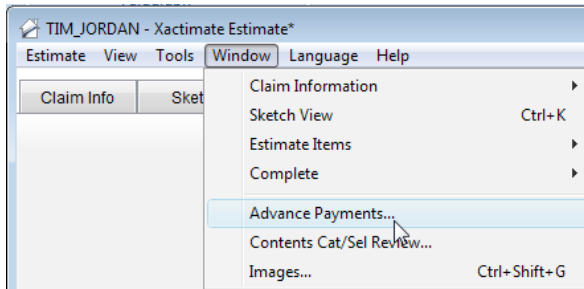


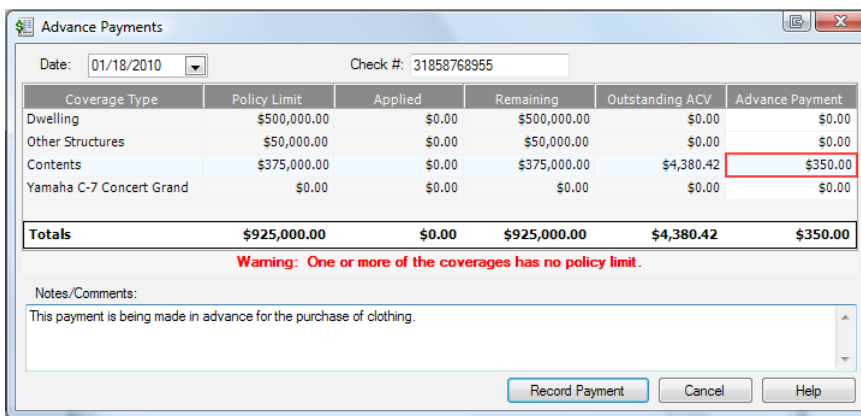
## Payment Tracker

The Payment Tracker allows you to record and track ACV/RCV, Loss of Use, and Advance Payments. This can be very helpful in keeping all payments made to the insured organized.

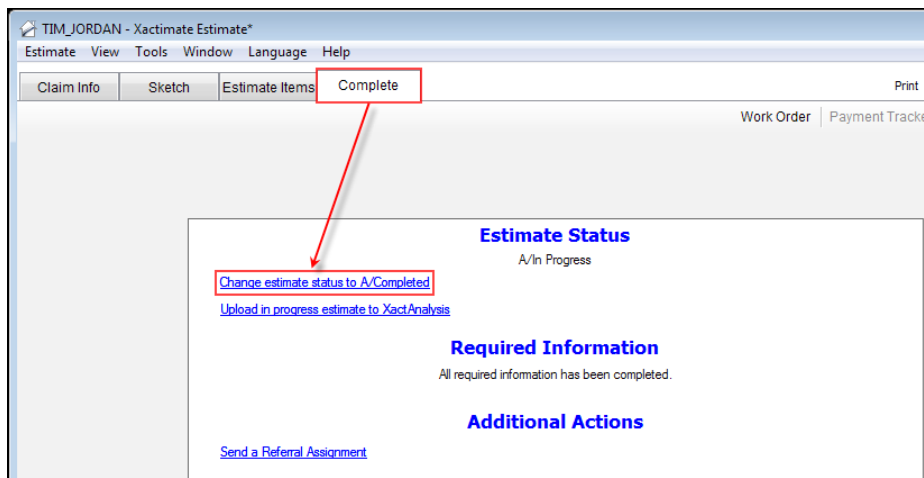
1. At any time you can make an advance payment in your estimate. To make an advance payment before opening the Payment Tracker, click the “Window” menu and choose “Advance Payments.”



2. Here you are able to make an advance payment towards any coverage type. Enter the advance payment amount in the Advance Payment column in the top-right of the window. Enter the date, check # and any notes or comments and click the Record Payment button

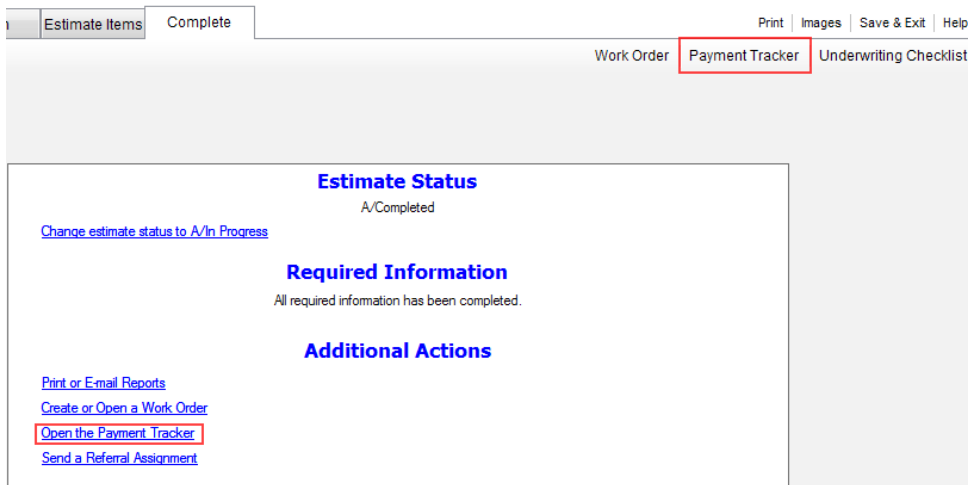


3. To access the Payment Tracker, you must first mark the estimate as “complete” using the complete tab. Within the complete tab, click the “Change estimate status to “A/Completed” link.

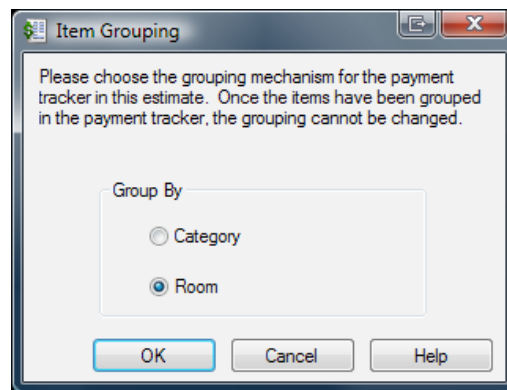


4. With the estimate in the “Completed” status, you are now able to access the Payment Tracker. Click the “Payment Tracker” button in the upper-right portion of the estimate window, or click the “Open the Payment Tracker” link from the estimate status section.

## XactContents *Quick Start* Guide



5. The first time you open the Payment Tracker (per estimate); you will be asked how you want to group the line items. You can either group by Room or by Category.



6. The Payment Tracker can look a little intimidating when you look at it for the first time. Once you begin using the Payment Tracker on a regular basis, the workflow will feel very natural and you will begin to appreciate all that you can do within the Payment Tracker. Begin by becoming familiar with the different columns and tabs of the Payment Tracker.
  - A. **Worksheet** – The worksheet is where you will be taken to first. Within the worksheet, you will see all of the line items based on the coverage you have selected at the bottom.
  - B. **Payment Tracker Summary** – Within the Payment Tracker Summary, you will be able to see the full breakdown of your estimate totals. As you can see in this example, we are able to see the full estimate amount all the way down to the outstanding ACV amount after taxes, depreciation, and advance payments have been applied.

# Payment Tracker

**Payment Tracker - Estimate: TIM\_JORDAN \***

**Insured:** Tim Jordan      **Home:** (801) 764-5900      **Claim Number:** CLN-43934-03483      **Coverage:** Contents  
**Property:** 890 North 900 East      **Policy Number:** PLN-439340349-293043      **Date of Loss:** 1/13/2010

Sup	Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Less Recoverable Depreciation	Actual Cash Value	Actual Replacement Cost	Tax Rate	Actual Replacement Cost w/Tax	Group	Partial	Estimated Total	Paid	Estimated Remaining	Pending Payment
<b>TIM_JORDAN - Tim Jordan X - LIVING</b>																
1.	4-Piece Lamp Set	1	\$99.00	\$6.78	\$105.78	-\$0.84	\$104.94	?	6.850 %	?	<input type="checkbox"/>	QT	\$0.84	\$0.00	\$0.84	\$0.00
2.	Winsome Espresso Wine Cabinet with 2 Glass	1	\$275.00	\$18.84	\$293.84	-\$18.37	\$275.47	?	6.850 %	?	<input type="checkbox"/>	QT	\$18.37	\$0.00	\$18.37	\$0.00
3.	Prestige Sofa - Dark Chocolate	1	\$656.25	\$44.95	\$701.20	-\$78.89	\$622.31	?	6.850 %	?	<input type="checkbox"/>	QT	\$78.89	\$0.00	\$78.89	\$0.00
4.	Global Furniture USA Wilson Brown Leather Lo	1	\$565.00	\$38.71	\$603.71	-\$135.84	\$467.87	?	6.850 %	?	<input type="checkbox"/>	QT	\$135.84	\$0.00	\$135.84	\$0.00
5.	Americana Star Rug 2X8 Runner Rug	3	\$119.97	\$8.21	---	---	\$128.18	---	6.850 %	---	<input type="checkbox"/>	QT	\$0.00	\$0.00	\$0.00	\$0.00
6.	Dalyn Rug Co. Veranda VR560 Ivory Large Rug	1	\$125.00	\$8.57	A.	\$32.32	\$101.25	?	6.850 %	?	<input type="checkbox"/>	QT	\$32.32	\$0.00	\$32.32	\$0.00
7.	Candle Holder, 7569110450	1	\$59.00	\$4.04	\$63.04	-\$21.56	\$41.48	?	6.850 %	?	<input type="checkbox"/>	QT	\$21.56	\$0.00	\$21.56	\$0.00
8.	CAS Wall Decor Antonine Wall Mirror, CAZ1007	1	\$189.00	\$12.94	\$201.94	-\$13.53	\$188.41	?	6.850 %	?	<input type="checkbox"/>	QT	\$13.53	\$0.00	\$13.53	\$0.00
9.	Picture frame	4	\$96.00	\$6.58	\$102.58	-\$10.26	\$92.32	?	6.850 %	?	<input type="checkbox"/>	QT	\$10.26	\$0.00	\$10.26	\$0.00
10.	Italian Beechwood Wall Clock, 4961010820	1	\$229.00	\$15.69	\$244.69	-\$3.05	\$241.64	?	6.850 %	?	<input type="checkbox"/>	QT	\$3.05	\$0.00	\$3.05	\$0.00
<b>Subtotals</b>			<b>\$2,413.22</b>	<b>\$165.31</b>	<b>\$2,578.53</b>	<b>-\$314.66</b>	<b>\$2,263.87</b>	<b>---</b>	<b>6.850 %</b>	<b>\$0.00</b>			<b>\$314.66</b>	<b>\$0.00</b>	<b>\$314.66</b>	<b>\$0.00</b>
<b>TIM_JORDAN - Tim Jordan X - KITCHEN</b>																
12.	Procter & Gamble Swiffer Sweeper 10 Wide M	1	\$67.00	\$4.75	\$71.75	-\$14.93	\$56.82	?	6.850 %	?	<input type="checkbox"/>	QT	\$14.93	\$0.00	\$14.93	\$0.00
<b>Totals</b>			<b>\$5,485.08</b>	<b>\$375.73</b>	<b>\$5,860.81</b>	<b>-\$480.39</b>	<b>\$5,380.42</b>	<b>---</b>	<b>6.850 %</b>	<b>\$0.00</b>			<b>\$480.39</b>	<b>\$0.00</b>	<b>\$480.39</b>	<b>\$0.00</b>

**Worksheet** | Payments | History | Group Payment | Print Worksheet

**Actual Cash Value Benefits**

Estimate Amount	\$5,485.08
Taxes	\$375.73
Replacement Cost Total	\$5,860.81
Less Recoverable Depreciation	(\$480.39)
Actual Cash Value (ACV) Subtotal	\$5,380.42
Less Advance Payments	(\$350.00)
Less ACV Payments Made	\$0.00
Outstanding ACV Settlement	\$5,030.42

**Replacement Cost Benefits**

Estimated Total RC Benefits	\$480.39
Less Deferred Payments Made	\$0.00
Less Deferred Payment Pending	\$0.00
Estimated Remaining RC Benefits	\$480.39

**Claim Summary Payments**

Loss of Use	\$0.00
Coverage	\$350.00
Total	\$350.00

**Summary of Payments**

Outstanding ACV Settlement	\$5,030.42
Less Overpayment	\$0.00
Deferred Payment Pending	\$0.00
Total Payments Pending	\$5,030.42

**Receipts**

Grouped	\$0.00
Ungrouped	\$0.00

**B.** Submit for Payment | Hide Summary | Save & Send | Cancel | Help

7. You will more than likely begin by paying the actual cash value (ACV) for all of the coverages. To pay the ACV, click the “Submit for Payment” button.

**Worksheet** | Payments | History | Group Payment | Print Worksheet

**Actual Cash Value Benefits**

Estimate Amount	\$5,485.08
Taxes	\$375.73
Replacement Cost Total	\$5,860.81
Less Recoverable Depreciation	(\$480.39)
Actual Cash Value (ACV) Subtotal	\$5,380.42
Less Advance Payments	(\$350.00)
Less ACV Payments Made	\$0.00
Outstanding ACV Settlement	\$5,030.42

**Replacement Cost Benefits**

Estimated Total RC Benefits	\$480.39
Less Deferred Payments Made	\$0.00
Less Deferred Payment Pending	\$0.00
Estimated Remaining RC Benefits	\$480.39

**Claim Summary Payments**

Loss of Use	\$0.00
Coverage	\$350.00
Total	\$350.00

**Summary of Payments**

Outstanding ACV Settlement	\$5,030.42
Less Overpayment	\$0.00
Deferred Payment Pending	\$0.00
Total Payments Pending	\$5,030.42

**Receipts**

Grouped	\$0.00
Ungrouped	\$0.00

Submit for Payment | Hide Summary | Save & Send | Cancel | Help

8. If you have multiple coverages that have an amount in the “Total Payments Pending” field, a window will come up asking you to select which coverages you want to pay the ACV for. You can select one or all of them and then click “OK.”

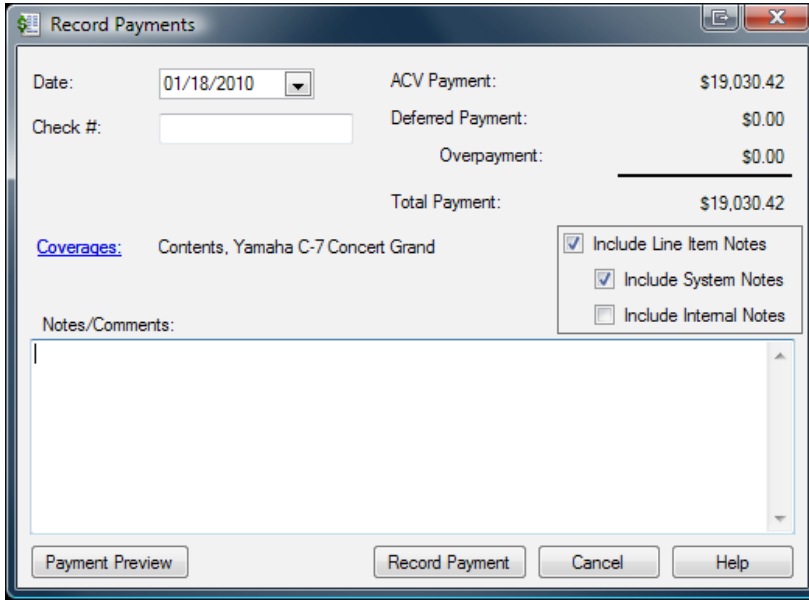
**Select Coverages**

- Contents
- Yamaha C-7 Concert Grand

OK | Cancel

9. In the Record Payments window you can enter a check number, specify what notes if any will appear on the report, and add notes/comments if desired. When you are ready to make the payment, click the “Record Payment” button.

# XactContents Quick Start Guide



*Note: To be clear, a payment is not actually going to be made to the insured using the Payment Tracker tool. The Payment Tracker helps you calculate the payments that are going to be made to the insured through whatever means you typically make payments through today.*

- When the insured begins replacing items and provides you with receipts, you can enter the receipt amount in the Payment Tracker to calculate Replacement Cost Benefits. You can enter the amount in either the “Actual Replacement Cost” column or the “Actual Replacement Cost w/Tax” column. This really depends on whether or not the amount you are entering contains sales tax or is a lump sum after tax.

Qty	Estimate Amount	Taxes	Replacement Cost Total	Less Recoverable Depreciation	Actual Cash Value	Actual Replacement Cost	Tax Rate	Actual Replacement Cost w/Tax	Group	Partial	RC Benefits			
											Estimated Total	Paid	Estimated Remaining	Pending Payment
1	\$99.00	\$6.78	\$105.78	-\$0.84	\$104.94	\$98.75	6.850 %	\$105.51			\$0.84	\$0.00	\$0.00	\$0.57
1	\$275.00	\$18.84	\$293.84	-\$18.37	\$275.47	\$280.00	6.850 %	*\$299.18			\$18.37	\$0.00	\$0.00	\$18.37
1	\$656.25	\$44.95	\$701.20	-\$78.89	\$622.31	?	6.850 %	?		Qt	\$78.89	\$0.00	\$78.89	\$0.00
1	\$565.00	\$38.71	\$603.71	-\$135.84	\$467.87	?	6.850 %	?		Qt	\$135.84	\$0.00	\$135.84	\$0.00

- To see the calculation, you can take the Actual Replacement Cost w/Tax and subtract the Actual Cash Value amount. This will be the amount in the Payment Pending column.

Estimate Amount	Taxes	Replacement Cost Total	Less Recoverable Depreciation	Actual Cash Value	Actual Replacement Cost	Tax Rate	Actual Replacement Cost w/Tax	Group	Partial	Estimated Total	Paid	Estimated Remaining	Pending Payment
\$99.00	\$6.78	\$105.78	-\$0.84	\$104.94	\$98.75	6.850 %	\$105.51			\$0.84	\$0.00	\$0.00	\$0.57

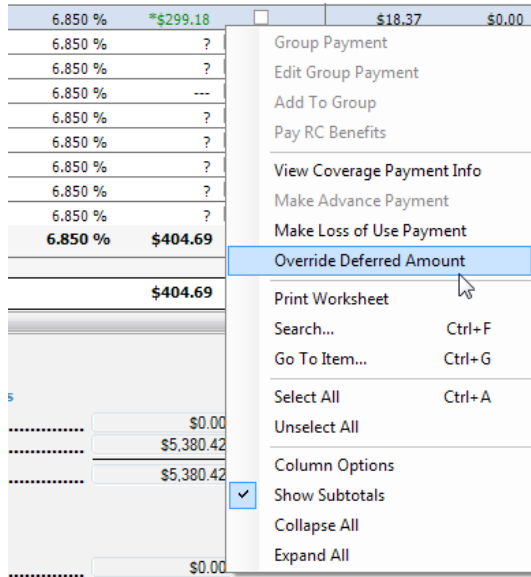
**$\$105.51 - 104.94 = \$0.57$**

*Note: This is one of the advantages of the Payment Tracker; you will not need to manually calculate deferred amounts.*

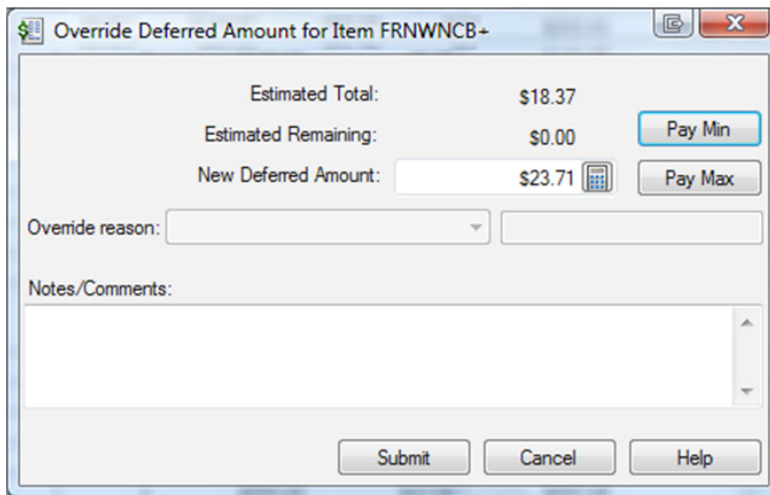
- The second line item has a Replacement Cost Total of \$293.84, yet we have an Actual Replacement Cost w/Tax of \$299.18. By default, the Payment Tracker will not pay more than the Replacement Cost Total. However, you can override this amount:

- A. Right-click on the line item and select “Override Deferred Amount.”

# Payment Tracker



- B. You can enter an amount that does not exceed the Actual Replacement Cost w/Tax benefits, or you can click the “Pay Max” button to pay the full amount of replacement cost benefits based on the Actual Replacement Cost w/Tax amount. If you enter an amount over the Estimated Total, you will need to specify a reason for overriding the estimated total.

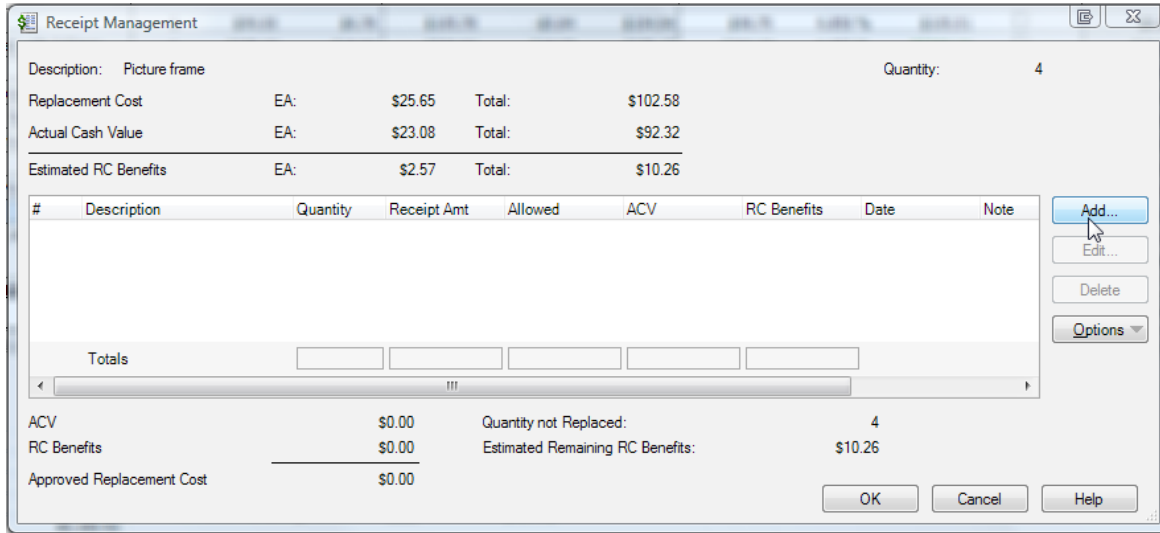


13. The “Receipt Management” tool allows you to more easily track receipts for items that have multiple quantities. For example, the insured lost four picture frames but only replaced two of them. The Receipt Management tool allows you to account for the two purchased picture frames.
- A. Click on the “Qty” button.

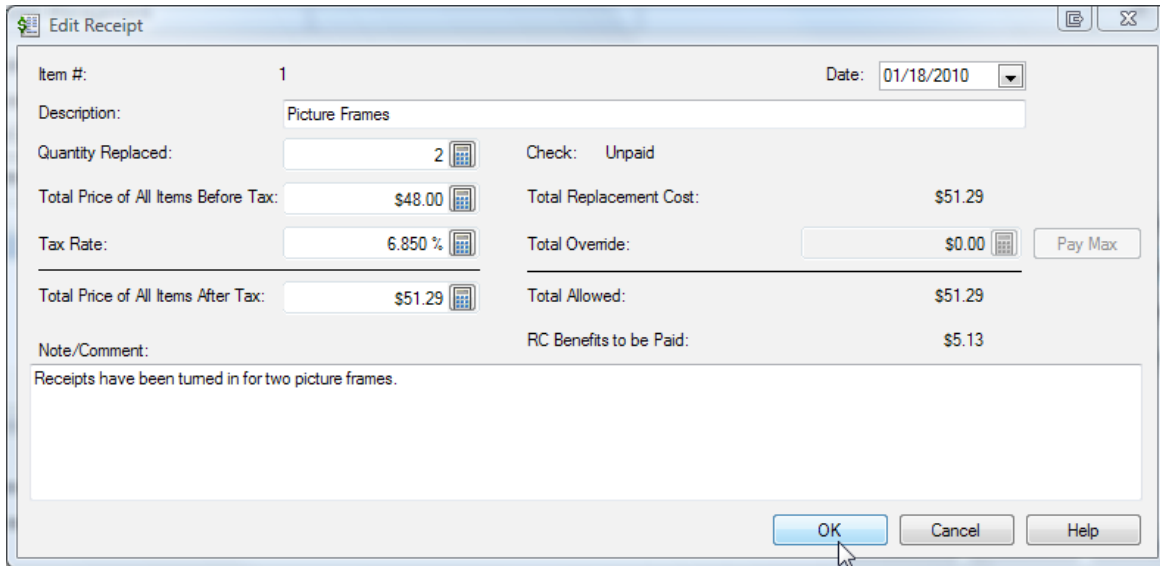
9. Picture frame	4	\$96.00	\$6.58	\$102.58	-\$10.26	\$92.32	?	6.850 %	? <input type="checkbox"/>	Qty
10. Italian Beechwood Wall Clock, 4961010820	1	\$229.00	\$15.69	\$244.69	-\$3.05	\$241.64	?	6.850 %	? <input type="checkbox"/>	Qty

- B. When the Receipt Management window opens, click the “Add” button to enter a receipt amount.

# XactContents Quick Start Guide



- C. Enter a description for the item, quantity replaced, and total price of **all** items before tax. The tax rate from the line item will automatically be applied and will calculate an amount in the “Total Price of All Items after Tax” field. If you exceed the replacement cost benefits to be paid, you can click the “Pay Max” button. Click OK when you are finished entering receipts.



14. When you are ready to make a deferred payment based on the receipts provided by the insured, you can click the “Submit for Payment” button.



15. To see a summary of your payments, click on the “Payments” tab. From here you can click on any of the payments made to see a report consisting of that particular payment. You can also click the “Print Payment Summary” button to see a report consisting of all the payments made.

# Payment Tracker

<b>Insured:</b> Tim Jordan	<b>Home:</b> (801) 764-5900	<b>Claim Number:</b> CLN-43934-03483	<b>Coverage:</b> Contents
<b>Property:</b> 890 North 900 East Orem, UT 84097		<b>Policy Number:</b> PLN-439340349-293043	<b>Date of Loss:</b> 1/13/2010

Payment Type	Upload	Date Paid	Amount	Coverage	Check #	Notes
<a href="#">Advance Payment</a>	<input type="checkbox"/>	1/18/2010	\$350.00	Contents	31858768955	This payment is being made in advance for the purchase of clothing.
<a href="#">ACV</a>	<input type="checkbox"/>	1/18/2010	\$19,030.42	<MULT>		
<a href="#">Deferred</a>	<input type="checkbox"/>	1/18/2010	\$96.82	Contents	1321321321	

<b>Total</b>	<b>\$19,477.24</b>
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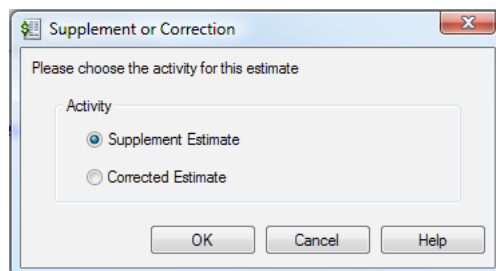
Worksheet | **Payments** | History | Upload | Print Payment Summary

16. Click the “History” tab to see a history of deferred payments, items with estimated amounts remaining, and an item receipts report. For example, the insured might want a list of items for which they haven’t provided receipts. Click the “Items with Estimated Amounts Remaining” to see a full list of items with RC benefits remaining.

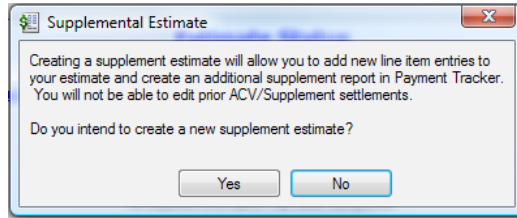
Description	Upload	Amount
<a href="#">History of Deferred Payments</a>	<input type="checkbox"/>	\$96.82
<a href="#">Items with Estimated Amounts Remaining</a>	<input type="checkbox"/>	\$388.64
<a href="#">Item Receipts</a>	<input type="checkbox"/>	

Worksheet | Payments | **History**

17. The Payment Tracker will track supplements and corrections to your estimate *after* the ACV has been paid. If you have only paid the ACV and have not made any deferred payments, you will be prompted with the following message when changing your estimate back to “In Progress.” If you select a supplement, your ACV payment will be permanent. Additionally, you will be prompted with a message confirming that you want to perform a supplement estimate.



# XactContents Quick Start Guide

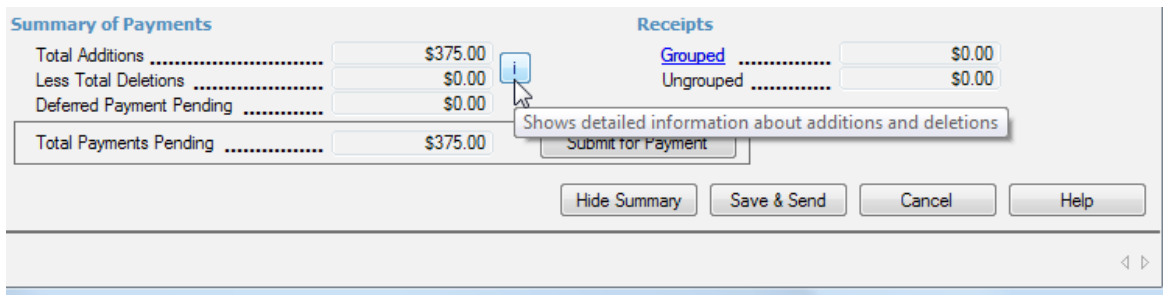


*Note: If you are making a correction to your estimate as opposed to a supplement, your ACV payment will be voided out. Additionally, if you have already paid the ACV and have made deferred payments, the Payment Tracker will automatically assume you intend to do a supplement and the above prompt will not appear.*

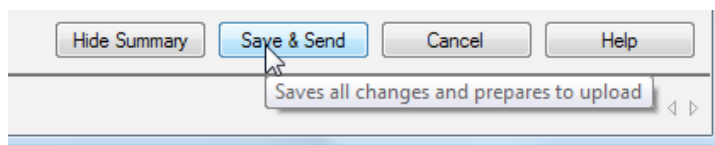
- 18. Supplements items will be displayed with an 'S' followed by the supplement number.

Add Filter		
Sup	Description	Qty
	77. plastic racks	8
	78. Wine Glasses	6
<b>Subtotals</b>		
<b>TIM_JORDAN - Tim Jordan X - Garage</b>		
	79. Craftsman, Air compressor	1
S1	81. Legacy Flexilla The Monster 1/2 in. x 100 ft. A	1
S1	82. Craftsman 1/2 in. Crown 20 ga. Stapler Kit - 1	1
S1	83. Chicago Pneumatic Dual Action Sander	2
<b>Subtotals</b>		

- 19. You can view all additions, modifications and deletions by clicking on the "Supplement Details" icon.



- 20. When you are finished making changes in the Payment Tracker, click the "Save & Send" button.

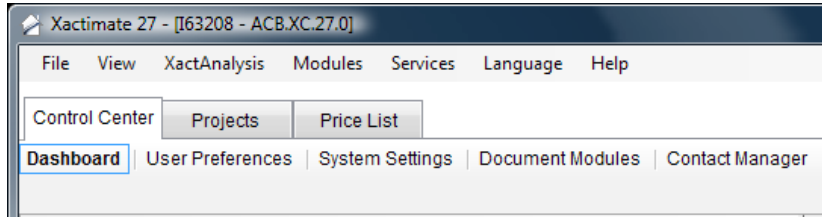




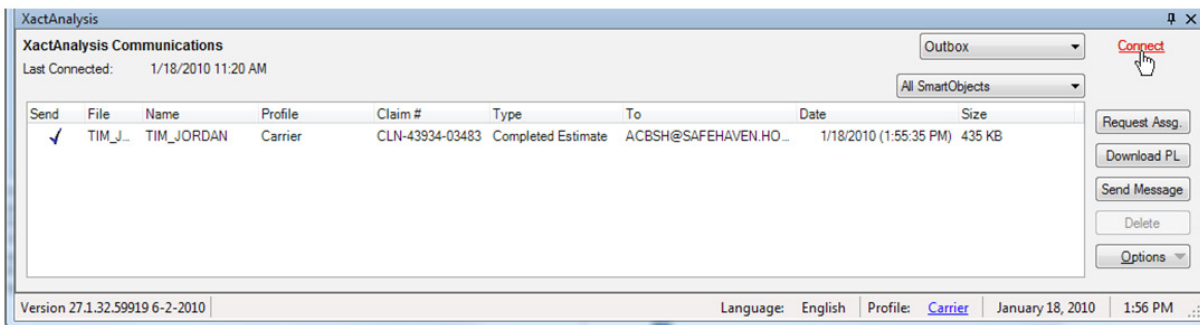
## Assignment Upload

When you are finished with your estimate, you will need to perform the same operation you used to download the claim: connect.

1. Return to the Xactimate Control Center, Dashboard.



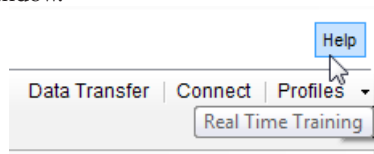
2. Click the "Connect" link in the XactAnalysis Communication window.



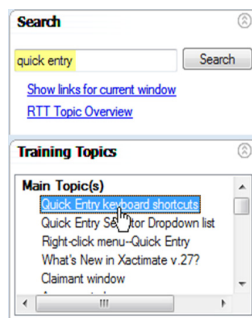
3. When the connection is complete, click the "Done" button.

## Real Time Training

For additional help or information, you can access real time training by clicking Help in the upper right portion of the window.



If you would like to search for a specific topic, enter a description in the search window. Then, click the "Search" button.



As you are writing your estimate, the Real Time Training content will automatically change dependent upon which window you are looking at. For example, I've clicked into the Coverage/Loss section, and the Real Time Training content now shows "Coverage/Loss window" under the main topic section. These sections will update as you navigate throughout Xactimate.