Welcome to the Totality 4 tutorial.

The following steps will guide you through the most commonly used features of Totality 4. We recommend performing each step in order.
Step 1: Setting Totality Options

If you have administrator privileges, you can set some options in Totality 4. These options can help you customize the way Totality works. Options only need to be set once. They won’t change again until you change them.

Setting Company Information

You set options from the Options window. To open the window, from the Tools menu, select Options. The Options window appears with the Company Info tab selected. Enter your company information and click the Save button when you have finished.
Setting Defaults

Select the Defaults tab on the Options window. This lets you set system-wide defaults for new claims, contacts and clients. For example, if you set an allocation method of CPI, then all new clients you add to Totality will use that allocation method unless you override it manually.

In the following example, we have set defaults so that:

- When a new claim is entered it will be numbered with the 4-digit year, a 4-digit sequential number and a zero, for example: 2005-0001-0, 2005-0002-0, 2004-0003-0, etc.

- When a new contact is added, their country will be set to United States.

- The default contingency method for all new clients depends on the type contingency method that is selected by the user for the new client. When a flat fee is selected it will be set to $100.00 by default; when fixed rate is selected for contingency method, then the rate will be set to 10% by default; and so on.

- The allocation method for all new clients will be set to CIP by default.
Fields on the Options Window - Defaults Tab

New Claims

This section sets the following default values for any new claims entered into the database:

Claim Number Format: Determines the format of the claim numbering system. Select one of the following options:

- **YYYY-####-0** will create a claim number with the 4-digit year, a 4-digit sequential number and a zero. Example: 2005-0001-0, 2005-0002-0, 2005-0003-0, etc.

- **YYYYMM-####-a** will create a claim number with the 4-digit year, 2-digit month, a 4-digit sequential number, and an "a". Example: 200505-0001-a, 200505-0002-a, 200505-0003-a, etc.

- **YYYYMM-####-0** will create a claim number with the 4-digit year, 2-digit month, a 4-digit sequential number, and a zero. Example: 200505-0001-0, 200505-0002-0, 200505-0003-0, etc.

- **YYYY/####** will create a claim number with the 4-digit year and a 5-digit sequential number. Example: 2005/00001, 2005/00002, 2005/00003, etc.

- **####-0** will create a claim number with a 5-digit sequential number and a zero. Example: 00001-0, 00002-0, 00003-0, etc.

- **123-###-a** will create a claim number with the prefix of "123", a 3-digit sequential number, and an "a". Example: 123-001-a, 123-002-a, 123-0003-a, etc.

**Pre-Judgment Interest:** The pre-judgment interest rate for new claims. (This value is set on the Global Interest Rates window when setting global interest rates.) To reset the value and override the global interest rate, click the field label and the Pre-Judgment Interest Rate Details window appears.

**Post-Judgment Interest:** The post-judgment interest rate for new claims. (This value is set on the Global Interest Rates window when setting global interest rates.) To reset the value and override the global interest rate, click the field label and the Post-Judgment Interest Rate Details window appears.
New Contacts

This section sets the state and country values for any new contacts entered into the database.

**Country:** To select an existing country, click the down arrow and select the country. Note that only countries that have been set to Current are in the list. To add more countries or to set the country to Current, click the field label. The Places window appears with the Countries tab selected.

- To set the country to Current, select the country in the list and then ensure that the Current option is selected.
- To add a country, click the Add button. The fields clear. Add the information for the new country and click Save.

**State:** To select an existing state/province, click the down arrow and select the state/province. To add more states/provinces, click the field label. The Places window appears with the States/Provinces tab selected. To add a state/province, click the Add button. The fields clear. Add the information for the new state/province and click Save.

New Clients

This section sets the following default values for any new clients entered into the database:

**Contingency Method:** The contingency method for calculating the client’s contingency fee.

**Allocation Method:** The allocation method to be assigned to new clients.

**Debt Type:** The debt type to be assigned to new clients.
Setting Calendar Calculation and Address Format

Select the Settings tab on the Options window. From this tab you can set up interest calculation as well as address format.

In the following example:

- Totality will be set up so that interest is based on a 265-day year. Using this option, interest calculations will be completely accurate in non-leap years, but more than one year's interest will be calculated for leap years.
- Totality will use postal codes and area codes in a United States format.
Fields on the Options Window - Settings Tab

Calculations

Leap Year Option

You can select one of the following leap year options:

360: Calculates interest based on a 360-day year. Using this option, interest calculations will never be completely accurate because more than one year’s interest will be calculated for every year. This option is simpler than the 366-day option and may make it easier for other people (such as court clerks) to verify interest calculations.

365: Calculates interest based on a 365-day year. Using this option, interest calculations will be completely accurate in non-leap years, but more than one year’s interest will be calculated for leap years. This option is simpler than the 366-day option and may make it easier for other people (such as court clerks) to verify interest calculations.

366: Calculates interest based on a 366-day year. Using this option, interest calculations will be completely accurate at all times, but they will be more difficult to verify manually.

Address

Address Format indicates the postal code and telephone number formats you would like to use in Totality.
Setting Label Options

Select the Labels tab on the Options window. From this tab, you can customize labels, which are field names as they appear on the screen in Totality. In the following example, the Mobile field is set so that on the Contacts window, the user will see the label "Cell" for the Mobile field.

When you are finished, click the Save button. Leave the Options window open. You will use it for the next step.

Customize labels:

1. Click the Label Style arrow and select the type of labels you want to customize.

2. A "form" is what programmers call a window. For example, a programmer would call the Claim window the Claim form. In the Form Name box, select the window that contains the labels you want to change.

3. There are two boxes under Label Name. The left box displays the system label (what the programmer uses). The right box displays the window label (what, you, the user sees on the window) for the system label selected in the left box.

To change, select the system label in the left box and edit the window label in the right box then click Save.
Step 2: Adding a Collector

The term for Totality users is "collectors." If you have Totality administrator privileges, add yourself as a collector. (If you do not, skip to the next step in the tutorial.)

1. From the Options window (if the window is not open, from the Tools menu, select Options), select the Collectors tab. Click Add and the fields clear.

2. Enter your information in the fields provided. Then, change the options for yourself (located on the right side of the window). In the following example, the collector will see the Navigator and QuickList on his screen when he first starts Totality. He will also see the Totality toolbar.
3. Click the Save button and you will be listed in the list of users in the box located on the left side of the window.
4. Highlight your new collector in the list and click the Reset Password button. A window opens asking you if you want the password to be the same as the Collector Name (for example, if user name is “TotCollector” then password will also be "TotCollector"). Click Yes. Next time you log in, the log on window will appear and you can log in as the collector you just added.

5. Click the Close button to close the Options window.

**Fields on the Options Window - Collectors Tab**

- **Collector Name**: The user name (like "j smith").
- **First Name**: The first name of the user.
- **Last Name**: The last name of the user.
- **Security Level**: The level of access granted to the user where:
  - **Read Only** lets the user view all data in the system except the Options window. However, the user cannot change any data.
  - **Standard** lets the user view and change all data in the system. However, the user cannot open the Options window.
  - **Administrator** grants the user complete access to all functionality in Totality.

**Show on Startup:**

- **Navigator**: When selected, the Navigator window will open automatically for the selected user every time Totality is started.

- **QuickList, Tickler Queue, Payment Queue**: One of these windows (but only one) can be selected to open automatically for the selected user every time Totality is started.

**Toolbars**: When **Show Totality Toolbar** is selected the main Totality toolbar will always appear at the top of the main Totality window for the selected user.

**Help**: When **Show Help Tips** is selected, help tips will automatically be displayed for every window for the selected user.
Step 3: Adding and Editing a Claim

Adding Claim 1

Let's add a claim to Totality.

1. Click the New Claim button (New Claim) on the toolbar. The New Claim window appears.

![New Claim Window]

2. Enter a Debtor Person and click Save. Notice that the Debtor tab appears. You have just entered a new debtor into the Totality database "on the fly."
3. Select the Debtor tab. Notice herd that you can add/change the debtor information while you’re adding the claim. (We will add some more information for this debtor in a later step.)
4. Return to the Details tab. Complete the rest of the information for the claim. Do not assign a client or creditor to the claim yet. We will add these to the claim later.

5. Click the Save button.

**Adding Claim 2**

Just as you added the first claim, repeat steps 1-5 to add another claim so that we have more than one to work with. Create a new debtor for the second claim.

When you are finished, click the Close button to close the New Claim window.
Editing Claims

Summary Tab

NOTE: When you select another tab, you save your changes on the Claim window.

View the claim in the Claim window.

1. From the **Summary tab** you can view summary information about the selected claim. Click a field name to go to a related tab that will let you add or edit information.
Fields on the Claim Window - Summary Tab

Claim Number: The claim number. To change, click the field label. The Details tab is selected where you can edit the value.

Status: The current status type of the claim. To change, click the field label. The Details tab is selected where you can edit the value.

Client Claim Number: The claim number for the client. To change, click the field label. The Details tab is selected where you can edit the value. NOTE: In Totality version 3, this field was named Client Debtor Account Number. In Totality version 4, the field was renamed Client Claim Number.

Balance Due: The balance owed by the debtor for the claim as of the last transaction (the last cost incurred or payment received). To change, click the field label. The Financials tab is selected where you can edit the value.

Balance Date: The date that the balance is due. You can edit the value directly in the box.

Last Note: The date and last note for the claim. To change, click the field label. The Notes tab is selected where you can edit the value.

Next Tickler: The date and next tickler for the claim. To change, click the field label. The Ticklers tab is selected where you can edit the value.

Next Court: The date and next court appearance related to the claim. To change, click the field label. The Details tab is selected where you can edit the value.

Last Payment: The date and amount of the last payment paid by the debtor on this claim. To change, click the field label. The Financials tab is selected where you can edit the value.

Next Payment: The date and amount of the next scheduled payment for the claim. To change, click the field label. The Agreement tab is selected where you can edit the value.

Debtor: The name of the debtor. If the debtor is an individual, then this field contains the debtor’s last and first names. If the debtor is a company, then this field contains the name of the company. To change click the field label. The Contacts tab is selected where you can edit the value.

Contact: [read only] A contact name for the debtor.

Position: [read only] The debtor’s job position or title.

Address: [read only] The debtor’s address.

City: [read only] The city of the debtor’s address.

State: [read only] The state of the debtor’s address. Click here for a list of state and province abbreviations.
Zip: [read only] The zip of the debtor’s address.
Phone: [read only] The debtor’s phone number.
Fax: [read only] The debtor’s fax number.

Contacts Box: The second box down on the right lists any contacts that have been linked to the claim. To edit the contact click the field label. The Contact tab is selected where you can edit the values.

Remarks: Comments about the claim. To change, click the field label. The Details tab is selected where you can edit the text.

Details Tab

1. From the Details tab edit information as necessary.
Fields on the Claim Window - Details Tab

Claim Details

Claim Number: The number is used by Totality to identify a particular claim.

Claim Status: The current status type of the claim.
Collector: The collector (or user) assigned to the claim.

Placement Amount: The placement amount for the claim. Click the field label to add a claim placement amount or to add principal to the claim placement amount.

Interest Start Date: The date from which interest on the Placement Amount is collected.

Pre-Judgment Interest: The pre-judgment interest rate for the claim. The value is set on the Global Interest Rates window when setting global interest rates.

To change, you can either change the value directly in the box, or you can click the field label and the Pre-Judgment Interest Rate Details window appears. Note that if you change the field directly in the box, no record of the change will appear on the Financials tab on the Claim window. If you change the rate using the Pre-Judgment Interest Rate Details window, a record of the change will appear on the Financials tab.

Judgment Amount: The judgment amount for the claim. Click the field label to add to the judgment amount.

Judgment Date: The date that the Judgment Amount was announced.

Post-Judgment Interest: The post-judgment interest rate for the claim. The value is set on the Global Interest Rates window when setting global interest rates.
To change, you can either change the value directly in the box, or you can click the field label and the Post-Judgment Interest Rate Details window appears. Note that if you change the field directly in the box, no record of the change will appear on the Financials tab on the Claim window. If you change the rate using the Post-Judgment Interest Rate Details window, a record of the change will appear on the Financials tab.

Client Details

Client Claim Number: The number the client assigns to the debtor’s account.

Client Commission Rate: Client Commission Rate.

Creditor Acct. Number: The number the creditor assigns to the debtor’s account.

Contingency Method: The contingency method for calculating the client’s contingency fee.

Allocation Method: The allocation method assigned to the client.

Debt Type: The debt type to be assigned to any new clients.
Court Details

County: The county in which the lawsuit against the debtor was filed.

District: The judicial district in which the lawsuit against the debtor was filed.

Department: The court department to which the lawsuit against the debtor was assigned.

State: The state in which the lawsuit against the debtor was filed. Click here for a list of state and province abbreviations.

Complaint Filed: The date the complaint against the debtor was filed.

Summons Served: The date a summons was served to the debtor.

Case Number: The case number of the lawsuit filed against the debtor.

Answer Due: When a Complaint (or lawsuit) is filed and served on the defendant, the defendant has a certain amount of time in which to file an Answer, which is a formal response to the allegations contained in the Complaint.

Trial Date: The date the lawsuit filed against the debtor is scheduled to be heard in court.

Custom Fields

This section lists fields that have been defined by the Totality customer.
Notes Tab

1. From the Notes tab you can add, edit and delete notes. Click here for more information.

Fields on the Claim Window - Notes Tab

**Date**: The date of the note.

**Time**: The time of the note.

**Action**: The action type for the note.

**Remarks**: Comments about the note.
Financials Tab

1. From the **Financials** tab, you will see any financial transactions related to the claim. From this tab, you can add, edit and delete transactions.

### Fields on the Claim Window - Financials Tab

**Allocation Method:** [read only] The allocation method assigned to the claim.

**Pre-Judgment Interest:** [read only] The pre-judgment interest rate to be charged on the placement amount prior to judgment.

**Interest Start Date:** [read only] The date from which interest on the placement amount is calculated. It is not necessarily the same as the Date Assigned.

**Principal Amount:** The amount which was originally placed for collection with the forwarder or attorney.

**Judgment Amount:** The judgment amount entered against the debtor.
**Interest:** The total amount of interest incurred on the debt either before judgment or after judgment. If judgment has NOT been entered, then this figure is the total amount of interest incurred on the placement amount from the Interest Start Date through the date entered in the Information As Of field. If judgment HAS been entered, then this figure is the total amount of interest incurred on the Judgment Amount from the date judgment was entered through the date entered in the Information As Of field.

**Pre-Judgment Costs:** The total amount of costs entered as cost transactions if judgment has not been entered.

**Post-Judgment Costs:** The total amount of costs entered as cost transactions after the date judgment was entered. (The pre-judgment costs are presumed to be included in the Judgment Amount.)

**Subtotal:** The total of the three figures above it: (1) Interest, plus (2) Principal Amount or Judgment Amount, plus (3) pre-judgment costs or post-judgment costs.

If judgment has NOT been entered, then the Placement Amount and pre-judgment costs will be used in calculating the subtotal.

If judgment HAS been entered then, the Judgment Amount and post-judgment costs will be used in calculating the subtotal.

**Payments:** This figure is the total of all payments received either before judgment or after judgment. If judgment has NOT been entered, then this figure is the total amount of payments received. If judgment HAS been entered, then this figure is the total amount of payments received since the date judgment was entered.

**Balance Due:** The outstanding balance owed by the debtor as of the date entered in the Information as of field. It is calculated by subtracting the Payments from the Subtotal.
Ticklers Tab

1. The Ticklers lists scheduled ticklers, or reminders to do tasks. From this tab you can add, edit and delete ticklers.

Fields on the Claim Window - Ticklers Tab

**Tickler Type:** The tickler type for the tickler.

**Due Date:** The date that someone should take action on the tickler. This is the date that the tickler will appear on the Search Ticklers window when you run Totality. The tickler will continue to be displayed until you delete it, mark it as complete or change the Date Due to a future date.

**Time:** The time the tickler will appear to prompt an action.

**Collector:** If you are running Totality on a network, the user is the person who will see this tickler when they run Totality on or after the due date.

By default this field will contain the name under which you logged into Totality, but you can change it to any of the other names appearing on the drop-down list.

**EXAMPLE:** You can create a tickler reminding somebody else in your office, such as the lead attorney or legal assistant on a case, to take action on a claim.
Update Date: The date the tickler was edited.

Completion Date: The date the tickler was marked complete.

Task Complete: Indicates if the tickler has been completed yet.

Remarks: Comments or notes about the tickler.

Agreement Tab

1. From the Agreement tab, you can schedule and track payments based on an agreement between the debtor and creditor.

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<tr>
<td>Monthly</td>
<td>Last Payment Amount</td>
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</tr>
<tr>
<td>First Payment Date</td>
<td>Last Payment Date</td>
<td>9/12/2005</td>
</tr>
</tbody>
</table>

Remarks:

Scheduled Payments:

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<th>Amount</th>
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<th>Paid Amount</th>
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</tr>
<tr>
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<td>Pending</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
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<td>$1,000.00</td>
<td>Pending</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>7/12/2005</td>
<td>$1,000.00</td>
<td>Pending</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>8/12/2005</td>
<td>$1,000.00</td>
<td>Pending</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Contacts Tab

1. The Contacts tab lists all contacts linked to the selected claim. From this tab, you can:

Associate contacts with the selected claim

You can connect one contact to as many claims as you like.

NOTE: Make sure that the contact is added before trying to link it with a claim.

1. View the claim in the Claim window.

2. Select the Contacts tab. Notice that contacts listed in the Contact List have already been associated with the claim.

3. Click the Select Contact button. A list of contact types appears. Click the contact type you want. A window applicable to your selection appears. For example, if you chose to link a debtor, the Debtors window appears.

4. Highlight the contact you want to link to the selected claim and click OK. To add a new contact, click the New button, add the contact information and click OK.

5. The Claim window reappears with the contact listed in the table. You can edit the contact information if you like using the tabs on the right side of the window.

6. Click the Save button.
Remove the contact association with the selected claim

You can remove contact links to claims for all contacts.
NOTE: When you remove a contact link from a claim, you do NOT delete the contact from the database.

1. View the claim in the Claim window.
2. Select the Contacts tab and highlight the contact in the Contact List.
3. Click the Remove Contact button. A window appears asking you if you are sure you want to remove the contact from the claim.
4. Click Yes.

Add a contact

From the New Contact and Contacts windows
1. Do one of the following:
   - Open the New Contact window.
   - From the Contacts window click the **New** button.

2. Select the Contact Details tab and complete the fields.

   **NOTES:** You can enter the contact’s title (Mr., Dr., Mrs., Miss, etc.) in the **Person** field. The title will not appear in the **Display As** field, but it will be included in the database and used when exporting data and mail merging.

   **Display As** indicates how you want to display the contact throughout Totality. For example, you could display a person as [first name last name] or [last name, first name].

   Click **Save**.

1. Select the **Remarks** tab and enter notes or comments specific to the contact.

   Click **Save**.
From the Claim window - Contacts tab

1. View the claim in the Claim window. Select the Contacts tab.

![Image of Claim window with Contacts tab open]

1. Click the Select Contact button. A list of contact types appears. Select the type of contact you want to add. A window applicable to the type of contact you selected appears. For example, if you select to add a debtor, the Debtors window appears.

2. Create the new contact.

3. Click OK. The Claim window reappears with the new contact listed in the table. Add more detail for the contact by highlighting the contact in the list and completing the tabs on the right side of the window.

4. Click the Save button.
**Step 4: Viewing and Maintaining Contacts**

A contact is a person associated with a claim -- debtors, creditors, attorneys, clients, judges, bailiffs, employers, co-debtors, etc. Each contact is categorized by the capacity in which the contact is related to a claim.

Debtors, clients, creditors, and attorneys are special kinds of contacts in Totality that are also called "parties."

Let’s add, edit and delete some different types of contacts.

**Editing a Debtor**

Let’s finish adding the information for the debtors you added in Step 3: Adding a Claim.

1. From the **Lists** menu, select **Debtors**. The Debtors window appears listing the debtors you added. On the **Debtor** tab, highlight one of the debtors and complete the general information for the debtor.

2. Select the **Address** tab. Click the **Add** button to clear the fields and enter an address for the debtor.
1. Select the **Assets** tab. An asset can be anything of value including a bank account, stock, motor vehicle, jewelry, or art. Click the **Add** button to clear the fields and enter information for an asset.

2. Click the **Save** button to save the debtor profile.
3. Highlight and complete the information for the second debtor.

4. Click the **Save** button and then click the **Close** button.

Adding a Client

1. Since a client is a party, clients have their own set of menu options in Totality. From the **New** menu, click **Client**. The New Client window appears. On the **Client Details** tab, enter the client’s general information.

2. Select the **Defaults** tab. From this tab, you enter some default settings for the client. (If you performed Step 1: Setting Options for this tutorial, you will remember setting new client options on the **Defaults** tab of the Options window. In this step you are overriding those defaults for this client only.)

   In the following example, our new client will be assigned a contingency method of Fixed Rate at 20%, an allocation method of CPI and no specific debt type.
3. Click the **Save** button and then click the **Close** button.

4. Let’s view the client we just added. From the **Lists** menu, click **Clients**. The Clients window appears. Look in the **Client Name** box. You will see your new client listed.
Adding a Creditor

1. From the Lists menu, click **Creditors**. The Creditors window appears.

![Creditors window](image1)

2. Click the **New** button. (If you performed Step 1: Setting Options in this tutorial, you will see that this new creditor’s country is set to United States, just as we set it to be on the **Defaults** tab of the Options window.) Enter the general information for the creditor on the **Creditor Details** tab.

![New Creditor window](image2)
3. Select the **Remarks** tab. On this tab, you enter any comments specific to the creditor.

4. Click the **Save** button. The new creditor appears in the **Creditor Name** box. Select the name. Notice that the fields to the right are populated with the new creditor information.
5. Click the Close button to close the window.

Adding and Deleting a Judge

1. From the Lists menu, click Contacts. The Contacts window appears. Click the New button.

5. Click the Contact Type arrow and select Judge. Complete the remaining fields with the judge information.
6. Click the **Save** button. The new judge should appear in the grid. Notice that the fields to the right are populated with the judge’s information because it is highlighted in the list.

7. With the judge still highlighted, click the **Delete** button. A window appears asking you if you are sure you want to delete the judge. Click **Yes**.

The judge is removed from the grid.

8. Click the **Close** button to close the window.
Adding Contacts to a Claim

Let’s add the client and creditor we created to one of the claims we added in Step 3: Creating a Claim.

1. From the QuickList window, double-click one of the claims you added. The claim appears in the Claim window. Select the Contacts tab.

2. Click the Select Contact button. A menu appears. Select Client.
9. The Clients window appears listing the clients in the database. Select the client you added and click **OK**.
10. The Claim window reappears and the client is linked to the claim.
11. Click the **Select Contact** button. A menu appears. Select **Creditor**. The Creditors window appears listing the creditors in the database. Select the creditor you added and click **OK**. The Claim window reappears and the client is linked to the claim.

![Image of the Claim window with creditor details]

12. Click the **Save** button.

13. Similarly, assign the client and creditor you added to the second claim you added.

14. Click the **Close** button when you are finished to close the Claim window.
Step 5: Viewing and Maintaining Types and Places

A type is a code, item, or description, specific to a category. For example, the Status type category might include the Claim Received type; the Transaction type category might include the Complaint Filed type.

Places may be defined by a geographic location or a division of the legal system, depending on the place category. For example, the Countries place category might include the United States, Sweden, Canada, France, etc.

In Totality, when a user clicks a drop-down arrow for a type or place category field, a list of types or places in the category is displayed for selection.

Types and places are maintained in a similar way in Totality.
Adding and Deleting an Action Type

Let's add an action type. Action types are assigned to a note to describe the performed tasks or procedure, such as complaint filed and judgment entered.

1. From the Lists menu, point to Types and select Action Types. The Types window appears with the Action Types tab selected. Click the Add button.

2. Complete the information for the action type:
   - **Action Type**: Enter an action type of *Sent second demand letter*.
   - **Description**: Leave the description blank for this exercise, but this field is for a more detailed description of the action type.
   - **Tickler Type** and **Tickler Days**: These fields are used to create an automatic tickler after the action type is assigned. If you select a tickler type, a tickler of the selected type will be automatically created the number of days entered in the Tickler Days field. Let's set Tickler Type to *Need to file Complaint* and enter 15 in the Tickler Days field. This means that when we create a note and select the action type of "Send second demand letter," a "File Complaint" tickler will be automatically created 15 days after the note was created.
1. Click the **Save** button. The action type is now listed in the grid.

2. Highlight the action type and click the **Delete** button. A window appears asking you if you are sure you want to delete the action type. Click **Yes**.
3. Click the Close button to close the window.

**Fields on the Types Window - Action Types Tab**

**Action Type:** The name of the action type.

**Description:** The definition of the action type.

**Tickler Type** and **Tickler Days:** These fields are used to create an automatic tickler after the action type is assigned. If you select a tickler type, a tickler of the selected type will be automatically created the number of days entered in the **Tickler Days** field.

For example, if you want to create a tickler automatically 30 days after you send a demand letter to a debtor, you could create an action type called "Send demand letter to debtor" and set **Tickler Type** to **File Complaint** and enter 30 in the **Tickler Days** field.
Adding a Tickler Type

1. From the Lists menu, point to Types and select Tickler Types. The Types window appears with the Tickler Types tab selected.

2. Click Add. In the Tickler Type field, enter Send first demand letter. Leave the Description field blank.
3. Click **Save**. The new tickler type appears in the list.
Fields on the Types Window - Tickler Types Tab

**Tickler Type**: The name of the tickler type.

**Description**: The definition of the tickler type.

---

**Editing a Place**

1. From the Lists menu, point to **Places** and select **Countries**. The Places window appears with the **Countries** tab selected. Highlight **Australia** in the list.

![Places Window](image)

2. Notice that the **Current** option is not selected for Australia. This means that Australia has been added to Totality, but it will not appear in Country field drop-down lists. Click the **Current** box so that it is checked and click **Save**.
3. Now that **Current** is selected, Australia will be an option in the drop-down lists. Let’s take a look. From the **New** menu, select **Client**. The New Client window appears. Click the **Country** arrow. You will see **Australia** now as an option in the list.
Step 6: Searching for…

In Totality you can search for any of the following Totality database elements: claims, ticklers, transactions, overdue payments, debtors, clients, creditors, and contacts.

Searching for a Debtor

In Step 3: Adding a Claim, you added new debtors when you added a new claim. Let’s find one of the debtors using the Totality search feature.

1. From the Search menu, select Debtors. The Search window appears with the Debtors tab selected.

2. All debtors in Totality are listed in the grid. As you enter selection criteria using the fields in the top half of the window, the list of debtors includes only the debtors meeting your selection criteria. Enter a portion of the debtor’s social security number in the Debtor SSN field. Notice that the list of debtors reduces automatically.
3. Highlight a debtor and click the **View Debtor** button. The Debtors window appears displaying information about the debtor you selected.

1. Click the **Close** button to close the Debtors window.
2. Click the **Close** button to close the Search window.
Searching for a Claim

Let’s find one of the claims we added in Step 3: Adding a Claim.

1. From the Search menu, select All. The Search window appears with the Claims tab selected. (Notice that you would search for other database elements by selecting the appropriate tab. If you want to search for a client, select the Clients tab; if you want to search for a transaction, select the Transactions tab; and so on.)

3. All claims in Totality are listed in the grid. As you enter selection criteria using the fields in the top half of the window, the list of claims includes only the claims meeting your selection criteria. Enter the first 8 numbers (YYYY-####) of the claim number in the Claim Number field. Notice that the list of claims reduces automatically. You should see only one of your claims in the list.
4. Highlight the claim you added and then double-click it. The Claim window appears displaying information about the claim you added.
Step 7: Adding Transactions to an Existing Claim

Let’s add a payment transaction to the claim you added in Step 3: Adding a Claim.

1. If the QuickList window is not displayed, click the QuickList button (§) on the toolbar. Double-click one of the claims you added listed on the QuickList window. The Claim window appears.

Select the Financials tab.

2. Let’s add a payment to this claim. Click the Add Trans button. A menu appears. Select Payment. The New Payment window appears. On the Details tab, enter information for the payment.
3. Click **Save** and then click **Close** to close the New Payment window. The payment is now listed on the **Financials** tab.
Step 8: Adding Ticklers

Ticklers are reminders for a specific date and are associated with a specific claim.

Adding a Tickler

Let’s create a tickler that will remind us to send a first demand letter 30 days after a claim is added.

1. From the New menu, select Tickler. The New Tickler window appears.

   ![New Tickler Window]

   1. From the New menu, select Tickler. The New Tickler window appears.

2. Do the following:

   - For Debtor-Claim Number, select one of the debtor/claims you added in Step 3: Adding a Claim.
   - Set tickler type to Send first demand letter. (This is the tickler type you added in Step 5: Viewing and Maintaining Types and Places.)
   - Change Due Date to be 30 days after today's date.
   - Set Collector to the collector you added in Step 2: Adding a Collector.
1. Click the **Save** button and then click the **Close** button.

### Completing a Tickler

1. From the **Search** menu, select **Ticklers**. The Search window appears with the **Ticklers** tab selected. Highlight the tickler you just added in the grid.
2. Click the **View Claim** button and the claim appears in the Claim window. Select the **Tickers** tab. Note that the tickler you added is listed for this claim.

3. Highlight the tickler in the list. Click the **Completion Date** arrow. A calendar appears. Select a date for the field. Here’s how:
4. Click the Task Complete box so that it is checked. Click Save. The tickler is now recorded as complete.
Step 9: Running Reports

Quick Reports

Using the QuickReport feature, you can generate reports quickly by choosing criteria from an easy to use set of options. QuickReports generates reports that include detailed information from the following categories:

- **Transactions**: QuickReport: Includes detailed information about costs and payments related to claims.
- **Claims**: QuickReport: Includes detailed information about all claims.
- **Lists**: QuickReport: Includes detailed information about database elements, such as debtors, creditors, clients, etc.

Let’s generate a QuickReport that lists all claims for a specific client.

1. Click the **QuickReport** button on the toolbar. The QuickReport window appears. Since we want a report about claims, click the **Claims** tab.

Select **Claim List (Standard)** and then select **Select Clients**.

1. Click **Preview**. The Select Clients window appears. This window is asking you which clients’ claims you want to include in the report. Select clients for the report.
2. Click OK, the QuickReport appears on the screen. Close the window when you are finished.

**Report Manager Reports**

The Report Manager gives you more flexibility and options when creating reports.

Let’s create a report about the financial details for the claim we added in Step 3: Adding a Claim using the Report Manager.

1. From the **Reports** menu, select **Report Manager**. The Report Manager window appears.
2. Do the following:

- Set **Category** to **Multi-Claim**.
- Set **Report Name** to **Transactions**.
- Select one or more of the claims in the list. Note that only claims which have had transactions added will be listed.

3. Click the **Preview** button. The report appears.
Step 10: Mail Merging

The mail merge function allows you to export data from Totality to generate documents, such as demand letters and pleadings, in Microsoft Word or Corel WordPerfect.

Let’s use mail merge to create a demand letter in Microsoft Word for the claim we added.

1. Click the **Mail Merge** button on the toolbar. The Mail Merge window appears.

1. Do the following:
   - Under **Template**, click the **File Name** arrow and select **First demand letter.dot**.
   - Select all the claims in the list. You can either check their boxes or click the **Select All** button.
2. Click the **Merge** button. You are asked if you want to create a tickler for the claims in the mail merge. Click **No**.

3. The demand letters for each selected claim open in Microsoft Word.
Glossary

Allocation Method

Allocation method determines the order in which payments are allocated between principal (P), interest (I), and costs (C). This is a critical decision because the amount of interest charged against the debtor -- and, therefore, the debtor's balance -- is directly affected by the allocation method chosen. Allocating payments to principal before interest will result in a lower balance where payments are made over time, and a smaller amount of payments will be sufficient to pay off the balance for a given interest rate.

Client Commission Rate

The commission or contingency fee that the client, typically a forwarder such as a collection agency, collects on money recovered from the debtor (after deducting the attorney's contingency fee, if any), with the balance being forwarded to the creditor. The Client Commission Rate (CCR) is determined by agreement between the creditor and client. Since a single client can have different CCRs for different creditors, the CCR is associated with the creditor rather than the client, and it appears on the creditors list.

The CCR is not used by Totality in calculating any numbers; it is provided solely as an aid to forwarder clients, which is why it is included in the Transaction Report and Payment Report.

NOTE: The CCR is different than the attorney's contingency fee, which is calculated by Totality for each payment received on an account.

Contingency Fee/Method

Contingency fees are the percentage of each debtor payment which is kept by the attorney as his or her fee for collecting the debt. (If you are a collection agency, then the contingency fee is the percentage that you keep for collecting the debt.)

Unless the contingency fee is accurate then the program will not calculate correct amounts for the attorney and agency fee. If a contingency fee is not applicable to a claim, then use 0% for the contingency fee value.

Totality uses three different methods of calculating contingency fee:

- **Sliding Scale**: When selected, you can enter sliding scale contingency fees up to a maximum of ten levels. By default, the sliding scale is the Commercial Law League rates, but these can be changed to any rates.

- **Fixed Rate**: A flat-rate contingency fee.

- **Flat Fee**: A set amount.
Judgment Amount

The total amount of the judgment entered against the debtor, including any interest, costs and attorney fees. This amount automatically supersedes the placement amount for the purpose of calculating post-judgment balances and interest.

Placement Amount

The amount that was originally placed for collection with the forwarder or attorney. This amount is used by Totality for calculating account balances and interest until a judgment amount and entry date are entered.

Post-Judgment Interest Rate

The interest rate to be charged on the judgment amount after judgment is entered against a debtor. Unless the post-judgment interest rate is accurate, then all post-judgment account balances and interest calculations will be incorrect.

If no post-judgment interest is to be charged on a claim, then use 0% for the post-judgment interest rate value.

You can enter up to 13 decimal places, and the entire rate you enter will be used for calculations.

Once a judgment has been entered, then the pre-judgment interest rate is automatically superseded by the post-judgment interest rate.

Pre-Judgment Interest Rate

The interest rate to be charged on the placement amount prior to judgment. Unless the pre-judgment interest rate is accurate, then all pre-judgment account balances and interest calculations will be incorrect.

If no pre-judgment interest is to be charged on a claim, then use 0% for the pre-judgment interest rate value.

You can enter up to 13 decimal places, and the entire rate you enter will be used for calculations.

Once a judgment has been entered, then the pre-judgment interest rate is automatically superseded by the post-judgment interest rate.
# State and Province Abbreviations

Here is a list of the official United States Postal Service and Canada Post two-letter abbreviations for United States and Canada states, territories and provinces.

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