For nearly 20 years, the only serious competition for our collection technology, has come from a company that sounds like a Canadian province. We were always better,

but they were always bigger than us. Today, after some massive layoffs they seem to have gone back to marketing an older product that they had rightly replaced with a better one. And in a very short time, a flash, while we were sleeping, they seem to have come up with something new and "Savvy". How did they do that? Isn't this simply a wolf in sheep's clothing? Are they now using unpaid robots to write software? As for the company that seems to name its products after precious metals, how did they create a new product without a simple upgrade path for its existing users? It seems that the Canadian-sounding company also missed that important point. The good news is that you now have some compelling reasons to look at other technologies. As for the other major player in the software industry (the one whose name sounds like a baseball team from Chicago) we do not want them to feel isolated, but it would be fair to say that our paths have rarely crossed.

Once upon a time, we made a bold decision to use artificial intelligence and knowledge-based concepts to build a collection system that would think and make decisions like a human collection expert. It created new efficiencies, higher standards and consistency, making everyone an expert and allowing every account to be managed exactly as you intended, eliminating costly over-working and under-working.

DOING MORE WITH EXISTING PEOPLE, SLASHING EXPENSES, INCREASING RECOVERY RATES.

Along our journey of discovery, we made breakthroughs that would make traditional systems seem weak and obsolete – Progressive knowledge and activity-based scoring, a truly paperless environment, intelligent scripting where a script is created after each account is read and evaluated by the system, integrated dialing with superb predictive performance and successfully teaching machines to think and effectively automate tasks that were traditionally reserved for humans. With the unlimited potential of computer technology, we



believe that the software industry owes you much more than "dinosaurian" systems whose core database, architecture and designs date back 25 years. That is one reason that Quantrax's innovation and vision have been recognized and rewarded with a successful 19-year record of growth and market share in over 35 states and Canada.

While our competitors play musical chairs with their staff and product names, Quantrax Corporation is proud to announce RMEx (Receivables Management Expert) our third generation of knowledge-based collection technology. This technology will one day, allow you to set production targets, transfer control to the system, walk away (take a cruise, travel

to exotic places etc.) and return to find that your targets were met. Before you start to laugh, think about how you may have reacted 30 years ago, to the thought of landing a 850-passenger airplane in the dark, without a pilot. And 25 years ago, what if someone told you that a machine could review 15 million accounts *every day*, using *your* judgment, experience and knowledge? It is being done today!

Over 19 years, we have created a proven track record of applying artificial intelligence within the collection industry. Of course not everyone agrees with us. A few years ago, all of our major competitors sat on a panel that concluded that AI had *never* been tested in the collection industry. We had little choice but to run an advertisement to right that great wrong. Unfortunately we underestimated our competition - The ACA and other leading collection industry publications refused to print our advertisement. If you would like to see that advertisement, here it is.

And since you are still reading this, we want to be responsible and say something about

dialers . Our dialer partner is . a company that played a key role in stopping the FCC from banning dialers several years ago. It does not seem right that we can not get an advertisement printed (by the way, we were willing to pay!) but vendors can say anything regardless of whether it true or false. Here is our view on some of the statements made by some dialer companies. (Warning – some of the material is funny and may not be suitable for individuals who are allergic to comedy, amusing comments, shock or surprise).

Whether you have 20 or 1000 agents, we have the technology that can make you more

effective, with less effort = more in the bank = more golf, and sleep. If these are also important to you, check out our informative website. We'll even send you a user list - You will be surprised at how much we have accomplished, sometimes without the ability to advertise!

QUANTRAX CORPORATION

www.quantrax.com

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