



I-Tel -- Intelec's Dialer Platform

INTELEC'S INTERFACE TO I-TEL, THE INTEGRATED DIALER PLATFORM FOR INTELEC

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Even though Intelec was designed many years ago, the value of a dialer was clearly identified and incorporated into the underlying structure of the product. Today Intelec contains many features that specifically target environments where a dialer exists. With the introduction of I-Tel, this functionality has been greatly enhanced. After more than a decade of experience, we felt that it was time for the next generation of dialers and we have created technology that addresses the true and identified challenges within a management-oriented collection environment. We have not been afraid to venture where others may not have dared to go and within the I-Tel / Intelec partnership, you will experience new order created by a radical approach to dialing and collection management. This documentation will present several key concepts and areas of Intelec that pertain to Quantrax's dialer platform.

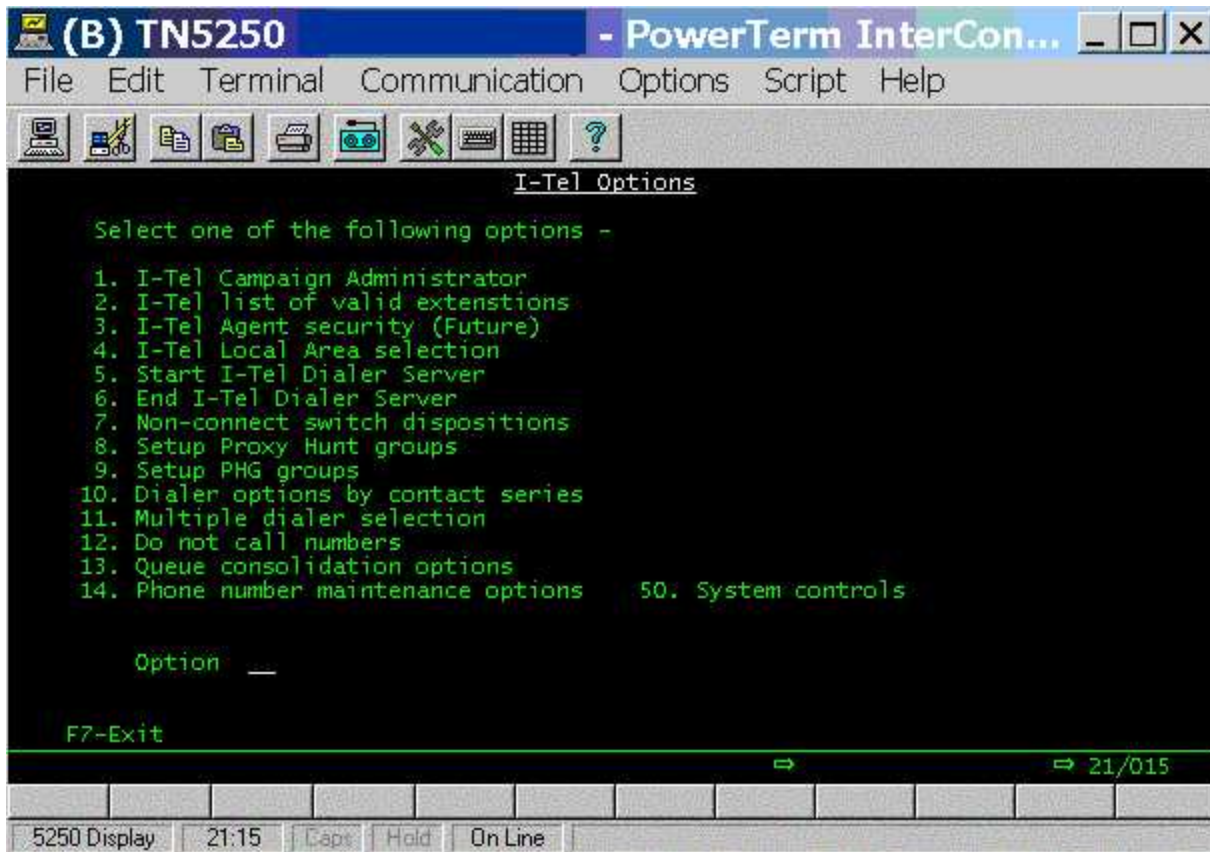
The key concept is that Intelec manages your accounts. It is your experience and knowledge that drives Intelec. The dialer is a tool that allows you to effectively manage your outbound and inbound telephony, and properly managed, it will add great efficiencies to your collection operation. In a poorly designed dialer environment, you would be facing lack of control, a difficulty in working all your accounts as frequently as they should be worked, and the increased need for valuable management resources.

OVERVIEW

I-Tel is integrated with Intelec in many key areas. This integration is the core of a new and powerful dialing platform that will allow you to manage your telephony requirements in a manner that will surpass any prior dialer experience you may have had. The integration of Intelec with I-Tel is primarily related to :

- [Collector assignment](#)
- [Contact series](#)
- [Collector queue management](#)
- [Telephone number options](#)
- [Managing a "pooled" environment](#)
- [Options for managing inbound calls](#)
- [Predictive dialer-related features](#)

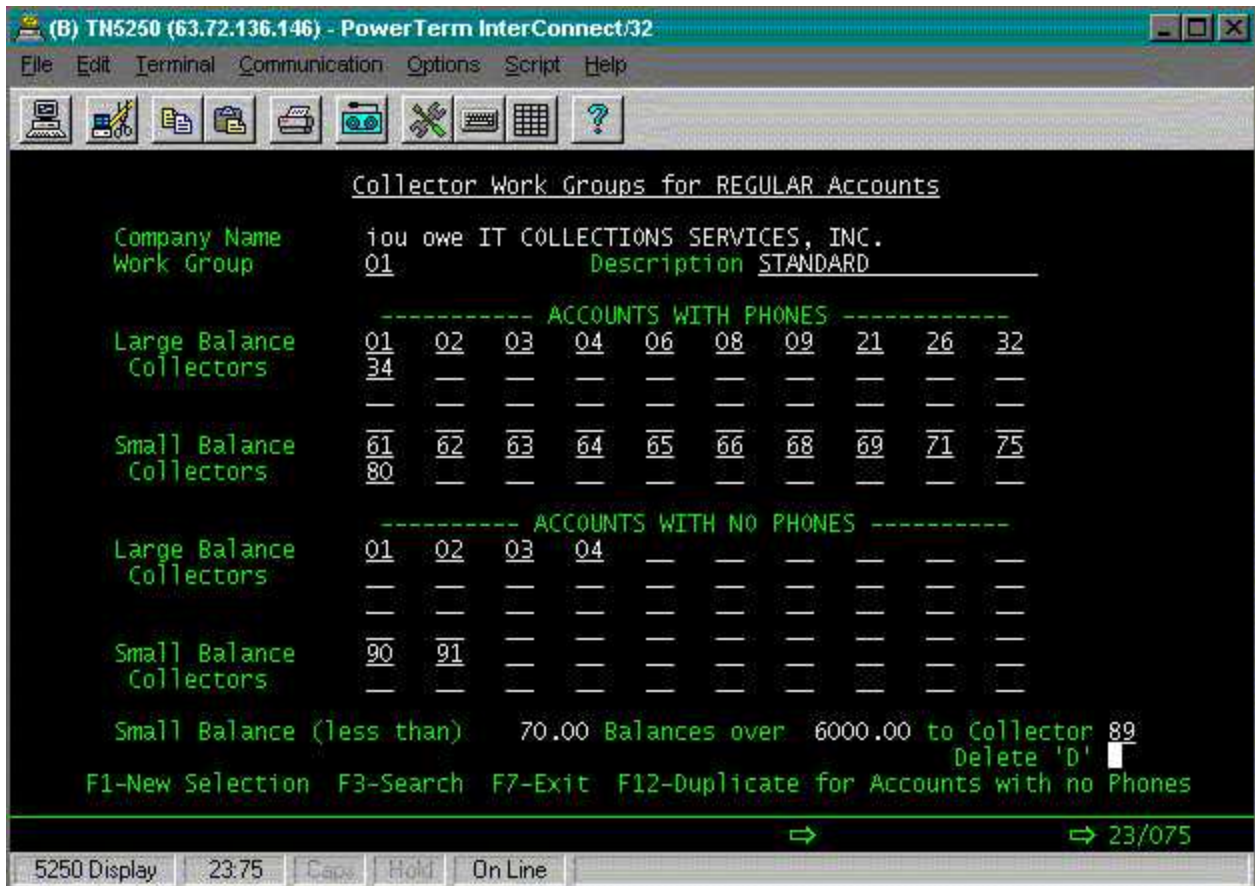
The I-Tel related options are available from an option on the Management menu (Option 15). This will display the I-Tel options menu. In addition to these options, there are separate tools on the dialer server that will be used to operate and manage the dialer.



Several of the options relate to specific use of the dialer (e.g. Campaign administrator, setting up extensions), but some of the options such as "Do not call numbers" and "Queue consolidation" relate to Intelc's interface to I-Tel.

Collector assignment top

Assigning collectors to accounts at the time they are posted is where your strategy begins. That strategy will be related to your operational procedures and workflows. E.g. Do you work accounts in a pooled environment? Do you send as much mail to accounts that have phone numbers, as ones that do not have numbers? Within the work-group definitions (System control file used to assign collectors based on client code, ACat code or other circumstances), you will see separate areas for handling accounts with phones, as opposed to without phones (either a home or work number).



In general, you will first need to define overall strategy for your dialer plans. The key questions you will need to ask yourself are :

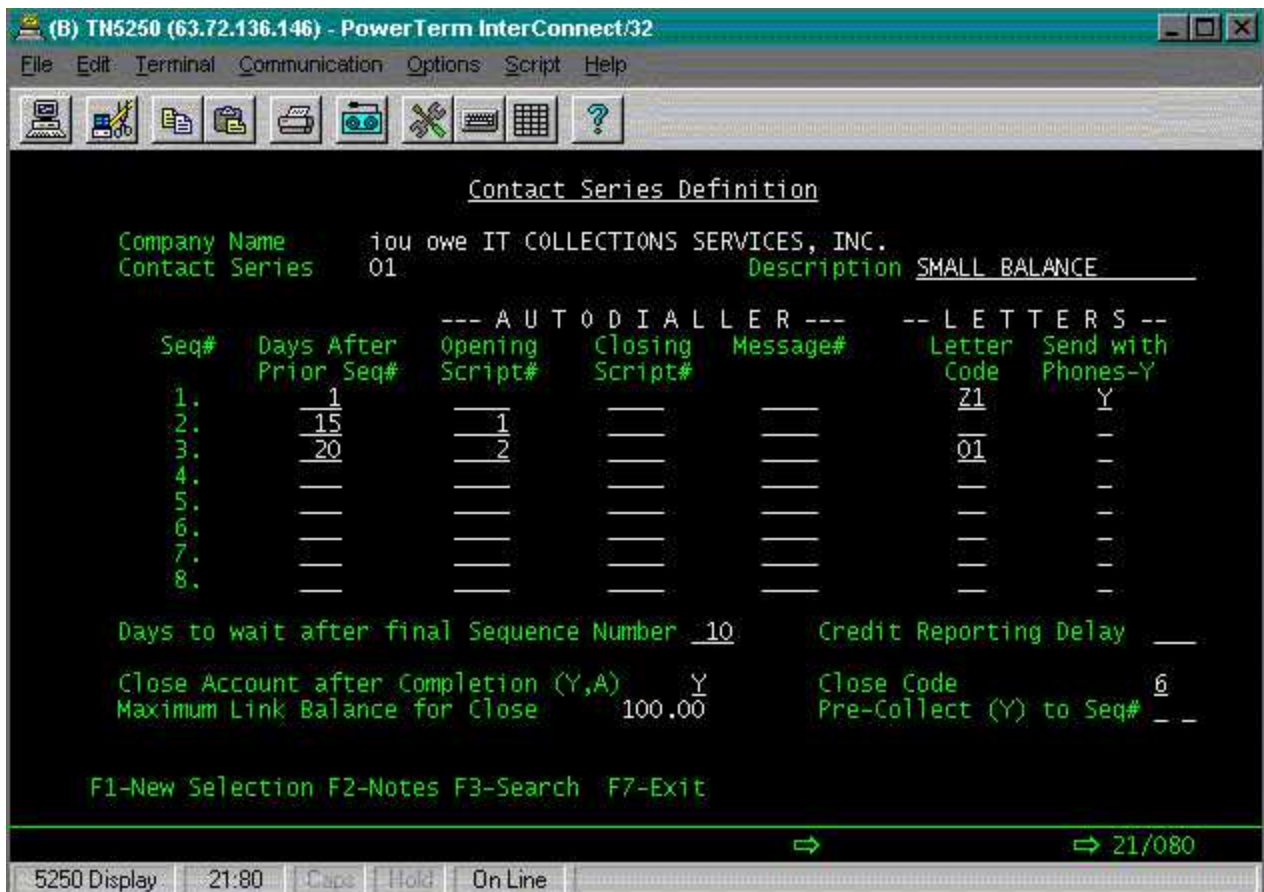
- What dialing modes will you utilize? If you need to maintain ownership of accounts (cradle-to-grave concept), you are probably looking at using preview, progressive or power dialing for individual agents. There may be certain types of accounts that qualify for predictive dialing and these accounts may need to be assigned to a house collector codes. This is the concept that we will refer to as 'pooling" of accounts. There is no immediate ownership. The accounts would usually be contacted by a dialer and ownership may be assigned to an agent based on the results of the contact.
- What is the correct time to assign a collector code? The new account may not have a phone number, but a linked account may. Should you be looking at the results of linking to decide how a collector should be assigned?
- Once a collector assignment strategy is established, when and how do you attempt to contact the debtor? You can opt to wait for the results of a letter series, or start working the accounts as soon as the accounts are loaded.

Contact Series top

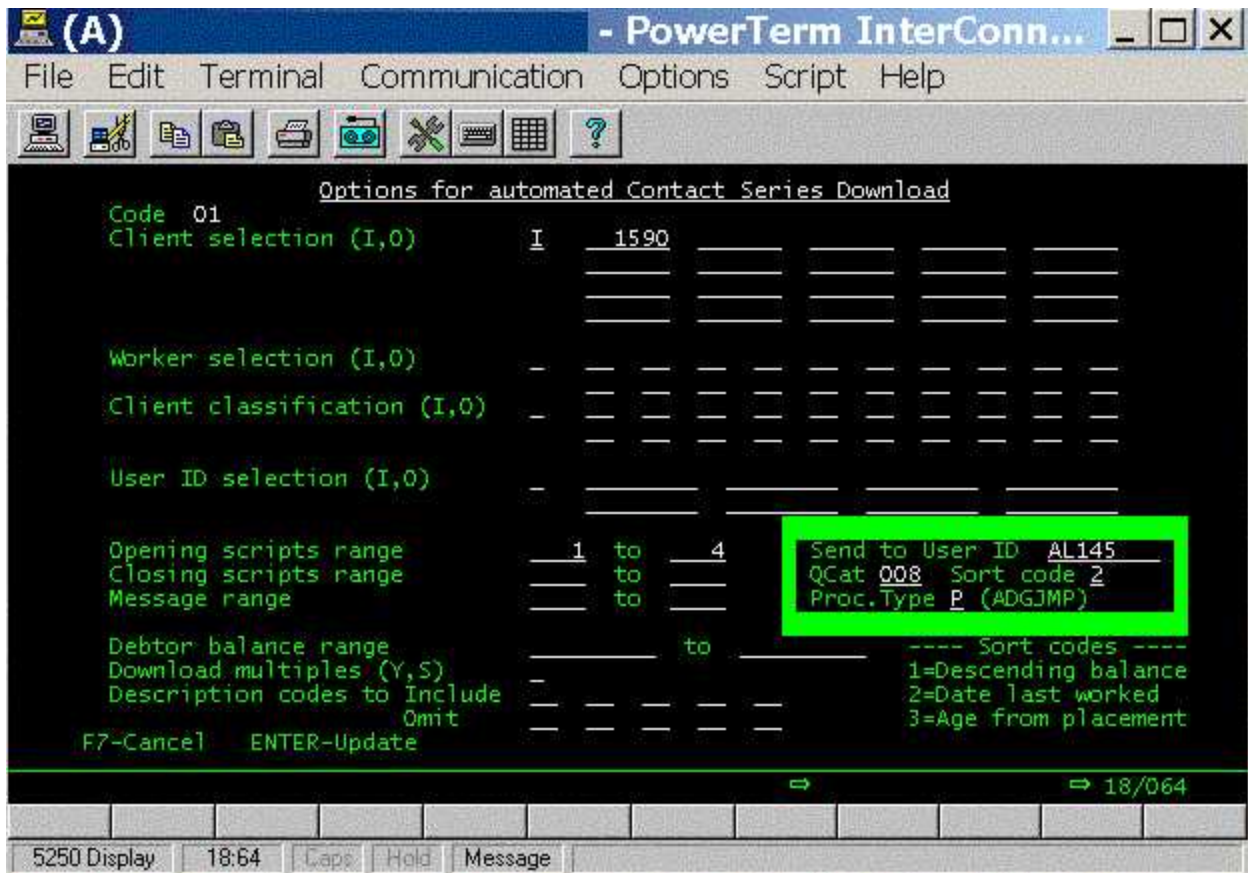
The "Contact Series" in Intelc is a very powerful concept that has yet to be exploited for its full potential - it is an automated series of letters and/or phone calls, designed for use with a predictive dialer. Although you may be familiar with the use of a letter series with new placements, the contact series concept was designed to be applied to *any* phase of the collection cycle. The series of phone calls can be based on client or account-type; it is automated and is designed for a dialer. The following will describe how this functionality can be utilized.

- Similar to a letter series, you set up a series of phone calls (and / or letters) through the Contact Series definition. For phone calls, just as you would with letters, you define the interval between each call.

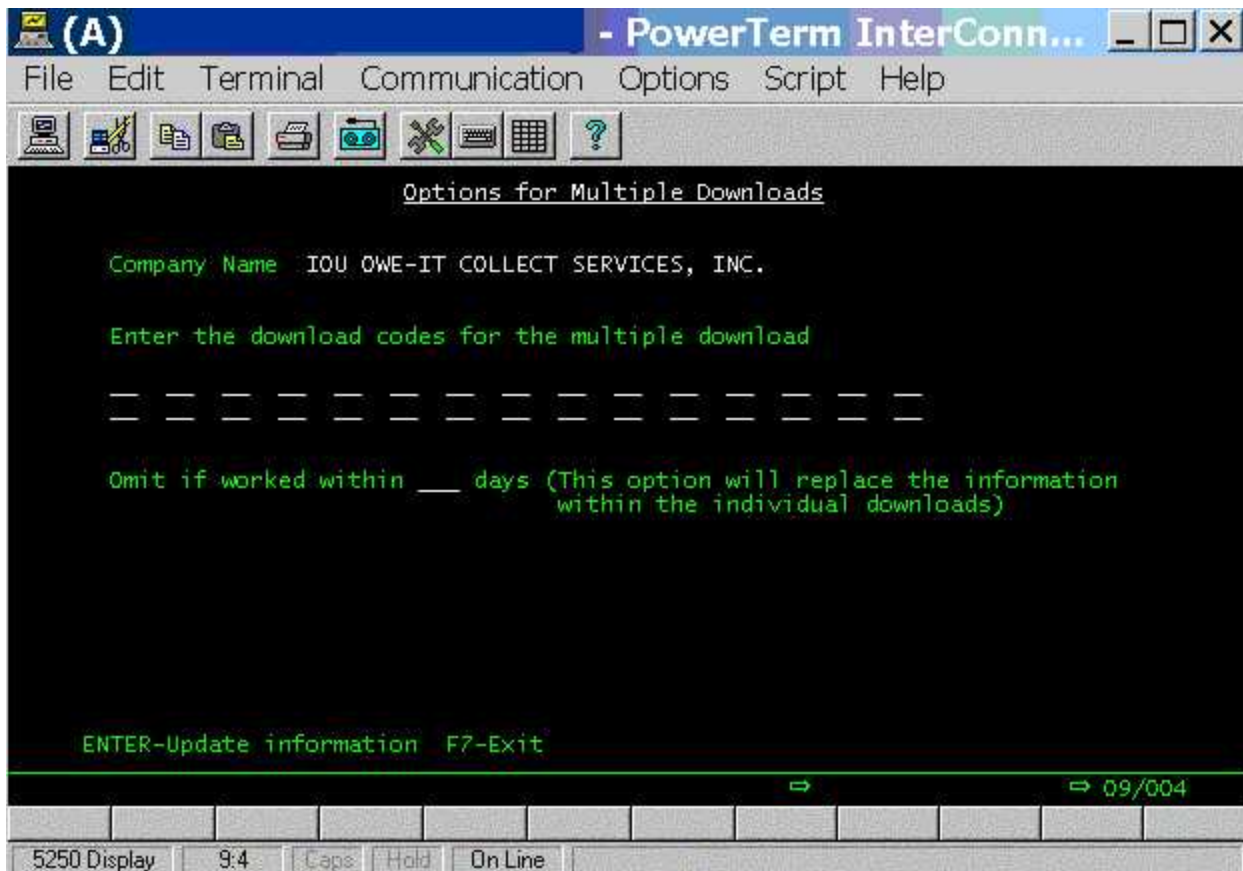
- If a call is attempted and the result is a "contact", the system will then wait for the "next sequence" (next scheduled attempt) in the series of actions. If a contact is not made, the account is eligible to go back to the queues at a frequency you define (based on the client).
- At the client level, you can ask the system to repeat the unsuccessful dialer attempts 'every X days'. If this is not defined, 1 day is assumed. Even a dialer is limited in its ability to attempt every number that it is asked to call. You should reschedule the retries based on client priority, potential profitability or history of collectability.
- The contact series allows you to separate different types of accounts into different campaigns? How is this done? In the contact series definition, there are options called opening script#, closing script# and message#. These were originally designed to drive scripting on a standalone dialer. It is also the method by which you can separate accounts into different campaigns within I-Tel. (E.g. you may want to have different agents handle the first attempt, versus the second attempt when the account is in the contact series) When you process the accounts eligible to be worked on the dialer, and place them in Inteltec's queues, the open script# etc. can be specified, allowing you to place each type of account in a different queue or QCat code.



- Once you have defined the contact series, the automation begins. Every night, the accounts in a contact series are analyzed and the accounts eligible to be called on I-Tel are separated. You are allowed to set up "rules" for how those accounts will be placed in Inteltec's account processing queues, which in turn can be used to create dialer campaigns. In Inteltec, the key items that make an entry in the queue unique are the User ID, processing type (new business, home phones, hot accounts etc.), QCat and time frame. Any group of accounts in the contact series can be moved to a specific "area" by defining the "Selection criteria" and the parameters for placing the accounts in the queues.
- The first step in this process is setting up a "code" for each of the required rules for adding selected accounts to the account processing queues in Inteltec. There is an option "Dialer options by Contact series" on the I-Tel options menu that will be used to automate the moving of accounts from the contact series phase to the dialer queues. The following is an example of Code "01" which creates a queue of contact series accounts for client code 1590. We are looking for a specific range of opening script codes, which could be a certain phase of the collection cycle.



- Once the rules have been set up, it is then a matter of telling the system what "codes" should be processed each night. The process is completely automated, with the system selecting and placing accounts in the selected queues, and including the selected numbers in the work maps for each user. The following screen would be set up by management and the information would be using during Nightly Processing.



- Note that we have special logic to present accounts at different positions in the queues when the accounts are presented on different days. This will work provided you have a sufficient number of accounts to be worked during most of the working day. You do not have to set up any option. If an account was called on 5 different days, you should find that has been called during the morning, afternoon and evening and that you obtain very good "calling time management" for these accounts.

Collector queue management top

Intelc's account queuing system is probably unique and very simple in its concepts. We succeeded in maintaining the simplicity of a card system, combining that with powerful tools that add flexibility and control. At the highest levels, we analyze all open accounts each night, and based on the worker codes, place them in queues that are separated by User ID of the worker. Accounts are further broken down by processing type, after careful analysis of all the linked accounts that are eligible to be worked. Processing types are broken down into promises, dated follow-up's, new business, hot phones, hot accounts etc. Within each processing type you can set up sub-queues called QCat's, which allow you to further separate the accounts based on different and important circumstances (e.g. skips located, new credit report obtained, disputes etc.). There is another broad classification called "time frame" which was a simple method of moving accounts within 3 different areas (A, M and P), giving you the opportunity to attempt contact at different times in the day. With I-Tel, the concept of time-zone management is more flexible and we have more options to manage the times at which accounts are called.

While Intelc's design for managing accounts is very flexible, it has some limitations when we are in the dialing environment. Typically, a "campaign" is the combination of a specific User ID, processing type QCat code and time frame. If there are many QCat codes set up within the system, many campaigns will need to be set up in order to allow a user to navigate through all of the accounts in their queues. This is not efficient and is also prone to errors. The solution is to provide you with powerful tools that will allow you to consolidate accounts from different areas into large units that can be easily worked by agents.

In addition to the above concepts, we also have to consider how accounts with phone numbers can be kept away from the dialer for any reason. In Intelc, there are description codes and QCat codes that can be set up to make sure that specific accounts are not sent to a dialer queue. These options are set up within the System Parameters and QCat

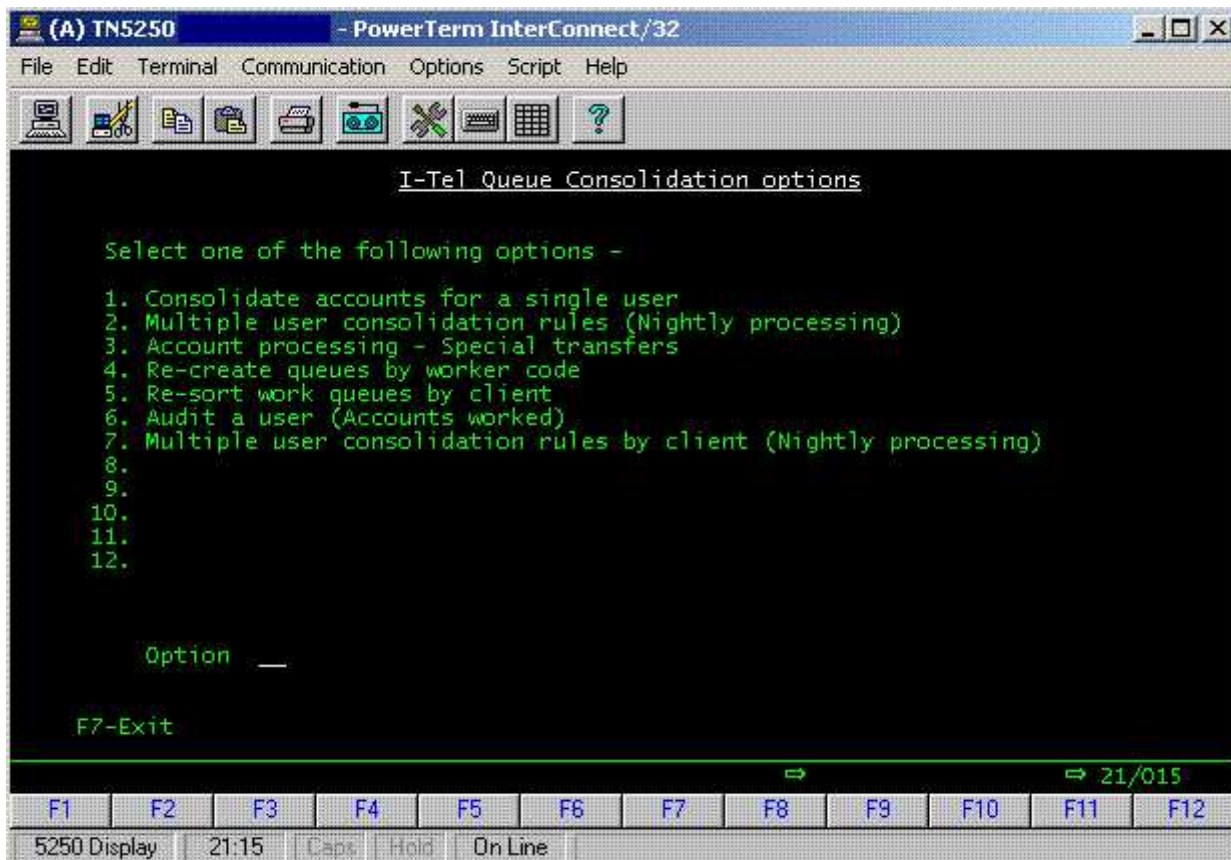
codes system control files.

What about the need to call a group of accounts with very short notice? Intelec will allow you to select accounts from the entire collection database, and move them into queues that can be worked immediately. The system is sufficient smart to omit accounts that have been worked that day, or are not eligible to be called because of conditions such as: the existence of a payment arrangement.

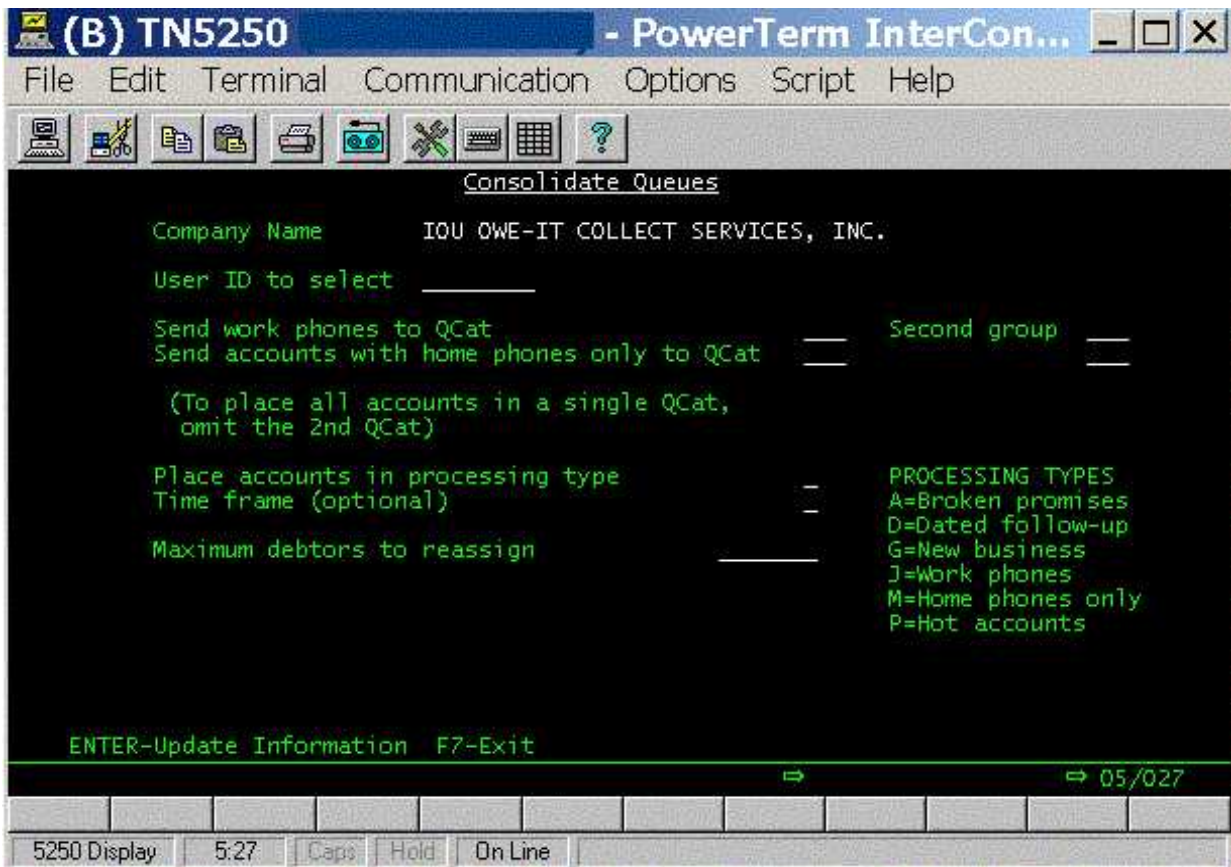
The concepts of managing accounts for your collectors have been well-researched. Since there are many variations that are applicable, we have used many different techniques to allow you to manage how accounts are presented to your collectors through the dialer. There is an option on the I-Tel options menu to set up queue consolidation. On the sub-menu that is called, we have new options as well as options from other menus. The objectives - You should be able to look into the system and see what is in a specific user's queue. Based on rapidly changing requirements (perhaps throughout the day), you should be able to move accounts in a manner that will allow you to meet your collection goals.

IMPORTANT NOTE - In the queue consolidation options, when accounts are moved into new areas (queues, processing types etc.) the accounts are removed from their original positions and locations in the queues. This ensures that accounts will not be in more than one queue at any one time. The exception is linked accounts that belong to multiple workers. It is possible for a debtor (same linked group) to be contacted by different collectors if the accounts are with different workers.

The consolidation options are as follows,

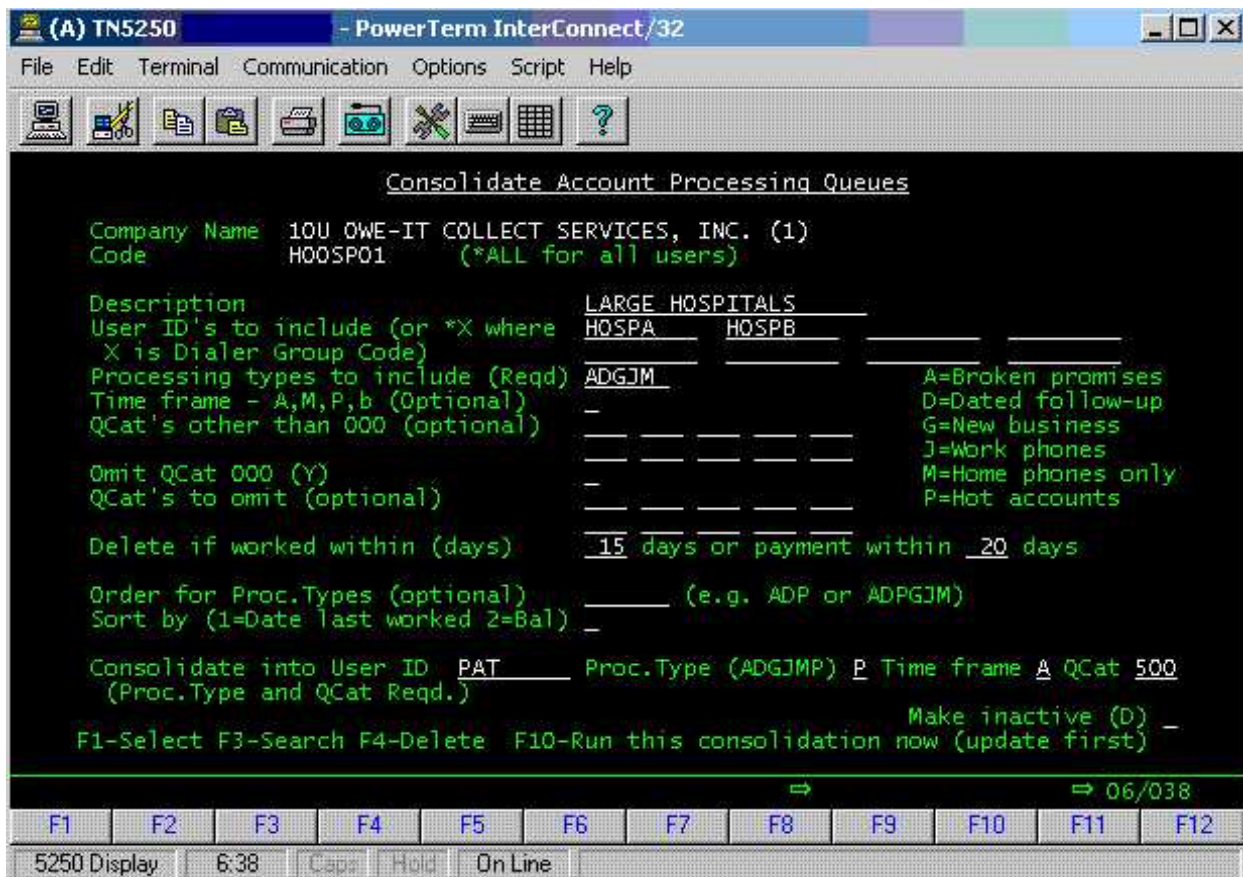


- Let us start with the queue consolidation options. The first option is a simple tool to allow you to take a single user's accounts and consolidate them immediately. The following screen is displayed when this option is selected (Option 1 from within the Queue Consolidation options)



This option will select all account eligible for the dialer (accounts with phone numbers and accounts not excluded from the dialer) and place them in a single processing type and QCat codes, depending on whether the account has a work number or not. It is possible to place all of the accounts in a single QCat. Once the information has been selected, the accounts are consolidated into the selected area. The work map is updated with an entry indicating that accounts were added to the specific area. The number of accounts is also displayed. Although the contents of the workmap area are not updated, the new status will be reflected in the updated work map display (Release 7.2 feature).

- There is a more flexible and powerful feature that allows you to consolidate any group of accounts during nightly processing. For this feature, you would select Option 2 from within the Queue Consolidation options. The following screen is displayed.



You have the following flexibility

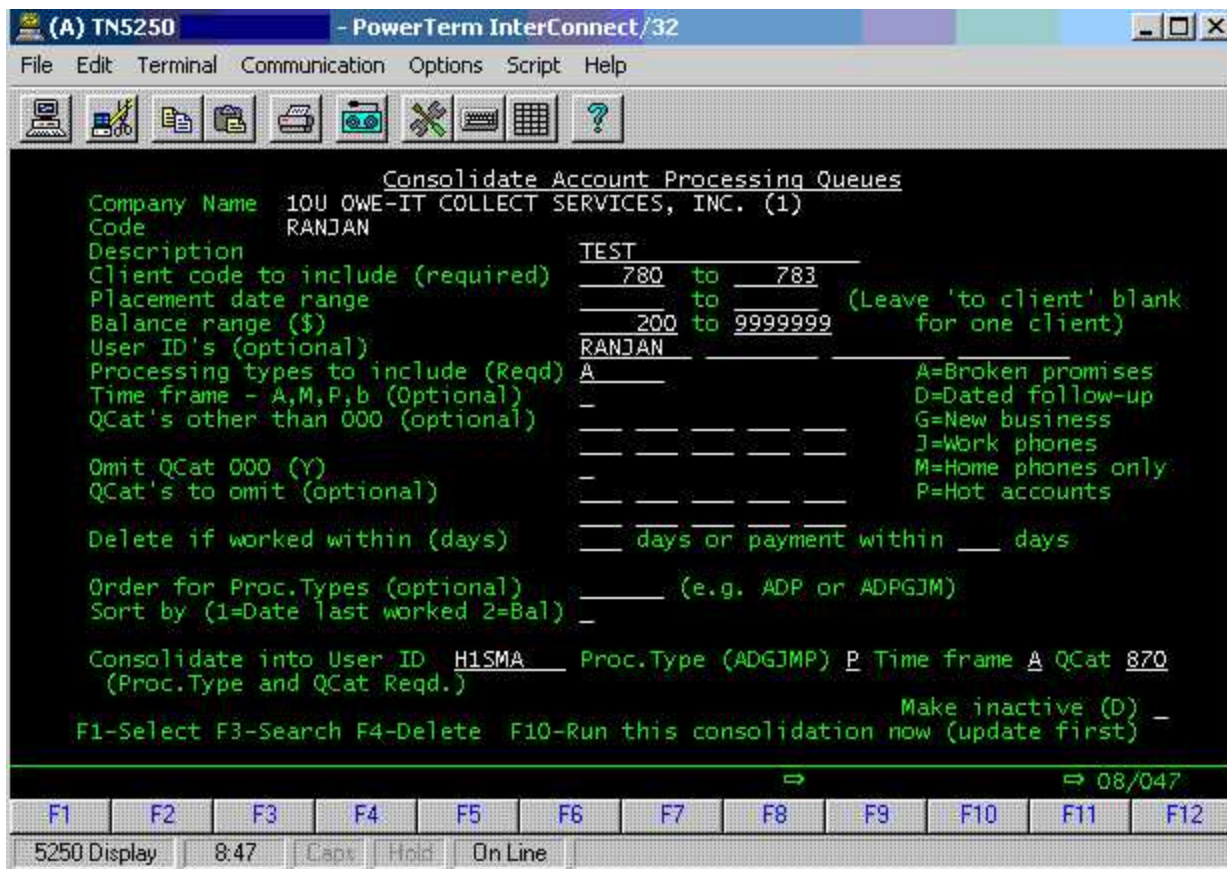
- You can use the code *ALL to set up rules for all users. This will ignore any other rules for specific use or dialer group codes.
- You can set up rules for individual users or dialer group codes. Dialer group codes can be associated with a user through the System Security.
- You control the processing types, QCat codes and time frames to be consolidated.
- What happens when you place the accounts in a QCat that is different from the original QCat code? When the accounts are presented in the account processing queues,
- You have options to remove recently worked or paying accounts from the queues.
- Once a code has been defined, you can "deactivate" it by making it inactive.
- Once a code is set up, it will be "run" during the nightly process, after the normal queues have been created.
- Work maps will reflect the consolidated queues.
- When an account is presented, it will display the QCat code prior to the consolidation.

How do you tell the system which codes are to be run each night? There is nothing you have to do. After the normal queues have been created, the system will look at the consolidation rules for the company and either consolidate all users (*ALL option) or specific User ID's or dialer groups!

And what if you need to consolidate some specific queues, but the rules were different from the nightly option (e.g. You decide at 10 a.m. to create a single queue for all accounts for users JOE01, PAT16 and ANN63). Simple - Go into the consolidation option described above. Set up a code and update the information, so the data is stored. Press F10 - Run this consolidation now. The consolidation will be run immediately! You can create a campaign and start calling debtors with very little planning.

- The above option is one that was designed to consolidate QCat Codes and processing types based on User ID's. You may have a requirement to consolidate queues based on client codes. Always remember that making

decisions based on the client code for linked accounts can produce unpredictable results if you link across different client codes. With that in mind, you can use option 7 from the queue consolidation options to consolidate queues based on client codes. The logic and features are similar to the User ID-related option. User ID's can be optionally specified, as well as placement date range and balance range. The following is a sample screen.

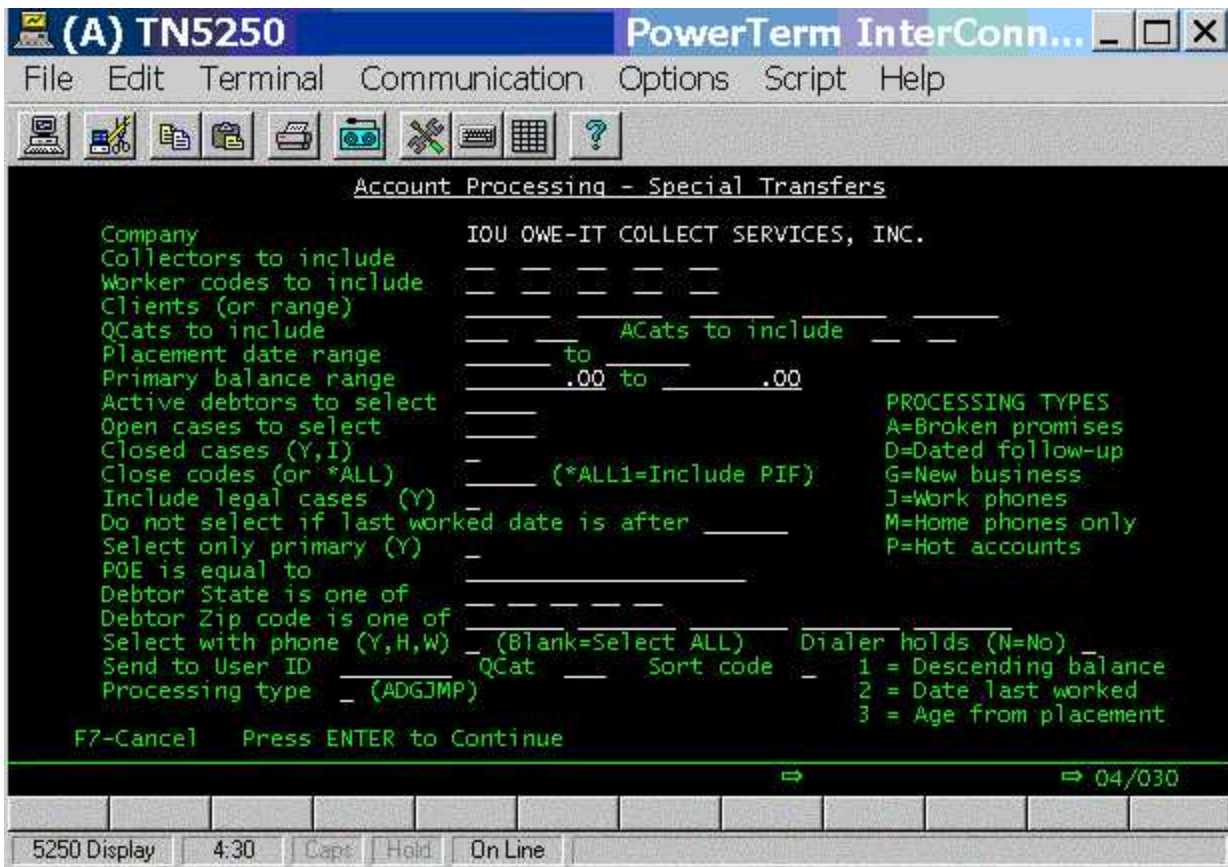


- The queue consolidation options work from queues already created during nightly processing. What if the accounts you want to call are not easily identified (e.g. all accounts placed within 6 months for a specific client or the accounts are not even in the queues (e.g. new business placed today)?

This is where you would use the Account processing -Special transfers option. This is on the Daily Operations menu, within the "Create Downloads - Regular accounts" option. It has also been added to the queue consolidation options within Inteltec.

This is a powerful option that will allow you to select any group of accounts and move them into a specific area of account processing. Please note that in all of the account movement / queue consolidation options, the system is sensitive to the possibility that the debtor may have been contacted prior to the queues being changed. In this case, we will make sure the account is not called again. If the debtor selected by a process is already in another queue, but was not worked, we delete the account from the original queue and then add it to the new queue. If you have multiple workers handling the same debtor, it is possible that an account will be deleted from a queue when it should not have been. We feel that this is a reasonable compromise to ensure that debtors are not called in error, multiple times, during the same day.

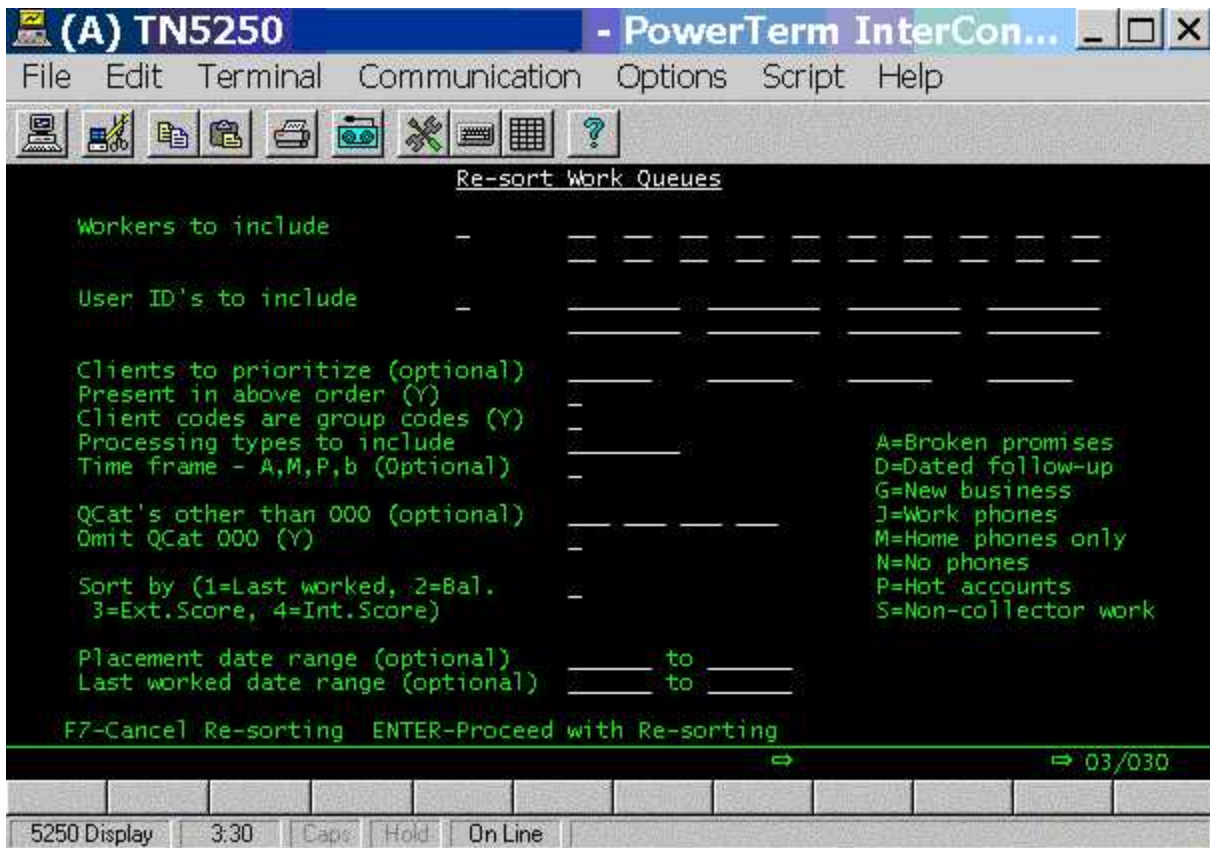
Let us review the options for "Special transfers". You will be presented with the following screen. You will see several options from the familiar "Multiple Smart Codes" screens. There are some additional phone selection options.



The objective is to permit you to select any group of accounts and place them in a selected queue. As with other similar options, we will notate the work map with the number of accounts that were added to the User's queues. A word of warning - These are options that were designed to provide immediate solutions. In this case you will be asked to confirm your selections and the system will then display the number of cases selected. You can cancel the job or proceed. Jobs such as this which could involve processing large numbers of accounts and are run interactively, require system resources. If you have a recent model of the iSeries (AS/400) and it suitably configured for your business volumes, you should experience no problems. Today's iSeries is a very powerful business computer, capable of handling the demands of both interactive and batch environments that involve complex information analysis.

This powerful option should be used for any on-demand requests for account management, but should *not* become a substitute for the automated account management tools provided by Intelc. This option creates manual work. It requires management supervision. It was not designed to be a part of your daily operations or standard operating procedures. Managers who may have been accustomed to personally managing dialer production may feel very comfortable with this option. We realize that every other collection system requires that a manager be involved in the selection and sequencing of the accounts that should be worked by the dialer each day. Intelc was designed to work with a dialer with no management resources required to create dialer queues! To take advantage of the system and to perform at the highest levels of productivity, you must automate!

- Within the Queue Consolidation options, we have added the option to "Re-create work queues by worker code". This option was designed to be used in the event that you used Intelc to reassign a large group of accounts to different collectors, and immediately needed these accounts placed in the collector queues. You will be prompted for up to 10 worker code for whose queues are to be re-created. The option will be submitted to the job queue.
- There is an option on the Queue Consolidation options to "Resort work queues by client". You have complete control over the sort order of each QCat code, but consider the possibility that you may need to prioritize a group of clients for some business advantage, at very short notice. This option allows you to select a group of accounts from the existing queues and move certain clients to the top of the queue. The following screen presented.



Note that placement date range only considers the primary account. If there are linked accounts with different clients, the client code selection may not work as expected. You can have all the selected account placed at the top of the queue based on the sort order, or have the accounts presented based on the order the client codes are entered on the screen. If the option to "Present in client order" is selected, the "Sort by" option becomes in effect, a secondary sort. Once the required information has been entered, the information is processed and the queues are resorted as you wait!.

- Sometimes you will wish to know what a user has in their queues. Perhaps, what is left to be worked, if this is later in the day. It is for this reason that the "Audit a User (Accounts worked)" option has been added to the Queue Consolidation options. In Release 7.2, you were given options to display a work map through the audit options and :
 - Select F10 to display the current status of the work map, considering accounts that had been worked
 - Display real-time user productivity statistics (e.g. Smart code analysis and time management)
 - Display payment information processed by user.

Following is the work map display with the new function keys.

(A) TN5250 - PowerTerm InterCon... File Edit Terminal Communication Options Script Help

ACCOUNT PROCESSING WORK MAP FOR - RANJAN

Company : IOU OWE-IT COLLECT SERVICES, INC.

| QCat | Description | With phones | -----Time Frame----- | | | Amount |
|------|---------------------|-------------|----------------------|---|---|------------|
| | | | A | M | P | |
| *** | Broken promises | | | | | |
| 000 | STANDARD | 2 | 2 | 0 | 0 | 75.00 |
| 008 | MEDICARE BAD DEBT | 1 | 1 | 0 | 0 | 164.00 |
| 987 | STANDARD | 1 | 0 | 1 | 0 | 25.00 |
| 995 | PAYMENT ARRANGEMENT | 1 | 1 | 0 | 0 | 2,500.00 |
| *** | Dated follow-up | | | | | |
| 000 | STANDARD | 0 | 0 | 1 | 0 | 655.35 |
| 008 | MEDICARE BAD DEBT | 0 | 0 | 0 | 1 | 161.43 |
| *** | New business | | | | | |
| 999 | NO PHONES | 0 | 1 | 0 | 0 | 895.98 |
| *** | Work phones | | | | | |
| 000 | STANDARD | 56 | 58 | 3 | 0 | 256,501.32 |
| 002 | MANAGEMENT TRAINING | 8 | 1 | 3 | 4 | 20,616.20 |
| 008 | MEDICARE BAD DEBT | 1 | 1 | 0 | 0 | 547.31 |
| 011 | CHECK PAYMENTS | 35 | 30 | 2 | 3 | 9,046.01 |
| 064 | INSURANCE | 1 | 1 | 0 | 0 | 151.02 |

Press ENTER for more. F10-Current status F11-Productivity F12-Payments

⇒ 01/001

5250 Display 1:1 Caps Hold On Line

Please review these features in detail. Together they provide you with a suite of tools to provide levels of automation that the collection industry has never seen. It may be challenging to give up some of the control you have been accustomed to, but we have no doubt that the results will more than pay for your investment.

Telephone number options top

With an advanced dialer, there is pressure to make sure that "phone number management" is given its appropriate priority. For a dialer to be effective, accounts must have valid numbers and debtors must be called at the correct time in the day based on the time zone they are located in. Intelc has many approaches to helping you manage phone numbers within your collection system. The following are some of the key features.

- You can assign a collector code, based on the existence of a phone number (Work groups). This can be used to move accounts to different house collector pools, if you plan to dial accounts predictively and work in a pooled environment.
- Based on whether the account links to existing accounts or not, Smart Codes can be applied and the account could be moved to different collector pools (System control file for linking).
- A contact series can also be assigned at time of placement, or at a later time (Smart code at client level, Smart Code at time of linking etc.). The contact series can be used to automate a series of phone calls using predictive dialing campaigns. Remember that you can assign a contact series at time of placement, based on the existence of a phone number. You can also assign a contact series based on ACat code (Contact series I ACat code).
- Intelc allows you to keep different phone numbers on different linked accounts - home and work phone are the "primary" numbers we work with, and these are displayed on the account detail screen.
- If the same number is on different linked accounts and one account is changed (new number entered or number is removed), the change is automatically made on the other linked accounts with the same numbers. There are options to force a specific number into all of the linked accounts (F3 from the account detail screen).

- If the primary account does not have a phone number but a number exists on an open linked account, that number is moved into the primary account during nightly processing. Provided you remove bad numbers, the primary will usually have a good number. If all accounts are paid or closed, and a new account is placed many months later with a new number, there is always the challenge of knowing which number is better and should be attempted first. Presently there are no options to move numbers based on the age of the respective accounts.
- There is a window for additional phone numbers that is accessed by entering + or = in the field to the right of the Smart Code. This area will be significantly enhanced in a future release.
- Managing area codes is always complex. If you receive an account without an area code, Intelec will use I-Tel area code and zip code tables to create the missing area code. The data we use for these operations is provided by a company called Melissa Data Corporation. The product was configured into our original proposal and you should have ordered it prior to installing the system. Please contact them at 1-800-800-MAIL for updates. The updating of area codes takes place during nightly processing. Within the I-Tel options menu, there is an item called "Phone number maintenance options". This option allows you to :
 - Identify accounts without an area code (home and work numbers) and assign an area code, based on the debtor's state and the 3 digits of the phone number, immediately following the area code (prefix).
 - Select all of the accounts with numbers with a specific area code (home, work or phone window) and change the area code to a new area code. Area codes are periodically changed, and unfortunately it is not all numbers with that area code that are changed. Area codes will usually be changed, based on the prefix. In such a case, you will need an updated version of the area code files from the vendor of those discs, and you will need to supply the old and new area codes. The system will look for changes to the old area code (based on prefix) and change all the numbers that require new area codes.
- In a predictive dialing environment, it is sometime inappropriate to call specific numbers such as those of a large employer in the area. We have separate "Do not call lists" that are not only a part of the dialer, but are also linked to the manual queues.
- What about making sure calls are placed within the permitted times for accounts that are in different states? With I-Tel, you would have purchased a set of files that contain area code and time zone data for all US territories. While it is your responsibility to obtain updates to these files, we have incorporated this data into both automated and manual dialing options within Intelec.
 - For all US numbers, we have set the allowed calling times as 8 am to 9 pm since this is the rule for all states.
 - For Canada, there are different rules by province. The same province can be in different time zones so we have the following special rules for Canadian provinces - The rules work based on the area codes. If an area code is not of the list below, the calling times will be 8 am to 9 PM

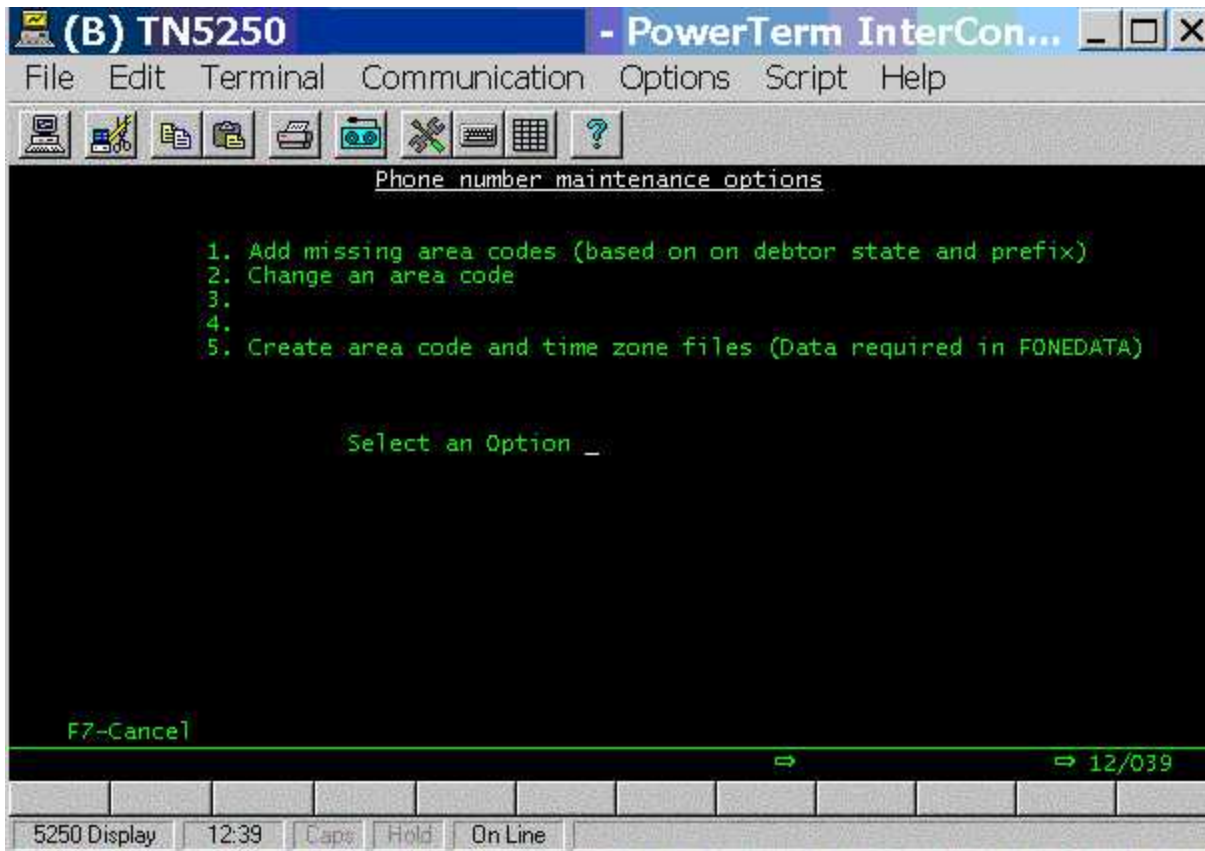
- 604 - Can call from 7 am
- 250 - Can call from 7 am
- 778 - Can call from 7 am
- 403 - Can call from 7 am
- 780 - Can call from 7 am
- 204 - Can call from 7 am
- 807 - Can call from 7 am
- 705 - Can call from 7 am
- 613 - Can call from 7 am
- 519 - Can call from 7 am
- 289 - Can call from 7 am
- 905 - Can call from 7 am
- 867 - Can call from 7 am
- 819 - Can call up to 8 pm
- 418 - Can call up to 8 pm
- 450 - Can call up to 8 pm
- 514 - Can call up to 8 pm
- 709 - Can call up to 10 pm
- 506 - Can call from 9 am

416 - Can call from 7am
647 - Can call from 7am

- How do you know that the collector or system placed a call on a specific account? With most systems, you cannot tell. Only cross-checking against telephone logs can tell us if that call was really placed, and to do it on every account is not practical. This is a problem that has existed for a very long time and one that costs every company a great deal in terms of lost productivity. We set out to verify that calls were actually placed, as opposed to what could very well be "fictitious" documentation by an agent that a call was placed.

Let's review some of the "phone number" related options in more detail.

For changing area codes, select the option "Phone number maintenance options" from the I-Tel menu. You will see the following options.

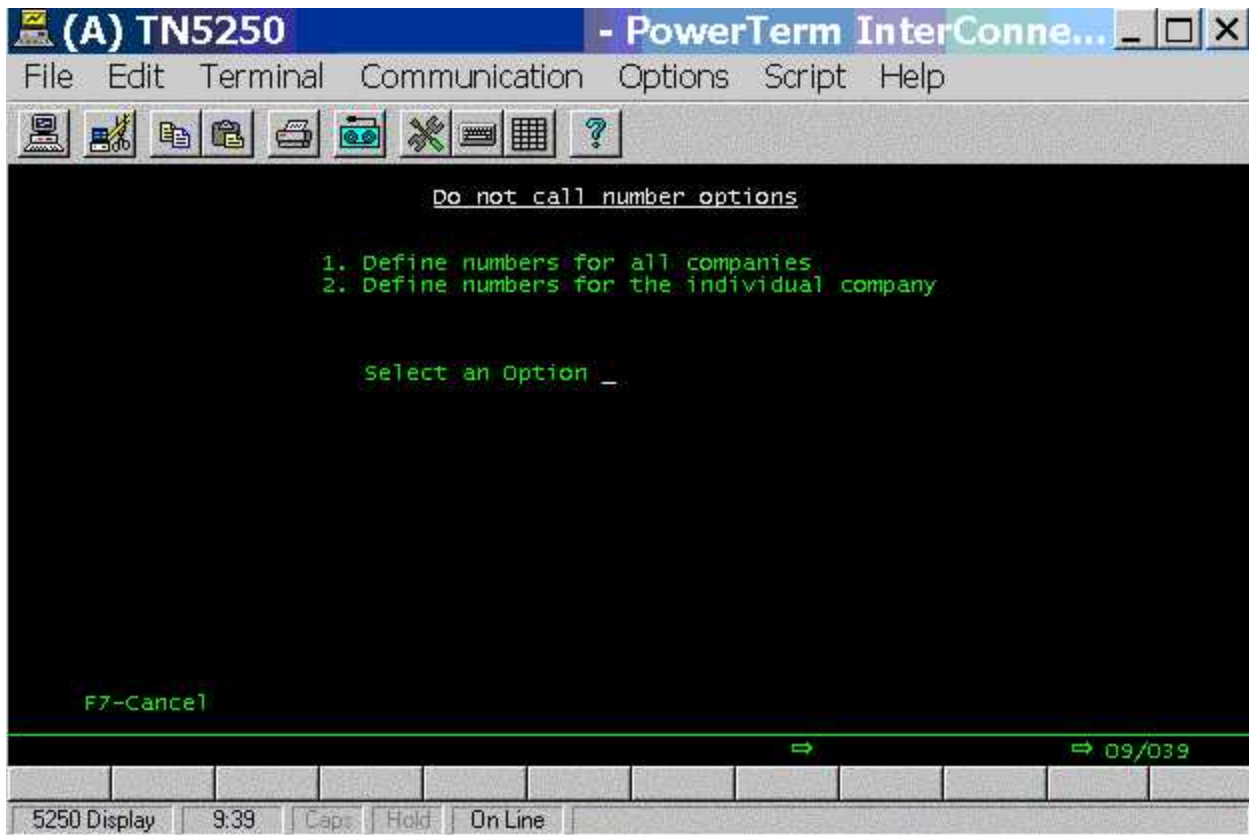


The first option will look at all accounts that have no area code in the home or work phone fields and use the prefix of each number and the debtor's state to try to find a match on the area code and prefix tables. If a match is found, the area code is updated.

The second option is used to change a specific area code. You must make sure that you have an update from the company that supplies the area code/time zone data, that contains the new area code information. The menu option will ask you to enter the old and new area code. No other information is required. Using the updated area code information in the tables, the area codes that should be changed will be updated with reference to home phones, work phones and any numbers in the special phone window.

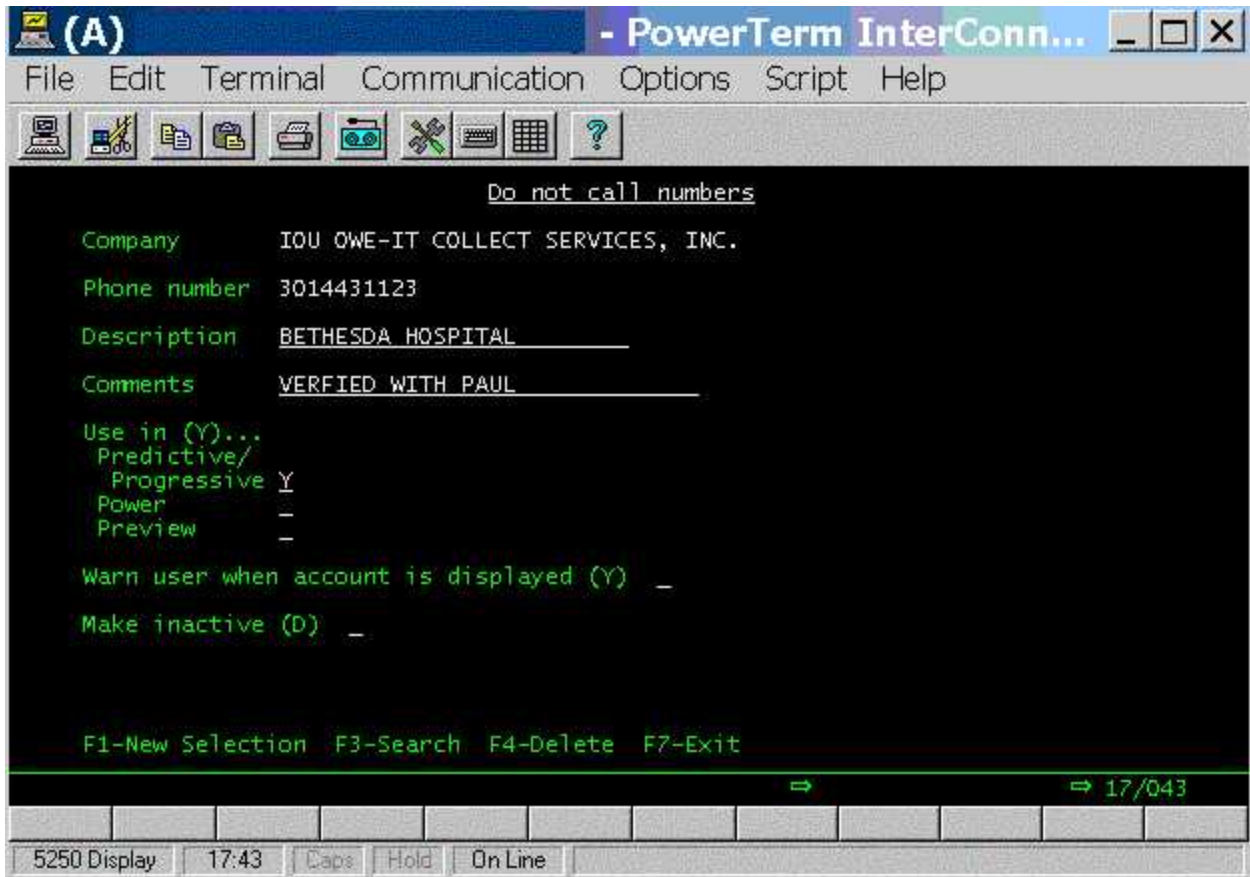
The third option on the menu will be used for updating area code and time zone information when new discs are obtained from the vendor.

With reference to the "Do not call lists", you will select the option "Do not call numbers" from the I-Tel menu. You will see the following options.

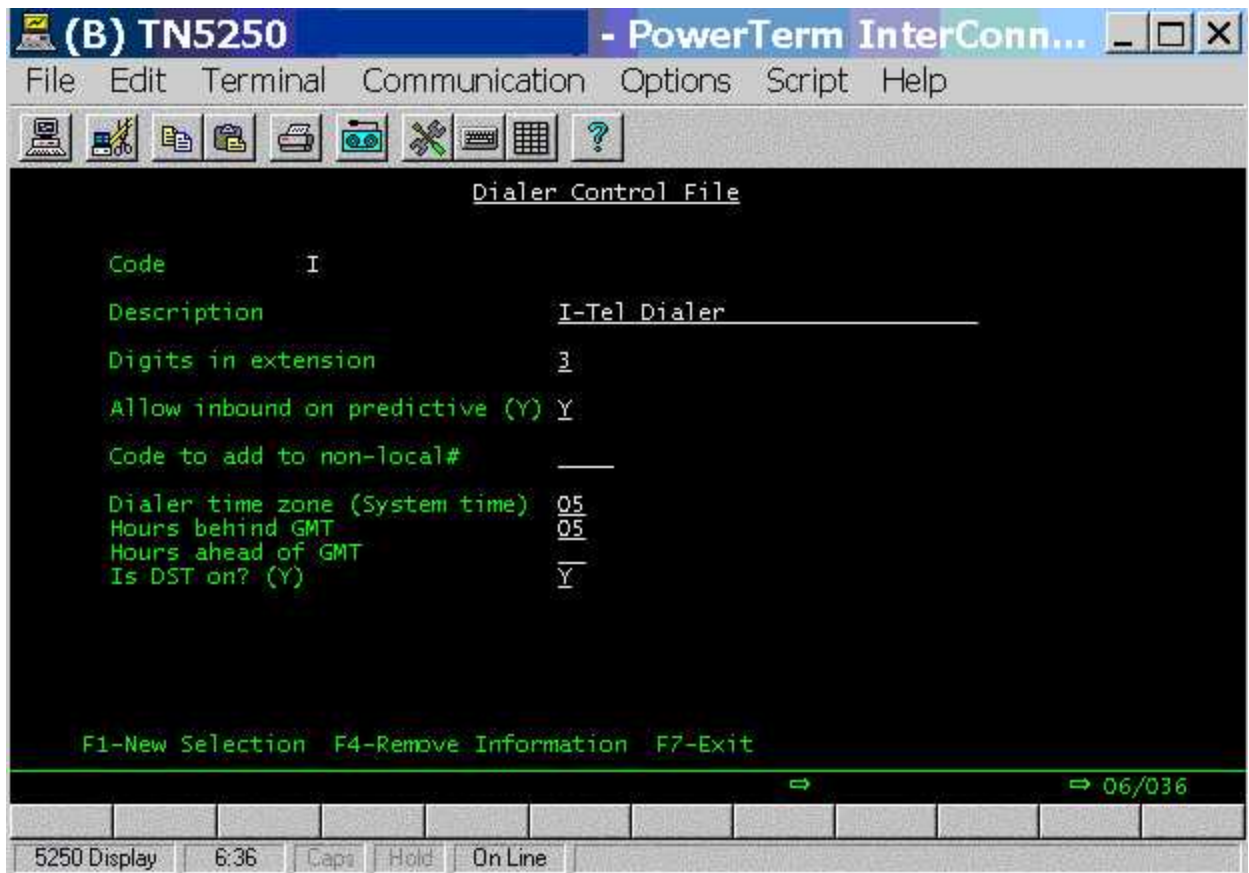


The first option allows you to set rules for all companies. Note that any rules set up for individual companies will override the rules for all companies.

To use option 1 (all companies) you must have access to all companies as set up within Intelec's system security. Other than for the manner in which the information is accessed, both options will allow you to enter phone numbers and further describe how the use of those numbers should be restricted. You can specify the modes of dialing that should use the rules and also indicate if a warning should be displayed whenever an account with the specified number (home or work) is displayed. The following screen shows you the information that you can define about each number on the do not call list. You can make a number "inactive" by using the field called "Make inactive".

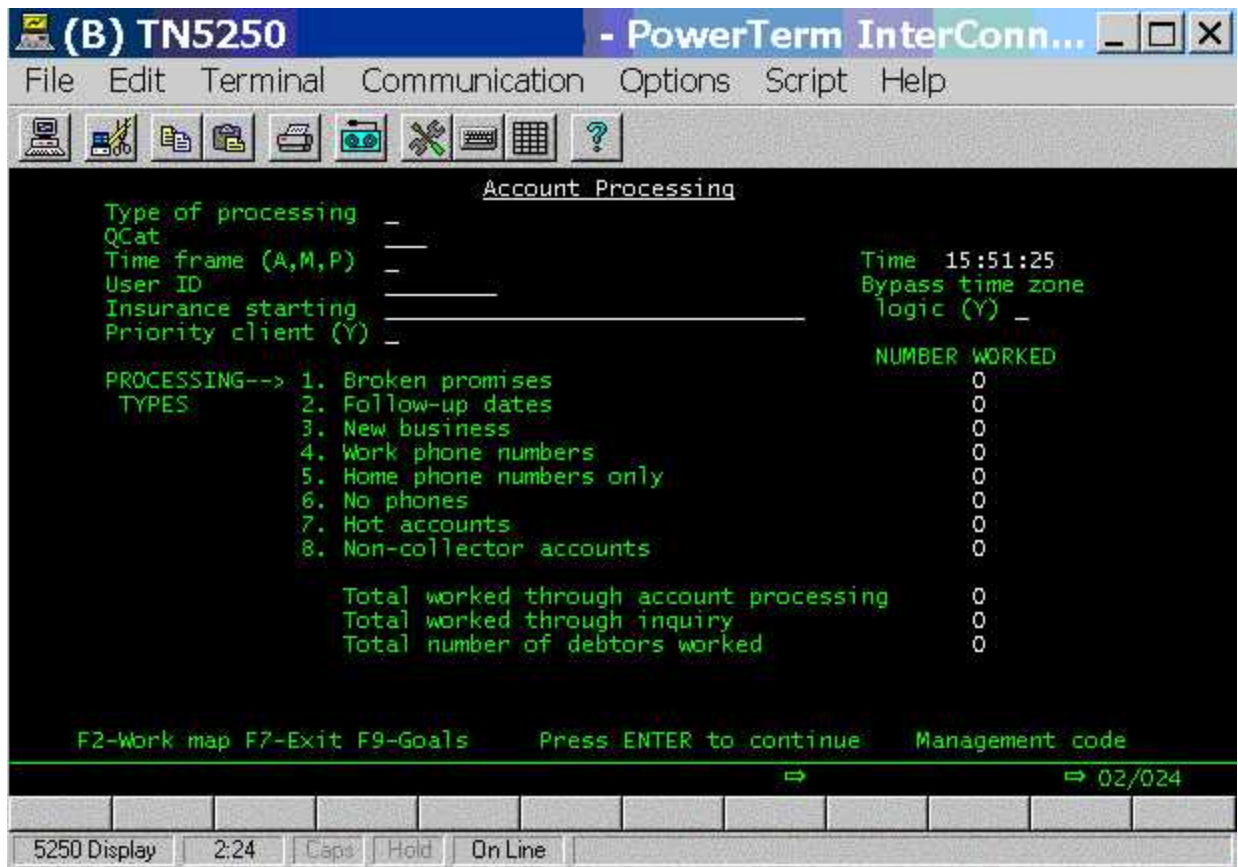


I-Tel will manage the calling times based on the location of each number that can be called. It is only necessary to set up some options on the dialer system control file. The following is displayed when the system control file option is selected from the I-Tel menu.



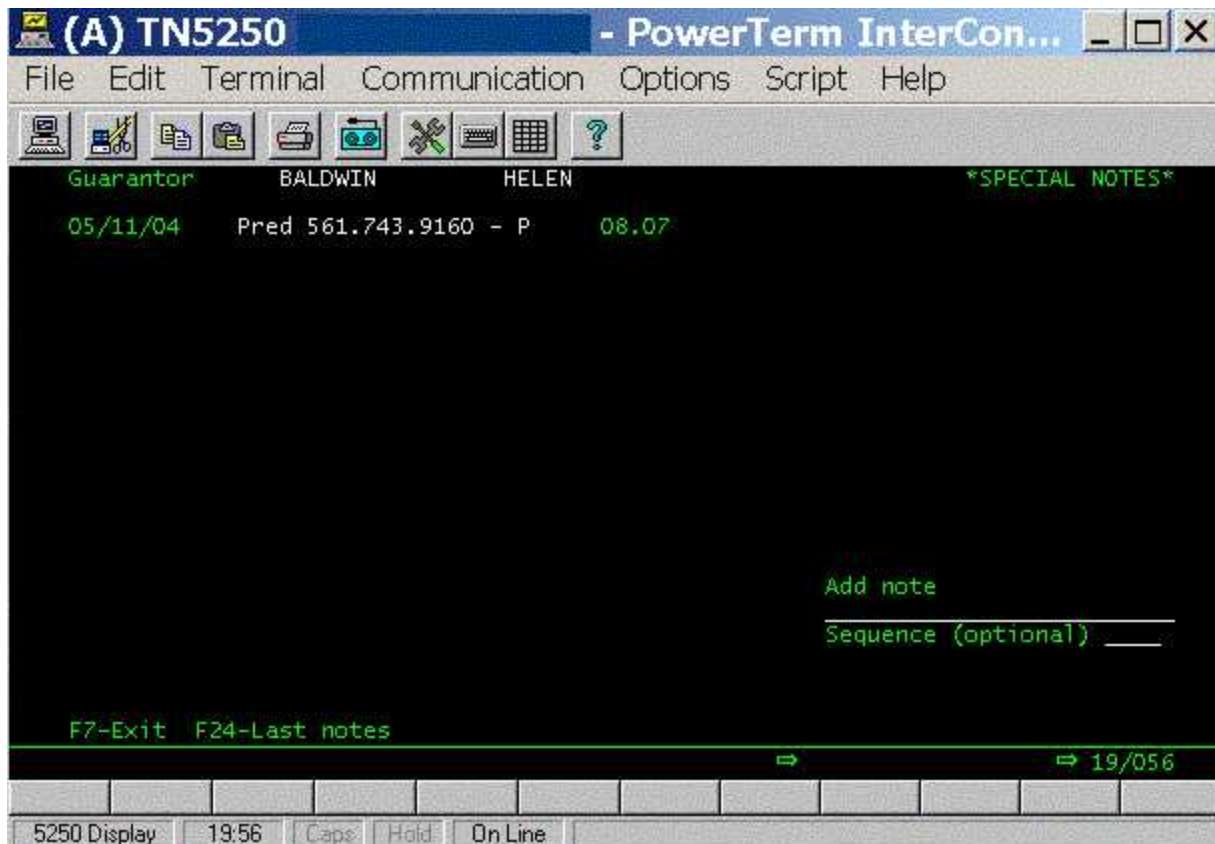
You need to set the DST flag to Y when daylight savings time is effective. You should do that the night before the change takes place. The dialer time zone field must also be defined. For the east coast it is 05 and then increases by 1 for each time zone, as we move further west. This is based on where your iSeries (AS/400) is located. These fields are used to set up the valid times for calling each account on the queues. If you have a home and a work number that are in different time zones, the system only start calling the account when both numbers are eligible to be called. Similar logic is used at the end of the valid calling times. For all states, we have assumed that the valid times to call are 8 a.m. to 9 p.m. Note that we will handle the areas that do not observe DST.

The time zone information is also used for presenting accounts to non-dialer agents. Intelc has logic to manage the times that an account is presented based on the debtor's state. This can be inaccurate because it is the phone number that determines where the call will be placed to. With I-Tel, time zone logic will be enforced for standard account processing. It is possible that a user will not be calling debtors (e.g. a client service representative may be calling clients or insurance companies), and in this case you can bypass the time zone logic by selecting the option on the account processing selection screen. A sample is shown below.



The user is notified that some accounts were bypassed along with the number, when they get to the end of the QCa. The user can go back at another time and work the accounts that were bypassed because they were not eligible to be called based on the time zone.

What about the question "How do you know that the collector or the system placed a call on a specific account?". Every call that is made through the dialer is automatically documented in the special notes area of an account. (F8 from the F11 notes screen). The date, time, method of calling and the number called are recorded by the system, eliminating the need for any verification of what was done by an agent or the system. This is a great advantage in the event of an audit by a major client. It also strongly discourages agents from fabricating their work records!

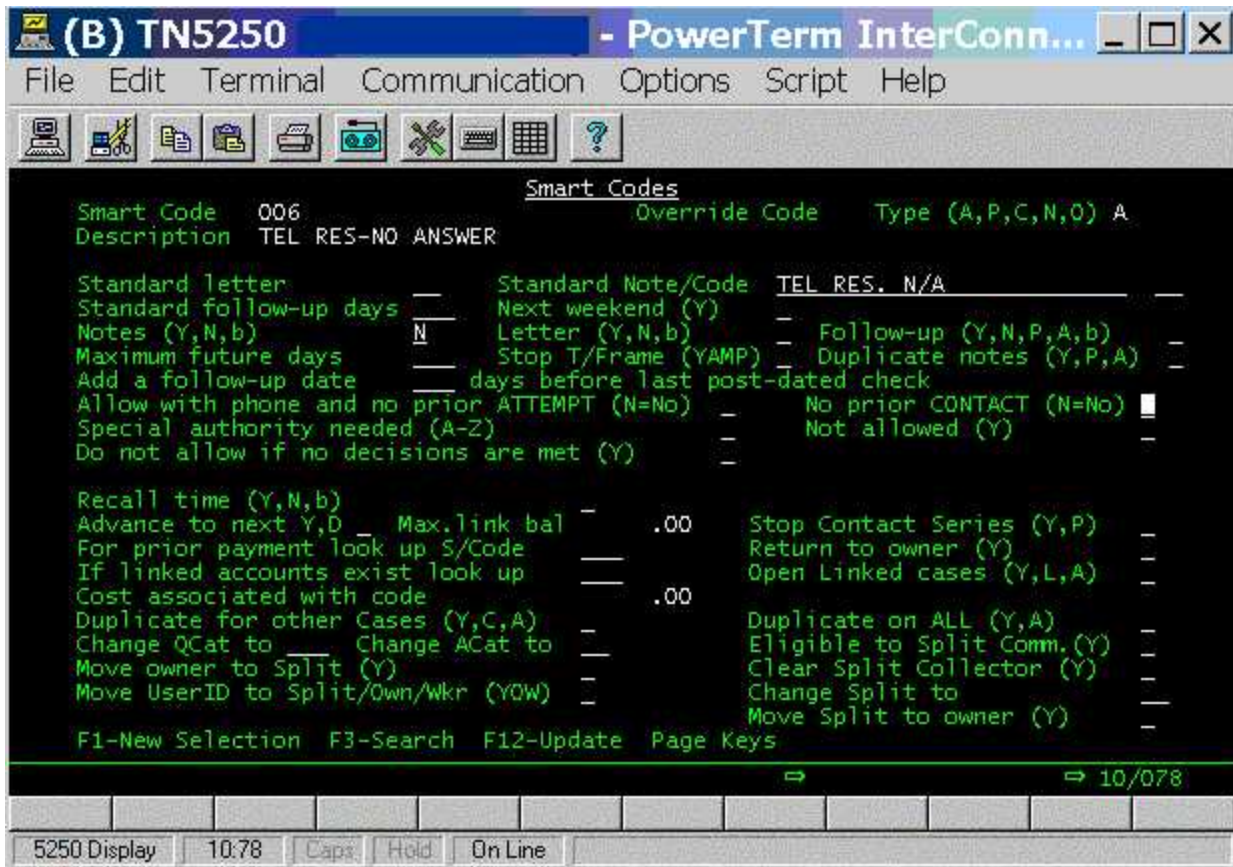


Managing a pooled environment [↶ top](#)

With an pooled environment, we are referring to accounts being assigned to a group of collectors as opposed to the concept of individual ownership of accounts. The advantage of a pooled environment is that you are able to maximize the productivity of a predictive dialer by setting up campaigns that have a large number of agents signed into the dialer at one time. In this scenario, the dialer can operate at maximum efficiency, with wait times being kept to a minimum. In an ownership environment, your only choices for automated dialing are progressive or power dialing, since it is not possible to dial ahead for a single user. By having larger volumes of accounts being worked by a larger pool of agents, you will be taking advantage of the true potential of a predictive dialer. But the disadvantage of a pooled environment must also be considered - How do you measure individual productivity in a pooled environment?

When Intelec was initially designed, this very important concept of working in a pooled environment was considered. The following features will allow you to manage a pooled environment.

- Based on the client, type of account, linking etc. you are easily able to assign accounts to specific pools of house accounts (Dialer pools). The concepts used would be work groups, contact series, smart codes as well as other areas of the system.
- As you know, there is an owner and worker code on every account. The worker code is used to move the account into different queues. It is the owner of the account who received credit for payments. To keep accounts in a house pool, the owner and worker would initially be one of several "house collectors".
- When an account is worked (contact is made) a smart code would be applied depending on the circumstance. At that time you have the option of giving the agent credit for a positive contact (based on the smart code applied) and changing the owner or split to the agent's code. Intelec allows you to set up a split collector for each account - this is a code that is set up on the collector file and is set up with the percentage of a payment that the agent will get credit for, as long as the split code exists on the account. The rest of the credit will go to the owner. Within a Smart Code, you are able to change the split collector based on different circumstances. The following screen shows the options available for managing the split collector code.



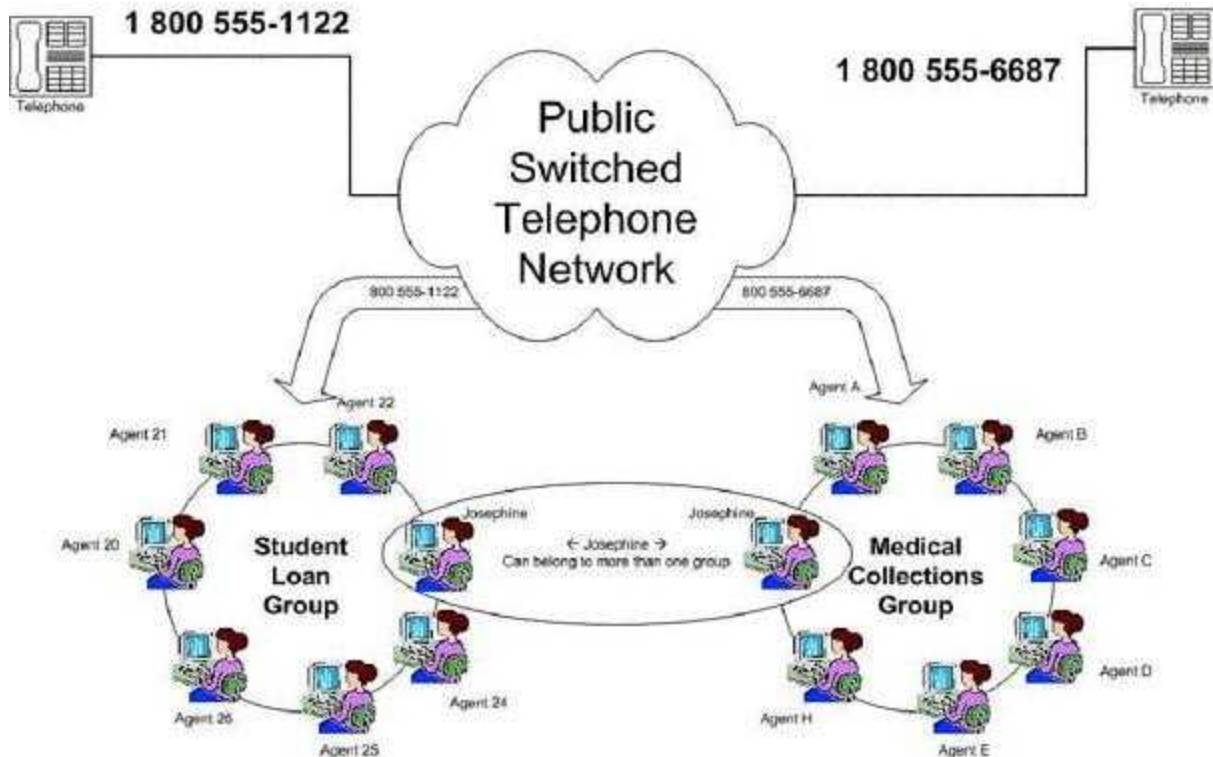
- Once the split collector (or owner) have been changed, you would generally let that agent control the account for a period of time (You would also change the worker code for this to occur). As an example, you can use a Smart Code Series to check the account after 15 days, and give it back to the pool if there has been no payment. The process of moving accounts between the house and an agent is easily automated. The result is efficient use of the dialer, with credit to those who are generating the payments.

Options for managing inbound calls top

With a dialer, you will usually launch more calls than in a manual environment. This is especially true with a predictive environment. The result will be an increase in the volume of inbound calls, and I-Tel should be used to manage the routing of your inbound calls based on different criteria.

- Agents and your dialing system can handle both inbound and outbound calls. In a predictive dialing environment, this is referred to as "blending", and in the collection environment, an inbound call is usually given priority over an outbound call. In a blended environment, inbound calls would be routed to waiting predictive agents with consideration given to the outbound campaign and the potentially adverse impact on abandoned call rates. Inbound calls can also be handled without true "blending" being utilized.
- You can set up ACD (Automatic call distributor) groups (can be referred to as hunt groups) to handle different areas of your collection floor, different types of accounts or client types or clients. The area of designing and setting up hunt groups can be complex depending on your business model. The diagram below represents a common inbound dialing environment in a collections operation. The diagram shows two toll-free numbers and two groups of agents, or collectors. It is common for a collection operation to service several different industries. In our example, the collection operation is servicing two distinct types of collection activity: medical collections and student loans.

I-Tel Dialer Hunt Group Environment



- DNIS support (Dialed number identification service) can be utilized. This support is provided by your telephon carrier and it allows you to identify the inbound number that was dialed by the debtor to call your collection center. This can be a toll free number for a specific group of agents, or a toll free or personal number (DID) associated with an individual collector. This inbound number formation can be used to route the call to the correct group of agents, to a specific collector or even to a specific dialing campaign.
 - When you acquire an account, one of the first things you'll do is to send a notice of delinquency to the debtor. Regardless of the first type of communication with the debtor, you'll often include the proper mailing address and telephone number.
 - When a debtor calls, one of the key advantages of the I-Tel dialer is the ability to route calls to different groups of people instead of a single agent. When a debtor calls in, the dialer will search (or hunt) through a predefined list (or group) of agents to connect the call. Hence the term "hunt group".
 - If you handle all incoming debtor calls in the exact same way and there are no special procedures or skills associated with the various industries you serve, it may be convenient to place all of your agents into a large hunt group. Whichever agent is available receives the call and the collection activity proceeds.
 - If you do not handle all incoming debtor calls the same way or you have agent with special experience skills in servicing one industry above all others you serve, then you will want different hunt groups that correspond to the 800-number you publish on communications with the debtor. Typically, each separate 800-number represents a different hunt group and a different type of collections activity.
- Some important features of incoming queues are the following -
 - Incoming call queues operate in either of two states; within capacity or overflowing.
 - A queue operating within capacity will have more agents waiting than there are calls coming in to queue. In this circumstance, the logic to determine route to agent has a bearing on which agent gets the call.

- An overflowing queue has all members busy on calls and calls waiting for an agent to become free. In this scenario, as soon as an agent completes a call, the next queued call is presented to that agent. The only scope for decision is the relative priority of queues that the newly-freed agent is a member of. The agent selection mechanism plays no part in this decision.
- Type of hunt groups - The I-Tel dialer will support 4 different type of hunt groups. These are
 - *Priority* (sometimes referred to as *top-down* (always start with first person, then progress to next)
 - *Round-robin* (process in circular fashion, maintaining a 'next agent' position)
 - *Waiting order* (Order agents by the amount of time spent waiting for a call, usually longest wait first but can be shortest wait)
 - *Skills route* (Prioritize by some metrics that indicate the agent's ability to handle a particular caller's needs) This option would be developed in conjunction with several different parameters that would be set up within Inteltec, in relation to the knowledge base.

The above refers to a simple scenario with one and only one queue running within capacity

Presently, only Priority and Round-Robin are supported.

In the illustrated agent configuration example, there two distinct hunt groups: medical collections and student loans. Each hunt group can defined as either Priority or Round-Robin, but not both.

- **Priority Hunt Groups** - The processing order for a priority hunt group is first-to-last, or top-down. Let us imagine a group of agents as shown in the table below:

| Sequence | Agent | Extension |
|----------|-------------------|-----------|
| 1 | Bob Rogers | 210 |
| 2 | Mary Wilkins | 212 |
| 3 | Charlene Robinson | 213 |
| 4 | Art Wolford | 214 |
| 5 | Bill Woods | 215 |
| 6 | Nancy Dodds | 216 |
| 7 | Ahish Hargounian | 217 |
| 8 | Will Bernstein | 220 |

The key characteristic of a Priority Hunt Group is that the group will always be hunted in top-down order from the first agent to the last. When a call comes into the hunt group, if Bob Rogers is not already on a call he will receive the incoming call. If he is on a call, Mary Wilkins will be given the call, etc. The first person in the queue is presented calls most often, the last person in the queue is presented calls least often.

Why would you use a Priority Hunt group? A priority hunt group helps answer the question: "If I had only one agent able to take this call and recover the debt, who would I want that to be?" You might want to use a priority hunt group to make sure your best, most experienced agents get the next incoming call. Correspondingly, you might want to use a priority hunt group to make sure that underperforming agents are getting sufficient commission and training opportunities.

- **Round-robin Hunt Groups** - In this method, calls are distributed approximately evenly to the longest-waiting

agent until the rate of calls coming in exceeds the rate of call completion. Between this point and the point of saturation calls appear to be distributed arbitrarily but will average out to be shared evenly among waiting agents.

Why would you use a Round-robin Hunt group? A round-robin hunt group helps answer the question: "How can I make sure that the incoming call volume is spread as evenly as possible across the members of the group?" You might want to use a round-robin hunt group to make sure all agents in the hunt group have approximately the same number of calls over a period of time.

- **What about performance when an agent is set up in multiple queues?**

The behavior of the 4 types of hunt groups described in a prior section, referred to a simple scenario with one and only one queue, and running within capacity.

In a scenario with multiple queues, and running within capacity, queues behave as follows:

Priority - If the queue is the highest-priority queue then the first person in the queue is presented calls most often. A lower-priority queue will appear to have calls distributed arbitrarily but some degree of preference for the head of the queue.

Round-robin - If the queue is the highest-priority queue then distribution is as per a single queue. If the queue is not the highest priority queue then the calls will appear to be distributed arbitrarily, but roughly evenly.

Waiting order - If the queue is the highest-priority queue then distribution is as per a single queue. If the queue is not the highest priority queue then the calls will appear to be distributed arbitrarily, and agent experience will oscillate between long waits and short waits.

Skills route - Calls will be delivered to the most suitable waiting agent. With multiple queues the likely quality of skills match is lower.

Practically speaking round-robin does a slightly worse job of fair and even call distribution when running within capacity compared to waiting order when there is one and only one queue, but a better job of fair and even call distribution with agents shared across multiple queues.

- **What if an agent does not pick up a call?** As the I-Tel dialer proceeds through a hunt group, it will first look to see if the agent is already on a call (we can check for both inbound and outbound calls). If the agent is "available" as defined within your set up, we will offer the call to the appropriate agent. If the agent does not answer the call, the call will be offered to the next agent in the list according to processing type. During this time the telephone will ring (or a tone will be audible in the agent's headset). A configurable number of ring cycles will be used to determine that the agent has not picked up before moving to the next available agent.
- **What if NO agent picks up the call?** If the I-Tel dialer exhausts the list of agents and finds that either none are available or no agent picked up the call, the hunt group can be configured so that the call offering cycle continues until the call is finally answered or the call can be configured to roll over to another PBX address. While the debtor is waiting, you can play a message, a combination of music and a message etc. (will be set up in a sound file). The roll-over PBX address can either be - an individual extension, a voicemail extension, or another group. Since an inbound call to your telephone system often means a debtor is willing to pay, you want to make sure the time the debtor waits to be connected is as short as possible. Let's say you had a third hunt group called "house collectors". You could have overflow calls from either medical collections or the student loans group roll over to the house collectors group. If no one answers the call, you could configure the roll-over from the house collectors group to be a receptionist's extension.
 - Medical collections group ----> Reception
 - Medical collections group ---->Voice mail for medical collections group
 - Medical collections group ---->House collectors group ----> Voicemail
 - Medical collections group ---->House collectors group ----> Reception ----> Voicemail

- **Hunt Group Membership**

The I-Tel dialer supports three different types of membership within groups: Users, Extensions, and Groups. For this part of the discussion, it is important to emphasize that even though a group might have fifteen members defined, calls will only be route to the members of the hunt group when they are logged in. The I-Tel

Hunt Group support has many important features that provide great flexibility and convenience. Hunt groups can be defined as priority groups or round-robin groups. Within a given group, overflow calls can be routed to an extension, another group or voicemail. The types of group membership allow you to configure groups in the way that best suits your office, your lines of business, and your personnel. To make best use of I-Tel Hunt Groups, it's wise to do some planning in advance.

- Membership by user (Agent)

When a user (or agent) is defined as a member of a hunt group, that agent is a member of the hunt group regardless of which extension she uses to log on to the dialer. If Mary Wilkins is defined as a member of the student loans group by her User ID, she joins that group automatically whether she logs on to extension 343, 540, or 219 (i.e. any extension). If she logs on to extension 219 on Monday and logs onto extension 343 on Tuesday, she joins the student loans group automatically because her User ID has been defined as the member of the group.

This type of membership provides the greatest flexibility to make sure Mary is part of the medical collections group regardless of where she works on a given day.

- Membership by extension

When an extension is defined as a member of a hunt group, any agent logged on to that extension becomes a member of the group. If extension 549 is defined as a member of the medical collections group, Mary Wilkins automatically joins that group whenever she logs on to extension 549. If Mary logs on to extension 549 on Monday she automatically joins the medical collections group. If John Harper logs on to extension 549 on Tuesday, he automatically becomes a member of the medical collections group because the extension was defined as the member of the group.

This type of membership provides the greatest flexibility to configure a work area in your office space to suit a certain type of collections and staff that area with any available agent.

- Membership by group

This one can get a little tricky. The way to say it best is that groups can contain groups. Here's an example to give some insight into this type of membership. Let's say you had a Hunt Group called "Top Twelve". This might be a group of your very most experienced and valuable collectors. You might want a way to easily move this group of twelve agents from group to group as business conditions warranted. You might want them working Monday on medical collections and Tuesday on student loans. You can easily move the entire group from one group to another with a few simple steps without having to go through the tedious process of removing all twelve from one group and the adding them to a different group.

- Mixed/Multiple memberships

Any member of any group can be a member of multiple groups simultaneously. Mary Wilkins can be a member of two, three, or more groups simultaneously. Extension 549 can be a member of multiple groups simultaneously. Our sample group called Top Twelve can be a member of multiple groups simultaneously as well. Also a hunt group can contain mixed types of membership. Any group can contain any combination of users, extensions, and group in any order that is useful for your business.

In our diagram at the top of this document, a hypothetical agent named Josephine is shown participating in two groups simultaneously.

- Automatic Number Identification (ANI) is utilized. This is similar to "Caller ID" that residential customers are accustomed to. The dialer is able to capture this information, identify a matching account, and display the account information to the agent who received the call. If the number can not be matched to an account, it is still captured and once the account has been identified using one of Intelec's search options, the phone number can be recorded anywhere on the account

The area of capturing the inbound number is probably the area that requires some operational guidelines.

I-Tel Inbound logic is designed to :

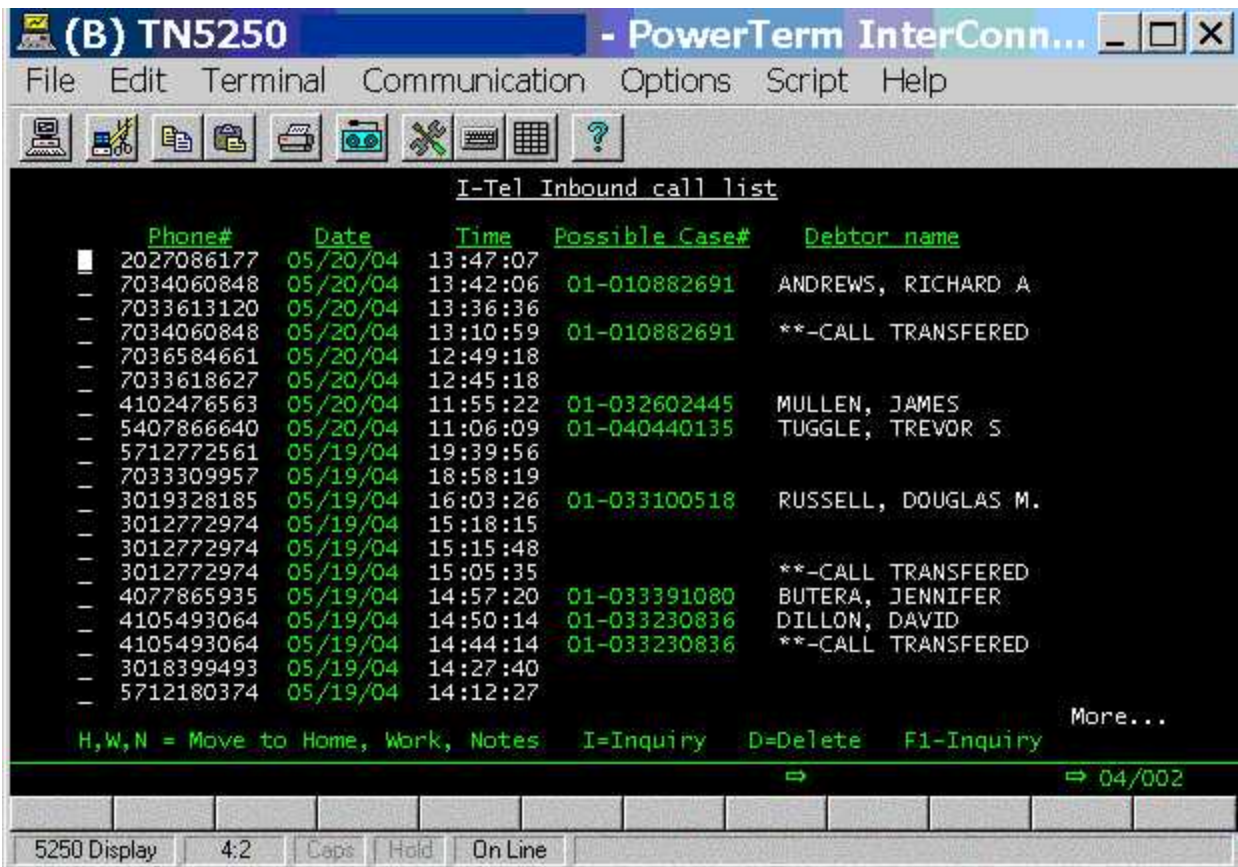
- Capture and store inbound calls and ANI's, notifying the user at the extension that there is a call via a message
- Attempt to intelligently match incoming calls to an existing account
- Allow ANI information to be electronically placed on any account

The system will log all inbound calls on a file. This will include calls that are not transferred to an extension. The key fields on the file are phone number that call was received from (ANI), date, time and extension the call was transferred to. As soon as the call is received and the information is written to a file, Inteltec will try to match the ANI to an existing home or work number on Inteltec. All active companies will be searched. Within a company, we will only make a determination that a debtor can be matched if there is a *single* match as opposed to multiple matches. (Multiple linked accounts found) We will not attempt to match a number to an account that is in a company that the user has no access to.

When a call is transferred to an extension, we will send a message to the user (displayed on last line of the screen). If the account was matched, the debtor name and linked balance will be displayed! We will allow a user to access the ANI log from any account detail screen. Once the list is displayed, the user can display an account in inquiry, or in the case of an unmatched call, go into a search from the list of calls. If the user goes into a search, the ANI information is "remembered". If the user can match the number to an account, the user can electronically move the account into the account. (This will be particularly useful when the debtor may have left a message and the account can be identified and the time of the message matched to the time of the inbound call.)

- The user accesses the ANI list, in different ways, depending on where they may be at the time with regard to system use. If they are in any of the dialing modes (Preview, power, predictive or progressive), they would use the Attention Key. This would bring up the ANI list. In account inquiry from a non-dialer mode, key in "ANI" in the Smart Code field. These options will display the list of inbound calls. Some will have possible debtor information filled in (Company, case number and debtor name).

Following is a sample screen of inbound calls.



- The user can select any record on the list by keying in a code on the specific line. Note that *any* valid code will delete the record from the list. The following codes can be used to "manage" the entries on the list of incoming calls.
 - H will bring the phone number into the "Home Phone" field on the account detail screen. You will need press F12 to update the account.
 - W will bring the phone number into the "Home Phone" field on the account detail screen. You will need to press F12 to update the account.
 - N will bring the phone number into the notes on the account detail screen.
 - D will delete the record.

This option selected above will display the account search screen or the account details. Depending on whether the call was matched to an account or not, different screens will be displayed (Search or detail screen). If the program goes into search mode, the phone number is displayed with the home phone search option filled in.

- Regardless of whether the account was matched or not, if the calling number is available it is automatically added to the notes of any account that is accessed after an account is selected from the inbound calls list. The note is added to only the first account in a linked group, if the user accesses multiple accounts for the same debtor. This feature will ensure that the calling number is never lost. Remember, that the account accessed may not be the correct one. In the case where the system adds a note automatically, the text will be "I-Tel inbound XXXXXXXXXX" where XXXXXXXXXX is the calling number. If the user selects the "N" option from the list (described above) or uses ANN in the Smart Code field (described below) the note added will be "I-Tel ANI XXXXXXXXXX". This will differentiate it from the note added by the system.
- If an account match is not found and you go into inquiry (e.g. the debtor has left a message and you have the ANI, but Intelc did not find a match based on the number) you could search by name and find the account. Once the account is displayed, you can electronically record the ANI by using the codes ANH, ANW or ANN in the Smart Code field (see below). You do not have to go back to the ANI list! On the account detail screen, if you selected inquiry from the ANI screen,

you will see "INBOUND" in the "Category" on the top left-hand corner of the account detail screen. If you want to bring the last ANI you selected into the account you have on the screen, the following codes can be used in the Smart Code field. You can *only* do this from the ANI account detail screen!

- ANH will bring the phone number into the "Home Phone" field on the account detail screen. You will need to press F12 to update the account.
- ANW will bring the phone number into the "Home Phone" field on the account detail screen. You will need to press F12 to update the account.
- ANN will bring the phone number into the notes on the account detail screen.
- From the standard account detail screen, AN0 (AN + zero) is a special code that can be used to display ANI's for calls that were NOT sent to an extension. This can be accessed by any user.

The system will remember the last ANI that was selected from the list and use this data whenever you next utilize one of the above options. (See earlier section where we discuss the system *automatically* adding a note for the calling number.)

- From a standard account detail screen (No "ANI" in the "Category" field) there is an option that will allow you to quickly display the account details for the last inbound call *if* the last call was matched to a debtor on Intelec. (I.e. You can do the screen pop without displaying the ANI list). To do this, you key in "ANL" in the Smart Code field. If the last incoming call was not matched to an account, the ANI list will be displayed.
- Entries remaining on the inbound call list after 30 days will be automatically deleted.

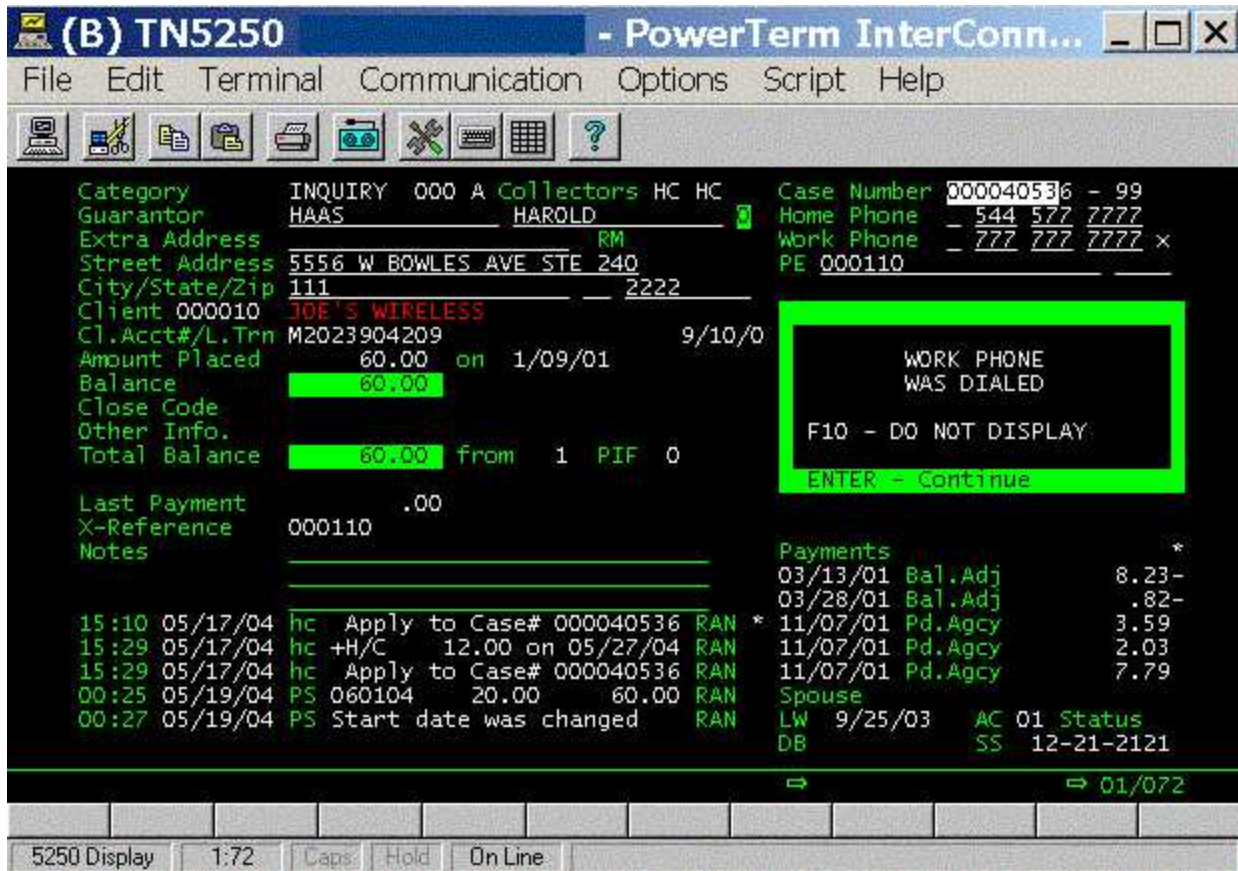
Predictive dialer-related features top

With the integration of Intelec with the dialer, predictive dialing works seamlessly to provide significant productivity gains in any collection operation. Some of the features described in the preceding sections will help you set up suitable workflows to automate call management within your dialing environment. Because predictive (and progressive) dialing is not controlled by the user, the concepts can be difficult to understand. For the agent and for management, connected calls and the corresponding "screen-pops" are the result of a successful predictive call. There are many things that happen "under the covers" that one should be aware of, since understanding what you do not see is very important!

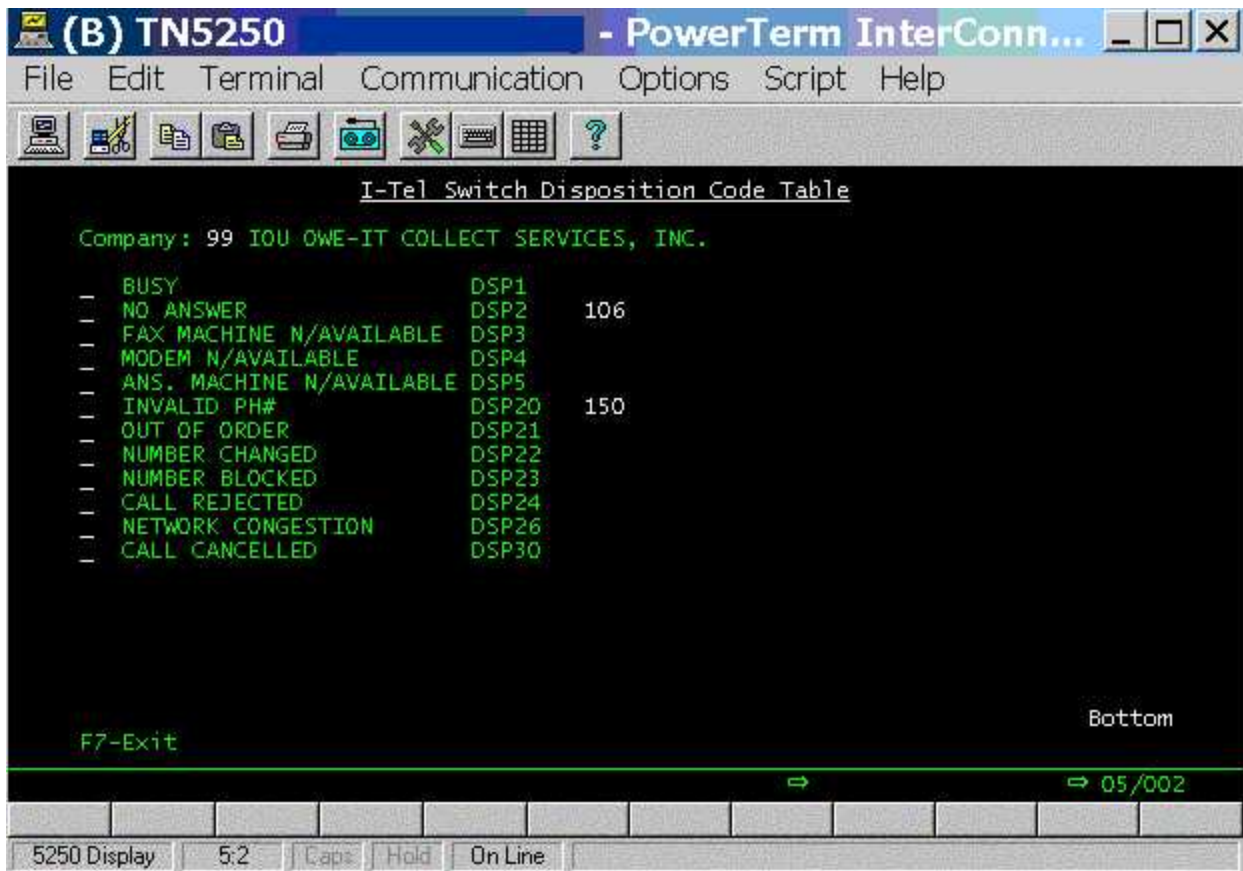
Following is a summary of I-Tel's predictive dialing features.

- Predictive dialing takes place from the normal account processing queues. During nightly processing, when the queues are created, all of the information required for least cost routing and time-zone management are loaded into the queues.
- Any programs that can create new queues (e.g. Special transfers) will also load the least-cost routing and time zone information into the queues.
- You target a specific group of accounts by setting up a campaign that identifies a User ID, processing type, QCat code and time frame. Since this information must be unique for each campaign, you can consolidate several smaller queues into larger queues using one of the I-Tel queue consolidation options.
- Accounts are processed by the dialer in the same order as they are prioritized by QCat, based on the rules set up in the system. If you consolidate different QCat's that have different sort orders, you will define a new sort order that will be used for the new QCat.
- You can specify which numbers are dialed by for a specific campaign, and in what order (set up in Campaign manager). I-Tel's design allows for up to 5 numbers to be attempted for each account - Presently only home and work numbers are utilized.

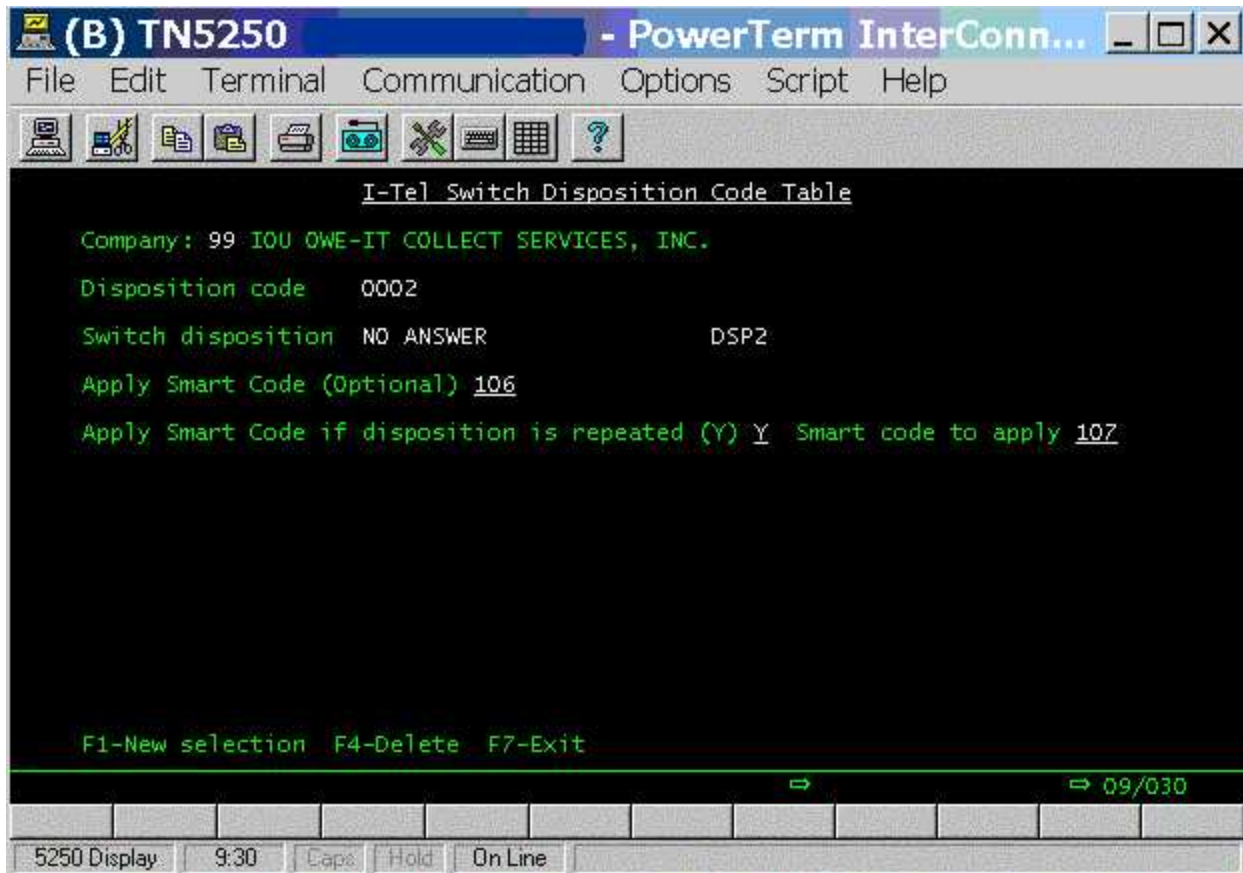
- Based on the numbers to be called, I-Tel will dial multiple numbers as a part of working a single account (e.g. you have specified home and work number, and both exist on an account). If a contact is made, transfer is controlled to the agent and any remaining numbers are not dialed. If an additional number needs to be dialed because there was no right-party connect, this call will be placed by the agent in preview mode.
- Since it is important to know what number was reached by the dialer, we will pop a window when a number other than the home number was contacted. This will indicate the number that was contacted. There is a function key to stop the warning for being displayed. This would be used in the case of a work number campaign. The following screen shows the pop-up window.



- Presently, if you set up a campaign to call the work number only, and that campaign is run during the day, based on the retry options set up (see later), the account will be marked as worked after the dialer attempted call the work number. This will mean that you will not be able to retry that account at a later time in the day (e to try the home number). In a future update, we will offer a feature that will allow accounts that were not contacted to be retried at a later time on the same day.
- I-Tel will allow automatic updates of all accounts that were attempted by the dialer but not contacted. The option "Non-connect switch dispositions" allows you to specify the action to be taken for different switch dispositions. While the following list may change with time, this is an example of switch dispositions.



Within each disposition code, you can define the action to be taken when a predictive (or progressive) call meets those conditions. The following screen is an example of how a "No answer" may be set up. Remember that these update take place within a few minutes of a call being placed by the dialer. Note that switch disposition codes are system-related and should not be modified by users.



- Accounts are retried (e.g. busy's) based on the options set up within campaign manager (presently on the dia server).
- During the same day, accounts that are not worked in a campaign could be worked manually or set up to be worked in a different campaign at a different time. Even though the dialer engine runs on a separate PC, its close integration with Intelec means that contacts and Smart Codes are updating the same queues that are used by the dialer. If an account was scheduled to be called but the debtor called in a few minutes prior to the call being placed, the dialer will not place another call to the same debtor. Depending on the manner in which Intelec is set up, you could stop accounts from being dialed based on Smart Codes applied or payments posted.
- Predictive dialer strategy should be designed in conjunction with Intelec's I-Script features. I-Script is Intelec's intelligent scripting engine that will allow you to create open and closing scripts as well as "intelligent" scripts (rule-based) that are virtually built and displayed only (automatically) when each account is presented to the user. Scripts can also be presented to guide a user through a series of steps, with the system displaying information based on the debtor's responses to each situation.

Summary top

I-Tel was designed to be different. It was expected to set a new standard for the term "integrated dialer". Quantrax believes that the present product and future enhancements will accomplish the ambitious goals that Quantrax set for itself and this new and exciting product. As with all technology, you will be limited by your vision, an unwillingness to take risks or a lack of interest in bringing new thinking to your operation. There is no easy or quick path to deploying new technology, but our experience with Intelec has shown that acquiring knowledge about your technology and taking small steps to incorporate new technologies into your processes is a vital part of progress. Quantrax will continue to provide its users with high-technology that is innovative, practical and can result in greater efficiency and productivity. But how you use that technology to your advantage is entirely within your control. By selecting Intelec, you demonstrated a desire to be different from the other 6000 collection companies in the United States. This is your next opportunity.

Phone number for Melissa Data Corporation who provide area code and time zone data is 1-800-800-MAIL. Please contact them for updates.



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