
Creditor Portal User Guide



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Overview

Thank you for your interest in our Creditor Portal. With the portal our goal is improving overall efficiency by.....

- Reducing incoming/outgoing calls
- Provide Authorization to Communicate (ATC) with the onset of each settlement offer
- Improve turnaround time for review and approval of settlement offers

With our creditor portal you will have immediate access to ATC's for all clients eligible for settlement. You will also have the ability to review and approve settlement offers in minutes. Our portal onboard process is quick and easy with no limits to the number of users in your office that can obtain access.

Onboard Request You will receive a portal registration request via email. To access our FTP site please select “Click here to begin registration”

From: noreply@clearoneadvantage.com [mailto:noreply@clearoneadvantage.com]
Sent: Wednesday, December 27, 2017 12:59 PM
To: Wendy Hicks
Subject: ZZZ TEST - ClearOne Creditor Portal Registration

Hello, Wendy!

ClearOne Advantage would like to welcome you to join our Creditor Portal on behalf of ZZZ TEST.

[Click here to begin registration](#)

We look forward to working with you.

Sincerely,
ClearOne Advantage

Enter your zip code to confirm identity

Creditor Portal Help Wendy Hicks Admin Log Off

Confirm Your Identity

Please enter your zip code associated with your account below.

Verify →

Name: Wendy Hicks
Roles: Administrator, Negotiator
Claims

Create your password

Creditor Portal Help Wendy Hicks Admin Log Off

Set Your Password

You're almost done. Please enter and confirm your password in order to continue.

Enter a password

Confirm your password

Save Password >

Name: Wendy Hicks
Roles: Administrator, Negotiator
Claims

Reviewing Settlement Offers


When a negotiator submits a settlement offer for review, it will appear in the portal under **Open Offers**. Select **POA/ATC** to download a current copy of our **Authorization to Communicate**

To view settlement terms; select payments link

Creditor Portal Help Wendy Somerville Log Off

Open Offers

Showing 1 Offers

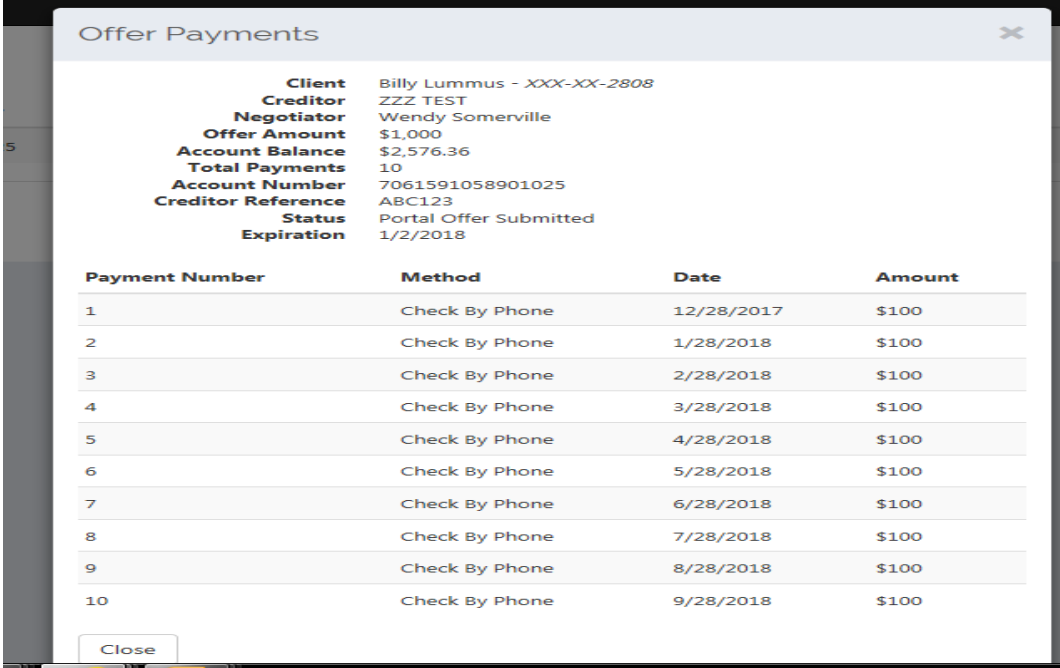
Client	Account Number	Amount	First Payment	Expiration	Payments
 Billy Lummus	7061591058901025	\$1,000.00	12/28/2017	1/2/2018	10

POA ✓ ✗

Name: Wendy Somerville
Creditor: ZZZ TEST
Roles: Creditor
Claims

Within this link you can view...

- Client Name
- Original Creditor Name
- Negotiator
- Offer Amount
- Account Balance
- Total # of Payments
- Account Number
- Creditor Reference #
- Portal Status
- Settlement offer expiration date – We will revoke settlement offer if we have not received an update by this date



The screenshot shows a window titled "Offer Payments" with a close button (X) in the top right corner. The window contains the following information:

Client Billy Lummus - XXX-XX-2808
Creditor ZZZ TEST
Negotiator Wendy Somerville
Offer Amount \$1,000
Account Balance \$2,576.36
Total Payments 10
Account Number 7061591058901025
Creditor Reference ABC123
Status Portal Offer Submitted
Expiration 1/2/2018

Payment Number	Method	Date	Amount
1	Check By Phone	12/28/2017	\$100
2	Check By Phone	1/28/2018	\$100
3	Check By Phone	2/28/2018	\$100
4	Check By Phone	3/28/2018	\$100
5	Check By Phone	4/28/2018	\$100
6	Check By Phone	5/28/2018	\$100
7	Check By Phone	6/28/2018	\$100
8	Check By Phone	7/28/2018	\$100
9	Check By Phone	8/28/2018	\$100
10	Check By Phone	9/28/2018	\$100

At the bottom left of the window, there is a "Close" button.

You can accept the settlement offer as submitted. Once your offer is accepted we will create a system generated letter with selected terms and payment dates.

You can provide a counter offer with required terms by selecting Offer Rejection. When rejecting an offer please select a decline reason from the drop box or, you can select other to provide steps required for acceptance.

Offer Rejection ✕

You are about to accept the following offer. Please specify a reason below.

Client	Billy Lummus - XXX-XX-2808
Creditor	ZZZ TEST
Negotiator	Wendy Somerville
Offer Amount	\$1,000
Account Balance	\$2,576.36
Total Payments	10
Account Number	7061591058901025
Creditor Reference	ABC123
Status	Portal Offer Submitted
Expiration	1/2/2018

Incorrect balance
▼

Close

✕ Reject

ClearOne Advantage Contact Resource List

Below is a list of team members that are available to assist if you have questions.

Creditor Portal/Scrub List Reference Sheet			
Function	Name	Phone Number	Email Address
Senior Director of Negotiations	Janette Rubino	443-529-9646	rubino@clearoneadvantage.com
Manager Creditor Relationships/Creditor Portal/ Scrub List Management	Wendy Somerville	443-839-0278	wsomerville@clearoneadvantage.com
Administrative Assistant/ Scrub List Management	Christina Summers	443-529-9571	csummers@clearoneadvantage.com
Scrub List Distribution	Christina Summers / Wendy Somerville		coascrubs@clearoneadvantage.com
Creditor Portal Negotiator	Joanna Becker	443-405-2134	jbecker@clearoneadvantage.com
Creditor Portal Negotiator	Sabrina Tanner	888-768-4767	stanner@clearoneadvantage.com
Clear One Advantage Mailing Address ClearOne Advantage PO Box 9971 Baltimore, MD 21224			

