your Job Even Easier:


- **Automate account placements.** Work with your IT department to produce a spreadsheet file of accounts to be placed for collections. The file can be uploaded to our secure portal or via sFTP.
- **Automate your account updates.** Work with your IT department to send account changes to our office and it will automatically be updated within our systems.
- **Enable EFT and electronic payment files.** Get paid faster and eliminate manual payment postings ... your staff will thank you.
- **Enable access to your billing systems.** Depending on inventory levels and demand, we can pull itemized statements and conduct periodic inventory audits.

Portal Access

Portal username and password will be sent to you shortly after your account has been set up. If you don't have a username and password, please contact Creditor Advocates.

Access your secure portal by going directly to <http://portal.creditoradvocates.com>.

WebAR Login
Welcome, please login.



Username

Password

Language

English

Login

[Did you forget your password?](#)

Common Troubleshooting when Logging In:

- Creditor Advocates portal only supports the latest two browser versions. Chrome typically works best.
- If you've bookmarked the page, try to reload the page by going to <http://portal.creditoradvocates.com>.
- If you forgot your password, press on "Did you forget your password?"

Reset Password Form

Note

We do not store your password un-encrypted. We do not know what your password is. However, we can create you a new password and send it to you via email. Please enter your email address below and press the "Create New Password" button.

E-Mail Address

Reset Password

First Time Login or After Password Resets

My Password

Current Password

New Password

Confirm New Password

Update Password

Password Rules:

- ➡ 8 characters long
- ➡ Must contain at least 1 uppercase letter
- ➡ Must contain at least 1 lowercase letter
- ➡ Must contain at least 1 number
- ➡ Must contain at least 1 symbol
- ➡ Cannot use previously used password

Portal Overview

Menu items, pages, or tabs

Search by Account #

Search by Phone #

Recent Accounts

Trends

Click on account

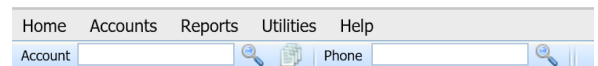
Files to Download

Client	Account #	Name	Balance	Status
TEST3	65615826	Looney Tunes Inc	\$1.11	PENDING_CLOSE
TEST2	109845597	Ross, Betsy	\$200.00	BAD_ADDR_PH
TEST3	65615834	Looney Tunes Inc	\$1.03	PENDING_CLOSE

File	Uploaded By	Size	Created
PaymentRemittance.pdf	Job User (job)	16.4 kB	11/3/2017 3:28:36 PM
PaymentRemittance.pdf	Job User (job)	16.4 kB	11/3/2017 3:25:16 PM
PaymentRemittance.pdf	Job User (job)	16.4 kB	10/4/2017 5:28:08 PM
PaymentRemittance.pdf	Job User (job)	16.4 kB	10/4/2017 5:22:11 PM


After logging in, there will be five tabs across the top of the page:

- **Home:** this page shows the previous 15 accounts that you've accessed and recently uploaded files to you.
- **Accounts:** lookup accounts or browse account inventory.
- **Reports:** you can access various reports, such as status report, list of payments, disputes, etc.
- **Utilities:** you can send and receive files through this page.



Looking Up an Existing Account

There are three ways to look up an existing account:

- Enter your account number in the blue bar at the top of the page .
- Go to the "Accounts" tab and "Search" and look up the account by the name, address, phone number, etc.
- Go to the "Accounts" tab and "Search". At the top right of the form next to the "Client" field, click on the green cross and then select the desired client code from the pull-down menu and press "Search". All accounts should appear.

View Account Details

Creditor Advocates allows you to view the account details, transactions, enter transactions, and leave a note on the account.

Account Summary at the top

Creditor Advocates Account #	Name Anderson, Joe	Phones	Last Charge Date 12/15/2015	Client Name
109674665	Patient Name		Assigned Date 07/13/2016	TEST2 (Test Client 2)
Client Account # JUVE	Spouse Name		Last Paid	
Group Identifier	Address			
Current Balance \$100.00				
Bundle Current Balance \$100.00	Birth Date			
Status BAD_ADDR_PH_SKPD	SSN			
Worklist				
SKIPPED. Account Monitoring				

Various Account Information Views

Export Data Resize

Accounts
Search
New Account
View Account

Transactions
Post Transaction
Transactions
Recent Transactions

Notes
Create Date Note
07/27/2016 07:20 PM Equifax First Search - Rejected Search | Workflow: 2-Addr Skip
07/13/2016 03:18 PM patient paid \$10 insurance paid 50 adjustment of 35
07/13/2016 03:17 PM Change balance to 125 spouses phone # is
07/13/2016 03:16 PM PRIMARY demographic, last name changed from [] to [Anderson]
07/13/2016 03:16 PM PRIMARY demographic, first name changed from [] to [Joe]
1 to 5 of 5 Page 1 15 rows

New Note
Note * LEAVE NOTE HERE
Add Cancel

View payments & adjustments

Post payments & adjustments

Display Options
Show Transactions From Bundle Members ☒

Bucket	Assigned	Owing	Received	Overpayment	Balance
Principal	\$100.00	\$100.00	\$0.00	\$0.00	\$100.00
Totals	\$100.00	\$100.00	\$0.00	\$0.00	\$100.00

Owing

Trans Date	Receiver	Type	Bucket	Amount	Commission Amount	Client Account Number
07/13/2016 03:16 PM	OWNER	Assigned	Principal	\$100.00	\$0.00	JUVE

1 to 1 of 1 Page 1 15 rows

Received

Trans Date	Receiver	Type	Bucket	Amount	Commission Amount	Client Account Number	Transaction
------------	----------	------	--------	--------	-------------------	-----------------------	-------------

No Records Found Page 1 15 rows

Cancel

Payment **Adjustment**

Post Payment
Date * 11/29/2017
Amount * \$ 0.00
New Balance \$
Note
Save Cancel

Leave a note for:

- ➡ Payments received
- ➡ Insurance adjustments
- ➡ Bankruptcy notice
- ➡ New phone number
- ➡ New address
- ➡ ... just about anything

Just press "Add" when done.

Sending Over New Accounts

Accounts can be sent over in a variety of formats and methods:

- **File Format:** Spreadsheet in Excel, csv or comma delimited, tab delimited, pipe delimited, flat files, electronic screenshots, other delimited formats, or reports from your billing system. If you can generate it, we can load it. However, the most reliable file format has been csv csv or comma delimited file formats.
- **Upload to Portal:** To upload the spreadsheet file, please login, go to “**File Drop Box**” from the Home or Utilities page, click on the blue arrow and select the file from your system, and the file will upload automatically.

The screenshot shows a web interface for file uploads. At the top is a yellow header bar labeled 'Uploaded Files' with icons for print, refresh, and a grid. Below this is a table with columns: State, Filename, Size, Uploaded By, and Create Date. A single row is visible with the filename 'Brochure 2 page - Check Recovery 10Mar11 TCF.pdf', size '166 kB', uploaded by 'Tester Test (test)', and create date '01/04/2012 02:17 PM'. Below the table is a pagination bar showing '1 to 1 of 1', 'Page 1', and '15 rows'. A 'Delete Uploaded Files' button is on the right. Below the table is another yellow header bar labeled 'Upload New File'. Underneath, there is a text input field labeled 'Choose a new file to upload' and a large blue button with a white upward arrow icon. Text next to the button says 'Drag-n-Drop files here or click to select files for upload.'

State	Filename	Size	Uploaded By	Create Date
	Brochure 2 page - Check Recovery 10Mar11 TCF.pdf	166 kB	Tester Test (test)	01/04/2012 02:17 PM

1 to 1 of 1 Page 1 15 rows Delete Uploaded Files

Upload New File

Choose a new file to upload

Drag-n-Drop files here or click to select files for upload.

- **Send over files via sFTP:** We can either pick up the files from your FTP site or we can establish a secure FTP site for you to drop them off. Please contact your sales rep to coordinate technical support.
- **Entered directly into the system through the portal interface:** To enter a new account, please login, click on the “**New Accounts**” on the Home or Account page. Enter the demographic information, Last Date of Service or Last Charge Date, and amount due.
- **Manual entry:** Fax or mail account information to use our Manual Entry Option. Please contact your sales rep to enable this option.

Account Fields (Required account fields are bolded)

Guarantor full name ¹	Account number	Patient name	Location of service
Guarantor address ¹	Encounter number	Patient phone numbers	Total charges
Guarantor SSN ¹	Principal assigned	Spouse name	Insurance company names
Guarantor DOB ¹	Last date of service	Spouse phone numbers	
Guarantor phone numbers			
Guarantor Employer			

¹Sufficient information should be given to uniquely identify the guarantor on the account.

Placement files are automatically processed within one full business day of receiving them unless an error occurred during processing. Once the file is uploaded to the system and passed the quality checks, an email will be sent to the person who sent the file (typically the IT department) immediately after the file processing has been completed. The acknowledgement to the designated back office staff is sent the following day.

Manually Entering Accounts into System

To enter a new account, please login, click on the “New Accounts” on the Home or Account page. Enter the demographic information, Last Date of Service or Last Charge Date, and amount due.

The form is titled "New Account Information" and is divided into several sections. Red arrows point from labels to specific fields:

- Last Date of Service** points to the "Last Charge Date *" field.
- Your Business Name** points to the "Company Name" field.
- Your Account Number** points to the "Client Account # *" field.
- Amount Due** points to the "Principal Assigned *" field.
- Last Pay Date** points to the "Client Last Pay Date" field.
- Guarantor Name** points to the "Name *" field.
- Date of Birth** points to the "Birth Date" field.
- Address** points to the "Address" field.
- Employer Name** points to the "Employer Name" field.
- Guarantor Business (for commercial accounts only)** points to the "Company Name" field.
- Guarantor SSN** points to the "SSN" field.
- Phone Number(s)** points to the "Phone(s)" field.
- Email Address** points to the "E-Mail Address" field.

The form includes the following sections and fields:

- New Account Information**
 - Client ID *
 - Last Charge Date *
 - Principal Assigned *
 - (Please enter a client name or client code) ▼
 - Client Account # *
 - Client Last Pay Date
- Primary Demographic**
 - Name * (First, M, Last)
 - Birth Date
 - Address (Address 1, Address 2, City, Postal/Zip Code)
 - Employer Name
 - Company Name
 - SSN
 - Phone(s) (with a green question mark icon and a clear button)
 - Location ▼
 - Prior Express Consent
 - E-Mail Address
- Spouse Demographic**
- Misc Demographic**
- Patient Demographic**
- Note**
 - Note
 - Enter Note Here

At the bottom, there are "Save" and "Cancel" buttons. A red arrow points to the "Save" button with the label "Press 'Save'".

Reports

A variety of reports are available online under the “**Reports**” tab and “**Dashboard**” at the top of the screen, such as Status Report, Acknowledgment Report, Closed Report, among others. To run the report, select the report and press “**Run**”. To export the data into Excel, click the little Excel icon after the report is run.

Click on the report

Batch Recovery / Collection Summary (XLS)	C. Account Adjustments	C. Account Detail Summary
C. Acknowledgment Report by Alphabetical Order	C. Acknowledgment Report - By Assigned Date	C. Bankruptcy Report
C. Closed Report	C. Closed Report - (PDF)	C. Batch / Collection Summary
C. Complaint Log	C. Deceased Report	C. Closed Report with Placement Date
C. Invoice Rate Audit	C. Invoice Remittance Statement Summary	C. Disputes New
C. Legal Suit Authorizations Non Medical	Complaint Log - Monthly	C. Legal Suit Authorizations Medical
C. Payment History	C. Quick Batch Recovery Rate	C. Paid Agency
C. Status Report by Assigned Date	C. Status Report by Name	C. Status Code Definitions
C. Transaction Details		C. Status Report by Status

Reports

Label

C. Invoice Remittance Statement Summary

Identifier

C_INVOICE_REMITTANCE

Description

Selection Logic

Client Code *

(Please enter a client name or client code) ▼

Run

Pick Client & Press Run

Invoice Number	Invoice Date	Last Transaction Date	Client Name	City	Amount Client Was Billed	Check Amount to Client	Total Collection	Verified	Delivered
6854	07/24/2013	07/25/2013	TEST3 (TEST3)	Portland	\$0.00	\$2.68	-\$7.32	t	t
10216	09/01/2014	09/30/2014	TEST3 (TEST3)	Portland	\$0.00	\$0.00	\$0.00	t	t
					-\$3.50	\$2.68	-\$7.32		

*"Invoice Number" is the invoice number found on the remittance statement, "Invoice Date" is the date that the invoice was created, "Last Transaction Date" is the date of the last transaction included on the invoice remittance statement, "Company Name" is the name of the company that was on the statement, "City" is the city that the statement was sent to, "Amount Client Was Billed" is the amount the client was billed for, "Check Amount to Client" is the amount of the check that was written to the client, and "Total Collection" is the total amount of collections on the invoice.

Reports

Label

C. Paid Agency

Identifier

C_REMIT_OF_PAYMENTS_AT_AGENCY

Description

This report details the payments that have been made to the Agency or Law Firms. Enter the invoice number and press 'Run'.

Selection Logic

Invoice Number *

Run

Enter Invoice # & Press Run

Payment Remittance

Remittances are typically sent out during the first week of the month of the payments that have been received in the previous month. Remittance along with the payment details can be either mailed or electronically remitted. If you would like to set up electronic remittance, please fill out the attached EFT form. In either case, a PDF version of the remittance invoice will be uploaded to your portal for future reference and electronic spreadsheet in Excel or CSV format is available under the “**Reports**” tab, “**Dashboard**”, and select “**C. Paid Agency**”, enter in the invoice number, and press “**Run**”. Additionally, you can access a list of past remittance invoices by logging in and under “**Reports**” select the “**C. Invoice Remittance Statement Summary**” and press “**Run**”.

Electronically Authorize Through Online Interface

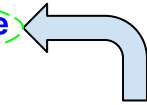
Step 1: Receive email with link and PIN

1. Electronically Authorize Through Online Interface. Click on the link and enter your portal login username along with the PIN supplied below and follow the instructions.

Temporary Message Link: [Authorize Legal Action Through Online Interface](#)

PIN: 1660

Please note that this link will expire within 1 week.



Click here

Step 2: Enter the PIN supplied in the email and your portal username

Username*

PIN*

- Your username is the same username you use to access your online portal.
- PIN is supplied in the email from Step 1.

Step 3: Identify Yourself

Please verify your identity below.

First Name*

Last Name*

DOB or SSN last 4*

- Enter your name
- Enter an identifying feature
 - SSN last 4
 - DOB
 - etc

Step 4: Adopt Your Signature

E-Sign Digital Signature & Legal Action Authorization

Please read, agree, and sign the Agreement below.

Company Name

Signature*

Name*

Title*



Initials*

☒ I accept and agree the [Legal Suit Authorization Terms & Conditions](#).

☒ I agree to adopt these Initials as my Digital Signature.

Step 5: Authorize Legal Action

Method 1: Bulk Authorization

 Bulk Authorization on **SELECTED** Accounts 

<input type="checkbox"/>	Account Number	Name	Current Balance	Bundle Current Balance	Legal Action ?	Initials	Note
<input type="checkbox"/>	5678	Doe, John	\$178.92	\$206.92	No		Edit
<input type="checkbox"/>	1234	Doe, John	\$28.00	\$206.92	No		Edit

Editing 2 Records ×

☒ Authorize Legal Action ? ☒ Click here to Authorize Legal Action

☒ Initials *

Bulk Authorization

- 1) Select accounts for Legal Action
- 2) Click on "Bulk Authorization on Selected Accounts"
- 3) Click on Authorize Legal action, Initial, and press Update or Submit.

Method 2: Inline Authorization

<input type="checkbox"/>	Account Number	Name	Current Balance	Bundle Current Balance	Legal Action ?	Initials	Note
<input type="checkbox"/>	5678	Doe, John	\$178.92	\$206.92	No		Edit
<input type="checkbox"/>	1234	Doe, John	\$28.00	\$206.92	No		Edit

<input type="checkbox"/>	Account Number	Name	Current Balance	Bundle Current Balance	Legal Action ?	Initials	Note
<input type="checkbox"/>	5678	Doe, John	\$178.92	\$206.92	<input type="checkbox"/>	<input type="text" value="(your initials)"/>	<input type="text" value="(optional)"/>

Method 3: By Individual Account

<input type="checkbox"/>	Account Number	Name	Current Balance	Bundle Current Balance	Legal Action ?	Initials	Note
<input type="checkbox"/>	5678	Doe, John	\$178.92	\$206.92	No		Edit
<input type="checkbox"/>	1234	Doe, John	\$28.00	\$206.92	No		Edit

Legal Action Authorization

Client Code 1433
Debt ID 103426197
Account Number 5678
Date of Service 11/24/2014
Guarantor Doe, John
Patient Doe, John
Assigned \$178.92
Owing \$178.92
Received \$0.00
Current Balance \$178.92
Current Bundle Balance \$206.92

By clicking on "Authorize Legal Action", placing your initials on this record, and pressing "Submit" you are authorizing this account to proceed further with Legal Action pursuant to the Legal Suit Authorization Agreement.

Authorize Legal Action ☐

Your Initials *

Note *

Record 1 of 2

Integration & Advanced Technical Capabilities

For advanced technical capabilities, please contact your sales representative or call (952) 657-5931 and speak with the technical department.

Inbound (to Creditor Advocates) Data Integration & Implementation

Data	Client	Creditor Advocates	Implementation Timeline
Placement File	Client must provide an example placement file	Creditor Advocates will translate and map the file to internal systems	1-3 business days
Documentation Upon Demand (itemized statements, etc)	Client must provide the preferred method and process for transferring itemized statements to Creditor Advocates. Their preferred process must be communicated to internal personnel.	Standard method includes client faxing requested documentation to Creditor Advocates. Implementation steps depend on client preferences.	1 to 5 business days depending on preferred process
Direct Payment/Adjustment File (optional)	Client must provide an example payment/adjustment file	Standard process includes client placing notes on CA's online portal.	1 to 5 business days depending on preferred process
Financial Assistance Applications Sent (optional)	Client must provide an example file	Standard process includes client placing notes on CA's online portal.	1 to 5 business days depending on preferred process
Inventory Audit (optional)	Client must provide an example file	Standard process includes client conducting their own inventory audit based on CA's standard reports	1 to 5 business days depending on preferred process
System Access (optional)	Client must provide access and credentials to access their billing system	Standard process includes organized bi-weekly reports sent to the client	1 to 5 business days depending on preferred process
Custom Data	Creditor Advocates and Healthcare Provider can work together to find opportunities to increase operational efficiency.		

Outbound (to Client) Data Integration & Implementation

Data	Client	Creditor Advocates	Implementation Timeline
PDF Remittance File	Client must complete setup profile	Creditor Advocates will set up client profile	1 to 2 business days
Check	Client must complete setup profile	Creditor Advocates will set up client profile	1 to 2 business days
EFT / Electronic Payment (optional)	Client must complete the EFT remittance request	Creditor Advocates will set up client profile	1 to 2 business days
Electronic Remittance File (optional)	Client must specify required file format	Creditor Advocates will set up client profile. Standard process includes a spreadsheet upon demand from CA online portal.	1 to 5 business days
Inventory Audit Results (optional)	Client must provide an example file	Standard process includes client conducting their own inventory audit based on CA's standard online reports	1 to 5 business days depending on preferred process
Financial Assistance Applications Sent (optional)	Client must provide FA Application	Creditor Advocates will set up client profile.	1 to 5 business days
Custom Data	Creditor Advocates and Healthcare Provider can work together to find opportunities to increase operational efficiency.		

FAQ – Frequently Asked Questions

Q: How do I report payments and adjustments made at our office?

Since we routinely report to the credit bureaus, involved in litigation, and other creditor remedies, you are required to report any payments made to your office and any adjustments on the account immediately to Creditor Advocates. Failure to do so creates exposure to consumer complaints and lawsuits. There are a variety of ways to report the pay direct:

- **Report it Online:** To note the account, go online, navigate to the account, go to the bottom of the page and add the payment, adjustment, and current balance for that account under “Add Note”, and press “Save”. For example, your note could indicate “*ins pd \$50.34 - adj \$80.32 - bal \$33.12*”. This account will be flagged for follow up immediately upon saving and will be visible to supervisors and collectors in realtime.
- **Send a Report:** Your payment report can be uploaded either through online portal, sFTP, secure email, or regular mail.
- **Send a secure email:** to customerservice@creditoradvocates.com and detail the payment and/or adjustment.
- **Call Client Support Line (952) 657-5931** to talk with client service rep.

Q: How do you handle disputed accounts?

In the case that the consumer disputes an account, we may request additional information. You can view the disputes at any time by logging in and go to “**Reports**” then “**C. Disputes**”. Otherwise, we will send you a list of disputed accounts periodically. Failure to respond to the disputed items may result in it being deleted off of their credit report or cancellation of the account from our system.

Q: What happens when an account goes “Legal”?

In the case that legal action is recommended on an account, we will request your authorization before proceeding forward. You can view the Legal Suit Authorizations anytime by logging in and clicking on the “**Reports**” tab then the report “**C. Legal Suit Authorizations**” and pressing “**Run**”. Otherwise, the suit authorizations requests will be sent out periodically. After we are authorized for legal action, our network of attorneys will begin the process of pursuing the debt through the legal system.

Q: How do I recover my password?

Your password is encrypted and your password cannot be viewed by anyone at Creditor Advocates.

If you are having trouble with your existing password and you are using your browser's “bookmarks” to navigate to the login page, then try accessing the page directly by typing in the URL <http://portal.creditoradvocates.com> and re-enter your username and password. If it works, you will need to re-bookmark the login page.

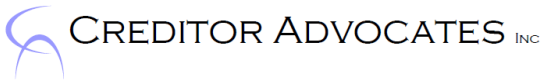
If you forgot or lost your password, click on “**Did you forget your password?**” from the portal login screen and reset your password and have it sent to your email address.

Q: When a patient contacts us and wants to discuss the account, what do I tell them?

We encourage you to direct all communications through Creditor Advocates. If you receive a dispute letter, please forward it to us and let us handle the disputed item.

Q: I made a mistake when adding a new account. How do I correct it?

Go to the account and simply add a note. For example, write in the note “*651-232-2323 is the wrong number – correct number is 651-432-2133*”.



PO Box 1264
Prior Lake, MN 55372
(952) 657-5932 fax

ACH Direct Deposit Remittance Payment Authorization

Payment remittance reports are processed, verified, and uploaded to your client portal. The amount of the deposit will appear on the payment remittance invoice and will be submitted to your bank. To take advantage of this service, complete the form below, attach a voided check, sign and return to us.

I (we) authorize Creditor Advocates, Inc. to initiate credit entries to my (our):

Your Financial Institution

Your Account Type (checking, savings, trust)

Bank Routing Number

Bank Account Number

Name on bank account

Authorized Signature

Title

Printed Name

Your Creditor Advocates Client Code (from your invoice)

Email Address(es) for Deposit Notification

This authorization is to remain in effect until Creditor Advocates has received written notification of its termination in such time and in such a manner as to afford Creditor Advocates and Depository a reasonable time to act on it. Please retain a copy of this authorization for your records.



Place Attach Voided Check Here



Collection Agency Placement Form - Data Entry Option *Additional Fees May Apply*

CLIENT CODE *	CLIENT NAME (BUSINESS OFFICE) *	CLIENT CONTACT NAME & PHONE *
ACCOUNT # / GUARANTOR # *	VISIT / ENCOUNTER # (IF APPLICABLE)	TOTAL ORIGINAL CHARGES *
		CURRENT BALANCE DUE *

Guarantor Information

Guarantor	FIRST MI LAST & SUFFIX (COMPANY NAME IF APPLICABLE)
	DATE OF BIRTH SSN, FEIN, OR OTHER ID# AS APPLICABLE
Address	CURRENT PREVIOUS / ALTERNATIVE
Phone #	MOBILE () - HOME () -
Email	
EMPLOYER NAME & WORK PHONE	BANK NAME + LOCATION

Itemization Dates (Fill in all that apply)

Last Date of Service*		Charge-off Date	
Last Statement Date*		Last Pay Date	
Judgment Date		Last Payment Amount	

Itemization Amounts (All fields required)

Itemization Date (Choose a reference date from above)		Date:
1	Enter amount based on Itemization Date above: → Total Charges (If Itemization Date reference date is Last Date of Service) → Otherwise Balance as of the Itemization Date	+
2	Total Finance Charges or Interest Charged Since Itemization Date ¹	+
3	Total Fees (ie Late Fee, NSF, etc) Charged Since Itemization Date ¹	+
4	Total Payments Received Since Itemization Date	-
5	Total Credits or Adjustments Since Itemization Date	-
6	Total Amount Assigned to Creditor Advocates (Total of 1 thru 5)	

Note 1: Client represents and warrants that any interest, finance charges, fees, and other amounts incidental to the principal obligation is expressly authorized by the agreement creating the debt and permitted by law.

Other Information

Spouse	FIRST	MI	LAST & SUFFIX
	PHONE ()	-	DATE OF BIRTH / SSN
Patient or Misc (circle one)	FIRST	MI	LAST & SUFFIX
	PHONE ()	-	DATE OF BIRTH / SSN
Other	INSURANCE COMPANY NAME	TOTAL INSURANCE PAYMENTS	TOTAL INSURANCE ADJUSTMENTS

Description and Additional Information:

Supporting Documentation

<input type="checkbox"/> (check if applicable) Guarantor signed an agreement to pay and that agreement is permitted by law.
<input type="checkbox"/> (check if applicable) Documentation exists evidencing a copy of their photo ID or that identity verification policies and procedures were in place at the time of service and were followed.
<input checked="" type="checkbox"/> Attach the signed financial agreement, a current itemized statement, and/or other supporting documentation.

☒ By submitting this form, Client represents, validates, and warrants the information is correct and complete on the date submitted. Client provides Creditor Advocates express permission to collect these and/or other amounts expressly authorized by the agreement creating the debt or permitted by law.

Signature & Title: _____ Date: _____

Mail Option
Use this side with a #10 Window envelope

Return Address:

Creditor Advocates Inc
PO Box 1264
Prior Lake, MN 55372

Instructions

Before the collection process begins, every account requires sufficient information for our collection process to comply with regulatory requirements as well as to maximize the amounts recovered on the account. All items listed below are required unless otherwise noted.

Client Information

- **Client Code:** The code Creditor Advocates has assigned the creditor client
- **Client Name:** The legal name of the creditor client
- **Client Contact Name:** Name of the person filling out the form
- **Client Contact Phone:** Phone number of the person filling out the form

Basic Account Information

- **Account #:** Account number from client billing system
- **Visit # (if applicable):** Secondary account number from client's billing system, such as visit #
- **Total Original Charges:** Total principal charges for all products or services without any interest, fees, payments, or adjustments
- **Current Amount Due:** Current balance being placed for collections

Account Guarantor Information

Enough information must be provided to individually identify guarantor(s). Accounts without sufficient identifiable information may be severely impacted as our ability to credit report, skip trace, resolve disputes, and recover the amounts owed will be adversely affected.

- **Primary Name:** Account guarantor's name. Include suffixes (ie - Jr, Sr, III, etc) when applicable
- **Primary SSN (Recommended):** Account guarantor's social security number
- **Primary DOB (Recommended):** Account guarantor's date of birth
- **Primary Addresses (Recommended):** Guarantor address and/or last known address
- **Primary Phone Numbers (Recommended):** Account guarantor's phone numbers
- **Primary Email (if applicable):** Account guarantor's email address
- **Employer Name (if known):** Guarantor's place of employment
- **Bank Name (if known):** Name of the guarantor's bank

Itemization Dates

- **Last Date of Service:** Date of service or, if multiple days, the most recent date of service
- **Last Statement Date:** Last date an invoice or statement was sent
- **Last Pay Date & Amount (if applicable):** Last date and amount of any payment (guarantor or insurance)
- **Charge-off Date (if applicable):** Accounting charge-off date to "bad debt" or equivalent
- **Judgment Date (if applicable):** Date court judgment was obtained and the case number

Account Itemization Amounts

All items listed below are required unless otherwise noted.

- ☒ **Itemization Date:** Choose one of the reference dates previously entered. Most commonly, if no interest or fees are being charged, choose the "Last Date of Service" as the referenced Itemization Date. If interest or fees are being charged, or if it's difficult to quickly determine total charges, choose the "Last Statement Date".

1. **Total Charges or Balance as of the Itemization Date:**

The amount to be entered is based on the reference date previously chosen:

- If the Itemization Date is "Last Date of Service", provide the Total Principal Charges (do not include, but list separately, interest charges, fees, payments, and adjustment amounts).
- If you choose any other reference date, provide the account's balance as of that date (including any interest, fees, payments, or adjustments up to that date).

2. **Total Interest since the Itemization Date:** Total interest or finance charges, or any amounts in which a percentage of the outstanding balance is charged on a periodic basis, since the referenced Itemization Date.

3. **Total Fees since the Itemization Date:** Total amount charged incidental to the original obligation, such as late fees, NSF fees, collection fees, or any penalty fees since the referenced Itemization Date.

4. **Total Payments since the Itemization Date:** Total of ANY payments (guarantor or insurance) since the referenced Itemization Date.

5. **Total Credits or Adjustments since the Itemization Date:** Total credits or adjustments received on the account (insurance or otherwise) since the referenced Itemization Date.

6. **Total Amount Assigned to Creditor Advocates:** Total the amounts in 1 through 5. This will be the current balance being placed into collections. This amount should be equal to the current amount due.

- ☒ **Confirm payment agreement.** Ensure amounts in 2 and 3 are authorized by the agreement creating the debt and permitted by law.

Our information shows:

You had a Main Street Department Store credit card from Bank of Rockville with account number 123-456-789.

As of January 2, 2017, you owed:		\$ 2,234.56
Between January 2, 2017 and today:		
You were charged this amount in interest:	+ \$	75.00
You were charged this amount in fees:	+ \$	25.00
You paid or were credited this amount toward the debt:	- \$	50.00
Total amount of the debt now:		\$ 2,284.56

Other Relevant Information

Supplying other relevant information is often useful during the collection process.

- **Spouse Information:** Spouse's name, SSN, DOB, and other contact information.
- **Patient or Misc Information (if applicable):** The name, SSN, DOB, and other contact information.
- **Insurance Information (if applicable):** Name of the primary, secondary, and tertiary insurance company. Name and contact information for workers compensation.
- **Facility (if applicable):** If multiple branches, place the relevant location here.
- **Nature of visit (if applicable):** Very general description (ie - office visit, surgery, physical therapy, etc).

Send to Creditor Advocates

Fax to (952) 657-5932 or mail to the address at the bottom of the form. Include a copy of their itemized statement and financial agreement if interest or fees are being charged.