



Your Debts **Online**

Version 2.0

# User Guide

# Dashboard

An overview of the debts you've placed with us with quick links to review files where we're awaiting your response, place new debts, change your notification settings, and more.

1

The notification banner shows the volume and value of debts outstanding where we're awaiting a response from you to continue with collection.

2

Quick links to place new debts, set workflow automation, view reporting and invoices (permission-based), and change your notification settings.

3

Cards show summary of your open and closed debts and contact details for your appointed collector and account manager.

**YourDebtsOnline** Filter: Accounts (2 accounts selected) Quick Search Search Account Settings DU

**Good morning Demo**

**Notification Banner:** We're awaiting your response on 17 requests for debts with a balance of £30,692.68. Respond today to continue the collections process. [Respond now](#)

**Quick Links:**

- Upload new debts
- Automate your workflows
- Reporting
- Invoices
- Manage your notifications

**Open debts**

58 debts open, worth £213,390.11

- Collected: £11,446.25 (5.4%)
- In payment plans: £31,172.92 (14.6%)
- Pursuing: £140,078.26 (65.6%)
- Awaiting instruction: £30,692.68 (14.4%)

[View all >](#)

**Closed debts**

85 debts closed, worth £250,683.50

- Collected: £218,118.45 (87.0%)
- Uncollectable: £32,565.05 (13.0%)

[View all >](#)

**Your STA Contacts**

For any queries on debts already placed for collection, please contact your collection agent.

- ST** Sig Test  
noreply@staonline.com  
01622 600900
- SC** Sam Cable  
Sam.Cable@staonline.com  
01622 600921

For any other questions, please contact your account manager.

**STA International**

[Feedback](#)

# Place New Debts

Securely refer your overdue accounts to us to begin our collection process.

1

Quickly place new debts by dragging and dropping your Excel/CSV placement file and any supporting information here.

2

Or complete the form to manually place a new debt.

3

Hit submit and we'll begin the process of loading your debts to our system.

YourDebtsOnline

Filter Accounts (2 accounts selected)

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Place New Debts

Select your account that you want to place your debts with:

OCT99 - Octagon Paper Plc

If you have multiple debts to submit, you can upload your debts directly from an Excel, CSV or TEXT file. [You can use this sample Excel file for your guidance.](#) If you have the supporting documentation in a PDF, Word or Excel file too, you can submit it at the same time.

You can also manually enter your debts below. To process the debt we require a copy of the invoice or statement. You can attach it here or send it to us by fax or post. We'll keep your data here as you work on it so it won't go missing if you close your browser or your session expires.

If preferred, you can [print and complete a copy of our standard collection placement form](#) to email, post or fax. Please include any supporting material with the debts you place.

Drop files to upload

or

Select Files

Maximum upload file size: 2MB

Debt		Debtor							Invoice		
Your Reference	Notes	Title	Name	Date of Birth	Email	Telephone	Address		Other Contacts	Reference	Description
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		<div>Mr</div>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		<div>Add Debtor</div>								<div>Add Invoice</div>	

Add entry

Once you're finished make sure to hit submit below so we can start work on it straight away

Submit

Feedback

# Awaiting Instructions

A quick view of all the files where we're awaiting your instructions before proceeding with our collection efforts

Quickly respond to single/multiple requests by selecting the debt and selecting a bulk action from the drop-down menu.

Click on a line to see full debt detail and respond to our request.

Filter by status, or search by any attribute to find specific debts.

**YourDebtsOnline** Filter Accounts (2 accounts selected) Quick Search Search Account Settings DU

17 Debts Awaiting Your Instruction | Total balance £30,492.68

Bulk Action Update

STA Reference	Your Reference	Debtor	Country	Date Placed	Amount Placed	Currency	Collected	Current Balance	Requested	Status
<input type="checkbox"/> 1479128	S1234123		GBR	30/01/2020	6,750.00	GBP	0.00	6,750.00	02/08/2021	139 - Legal action copy documents request
<input type="checkbox"/> 1223856	0701260		IRN	05/10/2010	424.44	GBP	0.00	424.44	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223858	0711218		GBR	01/11/2010	3,855.00	GBP	0.00	3,855.00	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223863	0720186		GBR	05/11/2010	1,390.00	GBP	0.00	1,390.00	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223868	0722240		GBR	02/12/2010	3,390.71	GBP	200.00	3,190.71	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223870	0723638		GBR	04/12/2010	350.00	GBP	200.00	150.00	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223804	0261402		GBR	03/01/2011	704.80	GBP	0.00	704.80	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223805	0264979		GBR	04/01/2011	481.50	GBP	0.00	481.50	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223806	0277022		GBR	05/01/2011	724.80	GBP	0.00	724.80	08/07/2011	13 - Awaiting copy documents
<input type="checkbox"/> 1223825					892.00	GBP	0.00	892.00	08/07/2011	13 - Awaiting copy documents

Showing 1 to 10 of 17 debts

Similar views available to see all open debts, closed debts, and all of your debts placed with STA.

Save time and speed up collections by setting minimum thresholds to automatically approve Traces and Legal action. [Check your Workflow Settings here.](#)

STA International Feedback

# Debt Detail

View current collection status, breakdown of payments and charges, documents and our diary notes relating to a specific debt. You can also respond to our queries and upload documents we've requested.

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Debt Detail

Overview

Your Reference	S1234123	STA Reference	1479128
Debtor Name		Country	GBR
Current Status	139 - Legal action copy documents request		
Status Note	We have completed our prelegal collection process but it has not resulted in the subject paying the balance due. We have assessed the case and we think that only legal action would persuade the subject to pay. We have written to you separately, however note that we are missing documentation to start legal action. Should you wish to proceed with legal action please return the signed authorisation with missing (1) copy invoices and/or statement; (2) enrolment form (on-line registration form) or confirmation of enrolment date, or copy of the agreement or contract.		
Debt Value	GBP 6750.00	View breakdown	
Payments	GBP 0.00		
Debt Balance	GBP 6750.00		

Provide an update

Instruction requested: Monday 2nd August 2021 (74 days ago)

This file requires your attention.

139 - Legal action copy documents request

We have completed our prelegal collection process but it has not resulted in the subject paying the balance due. We have assessed the case and we think that only legal action would persuade the subject to pay. We have written to you separately, however note that we are missing documentation to start legal action. Should you wish to proceed with legal action please return the signed authorisation with missing (1) copy invoices and/or statement; (2) enrolment form (on-line registration form) or confirmation of enrolment date, or copy of the agreement or contract.

Action

Message only

Delay action

DD/MM/YYYY

Message

Write your notes here...

Drop files here or choose them

Send

Notes

Date	Note
08/10/2021	Web Message from ydo on 08-10-2021 at 14:45:17 - : test
08/10/2021	Web Message from ydo on 08-10-2021 at 14:30:13 - : We have received a notification and the end date is 28th October, 2021

Workflow

You can automate your response for this file:

Trace	Approved
Legal	Manually review on request

Update

Documents

Date	Type	File
30/09/2021	Information from Client	1.jpg
30/09/2021	Information from Client	2.jpg
30/09/2021	Information from Client	3.jpg
16/08/2021	Information from Client	1

Automatically approve or deny all requests for Trace or Legal action on the current file.

Overview of the file details and current status of our collection efforts.

View and download documents related to the file.

Respond to any requests, upload relevant documents, or give an update on the file. You can also choose to put the file on hold.

Complete view of our actions to date on the file.

# Workflows

Depending on your permission level, set thresholds for automatic approval of trace requests and requests for legal action, expediting our collection process and saving you valuable time.

Enter values to automatically decline requests for trace/legal action for debts below a certain balance threshold.

Enter values to automatically approve requests for trace/legal action for debts above a certain balance threshold.

Any debt value in between the two values you enter will need to be approved at the time of request before we proceed.

**YourDebtsOnline** Filter Accounts (1 account selected) Quick Search Search Account Settings DT

**Automate your workflow**

When we work your debts we may need to make a request for your to authorise. You can now automate some of these responses below. You can also override this setting for each individual debt from your [existing debts](#). Anything between the ranges above will have to be manually reviewed.

**Trace requests:**

Decline requests below the value:  
e.g. 0

Approve requests above the value:  
33.00

**Legal requests:**

Decline requests below the value:  
20.00

Approve requests above the value:  
e.g. 50

Save Changes

# Invoices

Depending on your permission level, you're able to view and download copies of all invoices we've raised on your account and specify the credit control contact that should receive invoices by email.

Click on the invoice line to see a full breakdown of the charges, and download PDF or CSV copies

Click Add Recipient to specify the credit control contact that should receive PDF and/or CSV copies of invoices by email. You can also choose to anonymise debtor details in the email attachments.

**YourDebtsOnline** Filter Accounts (2 accounts selected) Quick Search  Account Settings **DT**

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### Invoices

Outstanding

Invoice No	Description	Invoice Date	Due Date	Charge GBP	VAT GBP	Total GBP	On
75821	Commission	30/06/2011	30/07/2011	55.00	11.00	66.00	
75820	Commission	31/05/2011	30/06/2011	110.75	22.15	132.90	
75819	Commission	30/04/2011	30/05/2011	47.50	9.50	57.00	
75818	Commission	31/03/2011	30/04/2011	348.83	69.77	418.60	
75817	Commission	28/02/2011	30/03/2011	143.20	28.64	171.84	
75816	Commission	31/01/2011	02/03/2011	35.85	7.17	43.02	
75815	Commission	31/12/2010	30/01/2011	303.09	60.62	363.71	
75814	Commission	30/11/2010	30/12/2010	1,119.93	223.99	1,343.92	
75813	Commission	31/10/2010	30/11/2010	927.93	185.59	1,113.52	
75812	Commission	30/09/2010	30/10/2010	659.12	131.82	790.94	
75811	Commission	31/08/2010	30/09/2010	3,859.95	771.99	4,631.94	
75810	Commission	31/07/2010	30/08/2010	3,007.67	601.53	3,609.20	
75809	Commission	30/06/2010	30/07/2010	1,589.74	317.95	1,907.69	
75709	Commission	31/05/2010	30/06/2010	4,298.82	859.76	5,158.58	
75708	Commission	30/04/2010	30/05/2010	1,762.53	352.51	2,115.04	

Export to CSV

Get notified when an invoice is generated

You can choose to have your invoices emailed to you and whether you want the data available as a CSV file.

Email

Client Accounts

PDF

CSV

Add Recipient

# Reports

A suite of useful reports on our collection success, fees we've raised for each debt, and more.

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Collection Per Debt

Monthly Cashflow

Your Reference	STA Reference	Date Placed	Debtor	Currency	Amount Placed	Debt Value	Collected	Commission	Trace	Legal
0055462	1223738	2010-01-07	Anonymised: 201	GBP	7,122.50	7,122.51	7,980.58	712.25	35.00	
0061166	1223749	2010-01-09	Anonymised: 201	GBP	1,725.70	1,725.70	1,750.78	0.00	35.00	
0158785	1223750	2010-01-10	Anonymised: 201	GBP	2,270.66	2,270.66	2,303.66	227.07	35.00	
0369207	1223739	2010-02-07	Anonymised: 201	GBP	1,933.25	1,933.25	2,166.15	193.33	35.00	
0381041	1223787	2011-01-06	Sta International	GBP	531.58	531.58	0.00	0.00	0.00	
0381186	1223751	2010-02-09	Anonymised: 201	GBP	3,678.47	3,678.47	3,731.92	367.85	35.00	
0386524	1223752	2010-03-01	Anonymised: 201	GBP	1,226.15	1,226.16	1,243.98	122.62	35.00	
0476101	1223753	2010-03-10	Anonymised: 201	GBP	1,934.60	1,934.60	1,962.71	193.46	35.00	
0480297	1223754	2010-04-01	Anonymised: 201	GBP	4,541.32	4,541.33	4,607.33	454.13	35.00	
0483395	1223740	2010-04-08	Anonymised: 201	GBP	2,391.12	2,391.13	2,679.20	239.11	35.00	
0503086	1223756	2010-04-10	Anonymised: 201	GBP	4,962.96	4,962.96	5,030.57	496.30	35.00	
0518226	1223757	2010-05-10	Anonymised: 201	GBP	2,406.90	2,406.90	2,439.69	240.69	35.00	
0518377	1223758	2010-06-01	Anonymised: 201	GBP	908.26	908.27	920.65	90.83	0.00	
0522125	1223791	2011-02-06	Sta International	GBP	2,101.31	2,101.31	0.00	0.00	0.00	
0524226	1223778	2011-02-08	Sta International	GBP	1,872.36	1,872.36	0.00	0.00	0.00	

\*\*\*use feedback to request other useful reports?



# User Admin

Depending on your permission level, you can add or remove users from your organisation, assign accounts that they can view, and change their permission levels.

Click Add User to set up a new YDO user. Enter their email address, select the account(s) they will be able to view. Their access levels can be defined by choosing either 'No Access', 'View Only' or 'Editor' from the relevant drop-down menus.

To delete a user, check the tick box next to their email address, and choose Delete from the Bulk Action menu above.

**YourDebitsOnline** Filter Accounts (2 accounts selected) Quick Search Search Account Settings DT

### Manage Users for Your Client Accounts

Add, edit, or delete users from YDO. New accounts will be sent an invite to setup their account.

Bulk Action

<input type="checkbox"/>	Email	Client Accounts	Workflows	Invoices	Users
<input type="checkbox"/>	demo@ydo.stainternational.co	<input type="text" value="OCT99"/> <input type="text" value="UNIDEMO"/>	<input type="text" value="Editor"/>	<input type="text" value="Editor"/>	<input type="text" value="Editor"/>

# Account Settings

Change your password, update your contact details and set your email notification preferences

**YourDebtsOnline** Filter Accounts (2 accounts selected) Quick Search  Account Settings **DT**

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### My Account

You can change any of your details below. Unsaved changes will be highlighted orange; make sure to save your changes once complete. Saved changes will be highlighted green and any errors will be flagged red.

Change your email:

Change your password:

.....

Confirm New Password

8-character minimum; case sensitive. And at least one of each; uppercase character, lowercase character, number, symbol

Change your contact details:

Telephone

Notifications:

Disabled

Send an alert on debts that require instruction.

Date format:

DD/MM/YYYY

The format dates will display across YDO.

YDO demo:

[Click here to watch the YDO demo again](#)

Save Changes



Choose how often you'd like to be emailed with notifications on debts where we're awaiting your instruction to proceed with our collections process.

Please note that the default notification setting is Weekly

The background of the slide is a blurred, light blue-tinted photograph of a workspace. It features a laptop on the right, a spiral-bound notebook on the left, and a pen resting on the notebook. The overall aesthetic is clean and professional.

# Need assistance?

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