|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | ENG | FR | SW | KIN | KIRUN |
| 1 | Uncontested divorce | Divorce non conteste | Talaka isio kuwa na pingamizi yoyote au talaka ya makubaliano |  |  |
| 2 | Alimony | [pension alimentaire](https://www.linguee.com/french-english/translation/pension+alimentaire.html) |  |  |  |
| 3 | Court hearing or trial | audience de tribunal |  |  |  |
| 4 | Marriage dissolution |  |  |  |  |
| 5 | Marriage dissolution | la dissolution du mariage |  |  |  |
| 6 | Belongings | Biens/possessions |  |  |  |
| 7 | Appearance | comparrution |  |  |  |
| 8 | Appearance Form | Formulaire de Comparrution |  |  |  |
| 9 | Court appearance | une comparution devant le tribunal |  |  |  |
| 10 | To file an appearance | Deposer une comparrution |  |  |  |
| 11 | Plaintiff’s claim | [réclamation du demandeur](https://www.linguee.com/french-english/translation/r%C3%A9clamation+du+demandeur.html)/ [demande du plaignant](https://www.linguee.com/french-english/translation/demande+du+plaignant.html) |  |  |  |
| 12 | Defendant | [défendeur](https://www.linguee.com/french-english/translation/d%C3%A9fendeur.html)/ [accusé](https://www.linguee.com/french-english/translation/accus%C3%A9.html) |  |  |  |
| 13 | The defendant was found not guilty. | Le défendeur a été déclaré non coupable. |  |  |  |
| 14 | The defendant had to disclose all the information. | Le défendeur a dû révéler toutes les informations. |  |  |  |
| 15 | The defendant pleaded not guilty. | L'accusé a plaidé non coupable. |  |  |  |
| 16 | The jury decided to acquit the defendant. | Le jury a décidé d'acquitter l'accusé. |  |  |  |
| 17 | My testimony exonerated the defendant. | Mon témoignage a disculpé l'accusé. |  |  |  |
| 18 | Marriage dissolution  Divorce: legal end of a marriage | Divorce | Talaka | Gatanya |  |
| 19 | Served/service: A legal way to give or serve your spouse a divorce papers. |  |  |  |  |
| 20 | State marshal |  |  |  |  |
| 21 | Court orders: Orders that take effect when divorce papers are served. | [décision de justice](https://www.linguee.com/french-english/translation/d%C3%A9cision+de+justice.html) |  |  |  |
| 23 | Alimony: The money the court requires one spouse to give the other for support. | Pension alementaire |  |  |  |
| 24 | Child support | Pension alementaire pour les enfants |  |  |  |
| 25 | (Child) Custody | [garde (des enfants](https://www.linguee.com/french-english/translation/garde+des+enfants.html)) |  |  |  |
| 26 | After their divorce, they shared custody of their children. | Après leur divorce, ils se sont partagé la garde de leurs enfants. |  |  |  |
| 27 | Custody: The police took the suspect into custody. | Detention:  La police a mis le suspect en détention. |  |  |  |
| 28 | Sole custody | la garde exclusive |  |  |  |
| 30 | Hared custody | [garde partagée](https://www.linguee.com/french-english/translation/garde+partag%C3%A9e.html) |  |  |  |
| 31 | child support | le soutien des enfants |  |  |  |
| 32 | Child visitation rights | Les droits au visite des enfants |  |  |  |
| 33 | Parenting | [parentage](https://www.linguee.com/french-english/translation/parentage.html) |  |  |  |
| 34 | Parental responsibility | Responsabilite perantalé/  [responsabilité des parents](https://www.linguee.com/french-english/translation/responsabilit%C3%A9+des+parents.html) |  |  |  |
| 35 | [primary](https://www.linguee.com/english-french/translation/primary.html) [residence](https://www.linguee.com/english-french/translation/residence.html) | [résidence principale](https://www.linguee.com/french-english/translation/r%C3%A9sidence+principale.html)/domicile principale  logement principal |  |  |  |
| 36 | parental access | droits de visite des parents/l'accès parental aux enfants |  |  |  |

Bank terms

1. Mature-when a loan term is complete 2. Financial Institution-another term for Bank 3. Bank Bin-six-digit number at the beginning of a card product that identifies the bank 4. Routing Number-nine-digit number listed on the bottom of a check that identifies the bank 5. Collateral-form of security for a line of credit, to be forfeited if the debt is not repaid. 6. Secured Card-a card that is issued to someone with less than perfect credit or someone who has not established credit at this time. A deposit is required, but it assists in building credit. 7. Unsecured-a card type that does not require a deposit or collateral. Most cards issued are this type. 8. CVV-Card Verification Value-three-digit code on the back of the card that is used for additional security. 9. PAN-Personal Account Number-this is the same as a credit/debit card number 10. MCC-Merchant Category Code-four-digit code assigned to all business to categorize the type of business. 11. EMV-Europay Mastercard Visa-method of processing payments on a card that has a chip 12. Tokenize- to transmit coded information during the authorization process instead of the actual card information. 13. Authorization-the process of confirming the funds requested for the sale are available and can be used to make the purchase. 14. Settle/Post/Clear-the process of the merchant transmitting the sales to complete the purchase. 15. Escrow-mortgage benefit that allows you to pay homeowner’s insurance and property tax on a monthly basis, combined with your mortgage payment. 16. ACH-Automated Clearing House-electronic payment made using the ACH network. 17. Prime- the best interest rate you can get. Credit products charge interest on top of this rate. 18. Vested-Entitled to the full benefit. 19. Overdraft-drawing more money from your account than what is in the account. 20. POS-Point of Sale-transactions completed with a terminal at a retail location. 21. ChexSystems-reporting agency that provides information on all accounts that are closed. 22. Charged off-account is closed due to delinquency 23. DDA-Demand Deposit Account-a checking account. 24. EDD-Enhanced Due Diligence-software program that monitors business accounts for suspicious actions under the Bank Secrecy Act. 25. Wire-electronic transfer of money 26. Interest-money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt. Interest can be earned or paid. 27. Compounded Interest-interest earned on interest that has already been earned. 28. Acquirer- bank that processes credit or debit card payments on behalf of the merchant. 29. Capitalize- to make interest on funds that were paid to the client as interest. 30. Revolving Credit- credit that can be reused as it is paid back. Funds are made available to be used over and over until the end of the term. 31. Trust- account type where a trustee (person) holds property or finances for a beneficiary. 32. Estate- account type where all money and property are stored, after someone passes away. 33. IOLTA (Interest on Lawyer Trust Accounts)- account type used to hold client funds when a client receives a settlement or pays fees to the law office. These are used so that money is not deposited to a lawyer’s personal account. 34. Returned Items- returned ACH items, such as a check, where the client did not have the funds to cover it. 35. EFT (Electronic Funds Transfer)-transmission of funds from one account to another. These can include POS, ATM and online transfer transactions. 36. Sole Proprietor- business that has no separation from its owner. The owner’s SSN is used as the basis for credit and the owner is personally financially responsible. 37. Average Collected Balance- average balance of collected funds within a certain time frame. Collected funds are the balance minus any uncleared or uncollected deposits. 38. IRA (Individual Retirement Account)- allows you to save money for retirement in a taxadvantaged way. 39. Required Minimum Distribution (RMD)- amount of money that must be withdrawn from an IRA based on IRS regulations. 40. HSA (Health Savings Account)- tax-advantaged savings account available to people enrolled in High Deductible Health Plans. 41. COFI (Cost of Funds Index)- Index used on Adjustable Rate Mortgage Loans to assist with calculating charged interest rates. 42. 1 st Lien- lien that secures the mortgage loan. Ensures the client will make appropriate payments. If the client defaults, the lender that holds the lien will assume the asset. 43. 2 nd Lien- secondary Lien placed by lenders that ensure the collateral is liquidated and the loan is paid back. 44. Amortized- reduce or pay off debut with regular payments. 45. DTI (Debt-to-Income Ratio)- comparison between a client’s monthly debt payments to their monthly gross income. This ratio helps lenders determine if a client is capable of making their payments. 46. LTV (Loan-to-Value)- way financial institutes assess the lending risk of a client. This is based on the appraised value of an item and how much the client is asking to borrow. Higher LTV ratios are higher risk and typically require higher interest rates. 47. Garnishment - court order directing money or property be seized to satisfy a debt. 48. Tax Levy- seizure of funds or assets to satisfy taxes owed.

Video Remote Interpreting (TELEHEALTH) is a terrific tool when it works as advertised. Interpreters can help by making sure items that are within their control are checked and operational. Here are some things for interpreters to consider when preparing to use TELEHEALTH services: The Environment: Lighting Do: Have adequate lighting. Insufficient lighting will affect how well the webcam operates and will make it more difficult for the person on the other end to see you. Do NOT: Wait until you are connected to make the necessary adjustments. You may request a test call with Akorbi support services prior to an actual interpreting session. Backdrop Do: Have a solid backdrop to minimize distractions. Do NOT: Have photos or other personalized items cluttering the background. Workspace Do: Have a secure workspace, free of outside disturbances (pets, children, and other noises). Do NOT: Work in a place that interruptions may interfere with your video calls. The Equipment: Back-up Battery Do: Have a battery backing up your computer, monitor, router, modem, light, and any other piece of equipment that ensures you can stay connected and online. Do NOT: Forget Murphy’s Law: A power outage will happen when you are on a call. Be prepared. Computer, Webcam and Bandwidth Do: Verify that your computer, webcam, and bandwidth meet the recommended minimum requirements before accepting shifts to cover TELEHEALTH. Test your computer’s webcam and bandwidth before each shift. Take responsibility for the proper functioning of your equipment. Do NOT: Don’t leave anything to chance and assume that your computer will work with the TELEHEALTH system because it works for other applications. TELEHEALTH (Video): Best Practices for Interpreters Powered by Akorbi | www.akorbi.com/adapt | 1.877.4.AKORBI MWBE-An ISO 9001:2015-An ISO 13485:2016-An EN 15038 Certified Company Copyright Akorbi 2018 August 2018 Camera Positioning Do: Have the interpreter in the center of the picture. Disable auto-zoom and auto-focus. Do NOT: Have your camera zoomed in too close. Speaker and Microphone Settings Do: Use a headset! Have the speaker and microphone set so it is using the headset microphone, not the webcam microphone, and so the sound is going through the headset and not the computer speakers. Do NOT: Wait until you are on the call with a customer to realize your headset is not setup properly. Customers want to know they are not talking to a whole room, but rather a single person at the other end of the connection. \*NOTE: If you do not have another microphone available, you may need to install the software or enable the device on your computer’s Audio Properties control panel. Headsets Do: Consider having a backup headset. A wired headset for the desk and a wireless headset for moving around your office/house will make work more enjoyable. Do NOT: Respond slowly to calls. Most customers expect someone to answer within the first 4 or 5 rings. You may have heard only 2 rings, but it may have rung 3 or 4 times to the customer. The Process: Scripted Introductions and Conclusions Do: Practice and follow a script. Consistency is the cornerstone of quality; it starts with a script. Do NOT: Miss an opportunity to impress a customer and represent yourself and your agency to the best of your abilities. Speaking Pace Do: Speak slowly and clearly. Do NOT: Speak quickly or assume you are being heard perfectly. Chatting with the Client Do: Make sure the client can hear you and that you can hear the client. If a client tells you they will be calling back shortly, it is appropriate to inform them if you will be going off shift soon. Do NOT: Discuss what is happening or editorialize as an aside to the interpretation. Find this document online here: http://support.akorbi.com/article.php?id=6 Akorbi | www.akorbi.com/adapt | 1.877.4.AKORBI MWBE-An ISO 9001:2015-An ISO 13485:2016-An EN 15038 Certified Company Copyright Akorbi 2018 August 2018

Interpreter’s Primary Role • Interprets from one language to another with NO omissions, additions, subtractions, or other changes/alterations. • Speaks in the 1st person. • Reflects tone, volume, & inflection of the speaker . • Checks for comprehension and understanding and when necessary, intervenes and suggests lowering the complexity of speech. • Asks speaker to clarify, requests permission to intervene, but does NOT clarify on their own. • Establishes a pace of the conversation and works as a cultural broker. • Objective & nonjudgmental. • Explains cultural-specific issues, attitudes, home-remedies, or other concepts to promote understanding between family & provider • Educates provider before and during a session/meeting about cultural considerations such as: • Attire • Concept of time • Manner of communication • Religion • Rituals • Home remedies • Family dynamics & family considerations - understanding the LEP’s rights to select a qualified interpreter based on: • Gender • Age • Social/Ethnic issues • Dialects • Family/Social ties • Confidentiality • Practice and follow a script. Consistency is the cornerstone of quality; it starts with a script. • Don’t miss an opportunity to impress a customer and represent yourself and your agency to the best of your abilities. Branding the call Pay attention to the ring box. You will see the caller and agency name so you can brand the call appropriately (if you are covering services for multiple agencies.) Speaking Peace Speak slowly and clearly. Do not speak quickly or assume you are being heard perfectly. Chatting with the client. Make sure the client can hear you and that you can hear the client. The Role of an Interpreter Powered by Akorbi | www.akorbi.com/adapt | 1.877.4.AKORBI MWBE-An ISO 9001:2015-An ISO 13485:2016-An EN 15038 Certified Company Copyright Akorbi 2018 August 2018

Adapt OPI Interpreter Guide Minimum Requirements - Over the Phone Data Enabled Desktop/Laptop Hardware (no tablets) ● Dual core 2Ghz or higher (Intel i3/i5/i7 or AMD equivalent) ● RAM: 4GB or more ● Speakers/ Microphone Desktop/Laptop Software ● Microsoft OS (32-bit/64-bit): Windows 7, Windows 8.1 (desktop mode), Windows 10 (desktop mode) or higher Web Browsers: Chrome and Edge are compatible with ADAPT ● Google Chrome web browser: Version 94 or higher. ● Microsoft Edge 93.0 or higher. Network Requirements • Internet Speed: Minimum 2 Mbps download and 2 Mbps upload wired internet connection: Cable, DSL, or Fiber Optics (no wireless connection). Please see pictures below: V.20220110 Adapt OPI Interpreter Guide USB Headsets • Any Plantronics or Jabra headset (Plantronics C225 or Jabra UC Voice 150 Duo recommended). Please see pictures below: V.20220110 Adapt OPI Interpreter Guide How to Login to the Akorbi Adapt Platform 1. Login to the Adapt Platform by going to your browser and enter in the Akorbi Adapt URL: https://adaptopi.akorbi.com/login 2. Enter your login credentials 3. Once logged into the Adapt platform, you should see your interpreter dashboard V.20220110 Adapt OPI Interpreter Guide 4. To make yourself available to take calls, go to “Your Phone”, click on the red box that says, “Unavailable” 5. Click on “Available” V.20220110 Adapt OPI Interpreter Guide 6. Select what phone you will be using to receive calls via Akorbi Adapt platform a. VoIP – using your computer (this requires a headset) b. Your personal phone (mobile device or landline phone) \*See Phone Only Instructions on Page 12 c. Select “Continue” 7. Your Phone and extension number should both be in green. 8. You are now available to receive calls. V.20220110 Adapt OPI Interpreter Guide HOW TO ACCEPT/REJECT INCOMING CALLS 1. An incoming call will pop up on the screen a. To answer the incoming call, you will select “Accept” if you are available OR “Reject” if you are not available. 2. You may receive a popup asking to allow permissions for Adapt platform to use your microphone 3. If you select “Reject” or if you do not answer after the 3rd ring, the system will automatically log you out. For you to receive and accept more calls, you will need to log back into the Akorbi Adapt platform V.20220110 Adapt OPI Interpreter Guide DATA COLLECTION 1. Ask and enter in the proper responses, if applicable. Not all clients require data collection. Questions will only popup on your screen with clients it is required. 2. After you enter in the responses, you may continue with the interpretation. V.20220110 Adapt OPI Interpreter Guide HOW TO PLACE A DIAL OUT (3rd party call) When placing a Dial Out for a Client you will obtain the Number to dial, Name of NonEnglish -Speaking Member to call. You will ask the Client if they would like for you to leave a short voice mail message in the event the Non-English- Speaking Member does not answer the call. 1. Select “Conference” icon 2. After you select “Conference”, you will see a popup on your screen. You will click on “INVITE” V.20220110 Adapt OPI Interpreter Guide 3. Enter the number the caller provided by using the dial pad. 4. Click “INVITE” 5. You will see a popup showing the call is in process to connect V.20220110 Adapt OPI Interpreter Guide 6. There will not be any music playing while waiting for the 3rd party to answer. 7. When the other party answers, you will select “CONTINUE”. Once you select “CONTINUE”, all parties will be on the call together. You will have the client, the other party and you (interpreter) on the call together. 8. You will introduce yourself using the Akorbi Interpreter Script and the reason for your call. You will start with the interpretation. ¬ If the other party does not answer the call, you have the option to leave a voice mail message if the client has requested you to leave a message. After you leave a message and/or if no message is required, you will select “KICK LAST” and this will end the dial out and take you back to the original caller. ¬ Voice Mail Message Script: “I am calling from Akorbi Interpretation Services, I am an (language) interpreter, my interpreter ID is \_\_\_\_, I have (name of client) on the phone with me that would like to speak with you regarding \_\_\_\_\_. Please contact us back at, (phone number) at your earliest convenience. Interpreter ID\_\_\_\_ signing off. Thank you.” V.20220110 Adapt OPI Interpreter Guide 9. You will complete the call 10.When the call ends, you will receive a popup of the call summary. V.20220110 Adapt OPI Interpreter Guide REASONS TO TRANSFER A CALL TO CUSTOMER SUPPORT ¬ Caller selected the wrong language ¬ (You) Interpreter is not comfortable conveying the terminology being communicated ¬ (You) Interpreter has a personal emergency ¬ (You) Interpreter or the caller is experiencing technical issues ¬ SCRIPT FOR INTERPRETER if you need to disqualify yourself from a call “Please excuse me. I need to disqualify myself from this call, due to a personal emergency. I will gladly transfer you to one of the Akorbi customer support agents who can connect you with another interpreter quickly so there is no impact to you or your member. Interpreter ID\_\_\_ is logging off. I will now transfer you to an Akorbi customer support agent. Thank you.” V.20220110 Adapt OPI Interpreter Guide HOW TO TRANSFER A CALL TO CUSTOMER SUPPORT 1. Select “Transfer Call” 2. Transfer Call will popup on your screen 3. Select in the box: Customer Service English-English V.20220110 Adapt OPI Interpreter Guide 4. Click on “Transfer Call” located at the bottom of the dial pad 5. The call will automatically transfer to a Akorbi customer support agent 6. The call will end. 7. You will receive a call summary report popup after the call ends. V.20220110 Adapt OPI Interpreter Guide HOW TO LOGIN TO THE AKORBI ADAPT SYSTEM USING PHONE ONLY Interpreter Process- Over the Phone Using Mobile Phone Accessing the Telephony Only System to facilitate services Over the Phone Logging onto the System • Dial 214-865-7718 • Press 1 to Log In • Enter your Interpreter ID (XXXXX) • Enter your unique Password (XXXX) • Enter the phone number of the device you will be using to facilitate the services • You are logged in to the system and available to take calls. If you do not have a password, Akorbi will create one for you. Please contact Akorbi Customer Service Team at, 214-865-7716. Interpreter Script • When answering a call, the Interpreter should reply with the following: • “Hi My Name, is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_” • “My Interpreter ID is \_\_\_\_\_\_\_\_\_” • “I Speak \_\_\_\_\_\_\_\_\_\_\_” • “I will interpret everything that is said and everything on this call will • remain confidential. This call is being recorded for quality assurance.” • “Client when you’re ready, please bring the Member on the line.” • Interpreter to introduce themselves to LEP Member (in target language): • “My name is \_\_\_\_\_\_\_\_\_\_\_, I am a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ interpreter.” • Interpreter to client in English- “Client please go ahead” Logging off the System • Dial 214-865-7718 • Press 2 to Log Off • Enter your Interpreter ID (XXXXX) • Enter your unique password (XXXXX) • You are logged off the telephony only system V.20220110 Adapt OPI Interpreter Guide HOW TO ACCESS INTERPRETER BILLABLE REPORT - Interpreter Billable Report will show you total talk time and what you will be paid per call. - Go to “Reports” - Select “Interpreter Billable Report” - Select what time frame you want to view - Hit the down arrow to extract the data file HOW TO SUBMIT AN ISSUE 1. Click on “Report Issue” 2. Report Issue Form will popup on your screen 3. Enter the issue in the “ISSUE” field V.20220110 Adapt OPI Interpreter Guide 4. Select “SAVE” 5. Once you select “SAVE” you will receive a confirmation that your Issue was submitted successfully For items that are not covered in this document and/or any questions please contact our support team at, support@akorbi.com or call at 214-865-7716 and a Customer Support Agent will assist.