



Account Placements Instructions

File Formats

Accounts can be placed into collections in a variety of formats, including 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 (comma delimited) file formats.

Although not required, it is recommended that the filename contain the abbreviated company name, the word "Placement", and date stamped (ie - "ABC_Hosp_Placement_20220101.csv").

The first placement files will be used to map to fields within Creditor Advocate's database and future files will be loaded automatically using this mapping. It's important to keep file formats consistent for each file to avoid placement issues. Please notify Client Support if you plan on making changes to the file format.

Uploading to Creditor Advocates

Portal Drop Box: To upload the file, please login to the portal, go to "File Drop Box" from the Home or Utilities page, click on the blue arrow, select the file from your system, and the file will upload automatically.

The screenshot displays the 'Uploaded Files' section of a web portal. At the top, there's a yellow header bar with the text 'Uploaded Files' and some icons. Below this is a table with columns: 'State', 'Filename', 'Size', 'Uploaded By', and 'Create Date'. A single file is listed: 'Brochure 2 page - Check Recovery 10Mar11 TCF.pdf' with a size of '166 kB', uploaded by 'Tester Test (test)', and dated '01/04/2012 02:17 PM'. Below the table, there's a pagination bar showing '1 to 1 of 1', 'Page 1', and '15 rows'. To the right of the table is a blue button labeled 'Delete Uploaded Files'. Below the table is a yellow header bar for 'Upload New File'. Underneath, there's a text input field labeled 'Choose a new file to upload' and a large blue button with a white upward arrow icon. To the left of the arrow button, there's a text prompt: 'Drag-n-Drop files here or click to select files for upload.'

sFTP. We can pick up the files from your FTP site or we can establish a secure FTP site for you to drop them off. Please contact Client Support to coordinate technical support.

Other Placement Options

- **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, amount due, and other requested information.
- **Manual data entry:** Fax or mail account information to use our Manual Entry Option. Please contact your sales rep to enable this option.

Placement files are automatically entered within one business day of receipt, unless an error occurs during processing. After the accounts have uploaded to the system and pass the quality checks, an email confirmation is sent to whomever uploaded the file (typically the IT department). Manual data entry accounts will take longer to process and may incur additional fees. An acknowledgement summary report is sent the following day to the designated contact.

Required Placement Information

Before the collection process can begin, every account requires sufficient account information for our collection process to comply with regulatory requirements and maximize the amounts recovered on the account. All information is required unless otherwise noted.

Basic Account Information

- **Client Account #:** Visit/encounter number or patient account reference number from client billing system
- **Visit # (if applicable):** Patient account number or visit/encounter number from client's billing system
- **Total 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 (if applicable):** Last date an invoice or statement was sent
- **Last Payment Date (if applicable):** Last date and amount of any payment (guarantor or insurance)
- **Charge-off Date (if applicable):** Accounting charge-off date
- **Judgment Date (if applicable):** Date court judgment was obtained and the case number.

Account Itemization Amounts

- **Itemization Date:** Choose one of the Itemization Reference Dates from above. 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".
- **Total Charges or Balance as of the Itemization Ref Date:** The amount to be entered is based on the Itemization Ref Date 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).
- **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.
- **Total Fees since the Itemization Date:** Total fees, such as payment fees, late fees, penalty fees, NSF, etc. since the referenced Itemization Date.
- **Total Payments since the Itemization Date:** Total of ANY payments (guarantor or insurance) since the referenced Itemization Date.
- **Total Credits or Adjustments since the Itemization Date:** Total credits or adjustments received on the account (insurance or otherwise) since the referenced Itemization Date.
- **Confirm the balances match.** The Total Charges + Interest + Fees - Payments - Adjustments should be equal to the Total Amount Placed in Collections Today.
- **Confirm payment agreement.** Ensure the amount of Interest and Fees Assigned 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
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Between January 2, 2017 and today:	
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You were charged this amount in interest:	+	\$	75.00
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You were charged this amount in fees:	+	\$	25.00
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You paid or were credited this amount toward the debt:	-	\$	50.00
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Total amount of the debt now:	\$ 2,284.56
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Other Relevant Information, as applicable

Supplying other relevant information may be useful during the collection process.

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

Itemizations Cheat Sheet

Itemization Date Source: “Last Service Date” (Preferred)

Itemization		
Itemization Date Source *	Last Service Date ▾	
Itemization Date *	<input type="text"/>	
Balance as of Itemization Date	\$	<input type="text"/>
plus Interest	?	\$ <input type="text"/>
plus Fees	?	\$ <input type="text"/>
minus Payments	?	\$ <input type="text"/>
minus Credits	?	\$ <input type="text"/>
Itemization Current Balance	?	\$ <input type="text"/> 0.00 (Assigned Balance: 0.00)

Total Charges (original obligation of debt)

Total Interest (finance charges)

Total Fees (penalty fees ie NSF, late, collection)

Total Payments (insurance + patient)

Itemization Date: The most recent date of service.

Original Debt Obligation (Total Charges): The principal charges, fees, expense, taxes, or any other charge related to the service or product provided to the consumer. This is the amount the consumer, the consumer’s insurance company, or other third parties would have otherwise had to pay on the date of service to completely satisfy the debt.

Interest or Finance Charge: Percentage of the debt charged periodically to the consumer’s account. These interest charges may also be described as “finance fees”, “finance charge”, or even “statement fees”. Regardless of how it’s described, *if the charge is based on a certain percentage of the balance and is regularly charged periodically, it should be considered “interest”*. Enter the total amount charged regardless of when it was applied.

Fees: Penalty fees charged to the consumer’s account that were not part of the original debt obligation. These penalty fees may include, but are not limited to, returned check fee, NSF, late fee, collection fee, or any other “penalty fee”. Fees may also include any additional charges after the account has been charged off to collections. Enter the total amount charged regardless of when it was applied.

Payments: The total amount of payments applied towards the account’s balance, regardless of source. This includes both insurance and consumer payments. Enter the total amount of the payments regardless of when it was received.

All other fields will be automatically populated or calculated.

- Itemization Date will be populated based on the value of the “Last Service Date” given in the previous section under “Debt Information”.
- Itemization Current Balance will be populated based on the value of the “Principal Assigned” given in the previous section under “Debt Information”.
- Credits and Adjustments will be automatically calculated based on the amounts given. This value should always be positive.

Itemizations Cheat Sheet

Itemization Date Source: “Last Statement Date” or any other Date Source

Itemization			
Itemization Date Source *	Last Statement Date ▼		
Itemization Date *	<input type="text"/>		
Balance as of Itemization Date	\$	<input type="text"/>	← Last Statement Balance
plus Interest	?	\$ <input type="text"/>	← Interest Charged since Last Statement
plus Fees	?	\$ <input type="text"/>	← Fees Charged since Last Statement
minus Payments	?	\$ <input type="text"/>	← Payments Applied since Last Statement
minus Credits	?	\$ <input type="text"/>	
Itemization Current Balance	?	\$ <input type="text"/> 0.00	(Assigned Balance: 0.00)

Itemization Date: The date of the most recent invoice or statement sent regarding the balance being placed into collections. This will be a date the recipient will be able to match up with their records concerning the balance due.

Last Statement Balance: The total amount due from that most recent statement sent.

Interest or Finance Charge: Percentage of the debt charged periodically to the consumer’s account. These interest charges may also be described as “finance fees”, “finance charge”, or even “statement fees”. Regardless of how it’s described, *if the charge is based on a certain percentage of the balance and is regularly charged periodically, it should be considered “interest”*. Enter the amount that has accrued since the last statement date.

Fees: Penalty fees charged to the consumer’s account that were not part of the original debt obligation. These penalty fees may include, but are not limited to, returned check fee, NSF, late fee, collection fee, or other “penalty fee”. Fees may also include any additional charges after the account has been charged off to collections. Enter the amount that has accrued since the last statement date.

Payments: The payment amount applied towards the account’s balance, regardless of source. This includes both insurance and consumer payments. Enter the amount that has accrued since the last statement date.

All other fields will be automatically populated or calculated.

- Itemization Date will be populated based on the values given in the previous section under “Debt Information”
- Itemization Current Balance will be populated based on the value in the previous section under “Debt Information” and the field “Principal Assigned”.
- Credits and Adjustments will be automatically calculated based on the amounts given. This value should always be positive.