THE STARK AGENCY

The fine art
of successful
collections.

Client Web Link User Guide

Last Updated
4/17/2017

Member of

ACA INTERNATIONAL
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CREDIT AND COLLECTION ASSOCIATION
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BBB
ACCREDITED BUSINESS

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Documentation Written and Prepared By:

The Stark Agency
Director of Information Technology
Brian Stenzel, Ext. 234

Our Mission Statement:

Delivering successful collection results through partnerships built on respect and integrity

What is the Client Web Link?

The Client Web Link (CWL) provides around the clock secure access to your accounts. You can use your normal Internet software to access your accounts and communicate with our agency. The interface is easy to understand and allows you to perform a multitude of tasks.

It provides a secure method for you to view the status of your accounts, view or print reports and remit statements, report payments and balance adjustments, list new accounts, view agency notes and letters to debtors, and send messages to agency personnel.

Website Address

Open your web browser and input the following address exactly as it appears in the address bar:

HTTPS://home.hestark.com/bld/bld

LOGINS WILL BE DEACTIVATED AFTER 90 DAYS OF INACTIVITY.

Contact our IT department to
have your login reactivated.

Browser Settings & Compatibility

If you experience any problems using the Client Web Link, the following may help explain why. If you still experience problems please contact Brian Stenzel in our IT department at 608-274-7764 ext 234 or bstenzel@hestark.com.

Data Encryption

The browser you use to access the Client Web Link must be capable of 128 bit data encryption. Most modern browsers are capable including but not limited to:

- Microsoft Internet Explorer version 5.x and later
- Netscape version 7.x and later
- Mozilla Firefox version 1.x and later

Enable Scripting

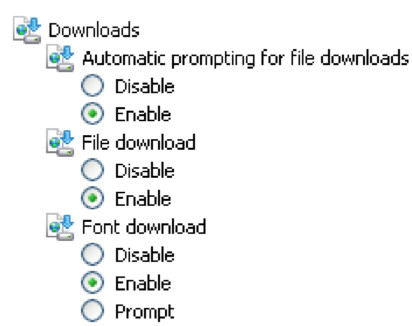
This site utilizes a scripting language known as JavaScript. Your browser must have scripting enabled.

Enable Downloads

If you are using Internet Explorer along with Windows XP service pack 2 or greater than most likely your ability to use the browser to download a file has been disabled and instead you get an info bar at the top of your browser asking if you wish to download a file. This setting will disable your ability to download files from the Client Web Link.

To enable downloads in Internet Explorer:

1. On the menu bar click on **Tools**
2. Select **Internet Options**
3. Click on the **Security** tab
4. Click on the **Internet** globe icon
5. Click on the **Custom Level** button
6. Find the **Downloads** section and enable all of them
7. Click **Ok**



Enable Popup Windows

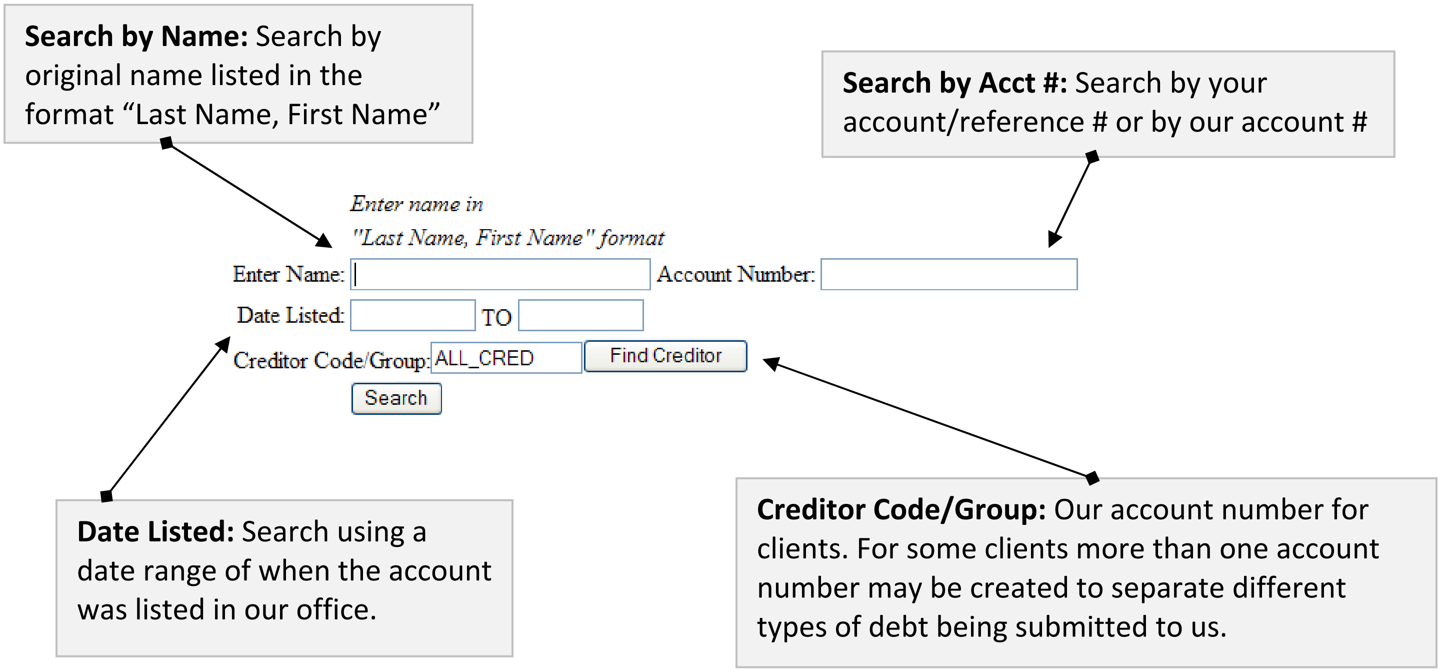
If you experience any difficulties in bringing up any pages while using the Client Web Link the problem could be with a popup blocker either built in to the web browser or through the many toolbars downloadable from the web.

Searching Accounts

One very useful feature of the Client Web Link is that it provides you the ability to lookup your accounts. You can see if any payments have been made, get the current address we have, send messages to us, etc.

Search Tab

Input the search criteria you wish to use to narrow your search and **click the search button**.



Search Results

Search results are displayed in a popup window. Click on the name to view an account in more detail. The "Pd" column indicates if the account is paid or not.

Accounts Found = 2

Name	Account Number	Activity Date	Balance	Pd	CredCode
ACCOUNT, TEST	B712017	01/01/2008	$47.10	no	123802
ACCOUNT, TEST	TEST1234	01/01/2006	$0.00	rtn	123802

Searching Accounts (Check Clients)

One very useful feature of the Client Web Link is that it provides you the ability to lookup your accounts. You can see if any payments have been made, get the current address we have, send messages to us, etc.

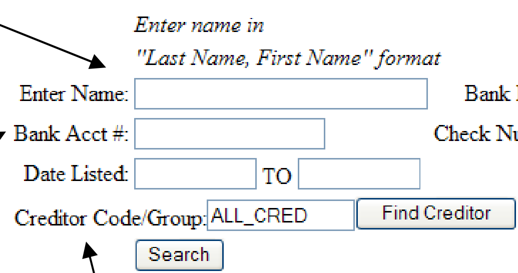
Search Tab

Input the search criteria you wish to use to narrow your search and **click the search button**.

Search by Name: Search by original name listed in the format “Last Name, First Name”

Bank ID: Search by the bank name

Check Num: Search by the check number



Bank Acct #: Search by the checking account number.

Creditor Code/Group: Our account number for clients. For some clients more than one account number may be created to separate different types of debt being submitted to us.

Date Listed: Search using a date range of when the account was listed in our office.

Search Results

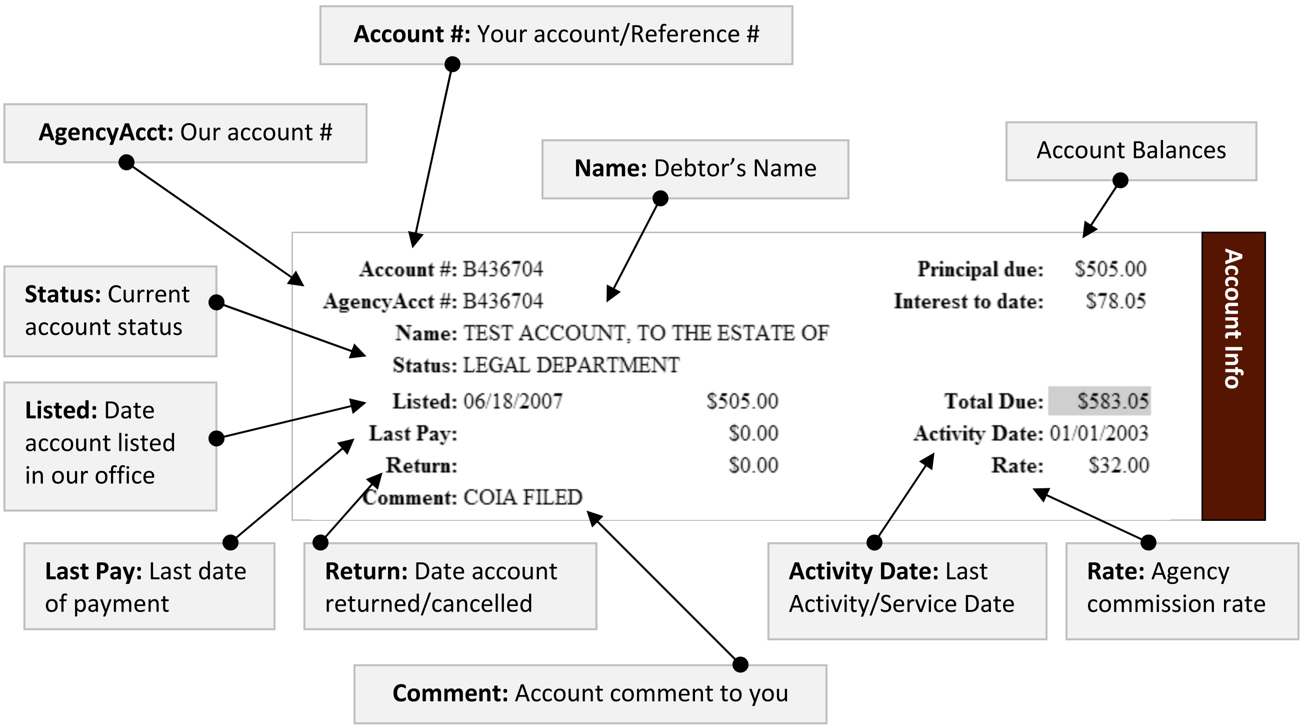
Search results are displayed in a popup window. Click on the name to view an account in more detail. The “Pd” column indicates if the account is paid or not.

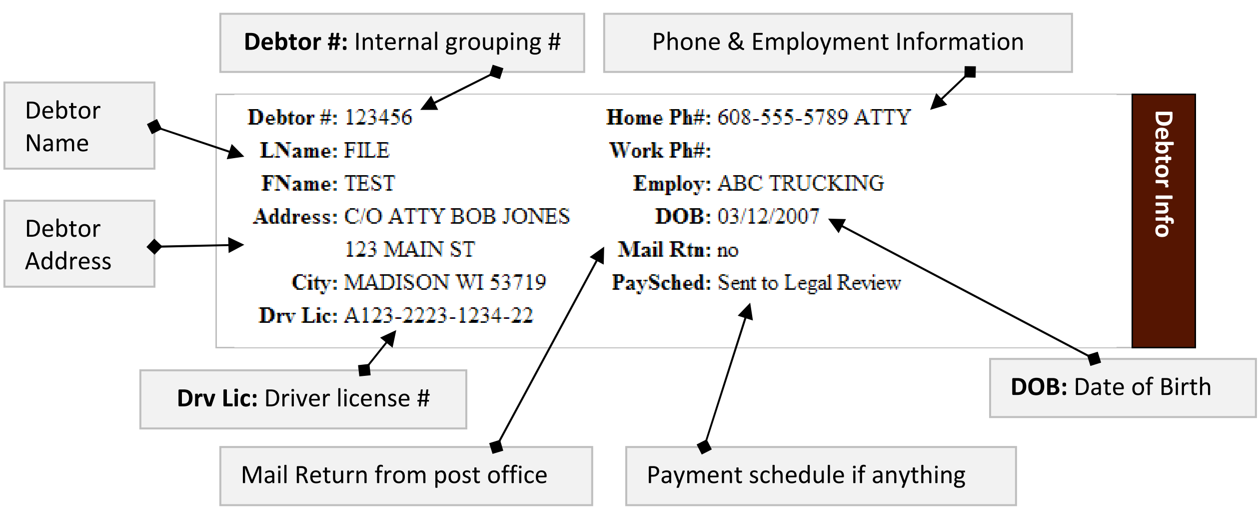
Accounts Found = 1

Name	Bank	Chk Num	Check Date	Pd
TEST LINK	US BANK	1029	05/19/2003	yes

Debtor & Account Information

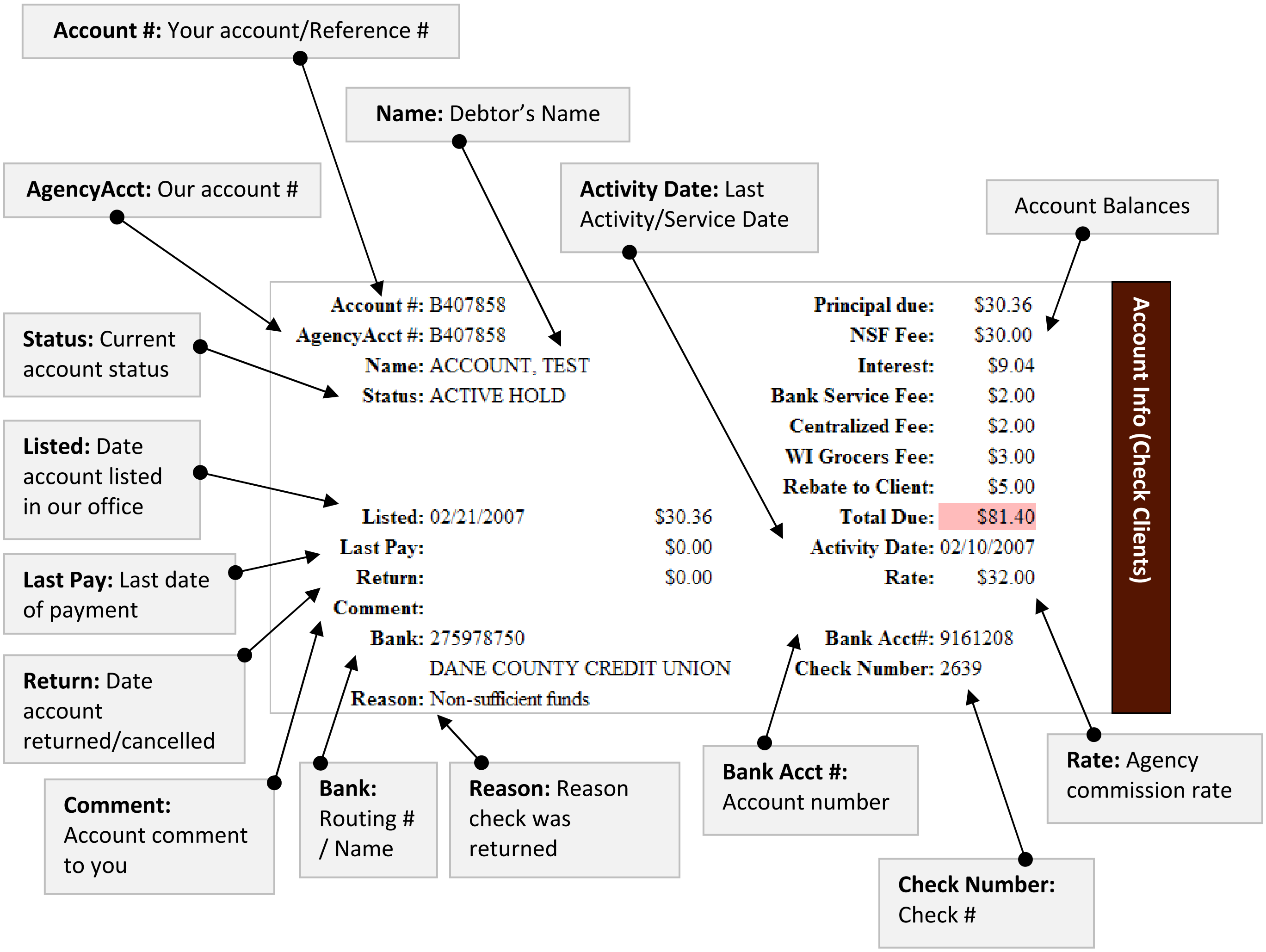
The account information screen displays a detailed listing of information regarding both the account information and the debtor's demographic information. It also allows you to perform certain actions using the action buttons.

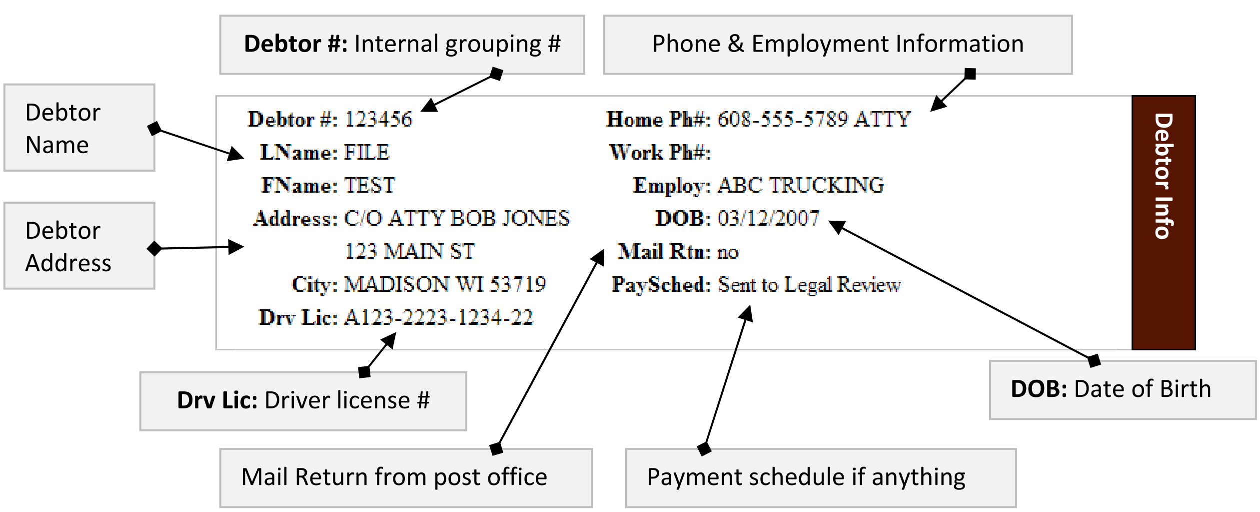




Debtor & Account Information (Check Clients)

The account information screen displays a detailed listing of information regarding both the account information and the debtor's demographic information. It also allows you to perform certain actions using the action buttons.





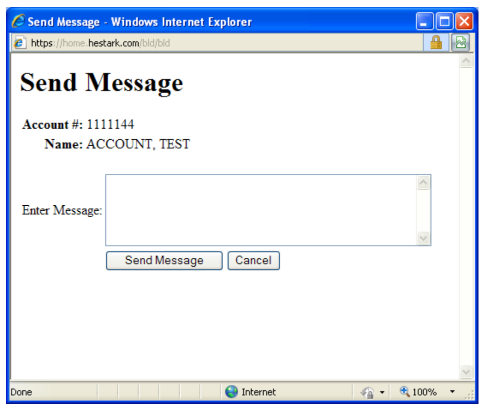
Action Buttons

Action buttons give you the power to perform certain activities on your own without directly contacting us. Other action buttons other than those shown below may be displayed on screen. If you are unsure of what a button does, please contact Brian Stenzel in our IT department at 608-274-7764 ext 234 or bstenzel@hestark.com.

Default Action Buttons

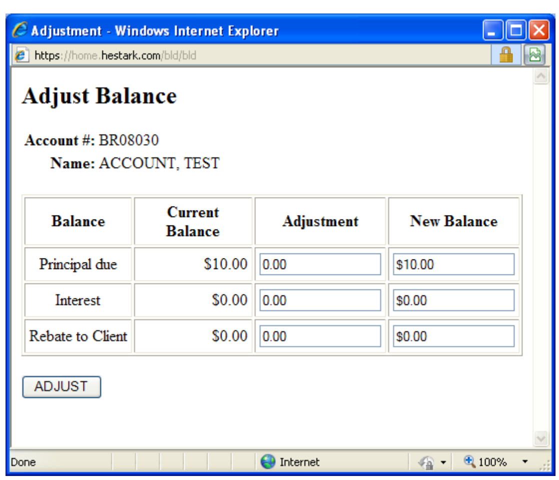
Send Message

This button allows you to send a message to us regarding the current account. **Important Note:** This message will be sent directly to the owner and she will respond via phone, fax, or email as soon as she can. Also be aware that the message you send is permanently kept within the debtor's file.



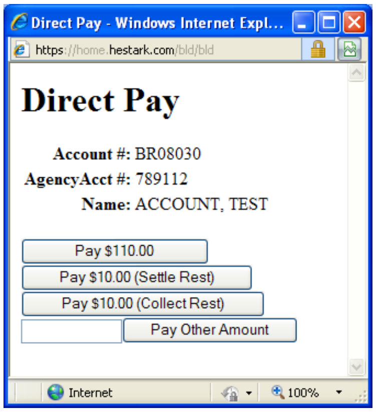
Adjust Balance

This button allows you to adjust the current balance of the account. Use negative values to decrease the balance or positive values to increase it. Please send a message via the Send Message button noting the adjustment and reason.



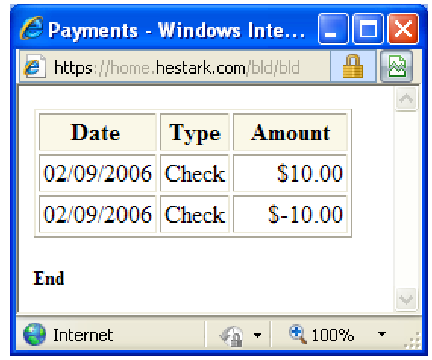
Direct Pay

If you are accepting payments at your office, use this button to report the payments to us.



View Payments

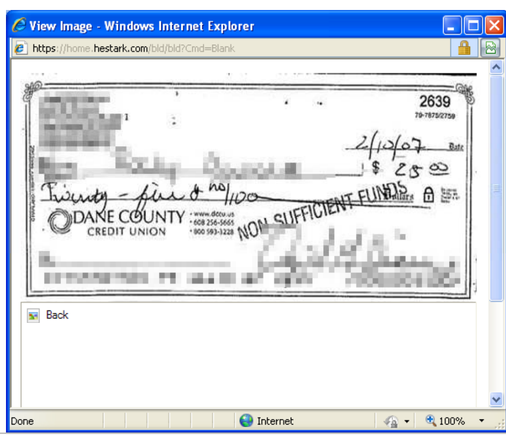
Displays a complete list of payments made, if any, on the current account.



Additional Check Client Action Buttons

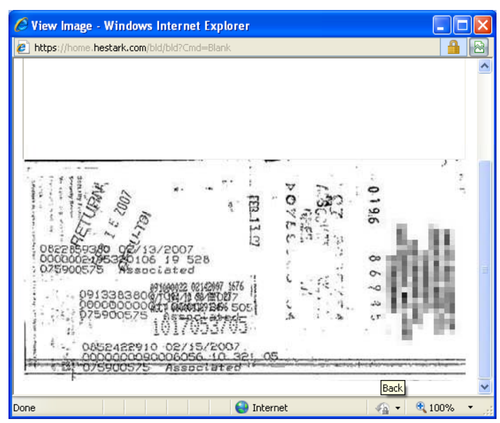
View Front

View the front of the check image



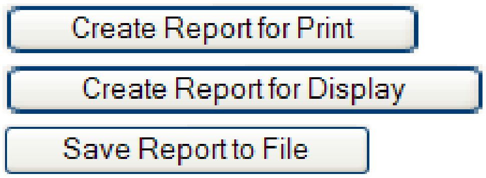
View Back

View the back of the check image



Report Options

Most progress reports on the client web link have 3 options for viewing the reports.



1. Create Report for Print – The report generated will be best suited for printing
2. Create Report for Display – The report generated will be formatted to be easier to read on screen
3. Save Report to File – Export report to Excel

Account Summary Report

The account summary report tab allows you get a detailed summary of our collection efforts with your accounts.

__Report Settings__

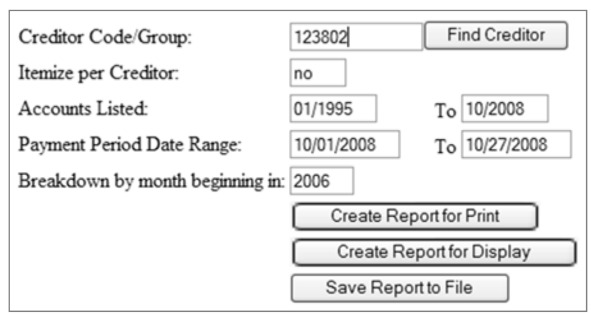
Creditor Code/Group: Our identifier for account types (May not apply to all clients)

Itemize per Creditor: If you have more than one identifier, setting this to "yes" will group the report on each creditor code

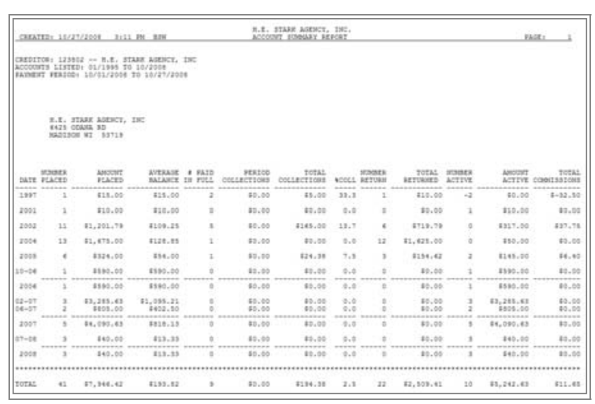
Accounts Listed: Limit report to include only accounts listed from a certain month & year

Payment Period Date Range

Breakdown by month beginning in: The year in which the account summary report will begin breaking down by month instead of by year.



Account Summary Options



Account Summary Report Sample

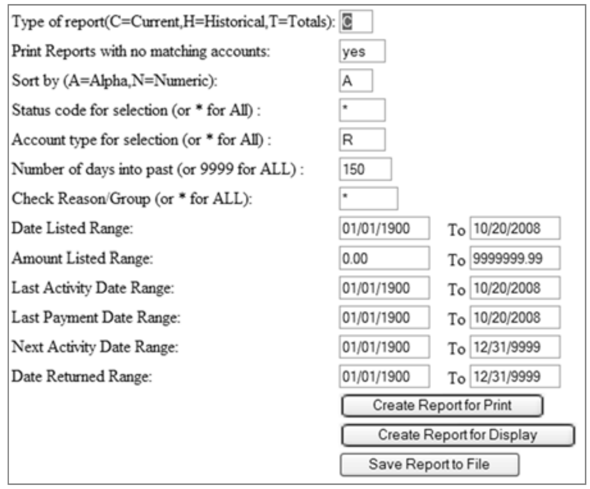
Progress Reports

The progress report tab empowers you to be able to run your own progress reports on your accounts with the criteria you want. You have the option to print, display, or save to file.

__Report Settings__

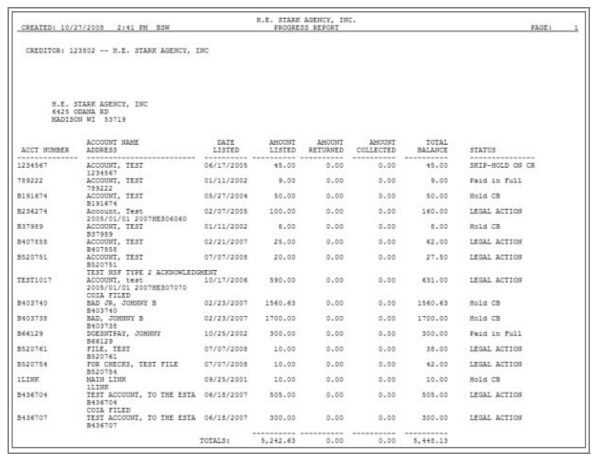
Type of Report

- **C**urrent: If this option is selected the report generated will only include active accounts and those accounts that were paid or returned within the “Number of days into past” setting.
- **H**istorical: This option will generate a report with all accounts including active, paid, and cancelled accounts as long as it falls within the other parameters you set.
- **T**otals: This option will generate a report with end of report totals only



Progress Report Options

Print Reports with no matching accounts: This option should always be “yes”. This is more of an internal setting.



CREATED: 10/27/2008 2:41 PM BSW — H.E. STARK AGENCY, INC. PROGRESS REPORT — PAGE: 1

CREDITOR: 123802 -- H.E. STARK AGENCY, INC

H.E. STARK AGENCY, INC
6425 ODANA RD
MADISON WI 53719

ACCT NUMBER	ACCOUNT NAME ADDRESS	DATE LISTED	AMOUNT LISTED	AMOUNT RETURNED	AMOUNT COLLECTED	TOTAL BALANCE	STATUS
1234567	ACCOUNT, TEST 1234567	06/17/2005	45.00	0.00	0.00	45.00	SKIP-HOLD ON CR
789222	ACCOUNT, TEST 789222	01/11/2002	9.00	0.00	0.00	9.00	Paid in Full
B191674	ACCOUNT, TEST B191674	05/27/2004	50.00	0.00	0.00	50.00	Hold CB
B236274	Account, Test 2005/01/01 2007HES06060	02/07/2005	100.00	0.00	0.00	160.00	LEGAL ACTION
B37989	ACCOUNT, TEST B37989	01/11/2002	8.00	0.00	0.00	8.00	Hold CB
B407858	ACCOUNT, TEST B407858	02/21/2007	25.00	0.00	0.00	62.00	LEGAL ACTION
B520751	ACCOUNT, TEST B520751	07/07/2008	20.00	0.00	0.00	27.50	LEGAL ACTION
TEST1017	TEST NSF TYPE 2 ACKNOWLEDGMENT ACCOUNT, test 2005/01/01 2007HES07070	10/17/2006	590.00	0.00	0.00	631.00	LEGAL ACTION
B403740	COIA FILED BAD JR, JOHNNY B B403740	02/23/2007	1560.63	0.00	0.00	1560.63	Hold CB
B403738	BAD, JOHNNY B B403738	02/23/2007	1700.00	0.00	0.00	1700.00	Hold CB
B66129	DOESNTPAY, JOHNNY B66129	10/25/2002	300.00	0.00	0.00	300.00	Paid in Full
B520761	FILE, TEST B520761	07/07/2008	10.00	0.00	0.00	38.00	LEGAL ACTION
B520754	FOR CHECKS, TEST FILE B520754	07/07/2008	10.00	0.00	0.00	42.00	LEGAL ACTION
1LINK	MAIN LINK 1LINK	09/25/2001	10.00	0.00	0.00	10.00	Hold CB
B436704	TEST ACCOUNT, TO THE ESTA B436704	06/18/2007	505.00	0.00	0.00	505.00	LEGAL ACTION
B436707	COIA FILED TEST ACCOUNT, TO THE ESTA B436707	06/18/2007	300.00	0.00	0.00	300.00	LEGAL ACTION
		TOTALS:	5,242.63	0.00	0.00	5,448.13	

Progress Report Sample

Sort By

- **A**lpha: Sort alphabetically by account name
- **N**umeric: Sort by account number

Status Code: Internal setting, leave as * for all

Account Type: Internal Setting, leave at default

Number of days into past: If type of report is current this setting indicates how many days into the past should paid in full or returned accounts be included on the report.

Check Reason/Group: If you are a check client this may be useful if you wanted to run a list of checks with a reason code of “N” or NSF. If you are not a check client leave this is *.

Date /Amount Ranges: Limit report by inputting date ranges or amount ranges. A date of 01/01/1900 is considered the beginning of time and 12/31/9999 is the end of time.

Historic Receipts Journal

The Historic Receipts Journal Report allows you to pull a receipt journal for a specific date or a date range in the past.

Report Settings

Creditor Code/Group: Our identifier for account types (May not apply to all clients)

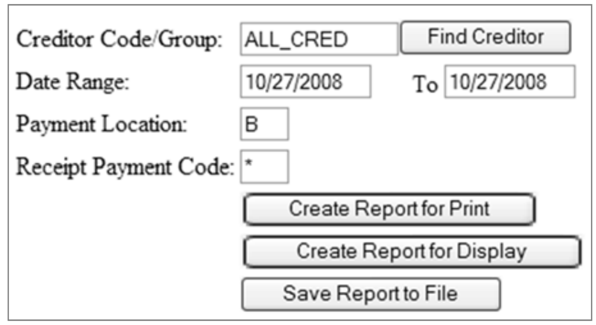
Date Range: Select the date range that an accounts payment must fall within to be on the report

Payment Location:

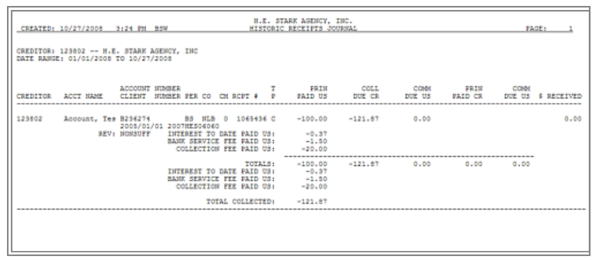
- B – Both
- A – Paid to Agency
- D – Paid Direct (Paid to You)

Receipt Payment Code: Leave as * for all payment types or limit the list by choosing from the list below.

- A – ACH
- C – Cash
- D – Direct
- F – Forward Agency
- G – Guaranteed Funds
- K – RCK Receipt
- L – RCK Paper
- M – Money Order
- R – Charge
- T – Tax Intercept
- U – Western Union
- W – Direct Web
- X – Check
- Y – ACHTel



Historic Receipts Journal Report Options



```
                                         H.E. STARK AGENCY, INC.
 CREATED: 10/27/2008   3:24 PM  BSW      HISTORIC RECEIPTS JOURNAL                    PAGE:     1

CREDITOR: 123802 -- H.E. STARK AGENCY, INC
DATE RANGE: 01/01/2008 TO 10/27/2008

                   ACCOUNT NUMBER                T       PRIN      COLL      COMM      PRIN      COMM
CREDITOR  ACCT NAME  CLIENT  NUMBER PER CO  CM RCPT #  P    PAID US    DUE CR    DUE US    PAID CR   DUE US  $ RECEIVED
---------------------------------------------------------------------------------------------------------------------
123802    Account, Tes B236274      BS  NLB  0  1065436 C    -100.00   -121.87      0.00                          0.00
                   2005/01/01 2007HES06060
              REV: NONSUFF   INTEREST TO DATE PAID US:      -0.37
                             BANK SERVICE FEE PAID US:      -1.50
                               COLLECTION FEE PAID US:     -20.00
                                                     ----------------------------------------------------
                                               TOTALS:    -100.00   -121.87      0.00      0.00      0.00
                             INTEREST TO DATE PAID US:      -0.37
                             BANK SERVICE FEE PAID US:      -1.50
                               COLLECTION FEE PAID US:     -20.00

                                      TOTAL COLLECTED:    -121.87
---------------------------------------------------------------------------------------------------------------------
```

Historic Receipts Journal Report Sample

New Business vs. Collections Comparison Report

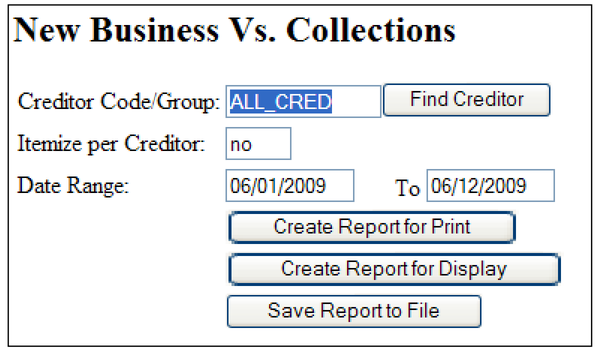
The New Business Vs Collections Comparison report provides totals for all New Accounts posted in a given range of time, along with the amount collected. Also, it includes adjustments and a calculation of the percentage of New Accounts collected. "Opens" are not included in this report.

Report Settings

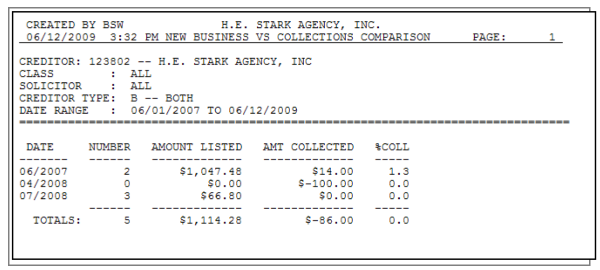
Creditor Code/Group: Our identifier for account types (May not apply to all clients)

Itemize per Creditor: If you have more than one identifier, setting this to “yes” will group the report on each creditor code

Date Range: Date range you wish to include on the report



New Business vs. Collections Comparison Options



```
 CREATED BY BSW              H.E. STARK AGENCY, INC.
 06/12/2009  3:32 PM NEW BUSINESS VS COLLECTIONS COMPARISON      PAGE:      1

CREDITOR: 123802 -- H.E. STARK AGENCY, INC
CLASS        :  ALL
SOLICITOR    :  ALL
CREDITOR TYPE:  B -- BOTH
DATE RANGE   :  06/01/2007 TO 06/12/2009
===============================================================================

 DATE      NUMBER   AMOUNT LISTED   AMT COLLECTED   %COLL
-------    ------   -------------   -------------   -----
06/2007         2       $1,047.48          $14.00     1.3
04/2008         0           $0.00        $-100.00     0.0
07/2008         3          $66.80           $0.00     0.0
           ------   -------------   -------------   -----
  TOTALS:       5       $1,114.28         $-86.00     0.0
```

New Business vs. Collections Comparison Sample

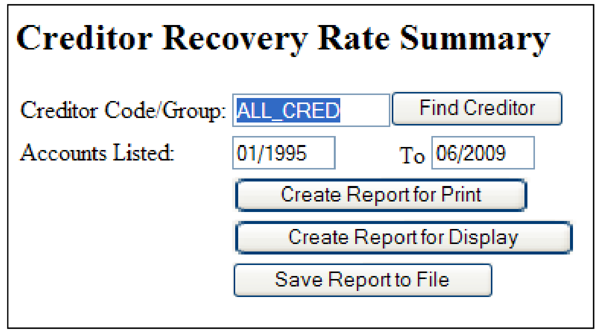
Creditor Recovery Rate Summary

The Creditor Recovery Rate Summary report tracks the listed amount, amounts collected, and the amount returned on accounts according to the month that the account was listed.

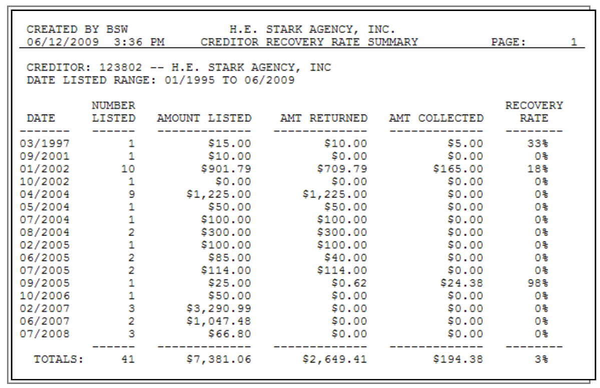
Report Settings

Creditor Code/Group: Our identifier for account types (May not apply to all clients)

Accounts Listed: Select month & year range the accounts you wish to track recovery rate on



Creditor Recovery Rate Summary Options



CREATED BY BSW H.E. STARK AGENCY, INC.
06/12/2009 3:36 PM CREDITOR RECOVERY RATE SUMMARY PAGE: 1

CREDITOR: 123802 -- H.E. STARK AGENCY, INC
DATE LISTED RANGE: 01/1995 TO 06/2009

DATE	NUMBER LISTED	AMOUNT LISTED	AMT RETURNED	AMT COLLECTED	RECOVERY RATE
03/1997	1	$15.00	$10.00	$5.00	33%
09/2001	1	$10.00	$0.00	$0.00	0%
01/2002	10	$901.79	$709.79	$165.00	18%
10/2002	1	$0.00	$0.00	$0.00	0%
04/2004	9	$1,225.00	$1,225.00	$0.00	0%
05/2004	1	$50.00	$50.00	$0.00	0%
07/2004	1	$100.00	$100.00	$0.00	0%
08/2004	2	$300.00	$300.00	$0.00	0%
02/2005	1	$100.00	$100.00	$0.00	0%
06/2005	2	$85.00	$40.00	$0.00	0%
07/2005	2	$114.00	$114.00	$0.00	0%
09/2005	1	$25.00	$0.62	$24.38	98%
10/2006	1	$50.00	$0.00	$0.00	0%
02/2007	3	$3,290.99	$0.00	$0.00	0%
06/2007	2	$1,047.48	$0.00	$0.00	0%
07/2008	3	$66.80	$0.00	$0.00	0%
TOTALS:	41	$7,381.06	$2,649.41	$194.38	3%

Creditor Recovery Rate Summary Sample

MTD/YTD Receipts by Creditor Report

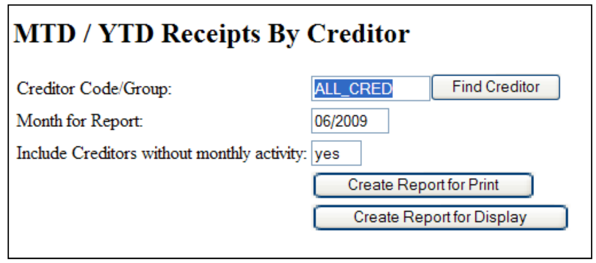
The MTD/YTD Receipts by Creditor report provides managers with totals of monthly and yearly collections per client. This report can also be used to facilitate the paying of salesperson commissions by giving a monthly total of how much has been collected and how many New Accounts have been listed for each of the clients assigned to a specific Solicitor. You choose which clients should appear on this report; information for all clients does not automatically appear.

Report Settings

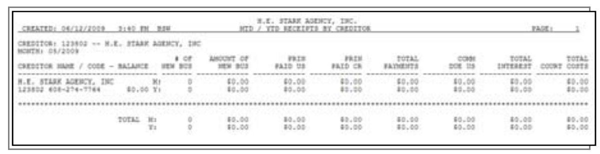
Creditor Code/Group: Our identifier for account types (May not apply to all clients)

Report Month: The report month selects the month that the report will include records for. This field defaults to current month/current year.

Include Clients without Activity for Report Month: The Include Clients without Activity for Report Month checkbox indicates if clients that had new accounts or payment activity for the month chosen should be included in the report.



MTD/YTD Receipts Options


MTD/YTD Receipts Sample

Month End Statements

Missing a statement from 2 years ago? No problem, find it right here using the month end statements tab. This handy feature allows you to bring up any statement for display, print, or export. Note: The statement of returns report is not formatted for export to file.

Report	Date	Get Report		
Statements	09/30/2008	For Print	For Display	Save To File
Returns	08/29/2008	For Print	For Display	
Returns	07/31/2008	For Print	For Display	
Statements	06/30/2008	For Print	For Display	Save To File
Returns	05/30/2008	For Print	For Display	
Statements	05/30/2008	For Print	For Display	Save To File
Returns	04/30/2008	For Print	For Display	

New Business Acknowledgements

All new business acknowledgements are archived and available to you through the Client Web Link.

Report	Date	Get Report	
Acknowledgement of Accounts	10/27/2010	For Print	For Display
Acknowledgement of Accounts	01/18/2010	For Print	For Display
Acknowledgement of Accounts	07/17/2009	For Print	For Display

Pre-Collect Billing Statements (Pre-Collect Clients)

For pre-collect clients, this handy feature allows you to view all of your billing statements.

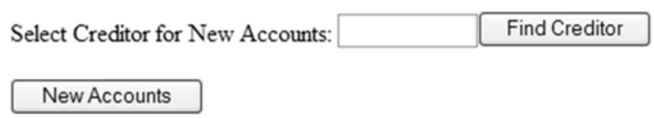
Report	Date	Get Report	
Pre-collect Billing	02/01/2007	For Print	For Display
Pre-collect Billing	07/01/2006	For Print	For Display

New Account Entry

Some clients submit electronically via our Client Web Link. This is not an option for everyone but it does give those clients who send less frequently and in smaller amounts to log in anytime and submit accounts. Each data entry screen is customized to meet the needs of the client.

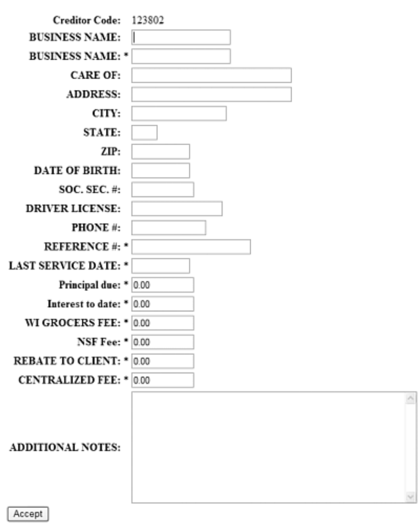
Step 1

For clients with multiple client/creditor codes the first screen you will see is the one shown below. These client codes separate your accounts in to categories for easier reporting and handling.



Step 2

Enter your account information. The fields marked with an asterisk (*) are required. Click on **accept** when done.



Step 3

A confirmation screen will be displayed. Confirm account information is entered correctly and click the button **accept**.

PLEASE ENTER ALL DATA IN CAPS!

Contact Us

Address Information

Location:
6425 Odana Road, Floor 2
Madison, WI 53719

Send Mail To:
PO Box 45710
Madison, WI 53744-5710

Web

Company Website	http://www.hestark.com
Client Web Link	https://home.hestark.com/bld/bld

Office Hours

Monday - Thursday	8:00 AM to 7:00 PM
Friday	8:00 AM to 5:00 PM
Saturday - Sunday	Office Closed

Phone Numbers

Local Number	608-274-7764
Toll Free Number	877-274-7764

Call for Help

Contact our IT Department

608-274-7764

it@hestark.com