CLAIM Platform User Manual

Welcome to CLAIM: The World's Smartest Unclaimed Money Platform!

This manual will guide you through using the CLAIM platform, developed by Channel Zero Software Solutions, to discover and recover forgotten funds. Whether you're an individual looking for unclaimed assets or a business managing unclaimed property, CLAIM is designed to make the process simple, secure, and efficient.

Our Mission: To turn forgotten funds into life-changing discoveries.

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1. Introduction to CLAIM

What is CLAIM?

CLAIM is an advanced online platform that connects individuals and businesses with unclaimed money and assets. Using cutting-edge technology like Artificial Intelligence (AI) and blockchain, CLAIM aggregates data from numerous official sources, making it easier than ever to find and recover what's rightfully yours.

Who is this Manual For?

This manual is for:

- **Individual Users:** Anyone who wants to search for and claim forgotten money, such as old bank accounts, insurance payouts, inheritances, and more.
- **Corporate Clients:** Businesses and organizations that need to manage and report unclaimed property in compliance with regulations, and efficiently connect with beneficiaries.

The Problem of Unclaimed Funds

Billions of dollars in assets go unclaimed globally each year. This happens for many reasons: people move, change names, forget about accounts, or pass away without heirs being aware of all assets. Searching for these funds can be like finding a needle in a haystack due to:

- Numerous, disconnected data sources.
- Complex and slow bureaucratic processes.
- Lack of proactive notification systems.
- Compliance challenges for companies holding these funds.

How CLAIM Solves It

CLAIM simplifies this complex landscape by:

- **Aggregating Data:** We gather live feeds from 100+ official sources.
- **Intelligent Matching:** Our AI matching engine (93% accuracy) identifies rightful claimants.
- **Streamlined Recovery:** We offer secure document uploads and aim for direct deposits within 15-30 days.

2. Getting Started

For Individual Users

Creating Your Account (Registration)

Welcome to your journey of discovering hidden funds! Creating an account is quick and easy, typically taking about 3 minutes.

1. **Visit the CLAIM Website or Open the CRALIM Mobile App.**
2. **Click on "Sign Up" or "Register."**
3. **Provide Basic Information:** You'll be asked for details such as your full name, email address, and to create a secure password.
4. **Verify Your Email:** A verification link will be sent to your email address. Click on it to activate your account.
5. **Complete Your Profile:** You may be asked for additional details to help us tailor your search, such as previous addresses or known aliases.

Logging In

Once your account is created:

1. Go to the CLAIM website or open the CRALIM app.
2. Click on "Log In" or "Sign In."
3. Enter your registered email address and password.
4. You will be directed to your personalized dashboard.

For Corporate Clients

Creating Your Business Account

Our corporate portal is designed to help your organization manage unclaimed property efficiently and stay compliant.

1. **Visit the CLAIM Corporate Portal Website.**
2. **Click on "Register Business" or "Sign Up for Corporate Access."**
3. **Provide Company Details:** This will include your company name, registration number, contact person, email address, and other relevant business information.
4. **Verification:** Our team may contact you to verify your business details and discuss your specific needs.
5. **Account Activation:** Once verified, your corporate account will be activated.

Logging In

1. Go to the CLAIM Corporate Portal website.
2. Click on "Log In" or "Sign In."
3. Enter your corporate credentials.
4. You will be directed to your business dashboard.

3. For Individual Users: Finding and Claiming Your Money

Searching for Unclaimed Funds

Our user-friendly search tool helps you check if you are listed as a beneficiary for unclaimed funds.

1. **Log in to your CLAIM account.**
2. **Navigate to the "Search Funds" or "Find My Money" section.**
3. **Enter Your Details:** You can typically search by:
   ○ Your current full name.
   ○ Previous names (e.g., maiden name).
   ○ Your ID number.
   ○ You can also add details like previous addresses to refine your search.
4. **Click "Search."** Our AI engine will scan through aggregated databases.

Understanding Your Search Results

The system will display potential matches based on the information you provided. For each potential match, you may see:

● The source of the funds (e.g., a bank, insurance company).
● The nature of the asset (if available).
● An estimated value (if available).
● The likelihood of the match.

Review these results carefully.

Submitting a Claim

If you find a potential match that you believe is yours, you can initiate a claim.

1. **Select the Asset:** From your search results, select the asset you wish to claim.
2. **Start Claim Process:** Click on "Claim This Asset" or a similar button.
3. **Complete the Claim Form:** You will be guided through an online form, confirming your details and relationship to the asset.
4. **Upload Supporting Documents:** To verify your identity and rightful ownership, you'll need to upload documents. Common documents include:
   ○ Proof of Identity (e.g., ID card, passport, driver's license).
   ○ Proof of Address (e.g., utility bill, bank statement).
   ○ Proof of connection to the asset (e.g., old bank statements, insurance policy documents, will if claiming for a deceased relative).
   ○ The system will clearly list the required documents for your specific claim. Ensure all uploads are clear and legible. Our platform uses bank-grade security (ISO 27001 certified) to protect your data.

5. **Submit Your Claim:** Once all information is provided and documents are uploaded, submit your claim.

Tracking Your Claim Progress

You can track the status of your submitted claims in real-time:

1. **Log in to your CLAIM account.**
2. **Go to the "My Claims" or "Dashboard" section.**
3. You will see a list of your active claims and their current status (e.g., "Submitted," "Under Review," "Documents Required," "Approved," "Paid").
4. The platform will also provide an estimated time of arrival (ETA) for the completion of your claim, typically within 15-30 days for successful claims.

Managing Family Accounts & Inheritance Scanning

CLAIM is the first platform to offer multi-user family claim support, making it easier to manage potential claims for family members or as part of an inheritance.

- **Family Accounts:** You can link accounts or manage searches for family members (with their consent where applicable).
- **Inheritance Scanning:** If you are an executor or beneficiary of an estate, CLAIM can assist in searching for assets belonging to the deceased. You will need to provide appropriate legal documentation (e.g., death certificate, letter of executorship).

Success Fees

CLAIM operates on a success-fee basis for individual users. This means:

- There is **no upfront cost** to search for or submit a claim.
- A small fee of **1-3%** is charged only on the amount successfully recovered for you. This fee will be clearly communicated before you finalize your claim.

4. For Corporate Clients: Managing Unclaimed Property

Accessing the Corporate Portal

Log in with your corporate credentials to access a suite of tools designed for efficient unclaimed property management.

Uploading Unclaimed Fund Data (CSV Files)

Easily integrate your unclaimed fund records with the CLAIM platform.

1. **Navigate to the "Upload Data" or "Manage Records" section.**
2. **Prepare Your CSV File:** Ensure your data is formatted according to the specifications provided by CLAIM (details on required fields and format will be

available in the portal). This typically includes beneficiary names, last known addresses, asset types, values, and dates.
3. **Upload the CSV File:** The system will validate the data for completeness and accuracy. You'll receive a report on the upload status.
4. **Secure Storage:** Your uploaded records are stored securely.

Automated Beneficiary Searches

Our system can automatically and continuously search for beneficiaries of the unclaimed property your company holds, helping you meet due diligence requirements.

Audit Trails and Compliance

Maintain complete and accurate records for regulatory compliance.

- The platform provides comprehensive audit trails for all actions taken, including data uploads, searches, communications, and claims processed.
- This helps you demonstrate due diligence and adherence to unclaimed property laws.

Regulatory Reporting

Streamline the submission of required documents and reports to regulatory bodies. CLAIM can assist in generating reports in the formats required by various jurisdictions.

Liability Analytics

Gain data-driven insights to reduce financial risks associated with unclaimed property. Understand trends, identify high-risk areas, and optimize your management processes.

SaaS Subscriptions

Corporate clients access the CLAIM portal and its features through a Software-as-a-Service (SaaS) subscription model. Please contact our sales team for detailed pricing and package options tailored to your business needs.

5. Platform Features for All Users

AI Chatbot Support

Have a question? Our integrated AI Chatbot is available 24/7 to provide real-time assistance.

- Ask common questions about the platform, the claiming process, or unclaimed funds in general.
- The chatbot can guide you through steps or direct you to relevant resources.
- If the chatbot cannot resolve your query, it can help escalate it to our human support team.

Branch Locator Map

For users who may require in-person support or wish to visit a partner branch:

1. **Navigate to the "Branch Locator" or "Find a Branch" section.**
2. **Enter Your Location** (or allow the system to use your current location).
3. An interactive map will display nearby partner branches (e.g., banks) where you might be able to receive assistance. Branch information and services offered will be displayed.

Security and Data Protection

Your security and privacy are our top priorities.

- **Bank-Grade Security:** CLAIM is ISO 27001 certified, adhering to the highest international standards for information security management.
- **Blockchain Verification:** We use blockchain technology for tamper-proof record-keeping of claims, enhancing security and transparency.
- **Data Encryption:** All sensitive data is encrypted both in transit and at rest.
- **Privacy Policy:** We are committed to protecting your personal information in line with applicable data protection regulations. Our full privacy policy is available on our website.

6. Troubleshooting & FAQs

(This section would be populated with common questions and answers as the platform evolves. Examples below.)

- **Q: How long does it take to register?**
    - A: Individual registration typically takes about 3 minutes.
- **Q: I forgot my password. What do I do?**
    - A: Click on the "Forgot Password" link on the login page and follow the instructions to reset it.
- **Q: What types of documents are accepted for identity verification?**
    - A: Generally, government-issued photo IDs like ID cards, passports, or driver's licenses are accepted. The platform will specify requirements during the claim process.
- **Q: Why was my document rejected?**
    - A: Documents may be rejected if they are unclear, expired, or do not meet the specific requirements for the claim. You will receive a notification explaining the reason.
- **Q: How long does it take to receive my money after a claim is approved?**
    - A: We aim for direct deposits within 15-30 days of claim approval, but this can vary depending on the source of the funds and banking processes.
- **Q: Is my personal information safe with CLAIM?**
    - A: Yes, we use bank-grade security, ISO 27001 certification, and data encryption to protect your information.
- **Q: What if I can't find any unclaimed funds under my name?**

- ○ A: Unclaimed property records are updated regularly. We recommend checking back periodically or setting up alerts if that feature is available. Ensure you've searched using all possible name variations and previous addresses.

7. Contact & Support

If you need further assistance or have questions not covered in this manual or by our AI Chatbot:

- **Visit our Help Center:** [Link to Online Help Center/FAQ Page]
- **Email Support:** [Support Email Address]
- **Phone Support:** [Support Phone Number (if applicable)]
- **Corporate Client Enquiries:** [Corporate Sales/Support Email Address]

Thank you for choosing CLAIM. We look forward to helping you unlock your forgotten wealth!

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