



Welcome to RMEEx Version 4.0. This document is intended to be used by your management to understand the changes that have been added to RMEEX as a part of RMEEx.

Please read the documentation carefully prior to installing the new version!

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## AN OVERVIEW OF RMEEx Version 4

RMEEx Version 4.0 incorporates many new and exciting concepts and features that underline Quantrax's commitment to the future of RMEEx and its position as the best collection system in the industry. Most of the changes would be described as major design changes to RMEEx. Along with Version 4.1, which will be the follow-up release, it offers features that significantly "raise the bar" in terms of collection technology, feature integration and user productivity. Non-

traditional features integrated with this version include a document viewer, a time tracker for collectors and new company dashboards. This version also signals a major shift in strategy and technology direction as we leverage the power and potential of modern PC's and mobile technologies. We have used this version to create a new path and plan to truly integrate people and technology. As compliance



continues to dominate the collections landscape, the integration of dialer and collection software has become more important. While we have always tried to create features that are not I-Tel specific, some of the major features in this upgrade will only work with I-Tel. Can they be integrated with another dialer? The answer is yes, but there is likely to be a lot of technical work needed by your dialer vendor and Quantrax.

The major changes in this version are :

- A complaints module to document, track and resolve complaints
- Limiting account searches to specific clients, client groups or balances. This can be used in finding accounts with common names when limited information is available
- Data extract - ability to create payment files that can be sent to a client
- Holiday logic at the state and company level has been added to outbound calling logic. This can be used to stop calls or limit the calling hours on user-defined days
- Automatically closing accounts based on the statute for each state. This is critical in the efficient management of time-barred accounts
- In smart codes, we have added more actions for each decision line
- A language translation option has been added to letter translation. This will allow multiple letter translations for the same letter

- Ability to store the address each piece of mail was sent to. This information can then be used to mark specific addresses as being bad, and resend the first notice when mail is returned
- The new right party contact console - A feature designed to get you to a right party contact in the shortest time by calling all available consumer and 3rd party numbers ensuring that each attempt is made at a different time in the day, and based on user-defined rules for each type of number and campaign. Cell phones will be managed and called appropriately as a part of this process. These concepts are also used to work accounts with a RPC
- Ability to target accounts with a right party contact (RPC) through account audits and queue consolidations
- Changes to our encryption programs
- Our new mobile payment platform for consumers!
- Client-level help for collectors

## Documentation for RMEEx Version 4.0

Following are the details of the changes that are available in RMEEx Version 4.0. Please make sure you have read this documentation carefully before using the system.

### Complaints module

The objective of this module is to allow you to electronically manage complaints. Most of you probably have some type of manual system to record and track complaints. This module will allow you to keep that information as a part of RMEEx, associating a complaint with an individual account and allowing the information to be entered, tracked and updated until the complaint has been resolved. Some of the key assumptions were :

- A complaint can be entered by any user
- A complaint can be received from a consumer or some other party who may not even be known to the consumer
- A complaint must be associated with an account. It is possible that a complaint can not be linked to a specific account. In this case, it can be logged against “the company” by setting up a dummy account within the system.
- Once a complaint has been received, each company will have its own process for handling that complaint. Typically input would be obtained from a collector(s) as well as management and the person who made the complaint. There may be a monetary settlement. At some point, the complaint would be “resolved”. Until that time complaint will be “worked” by different individuals.

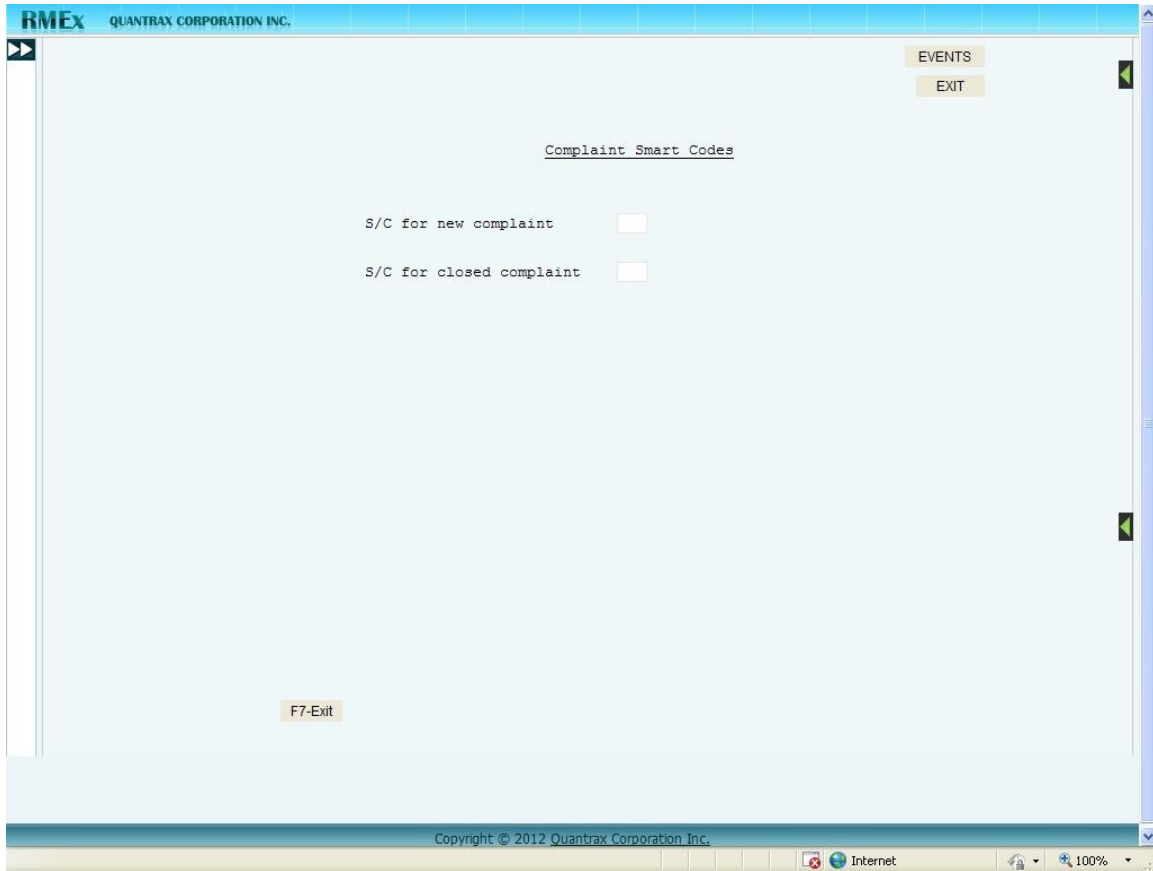
- Reporting is necessary to show complaints based on client or collector

To use this feature first the user needs to setup two Smart Codes and add them in in system parameters (RMEEx Main Menu > Opt 1. System control menu > Opt 21. System control menu (2) > 20. System control menu (3) > Opt 21. System control menu (4) > Opt 4. Complaints > Opt 5. Complaint Smart codes.

S/C for new complaint \_\_\_\_

S/C for closed complaint \_\_\_\_

These smart codes will be automatically applied to the account once the complaint is added and resolved respectively. Here is the screen.



Secondly the user needs to setup the following :

1. Type of Complaint - A category of complaint should be defined by the user.

E.g. : Too many letters sent to consumer, too many calls were made to the consumer, collector threatened consumer

2. Severity of Complaint - How serious the complaint is :

Eg : High, Medium, Low

3. Compliant - How Reported - The method/medium through which the user reported the compliant.

E.g. Phone call, sent a letter, fax, came to office etc...

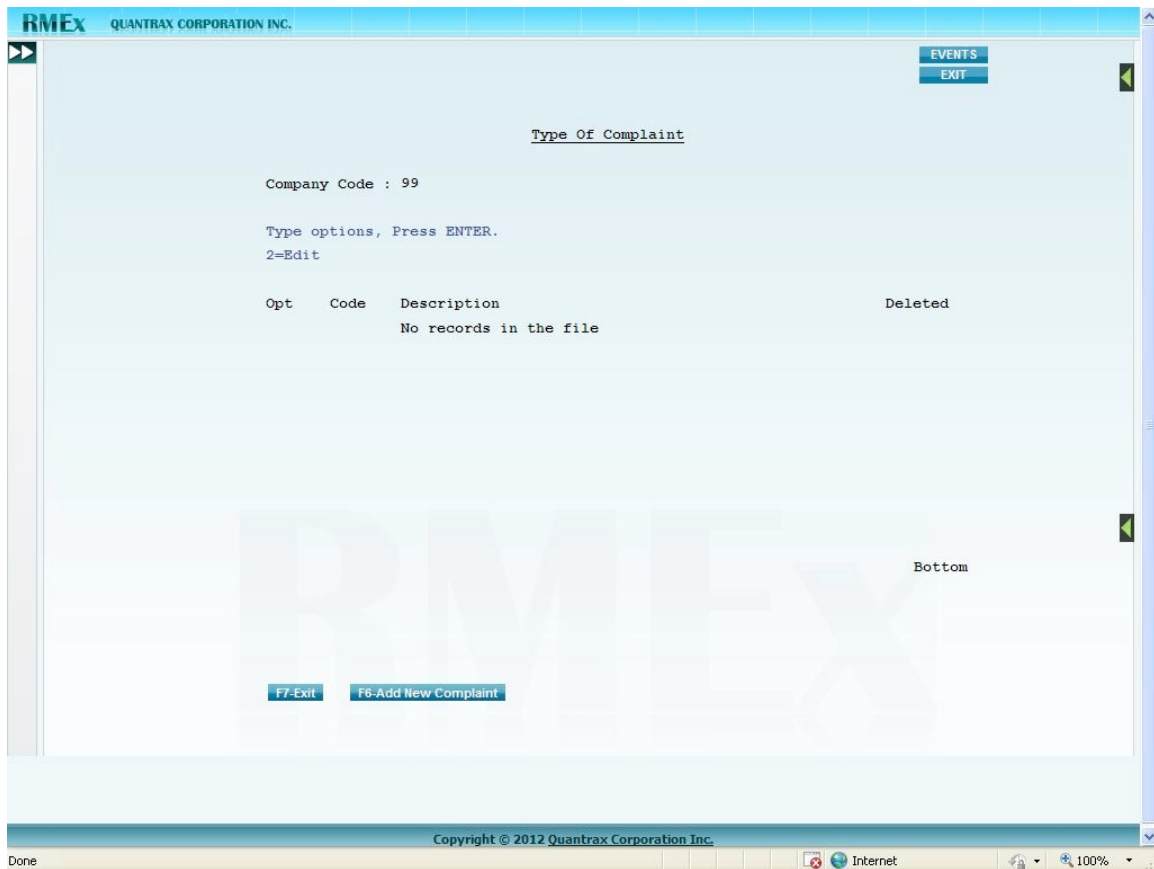
4. Status of complaint - The present status of the complaint

E.g. Open, working on, resolved

### 1. Type of Complaint

This can be accessed from System control menu (4) > Opt 4. Complaints > Opt 1. Type of Complaint.

The following screen will be presented once the user goes to the 'Type of Complaint' screen.



To add a new complaint type the user needs to click on 'F6 Add new complaint' button or hit F6. Once you click the button or hit F6 the following screen will be presented :

The screenshot shows a web application window titled "RMEEx QUANTRAX CORPORATION INC.". The main content area is titled "Type Of Complaint". It contains the following fields and controls:

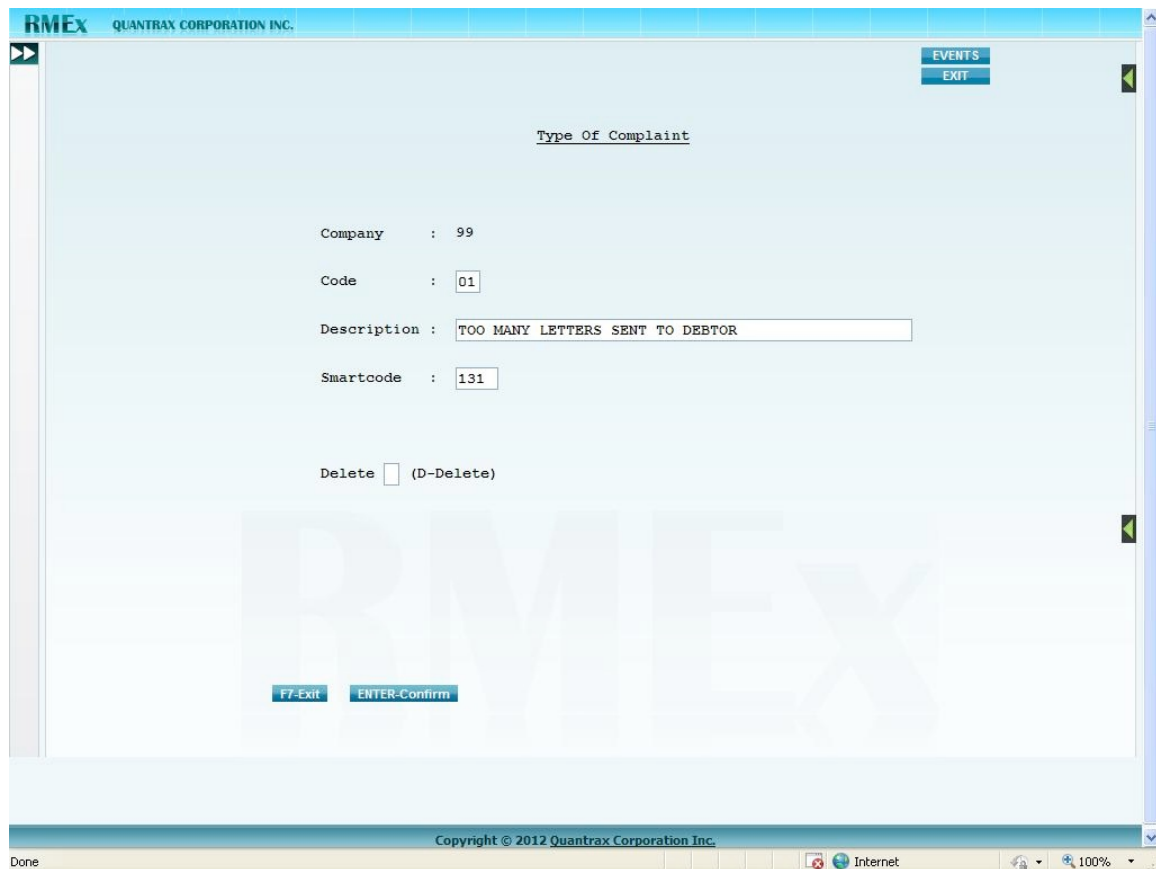
- Company : 99
- Code :
- Description :
- Smartcode :
- Delete  (D-Delete)

At the bottom of the form area, there are two buttons: "F7-Exit" and "ENTER-Confirm". The footer of the window displays "Copyright © 2012 Quantrax Corporation Inc.".

The user needs to define a two-character code for the complaint type and a description.

Smart code : This field is optional. The user can enter a smart code if they need to apply a particular smart code to an account when the relevant type of complaint is selected when setting up or updating a complaint.

Here is an example.

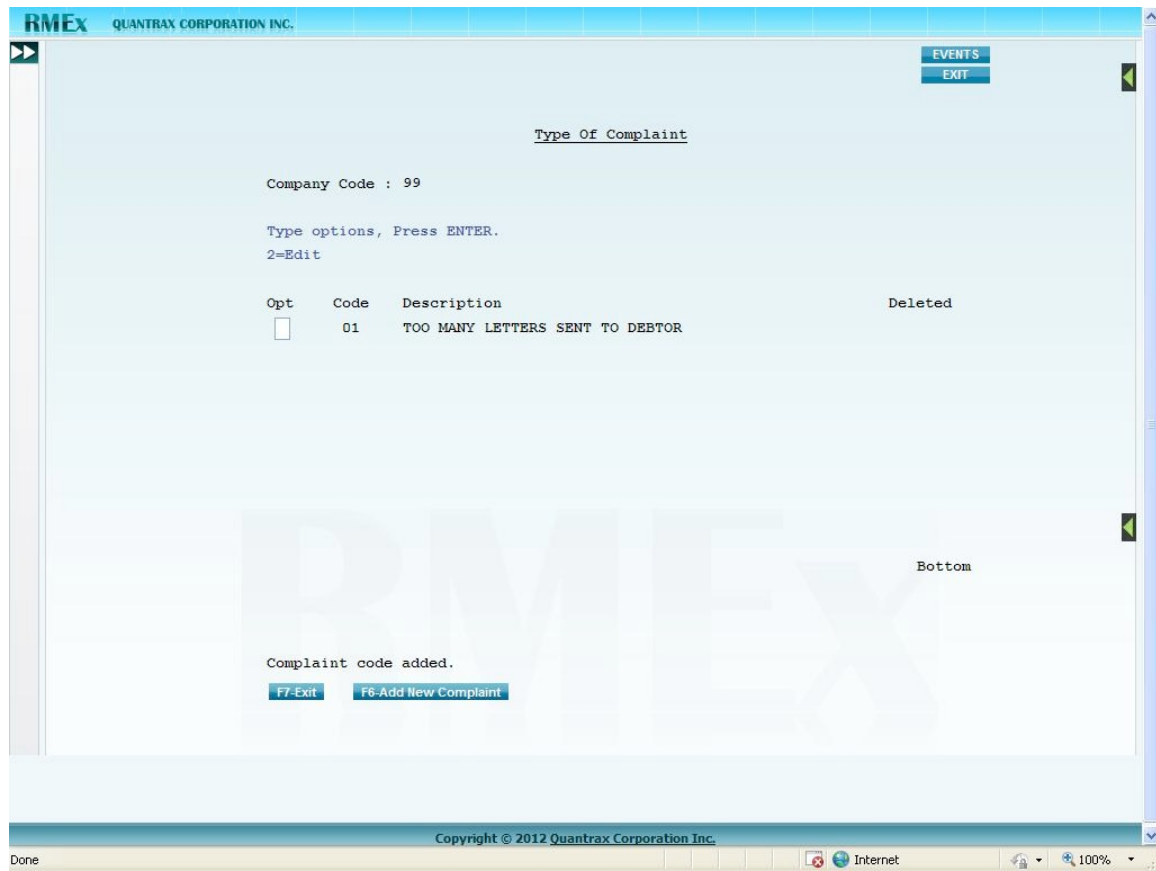


Once you enter the relevant details in the screen press 'Enter' or click the 'ENTER - Confirm' button to update the complaint type.

Note : If you need to delete a complaint type that you have created you can enter a 'D' in Delete field.

Once the complaint type is updated it will be shown in the main 'Type of Complaint' screen.

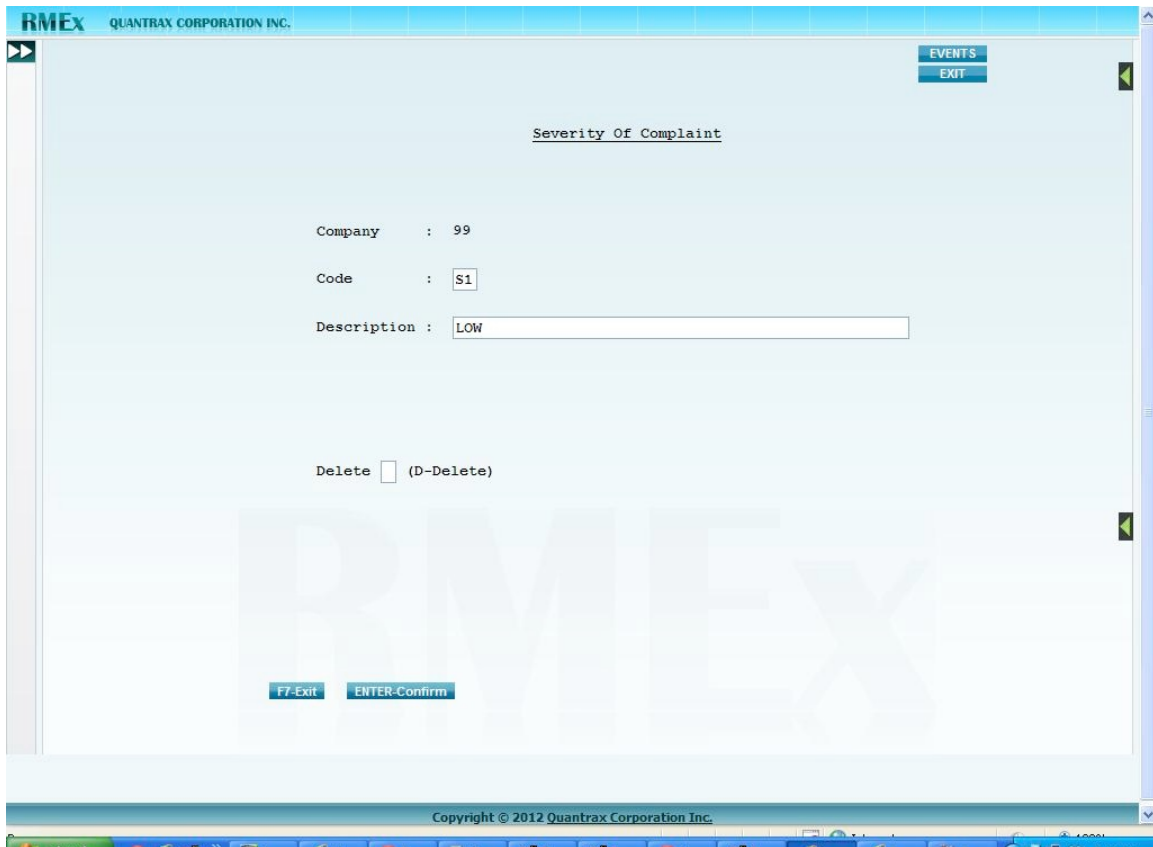




## 2. Severity of complaint

This can be accessed from System control menu (4) > Opt 4. Complaints > Opt 2. Severity of Complaint.

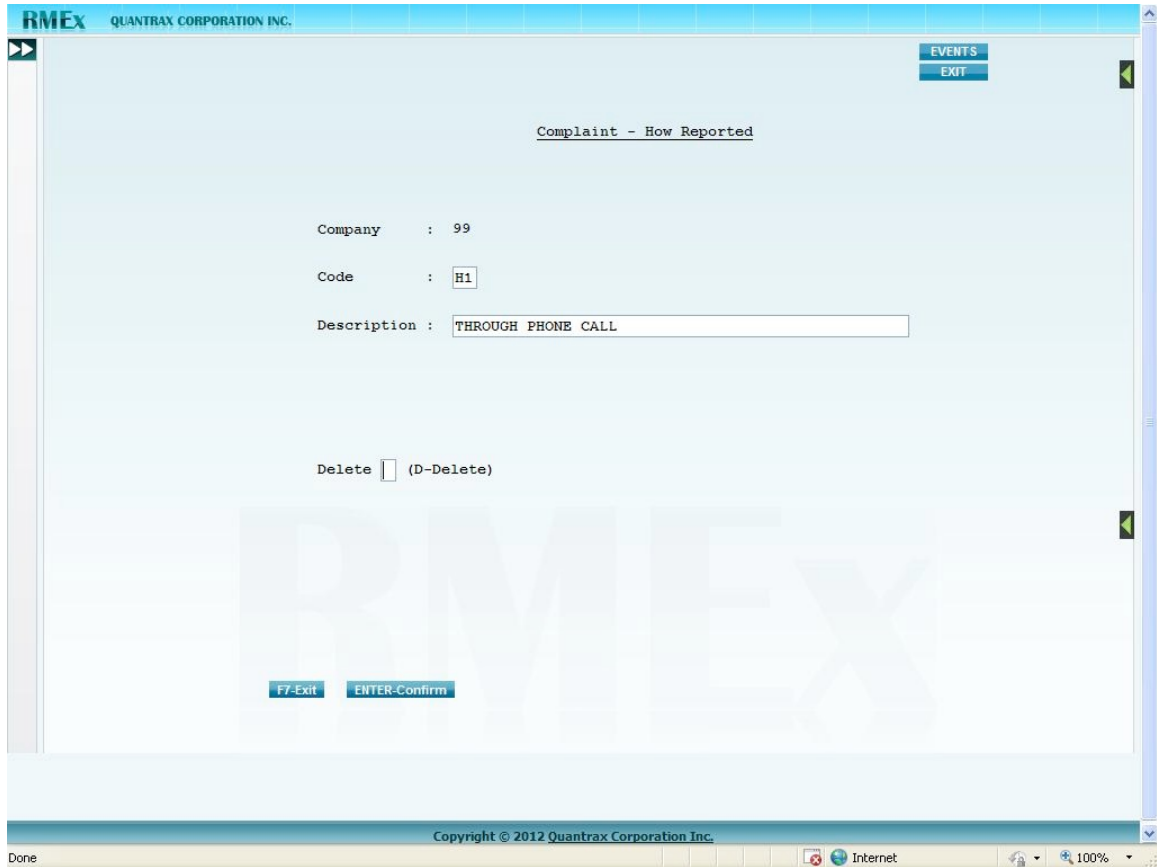
The set up is similar to the previous option. Here is a sample screen.



### 3. Compliant - How Reported

This can be accessed from System control menu (4) > Opt 4. Complaints > Opt 3. Compliant - How Reported.

The following screen is used to enter this information.



#### 4. Status of Complaint

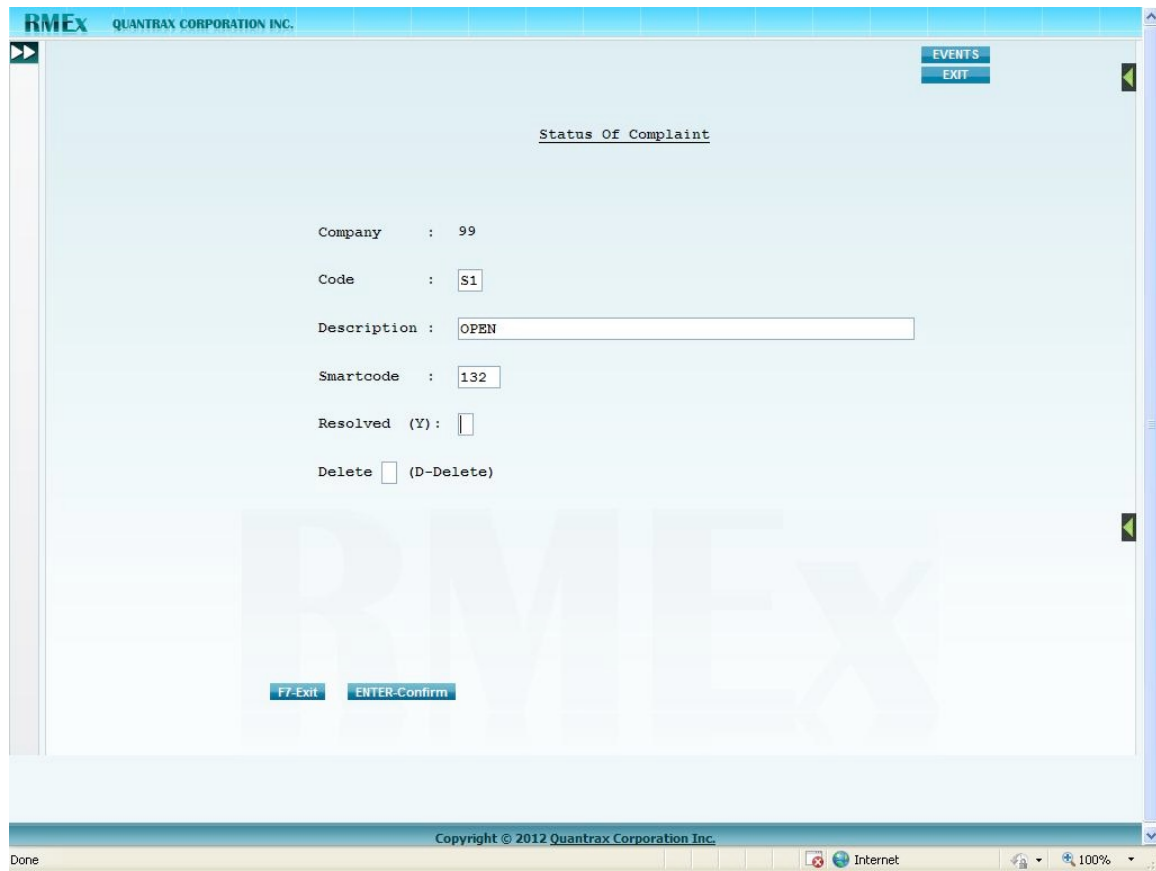
This can be accessed from System control menu (4) > Opt 4. Complaints > Opt 4. Status of Complaint.

The following screen will be presented once the user enters the 'Status of Complaint'.

The user needs to define a two-character code for and a description.

Smart code : This field is optional. The user can enter a smart code if they need to apply a particular smart code to an account if the relevant status is selected when entering or updating a complaint.

Resolve (Y) : Enter 'Y' in this field if you need to resolve a complaint when that particular status is selected in the Tab-Q complaint screen.



### Tab-Q - Complaint screen

To access the complaint screen (set up a complaint) you need to take option 13 from the TabQ window. This will direct you to the following screen :

**Complaint Form**



Company 99	Client Code 101010	Case No 1001	
Inq.Start date	<input type="text"/> <input type="button" value="√"/> <input type="button" value="X"/>	Collector reply date	<input type="text"/> <input type="button" value="√"/> <input type="button" value="X"/>
Complaint type	<input type="text"/>	Severity of complaint	<input type="text"/>
Complaint filled by	<input type="text"/>		
Extra Address	<input type="text"/>		
Street Address	<input type="text"/>		
City/State/Zip	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Phone	<input type="text"/>
Date of event	<input type="text"/> <input type="button" value="Calendar"/>	Reported through	<input type="text"/>
Complaint against (Designation)	<input type="text"/>		
Complaint against (UID)	<input type="text"/>		
Description Title	<input type="text"/>		
Description	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Status	<input type="text"/>	Cost to company	<input type="text"/>
Avoidable (Y,N)	<input type="radio"/> Yes <input type="radio"/> No		
How avoidable	<input type="text"/>		
CFPB related (Y)	<input type="checkbox"/>		
Date recieved	<input type="text"/> <input type="button" value="Calendar"/>		
Closed (Y)	<input type="checkbox"/>		
Manager reply date	<input type="text"/> <input type="button" value="√"/> <input type="button" value="X"/>	Date client contact	<input type="text"/> <input type="button" value="√"/> <input type="button" value="X"/>
Follow-up date	<input type="text"/> <input type="button" value="Calendar"/>		
New complaint		Save complaint	Complaint list
Exit		Delete(Y)	<input type="checkbox"/>

Complaint type, Severity of complaint, Reported through and Status - The data in these fields will be shown in drop down lists. The data for these fields will be retrieved from the system control files you set up .

Note 1 : Complaint type, Status- If a smart code is entered in any of the 'Status of Complaint' or 'Type of Complaint' (in system controls); that particular smart code will be applied when the account is updated with that relevant complaint type or status.

Note 2 : Status - If a status type contains a 'Y' in field Resolved (in system controls) and if that particular status is selected by the user the complaint will be

considered as resolved and a 'Y' will be automatically populated in field 'Closed (Y)'.

Inq.Start date, collector reply date, manager reply date and date client contact - If the user clicks on  today's date will be populated in the field and if the user clicks on  the date will be deleted from the field.

Complaint against (Designation) and Complaint against (UID) - These fields are mandatory to update a new complaint. In other words; the designation and the User ID of the individual who the complaint is against should be entered, in order to create a new complaint.

Note 3 : As mentioned in the beginning, once the complaint is updated the Smart Code that was assigned in System Parameters will be applied to the account. This is also applicable when the complaint is resolved.

Note 4 : If a complaint already exists on an account, the system will show the complaint screen with the relevant details when the user accesses the complaint screen (Tab-Q > Opt 13). If the user needs to add another complaint they can click on 'New complaint' button.

<b>Complaint Form</b>					
Company	99	Client Code	101010	Case No	1001
Inq.Start date	090513	Collector reply date	090513	Complaint type	NEW COMPLAINT
	<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	Severity of complaint	MEDIUM
Complaint filled by	PETER SMITH				
Extra Address	APT 1				
Street Address	12 CASTLE AVE				
City/State/Zip	BETHESDA	MD	525152232	Phone	3017558789
Date of event	9/3/2013	Reported through	PHONE CALL		
Complaint against (Designation)	MANAGER				
Complaint against (UID)	MAN1				
Description Title	THREATENED TO PAY THE DEBT				
Description	DEBTOR HAS REFUSED THE OFFER				
	MANAGER HAS THREATENED THE DEBTOR				
Status	MANAGER IS WORKING	Cost to company			
Avoidable (Y,N)	<input checked="" type="radio"/> Yes <input type="radio"/> No				
How avoidable	NEED MORE TRAINING				
CFPB related (Y)	<input type="checkbox"/>				
Date recieved	9/5/2013				
Closed (Y)	<input type="checkbox"/>				
Manager reply date	090513	Date client contact	090513		
	<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>		
Follow-up date	090813				
<input type="button" value="New complaint"/> <input type="button" value="Save complaint"/> <input type="button" value="Complaint list"/> <input type="button" value="Exit"/> <input type="checkbox"/> Delete(Y)					

If there is more than one complaint for an account the complaint screen (Tab-Q > Opt 13) will be presented as follows :



You can click on a selection to display the details.

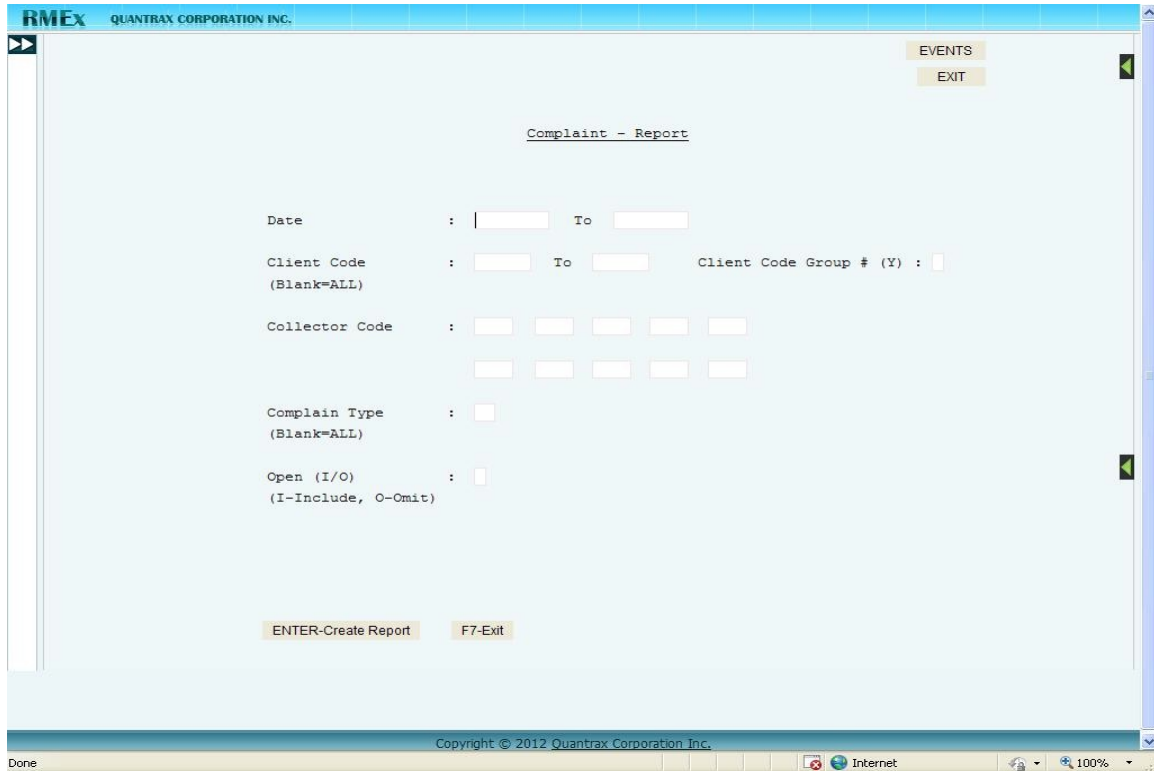
### Complaint reports

RMEEx gives you the ability produce reports based on the type of complaint. The report can be run from the following menu option :

From Main Menu > Opt 2. Management menu > Opt 10. Collector set up/Analysis > Opt 4. Complaint Reports.

You will have the following selection options.





The following fields will be included in the report :

Company, Client #, Case #, Consumer's Name (Last, First), Complaint Date, Compliant type, Collector code, Status and Complaint received by.

With today's environment, complaint tracking adds another item to your list of compliance defenses. Please use this to your advantage!

## Account inquiry

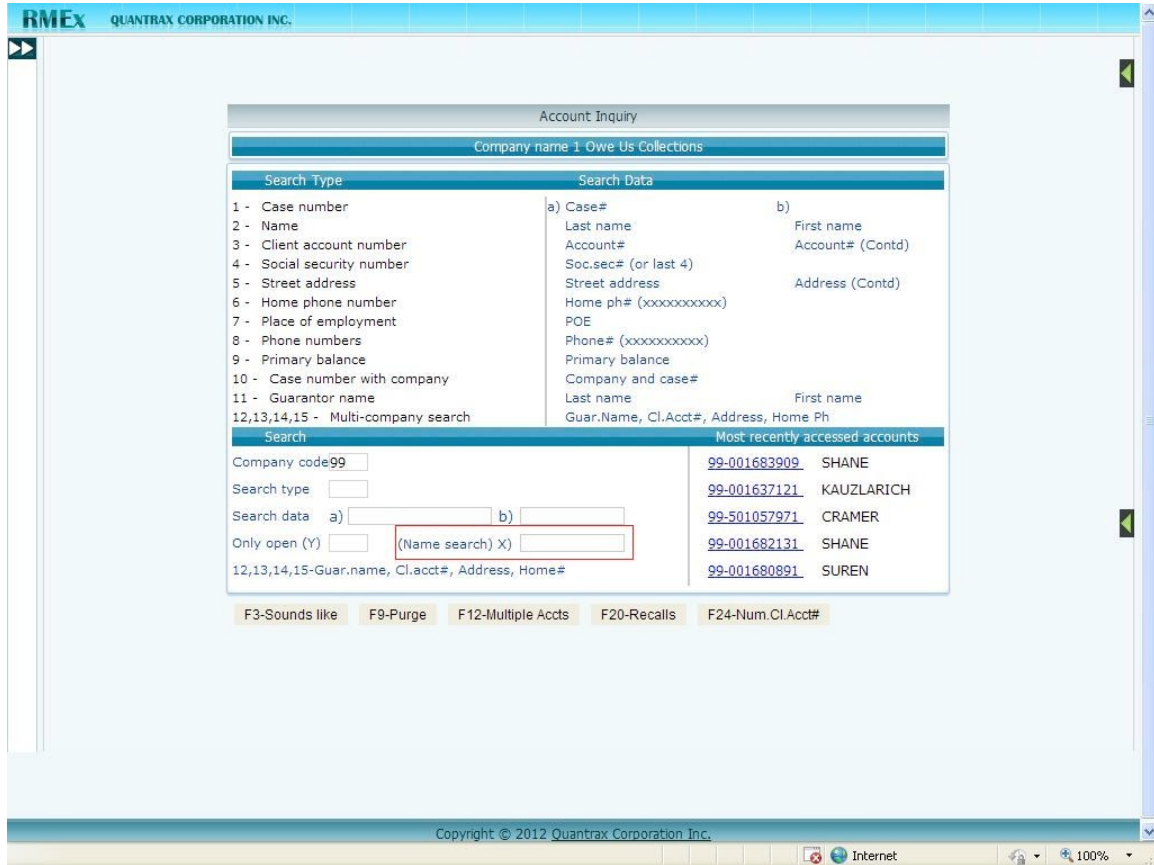
What happens when you have a common name, and want to narrow your search by client or balance? You can now do it! On the search screen, you can now enter a client code, client group code or a primary balance. E.g. G-010014 or B-100.24. The client or group code must be entered with leading zeros (6-digit code). Balance can be entered in any format (E.g. 100 or 100.00). Only the primary balance is checked. The option only works for the name search (Option 2)

To summarize,

C – Client

G – If client code is group  
 B – Balance

Here is the new search screen. The new field is to the right of X) and you are reminded that you can only use it with the name search.



## Data Extract

The following changes have been made.

- There is an option to allow you to select days since closed. This can be used to send out files based on when an account was closed.
- Two new options have been added to the data extract. These will allow you to select payments! This means the data extract can be used to create a file of payments such as those made to you. The new options are :
  4. Create or update data extract selection (Payments)
  5. Run data extract process (Payments)

Option 4 allows you to set up the parameters. The new options you have are :

Paid agency/client (ACB) \_  
Payment within days \_\_\_\_ to \_\_\_\_ (Days) OR dates \_\_\_\_\_ to \_\_\_\_\_

For the above, A is agency payments, C is paid to client and B is both.

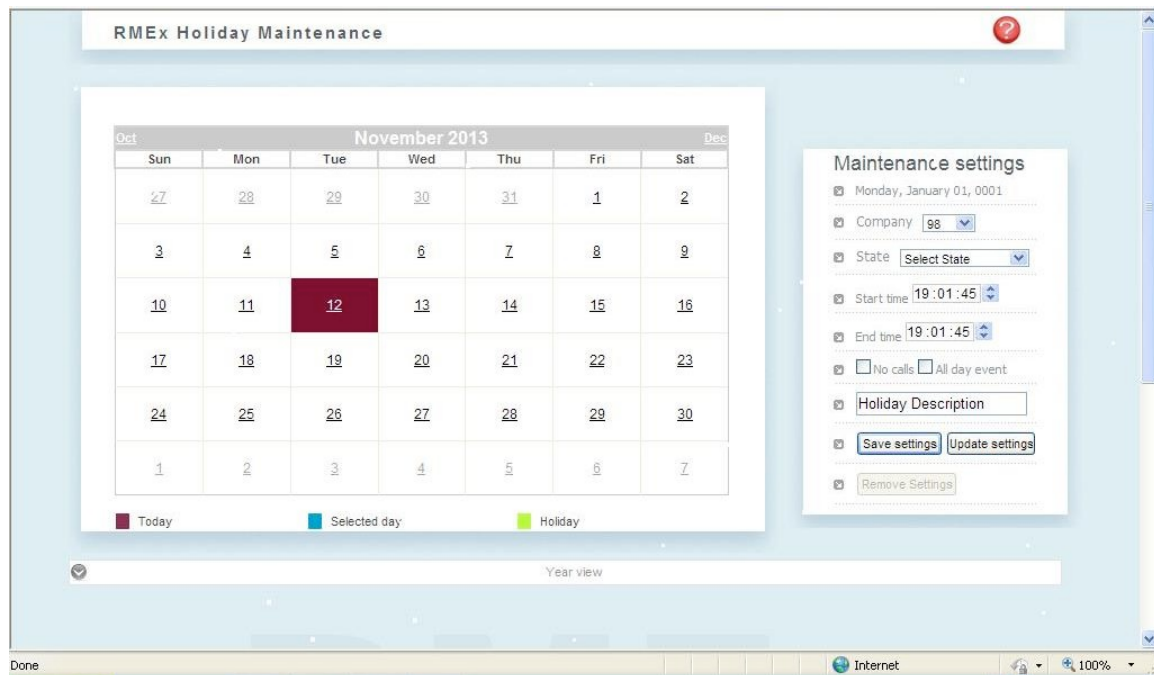
In the dates selection we have the following new fields.

PDATE	PAYMENT DATE
PAYAMT	PAYMENT AMOUNT
PCOMM	COMMISSION
PTYPE	PAYMENT TYPE
SPDESC	PAYMENT DESCRIPTION
POTYPE	SECONDARY BALANCE
CNAME	CLIENT NAME

Remember to select closed accounts! PIF's are closed, and will not be picked up unless you select closed accounts. There could be payments on other types of closes too. This new option allows you to create a file of payments, without any custom programming! Our loss, and your gain!

A sample screen follows.





## Statute of limitations for working an account

With so much emphasis on time-barred debt, we have automated the process of closing accounts based on different statutes. You can presently close accounts by using a smart code series or multiple smart codes, but what was needed was an automated option. We have now provided this.

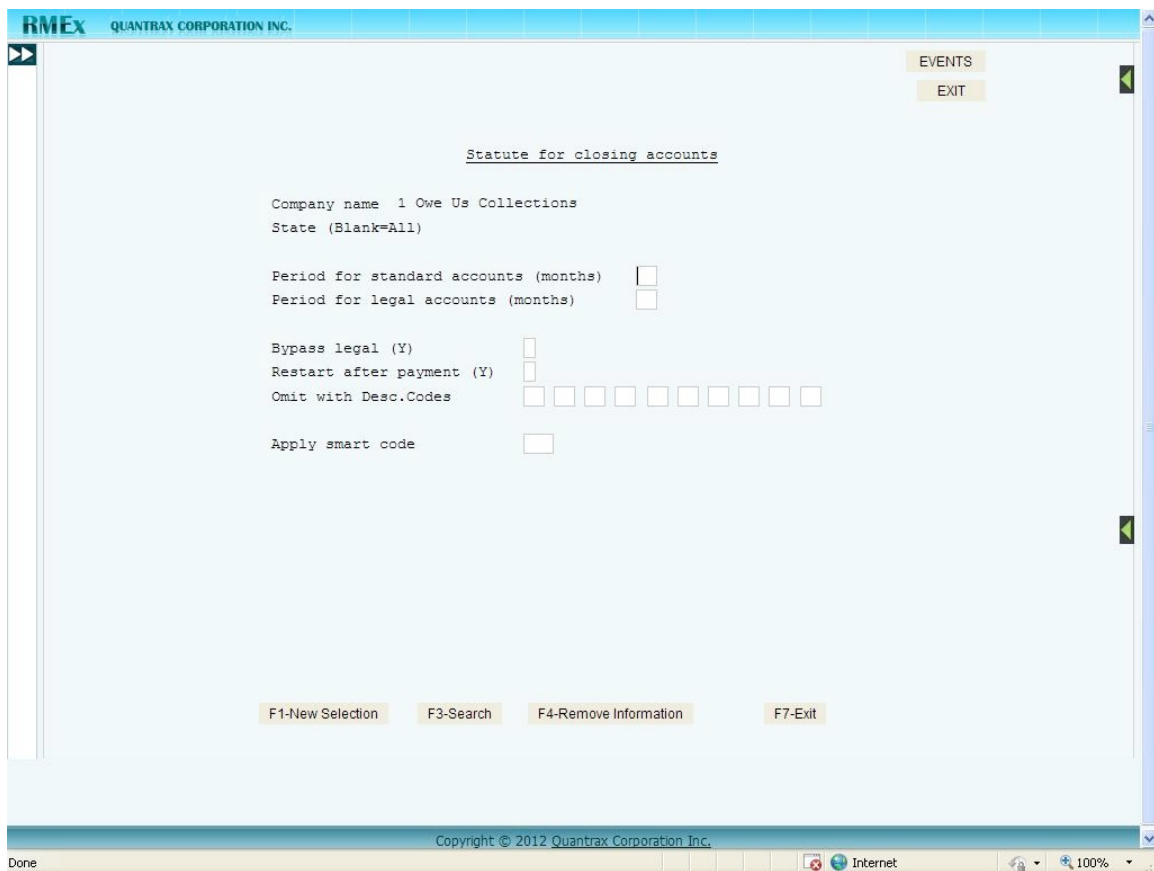
Options are set up at the state level. When you exit the state options, you are now presented with a sub menu called “State/Area Code Warnings and special Zip Codes”. A new option has been added to this. It is called “Statute for closing accounts”. Select this option to set up the rules for each state. Leave the state code blank to set up default rules for all states. If you do not have rules set up for a specific state, the options in the default will be used. The state you set up must be set up in the state system control file. This means that the “blank” state option must be set up in the state system control file. You were not able to set up a blank state. You now can and will need to set up the blank state code, prior to setting up a default option in the statute feature.

Within the statute controls, you can define :

- A period for standard accounts, after which accounts should be closed
- A period for legal accounts (legal not pre-legal). This is optional. If it is not specified, legal accounts will use the period for standard accounts
- An option to bypass legal accounts

- An option to restart the “clock” after a payment transaction. The last transaction date is used for calculating the time that has passed. If this option is set up, in the case of paying accounts, the start date will be the last payment date.
- Description codes can be set up to bypass the account
- A smart code must be set up for the option to work. This smart code will be used to close individual accounts. *Make sure the smart code does not duplicate!* You do not want to close every linked account because one account qualifies to be closed.

Here is the new system control file.



The process runs during nightly processing. We technically need to look at every open account, but the programs have been efficiently written to run quickly even with very large data bases.

This is an important option. You should first test it! Test it carefully as follows.

1. Set up default rules (blank state option) and other rules. **DO NOT ENTER A SMART CODE TO APPLY!**

2. Get to a command line and key in  
sbmjob cmd(call STATUCLOSR)  
Monitor this job and make sure it completes
3. This is a report that will print all the accounts that are selected for the smart code to be applied. We suggest that you put the report on hold, since it could be very large if run for the first time. Check the report carefully. The total number of accounts selected is also printed. This option will run for all companies, regardless of the company the user is signed into.
4. When you are happy that you have the rules set up correctly, you can add the smart code to be applied. This will activate the options in the nightly processing. *Make sure your smart code is set up correctly and check that accounts are being closed.*

## Changes to the knowledge base

### SMART CODES

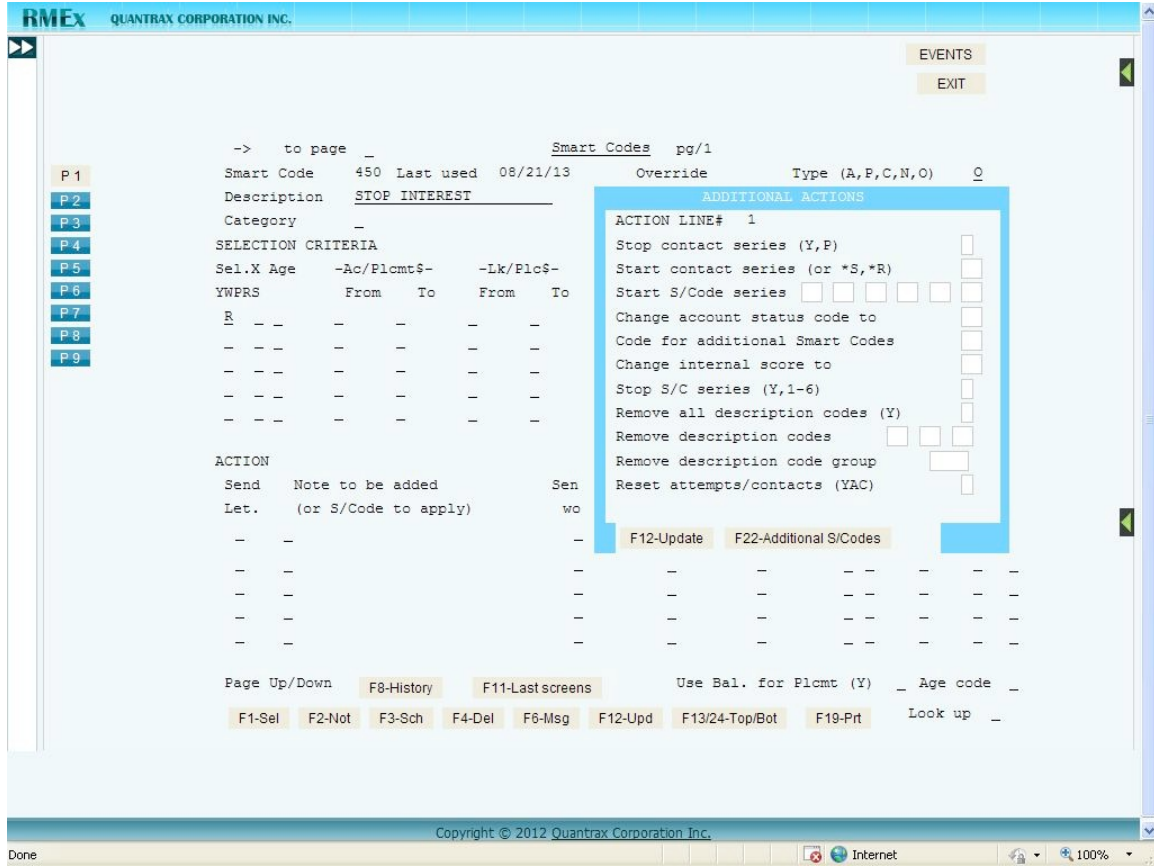
In addition to the standard actions (5 per page), you could use a + sign and set up more actions. We have added to the actions you can take for each decision line!

The following have been added.

Stop S/C series (Y,1-6) \_  
Remove all description codes (Y) \_  
Remove description codes \_\_\_ \_ \_  
Remove description code group \_\_\_\_\_  
Reset attempts/contacts (YAC) \_

These options will allow you to set up actions without having to use the back screens with multiple smart codes.

Here is the new information.



LETTER TRANSLATION

Presently, when there is a letter translation, we stop looking for other possible translations. For example, if there is a client translation, we will not do a letter translation by description code, based on a description code on the account. Description codes are often used for language translation. As an example, you should be able to do a translation by client, and then, translate that letter into Spanish, based on a description code. You can now do this!

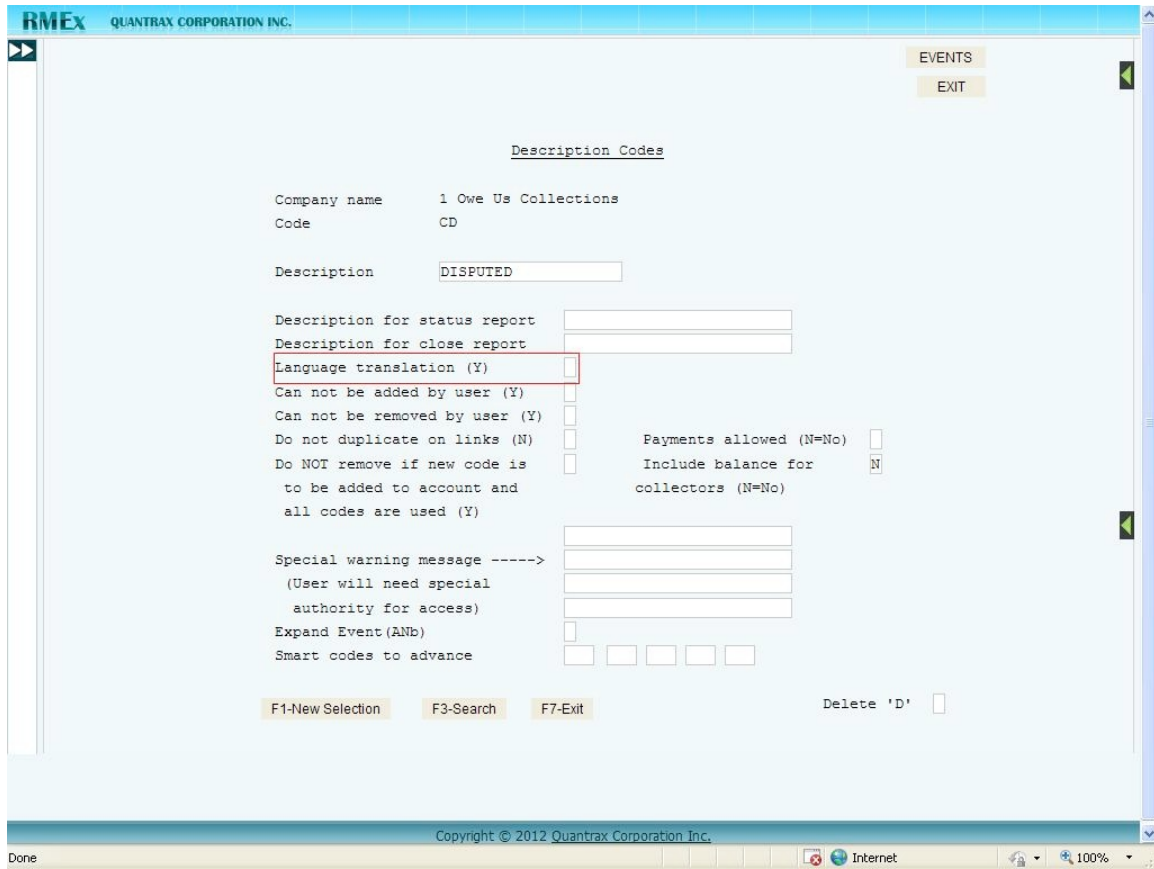
On the Description Codes system control file, there is a new option,

Language translation (Y) \_

This option will allow translation based on the specified description code, even if another translation had taken place.

Here is the system control screen for description codes.





## Processing returned mail

Processing returned mail has always been a challenge. You sometimes get mail returned after you have updated the mailed-to address with a new one. Simply marking the existing address as a bad address does not work under these circumstances. The solution is to match each piece of mail to a specific address. If a piece of mail is returned, we should look up the address it was mailed to and update the account provided it still has the same address.

We have created code to track each piece of mail using a special code. This code and the address the letter was mailed to will be stored. The “code” can be printed on each letter as a barcode or scan line. If mail is returned, we can use the barcode or scan line to identify the mail, look up the address and mark only that address as bad. Since most of our clients have their letters modified, you will need to contact us to make any necessary changes and implement these features for you.

## Right party contact console

Quantrax's right party contact module is arguably one of the most exciting technology changes the collection industry has seen for many years. With more possible numbers available, the difficulty in contacting people, contact frequency rules and cell phone challenges - obtaining a RPC is probably harder than it has ever been. With high account volumes, wasted attempts use valuable telephony resources. Delays in identifying the right phone numbers delays the time it takes to receive a payment, and this is critical in difficult collection times.

At its last user conference Quantrax demonstrated the parameters that can be set up at the campaign level to automate telephone calls to consumer and third party phone numbers. A simulation was used to show how home, cell, work and third parties would be called by the system using a new and completely automated process. All calls were made predictively, or accounts were presented to agents when a managed dial was required (e.g. in the case of cell phones). Agents never had to look for the next number to call, putting the account back into the call pool after each unsuccessful attempt (due to the person not being available or the number being bad). Attendees watched in stunned silence or with great excitement as each number was scheduled for a call, ensuring that each attempt not only selected the correct type of phone number (home, work, cell or 3rd party), but also made sure that each attempt to a number *was launched at a different time in the day*. If a call cycle was interrupted because it was the end of the day, or there were no more numbers to be called that day, the system would pick up the next day *from exactly where it left off*. The result? Every number was attempted based on user-defined parameters (e.g. call the work number, then cell and home numbers in that order). Each number was scheduled to be called at the right time in the day. Third party numbers were targeted only after all consumer numbers were tried a certain number of times. In addition, rules for do-not-call numbers and call frequency at the client, state or city level, were also observed! When the next number to be called was a cell phone, the same account seamlessly and flawlessly moved from a predictive to a managed campaign allowing agents to use preview dialing or a desk phone to call a cell number.

The verdict? *There has never been a faster path to a RPC!* Considering the fact that obtaining RPC's is arguably the most important goal in this industry, the value of this technology has to be staggering! You can see that this technology relies heavily on integration with your dialer.

This version includes the latest RPC console feature for RMEEx and I-Tel. The following are the key concepts.

- While users may now have many different ways of classifying accounts, this feature expects a different type of approach. Accounts will be worked

based on whether they have a RPC or not. Those that do not have a RPC should be worked using the new feature. Accounts with a RPC can also be



worked using a similar option (described later) or you could use one of the existing methods of queueing and working accounts.

- As phone numbers are attempted, some will be identified as bad numbers or wrong parties. These will need to be updated accordingly by making the phone number “bad”.

- After a RPC, the account could later go back to needing work through the RPC console because the consumer skips. In this case, we may want to reset the prior history and make new attempts to the existing numbers. We need options to reset a RPC and reset the attempt counters on an account.

- Flexibility must be available at the campaign level. This will allow different degrees of effort to be applied to different types of accounts (e.g. based on client, balance, scores).
- Typically, when a predictive call is placed and there is a connect, if that number is a wrong party, most collectors will immediately place additional calls to the other numbers using preview dialing. This is slow and inefficient compared to predictive dialing. It also allows multiple calls to be made to the same number at the same time in the day because collectors *will never check when the last call was made!* The management of follow-up calls is a task for a computer, and we must take that control away from collectors.
- We can classify phone numbers as consumer and third party numbers (neighbors, relatives etc.). Consumer numbers will be home (land line), work, cell number with permission and other cells. Each company will have its own strategy for calling each type of number - *E.g. Work, followed by cell and home. Call each of those numbers up to 6 times which allows each number to be attempted twice in each time frame (morning, afternoon and evening), and then try the third parties once.*
- The system must manage follow-up calls to the same number, so calls to the same number are placed at different times in the day. Collectors must

be trained to not make follow-up calls using preview dialing. We do not want to stop this by using the system, because there will be the need to make a preview call (e.g. you call the cell and someone says, can you call me back on my land line). Internally, we are able to call people during specific times in the day by dynamically changing the time-zone parameters in the queue file, so that the time-zone values translate to a small window such as a morning period between 8 AM and 12 PM.

- Calls must be scheduled based on the hours of operation in each company, or for a specific campaign. There could be different working hours for different days of the week and on Saturdays and Sundays.
- While most users would probably want to try all the numbers in the morning, then try all the numbers in the afternoon etc. there must be an option to call one number in all of the time frames before moving onto the next number.
- If the “call cycle” is paused (end of day or no more numbers to call for the rest of the day), it must continue the next day from exactly where it was stopped.
- If the next number to be called is a cell phone, ideally, the account should *automatically* move from a predictive campaign to a *different* preview campaign as soon as the last call was completed!
- Third party numbers must be systemically disabled after a contact. This can be done based on rules at the phone code level.
- Allow the user to set up different calling times for third parties.
- All compliance rules must be followed! This includes do not call numbers, the ‘home before work’ rule, time zone logic based on individual or all available phone numbers and call frequency rules for each day or for different periods.

How does it work?

The process starts with the RPC console set up. This is where you define the calling rules at the campaign level. This option is accessed from I-Tel System Control Menu, and then the new option 13 which is “Right party contact console”. You can set up rules for an individual campaign and then have different options for each day of the week. The “ALL” option can also be set up as a default for all days. The following screens are displayed.

**RMEx** QUANTRAX CORPORATION INC.

EVENTS  
EXIT

RPC Strategy Console

Campaign name  Day   
*First two time windows MUST be set up* (ALL, MON-FRI)

Target time for consumers on weekdays 1)  to  2)  to  3)  to   
Target time for consumers on Saturday  to   to   to   
Target time for consumers on Sunday  to   to   to

Times to try consumer before other parties (0=No other parties)   
No calls to other cells if permission obtained to call cell (N)   
Try one number in all windows before moving to another number (Y)   
Order for home, work and cell numbers (HWC) - Default is HWC

Number of consumer call cycles WITHOUT/WITH cells (default is 6)  and

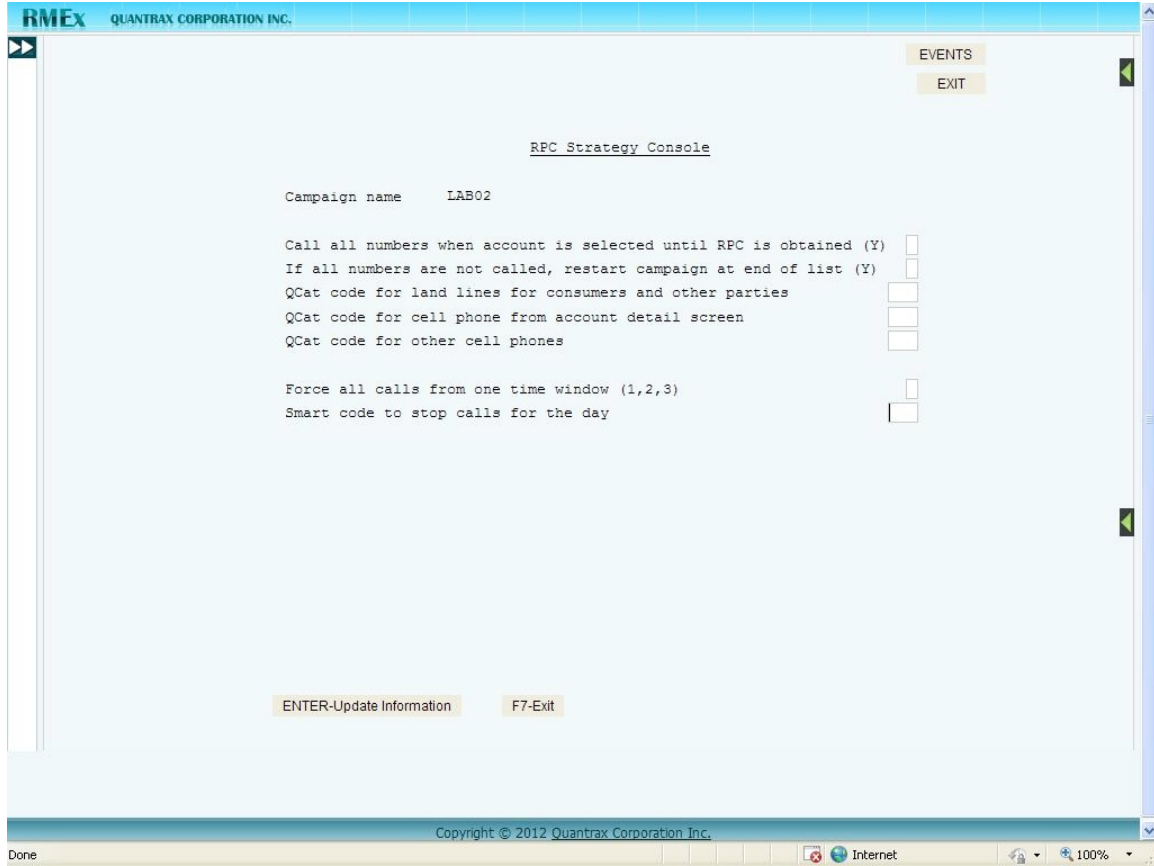
Smart code to apply at end of all call cycles   
Put authorized cell/all other cells in same land line field (Y)   
Omit phone codes  Only phone codes

Target time for 3rd parties on weekdays 1)  to  2)  to  3)  to   
Target time for 3rd parties on Saturday  to   to   to   
Target time for 3rd parties on Sunday  to   to   to

F7-Exit ENTER-Screen 2

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Internet 100%



The elements in the set up are the following.

**DAY** : This is the method of setting up special rules for each day of the week. You would set up the default “ALL” option for all days, and set up the special rules that apply to each day. The special rules by day could be used when you have to set up different working times for different days of the week.

**TARGET TIMES FOR CONSUMERS** : This is tells the system how you want to divide the working day into different target calling times *in the consumer’s time zone*. For example, you may say that the morning is 8 AM to 11 AM. The mid day period is 11 AM to 3 PM, and the evening, 3 PM to 9 PM. This gives you flexibility to automatically schedule each attempt for different times in the day.

**TIMES TO TRY CONSUMER BEFORE OTHER PARTIES** : This introduces the concept of the “call cycle”. We divide the phone numbers into consumer and 3rd party numbers. How many times do you you want to try all the consumer numbers in all the time windows (how many call cycles do you want) before you start to call the 3rd parties? If you want to try all the consumer numbers at least 3 times in all 3 target time windows (9 attempts), then you would put 3 in this field. A zero will say that you do not want to call any third parties.

**NO CALLS TO OTHER CELLS IF PERMISSION OBTAINED TO CALL CELL (N)**  
This field can be used to control calls to potential consumer cells (defined in the phone codes as a cell number). We expect the cell number with permission to be put into the cell phone field on the account detail screen, and if there is a number in this field, we assume you have a cell with permission. In this case, you can stop calls from being scheduled to any other cell numbers that have no permission. Permission can be set up at the individual phone number level through the other phones window.

**TRY ONE NUMBER IN ALL WINDOWS BEFORE MOVING TO ANOTHER NUMBER (Y)** : This field allows you to control how each number is attempted. If you have multiple numbers, most of you would want to try each number once in the morning window before calling any of the numbers in the mid day time window. This option allows you to try each number in all the target windows, before moving on to the next number.

**ORDER FOR HOME WORK AND CELL NUMBERS** : This option defaults to HWC. It allows you to specify the order in which the different types of numbers are called. If you have set up the home before work rule, that rule is always enforced even if you say that work should be called before home in this option.

**NUMBER OF CONSUMER CALL CYCLES WITH/WITHOUT CELLS** : This option allows you to control the number of times we try the consumer numbers (home, work and cells) before we stop making calls using this automated feature. We apply the smart code specified (see below) and stop making any more calls, once we have made all of the attempts based on the allowed number of call cycles. Each time you call all of the consumer numbers once, that is a “call cycle”. You can set up different rules based on the existence or lack of any cell phone numbers. A cell phone for this option is *any* consumer cell phone, regardless of whether we have permission to call it or not. That would mean a phone code defined as a consumer cell phone, or the cell phone number on the account detail screen. If these options are not defined, 6 is assumed.

**SMART CODE TO APPLY AT END OF ALL CALL CYCLES** : This field works with the previous field “Number of consumer call cycles WITHOUT/WITH cells”. When the specified number of consumer call cycles have been completed, this smart code will be applied by the system. The purpose of this option is to allow you to move the account into a different phase, where a different approach can be taken. The number of attempts would have been made, and if there is no RPC, it would be time to try something different!

**PUT AUTHORIZED CELL/ALL OTHER CELLS IN SAME LAND LINE FIELD**  
The RPC console options work through 3 designated fields in the RMEEx queue file (SCCQUE) to attempt land lines (to consumers and 3rd parties), consumer cells with permission and consumer cells without permission. 3rd party cell

phones should not be called using any method of dialing. Our cell phone scrub allows you to disable these numbers.

**OMIT PHONE CODES** : You can omit phone codes from the RPC console logic.

**ONLY PHONE CODES** : You can specify that only selected phone codes are included in this process.

**TARGET TIME FOR 3RD PARTIES** : The times you want to attempt 3rd parties.

**CALL ALL NUMBERS WHEN ACCOUNT IS SELECTED UNTIL RPC IS OBTAINED (Y)** : You can control follow-up calls using this feature. Typically, after a connect to the wrong party or a bad number, an agent will place preview calls to other numbers on the account. This transfers control to the agent who spends time making manual calls, with no regard to the best time to try those numbers. The system was designed to have the agent make NO follow-up preview calls. If there is a connect and it is not the right party, the agent should update the phone number (other phones) or clear it (account detail screen) and apply a smart code to move on to the next account! They must NOT make manual calls, since this will transfer control to the manual process which will affect your ability to place follow-up calls at different times in the day. This particular option will force follow-up calls for the account to be placed quickly, ahead of other accounts that may not have had any calls. The alternative is to drop follow up calls to the end of the list, so they get called after we have attempted numbers on other accounts.

**IF ALL NUMBERS ARE NOT CALLED, RESTART CAMPAIGN AT END OF LIST (Y)** : If all numbers are not called (see option above), follow-up calls will may not be attempted within the existing campaign. The campaign will get to it's end, and will need to be restarted in order for the follow-up numbers to be dialed.

**QCAT CODES FOR LAND LINES FOR CONSUMERS AND OTHER PARTIES** : This option is used to set up the campaign that will handle land lines. This will usually be a predictive campaign. I-Tel's campaigns are uniquely identified based on User ID, processing type, QCat code and time frame. By changing the QCat, you we are able to move accounts between different campaigns. This is the QCat that will be used when the next number to call is a land line.

**QCAT CODE FOR CELL PHONE FROM ACCOUNT DETAIL SCREEN** : This is the QCat code to be used when the next number to call is a cell phone that is on the account detail screen. These are numbers that you would have obtained permission to call. They could be called predictively or in preview mode, depending on how your company manages cell phones.



**QCAT CODE FOR OTHER CELL PHONES** : For other consumer cell phones, you will indicate the QCat code to be used when the next number to call is one of these types. These accounts will most likely be called in a preview campaign. (In today's environment, they may be called using a desk phone)

**FORCE ALL CALLS FROM ONE TIME WINDOW (1,2,3)** : The system will, by default, make multiple calls to the same number in different time windows. This ensures that the same number is not attempted at the same time, wasting valuable dialer resources. But there may be situations where you want to call numbers quickly. In this case, forcing the numbers into one time window can allow you to make multiple attempts within a short time. This may be practical on weekends or during the late evening.

**SMART CODE TO STOP CALLS FOR THE DAY** : This option allows you to stop further calls for the day. If this smart code has been applied, no other calls will be scheduled for the day. This could be used to stop calls based on activity or other circumstances (e.g. consumer called you and disputed account)

You will be able to set up a campaign to fetch numbers for accounts that have *not* had a RPC. Based on the way the above options are set up, the system will place the next number to call in either QIPH3, QIPH4 or QIPH5 (in SCCQUE), depending on whether the number was a land line, a cell from the account detail screen or another cell phone. You would set up three different campaigns to call each of those numbers, with each campaign being defined by the QCat code associated with the campaign. Accounts with multiple numbers could be attempted at the different numbers, at different times in the day. If it is evening, and the next number should be called in the morning, there would be no more calls placed to that account until the following morning. You would run three campaigns (one land line and two cell campaigns) all day and have your phone numbers managed effectively with no possibility of human error! Of course, this will take some re-training. Agents must be trained to curb their natural tendencies to immediately try all the other numbers when there is a connect, and they leave a message or the number is bad. They must be trained to move onto the next account, since this next number will be scheduled by the system for the best call time!

What about accounts with a RPC, that need to be worked? How should these be called? When the RPC was obtained, the agent would have verified and "cleaned up" the phone numbers on the account. What would probably exist are 2 - 3 numbers that the consumer claimed to be theirs, and other numbers (consumer or third-party) that may or may not have been attempted. When you need to contact the consumer after a RPC, you may face the same problems that you did when you first tried to contact them! The consumer may not be at the number when you call or they may not pick up. You probably want to do the same thing you did initially - Call all of the numbers as quickly as possible, at different times in the day. We allow you to do this too!

You will be able to set up a campaign to fetch numbers for accounts that *have had* a RPC. This will look at the same parameters for the RPC console. You will probably set up the system parameters to not call any third parties. The system would try all of the consumer numbers ensuring that each each number was called at a different time. This may result in the system taking several days to work through 3 numbers a few times, and while that may seem a long time for one account, when you are dealing with thousands of accounts, the automation, ensuring that numbers are attempted at different times and the fact that *all numbers do get called* create efficiencies that will more than compensate for a “perceived” problem with one account!

This is a complex area. While the concepts may seem basic, we are not aware of *any* automated solution that has ever been designed to break through this important challenge. Please review this documentation several times. The concepts are very different and will take time to be understood and appreciated.

## **Right party contact (RPC) changes**

The RPC console was primarily designed to target accounts that did not have a RPC, although it is also able to work accounts that have had a RPC. This means we have to be able to separate accounts with a RPC from accounts that have not had a RPC. When you have a RPC, you will talk to the consumer and verify the phone numbers on the account. The next time that account is in a campaign, the data is accurate, and your campaign strategy will be different from calling an account where you do not know what numbers are good and bad.

This means that separating accounts with a RPC from other accounts is very important. We have added these features. The queue consolidations now have a field

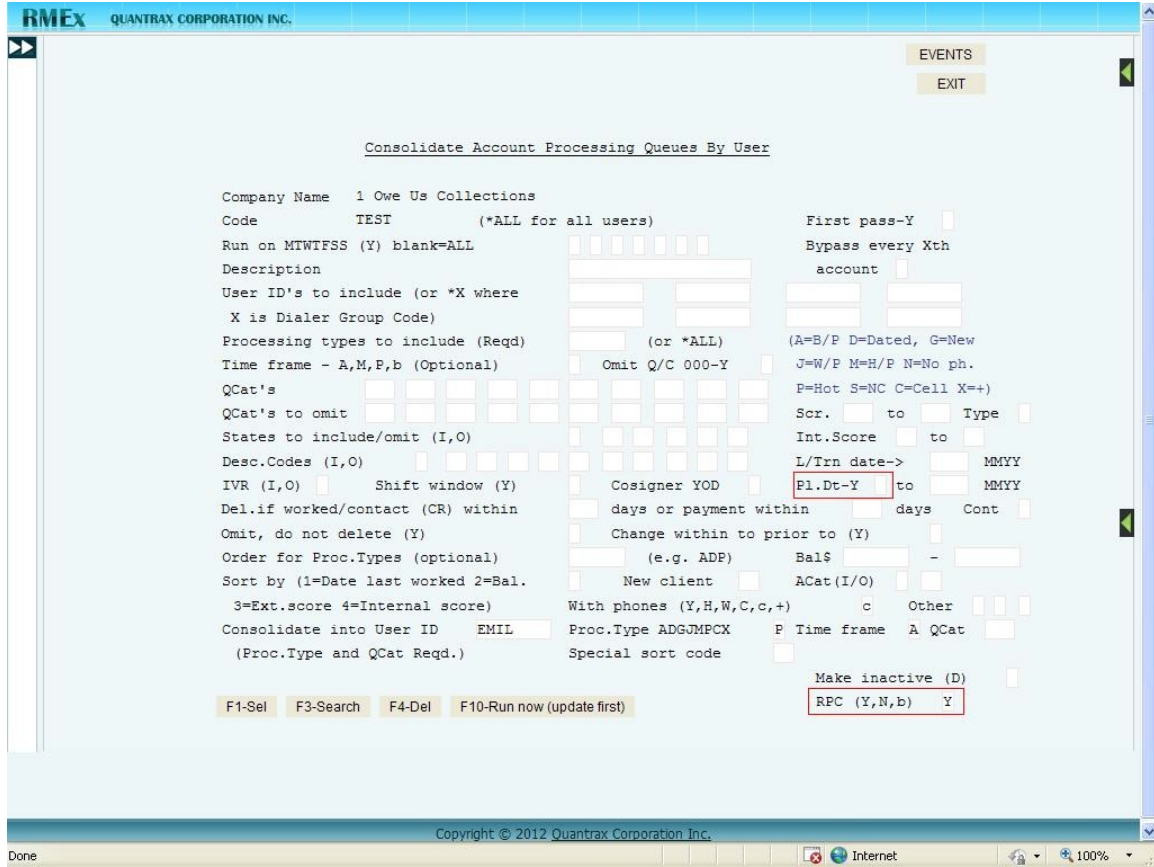
RPC (Y,N,b)

This will allow you to select accounts based on having an RPC or having no RPC.

The system will look at ALL the linked accounts to determine if there has been a RPC.

Right party contacts can also be targeted in the “Account list for audit”. There is a new selection option - RPC (Y,N). You can look for accounts with or without a RPC.

Here is the new screen for queue consolidations.

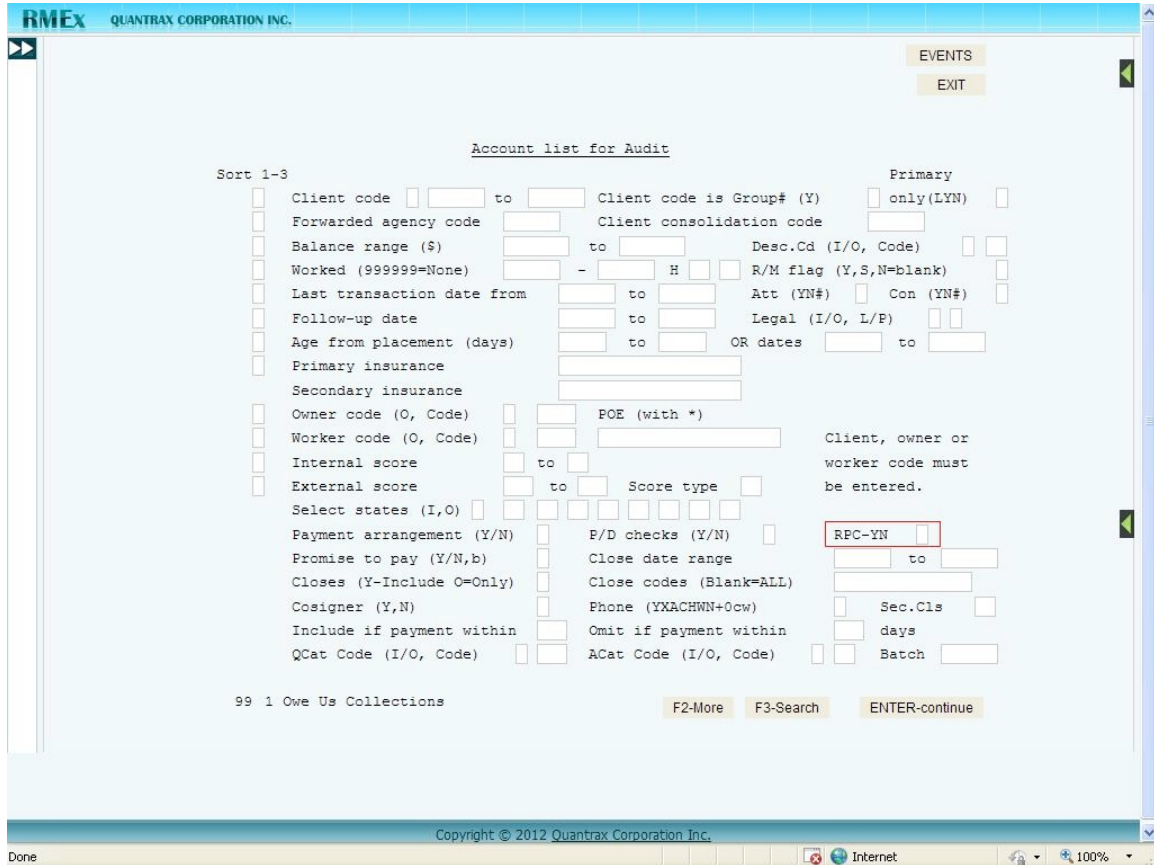


In addition to the changes described above, we have another change to the queue consolidations by user. The options for consolidation by clients allows a placement date range option. We have now added similar functionality to the user option. There is already a “Last transaction date range” option (month and year). Under this, you will see :

Pl.Dt-Y

A “Y” in this option will mean use placement month and year instead of last transaction period.

And this is the new account audit.



The system will automatically track RPC's based on smart codes that have the option set up. You can have a RPC and then lose contact, and in effect, you no longer have a RPC. You must now be able to "reset" the RPC information, so the account is no longer considered as having an RPC. The new option "X" in the RPC field on smart codes will clear all the linked accounts with regard to tracking the consumer as a RPC.

When this feature is used, you must also reset the tracking information for attempts on all of the good numbers. This will ensure that numbers will be called using the new option. If many of the numbers had previously been called and we had completed all of the call cycles, they will not be called again! The system remembers everything! How do you reset all of the prior call history? Use the smart code option to reset attempts and contacts or attempts.

## Client-level help for collectors

In RMEEx, we attempt to create a paperless environment. This is efficient and productive. Tools such as the state warnings help users to follow guidelines without having to remember rules or look up manuals. What about rules and guidelines that apply to different clients? What about rules for credit cards, settlements or payment arrangements? How do you give collectors quick access to this information?

We have a new feature we called “Client help” that addresses this important area. To summarize the feature, you can set up help topics and assign codes to each of those topics. Some topics could be client specific, while some may be global and apply to all clients. Once you have set up the help topics, you can now set up a help code, that you can link to a specific client group. Within the help code, you can define up to 16 help topics. The defaults that applied to all clients would be added to the list you create. You have now set up the system controls. You can now go to the client update and set up the help code that should be used for the client. If you do not set up a help code, the defaults will still be displayed.

The set up options are on the 4th System Control Menu. There are two options -

- Client group information (Help)
- Client help codes

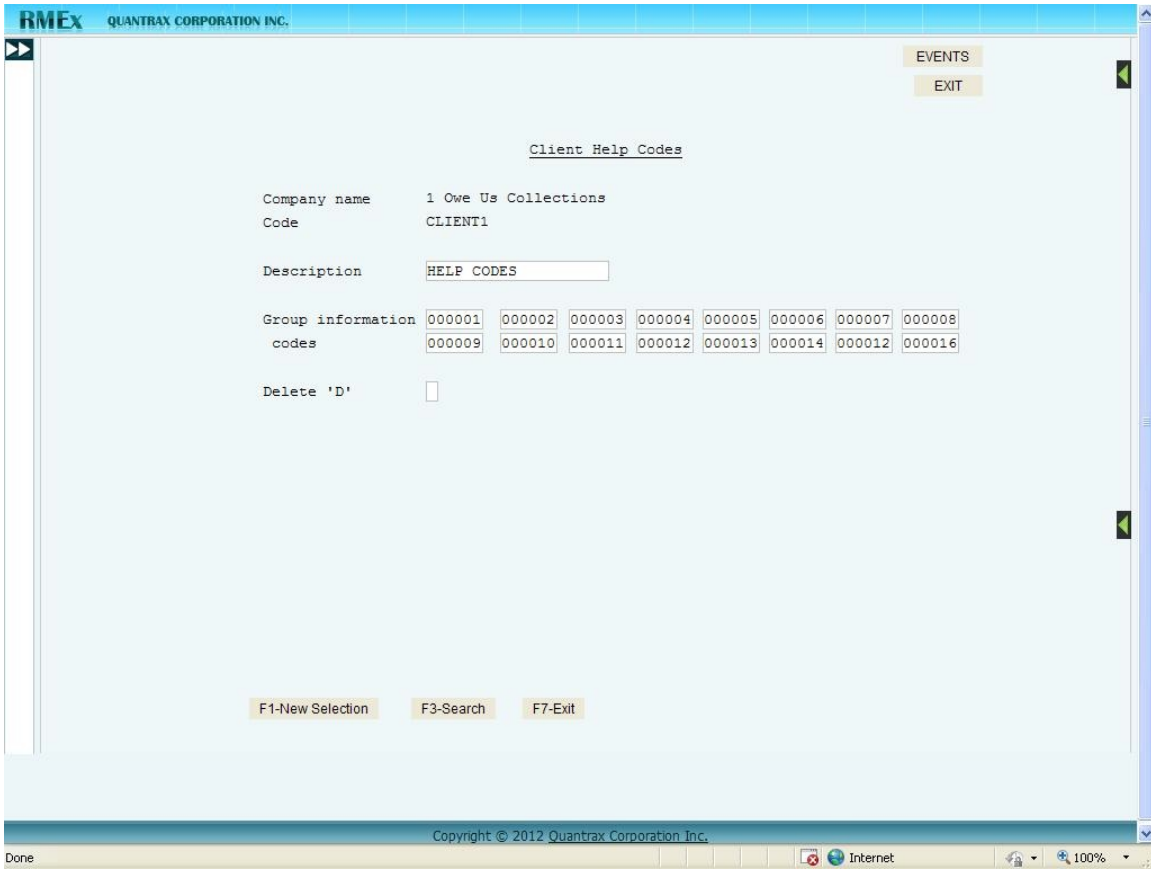
Client group information is the option that allows you to set up 6-character codes and the information to be displayed when one of those codes is selected. You can also specify that the code is a “default”. This means that you want that code to be displayed for all clients.

Client help codes allow you to set up a 10-character code that you will link to a client group. You can define up to 16 client group information codes.

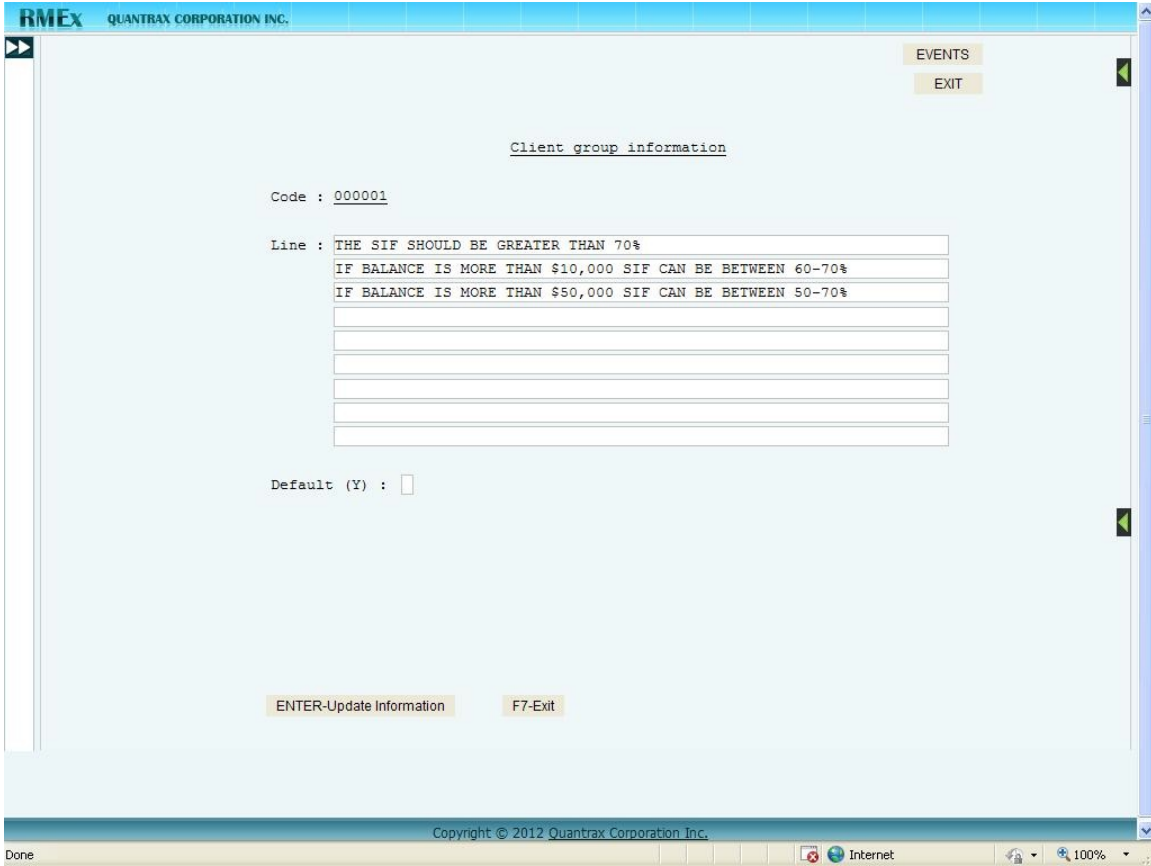
The client master has the client help code added to one of the screens. Remember, the code must be set up within the client GROUP information. You do not have to set it up on the other client screens.

You are now set! To display help options for a client, simply key in the shortcut “CH” in the smart code field and press ENTER. The client group help information codes will be displayed. If there are any default options, you will see one option called \*MORE\*. This code needs to be selected, in order to display the default items. From that screen, you can select the the details for any single item. There is a function key to return to the client list of group information codes.

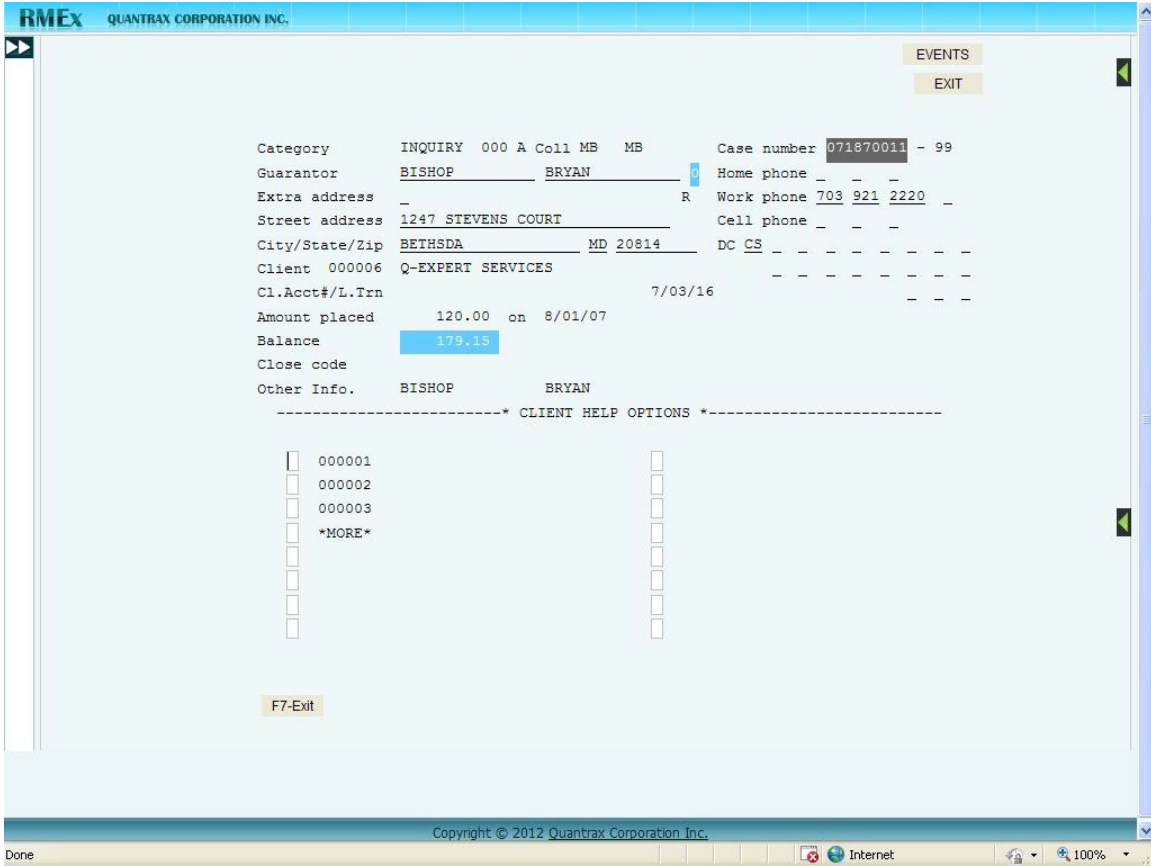
Here are some sample screens.



Above is a sample screen for setting up the client group information. Note the "Default (Y) field."

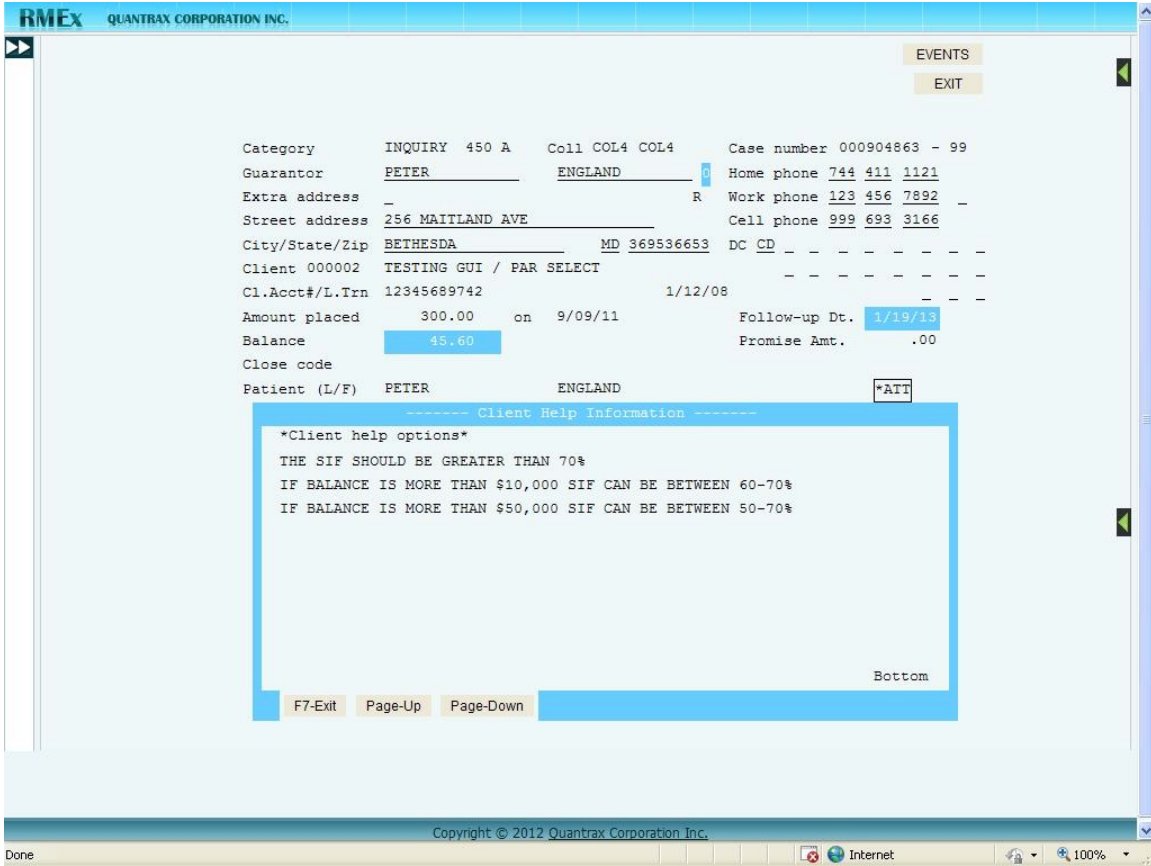


Once you have set up the different codes, you would then define the client help codes. Here is a sample screen.

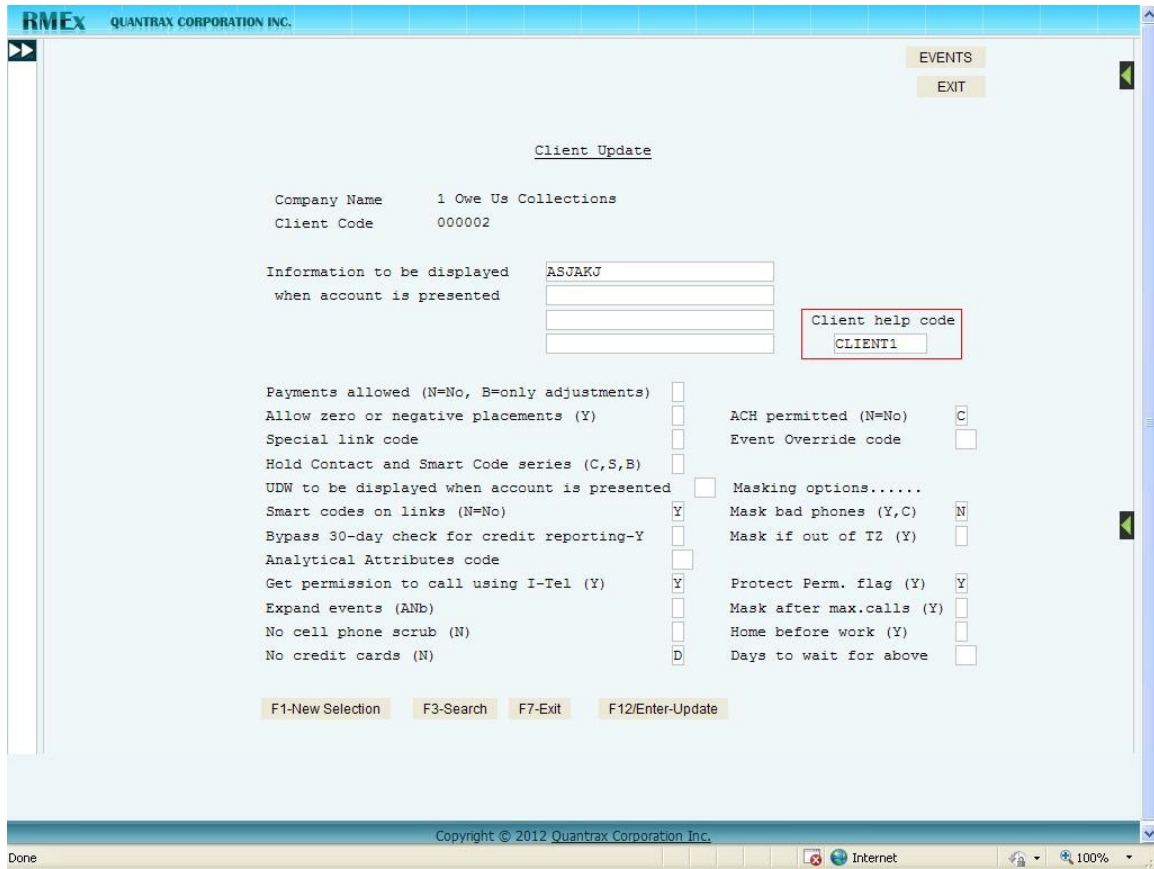


Above is the selection screen, when you access the help using the “CH” shortcut from the account detail screen.





And above is a help screen after the user has selected a code.



Do you remember having to update the client, with the client help code? Above is the new field on the client update.

## Changes to encryption

We have been encrypting sensitive information for close to 10 years. We encrypt all socials, credit card and bank account information. There is a special option to encrypt client account numbers too. The plain text is encrypted and stored in the same file or in a different file. When information needs to be decrypted, we call special programs which convert the encrypted data, back onto plain text. The information can not be accessed without the special programs and the key used to encrypt the data.

We described our encryption as follows.

We offer 128-bit encryption (which is very very strong). Key size can indicate how weak or strong the encryption is. As a general rule, the greater the key size, the better the data is protected (e.g., a 256-bit key generally provides better protection than a 128-bit key). However, this is not always true. For example,

data encrypted with the RSA algorithm using a 256-bit key is not as safe as data encrypted using the AES algorithm using a 128-bit key.

We had described our algorithm as the Rijndael Algorithm in Counter mode of operation. Important features of this algorithm were as follows:

- It supported key lengths of 64 bits, 128 bits or 256 bits.
- Symmetric Algorithm (Same key was used for encryption and decryption)
- It was free and not patented
- It was the algorithm that was considered the Advanced Encryption Standard (AES)
- It was a block cipher which encrypted 64 bits blocks at a time.
- Counter mode of operation allowed the block cipher to work as a stream cipher. Thus the input length did not have to be a multiple of block size.

Even though we had stated that we were using the 128-bit AES standard, we recently discovered that this was not the case. While data was encrypted, it was not using the standard we had said we were utilizing. As importantly, recent changes have introduced a new requirement of 256-bit encryption for encrypting data in the collection industry. This would also have required major changes to the existing code.

We have taken this opportunity to change our encryption programs and utilize the 256-bit AES standard, which is very strong. This involves changes to many base programs, and will also affect some custom code. Quantrax will make these changes at no cost to you, as long as the code was written by Quantrax.

Implementation of the new release will involve :

- Decrypting all of your encrypted data using the existing process and key
  - Encrypting the data using the new process and keys



We have tested the processes using the old and new methods, comparing the results and doing our best to make sure that you do not encounter any problems. We realize how important this process is, and we have put a great deal of effort and testing to make this complex change work seamlessly for you!

## Changes to time-zone logic

Time zone calculations are getting more complex. If you use I-Tel (We have about 30 of our clients who now use this integrated dialer!), there is an option to look at all numbers (account detail screen and other phones) to calculate the allowed calling period (APC) for an account. (I-Tel system controls, then “Time zone control selection” and then “All numbers (TAB+/Phones) - (A,D)”)

This gives you comprehensive time zone control. Suppose you are calling a cell number on an account where the home, work and cell are all in the east coast. There is a 4th number with a phone code X (other possible home number) that you have never attempted. It happens to be the spouse’s cell phone and it is a west coast number. You have called the consumer several times on their cell phone. You one day call the consumer’s (east coast) cell phone at 8 AM. The phone rings in California where the consumer is on vacation and it is 5 AM. Did you break any rules? Why not? You had a California number on the account! Should you not have considered this when you placed the call?

This feature is used by some of our larger clients who need stricter controls, and has allowed you to consider all numbers (all or consumer only) for time zone calculations. We have added some other features to this particular option. Time zones are calculated when accounts are queued during nightly processing. What if you add a number through a phone scrub or when the account is being worked? We do not recalculate the allowed calling periods in such a case. If all the numbers on the account were east coast and you added a west coast number, the system continued to think the allowed calling period was based on only east coast numbers. This is not perfect! We have added code to dynamically recalculate time zones and APC’s whenever accounts are accessed or updated. Again, you must use the “All numbers” option for time zone calculations.

## Handling consumer requests to not call certain numbers

Some major creditors needed better methods of handling numbers that the consumers would say "Do not call". Our solution has been to remove the number. That means collectors will look for another number, and if they get the same number that was removed, they can call it again. How do you show a collector "We have a home number, but you cannot call it"? One major creditor decided on the solution and insisted the clients use it. Any number that is a "do not call" (home work or cell), put 555-888-8888 in the numbers. This means home and work could have the same 555-888-8888. We have to pretend the number is not there for queue building. But we must think there is a number for the system's decision-making!

You can now use (555)888-8888 and it will be treated as if it did not exist for queuing and time zone purposes. E.g. A number with only 555-888-8888 in the home phone, will be queued as a no-phone processing type! A number with 555-888-8888 in home phone and (301)469-0911 in the work phone will be queued as a work phone and only the work number will be used for time zone calculations. The number 555-888-8888 will not be added to the queue as a number to be called (QIPH-fields). You will also be able to put the same 555-888-8888 in the home, work or cell numbers. The same number can NOT usually be duplicated in the home, work and cell numbers on the account detail screen. For other logic, like smart codes, contact series logic (existence of a phone number), 555-888-8888 is a phone number. This makes sense, since the account does have phone numbers - 555-888-8888 was only used to stop calls to the specific phone numbers. What about time zone calculations? When you replace the original phone number with 555-888-8888, the system will mark the old number as a bad number. It isn't a bad number. It is a good number that should not be called.

Only good numbers are used for time-zone calculations. This is an exception. If 555-888-8888 exists in the home, work or cell, disabled home, work or cell numbers (phone codes h, w and c) WILL BE INCLUDED in the time zone calculations. E.g. if the home number is 555-888-8888, all h's will be included in the time zone calculations. This makes sense, since some of the disabled home numbers are good valid numbers, and should be used in the calculations. We cannot identify the original number if there are multiple home numbers that have been disabled.

## **Stopping phone calls based on special circumstances**

How do you stop an enthusiastic collector from calling the consumer's home or work number when they are represented by an attorney? We have a new feature that will handle this. We now allow you to set up a single description code (in the System Parameters) to mask consumer numbers for collectors. If that description code exists, all consumer numbers are masked, and the user will see the message "No calls" on the account detail screen.

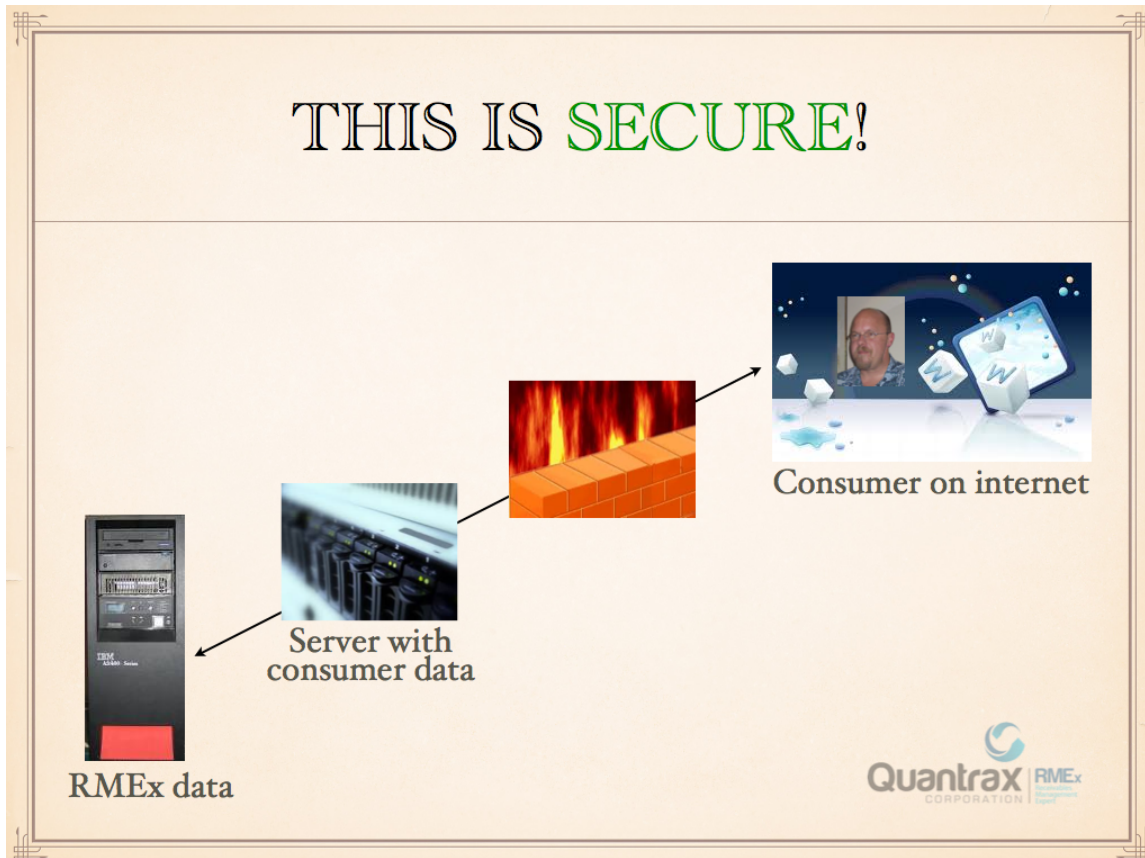
## **RMEEx's mobile payment portal**

At our 2013 user conference we announced our new mobile payment portal. This is an exciting new product, It was difficult and complex work because any product that requires access to your data must have bullet-proof security. We are not aware of any company that has offered this feature in real-time and with real-time data. Companies like Client Access Web and Interprose offer solutions that work off downloaded data that could be inaccurate.

With the decline in the traditional PC market (predicted to decline 7.6%), consumer behavior is driving users to tablets, ultra mobiles and smart phones. We wanted something simple and powerful, and came up with a design that consisted of the following.

- We offer consumers to secure and quick access
- We make them read disclaimer and agree to terms and conditions
- We display the total linked balance
- Allows a credit card or check payment
- We display address, e-mail and phone numbers, and allow changes to be entered
- We apply the payment to RMEEx

The process has to be secure for you and your customer. This means your system must never be directly exposed to the public. The user must be accurately authenticated and sensitive data must be encrypted during transmission.



Here's is a representation of the infrastructure.

Here's a summary of the features that make this solution secure from end to end.

- The connection between the server and consumer is encrypted using SSL
- Any exposed consumer data has no value - even this data is encrypted
- Credit card and banking information is secure
- Multiple failed login attempts by a consumer will block access to the system from the originating IP address - the consumer will have to call the office to restore the connection
- Transaction and process logs are encrypted
- We use PHP for the browser / server link (Processing is done on a server behind the firewall)
- Methods and IP addresses can not be accessed
- Between the firewall and the server, access to consumer data is limited to one IP address, with only one port being opened
- Between the server and the iSeries or i5 (RMEEx data), CRC (Cyclic redundancy checking) ensures that attempted access by unauthorized users is disallowed

- Presently, the connection between the server and the RMEEx data (it is a physical network connection) is not encrypted - We will be encrypting this connection using SSL in the near future
- RMEEx data is only accessed by our programs

The result? Transactions are secure from end to end.

How does the process work?

- On letters, you provide consumer's account number (11 digits - RMEEx company code + account number)
- Consumer enters an account number. If it exists on the PC server, we display a user-defined "disclaimer"
- User must enter the first 3 characters of the last name AND (Last 4 of SS# OR month/year of birth OR home/cell phone)
- If the information matches, we show basic data and linked balance
- We ask "Would you like to make a payment?"
- "Check or credit card?"
- Information is requested and entered based on the payment method
- Confirmation is requested
- Payment is accepted (presently, a credit card is not authorized)
- User is asked to check the address, e-mail address and phone number and update them if required
- New information is written to the notes. Users must review and update the account as required
- A user-defined smart code is applied when a payment is added
- a user-defined "thank you" screen is presented!

This is a high-quality mobile application designed ground-up using modern, native PC technologies.



WELCOME TO  
**Company Name**

1 — 2 — 3 — 4 — 5 — 6

Account Identification    Terms and conditions    Account Verification    Payment screen    Payment options    Account info update

**YOUR DETAILS**

**YOUR ACCOUNT NUMBER**

99005421650

**YOUR FULL NAME**

JONE STATHAM

**YOUR ADDRESS**

PO BOX 69,12A STREET

**YOUR BALANCE**

\$2000.00

Would you like to make the payment

YES

NO

This solution is a single responsive application. It is a single product that works with a computer, tablet or smart phone. There is nothing a user has to download. All they need is a browser. We realize that this may not be everything that everyone would like to have. It was designed to allow consumers to enter a transaction quickly and easily. We believe that has been accomplished.

Some other important things you should consider :

- This is simple for you and the consumer
- It works with PC's and all mobile devices
- It requires no proprietary software
- It does require a PC server (a cheap PC)
- The GUI is not required to run this application

- The application is extremely secure
- It is a world-class technical solution and consumer experience
- It costs nothing!

There is some set up required with regard to the hardware and security infrastructure. This is easily set up with some technical resources at your office.

## Important change to queues and accounts with scheduled payments

Presently, accounts on a payment arrangement, with pending checks or credit card payments are omitted from the account processing queues. This makes sense. Most people would not want to call someone who has made a promise and we are simply waiting for the due date, to apply the check or credit card payment. In some circumstances (and in times when follow-up is deemed necessary), our clients may want to work the account before the due date. This option was available on the standard payment arrangements (Days before due date to present). We have now expanded this to all scheduled payments.

On the Payment Arrangements system control option, when you exit, you are presented with options for handling broken promises. To this option, we have added rules to present accounts that have *not* missed a payment. The option on the standard payment arrangements can still be used for standard payment arrangements. For all arrangements (standard arrangements, non-linear arrangements, direct checks and credit card series), you can specify the following options :

Days before due date to present (1-9,A) **8**  
QCat for qualifying accounts (optional) **204**

An existing follow-up date will always take priority over these rules. If the account is already dated for the future, it will not be considered. This gives you a method of keeping an account away from the queues, if you choose to use this new feature. These accounts will be presented in QCat 995 (Payment Arrangement), unless to specify a QCat code within the new options. How are these accounts sorted within the queue? By due date, so the payments due in the next few days are displayed prior to those that are due later.

RMEEx was designed to create queues with only the accounts you were supposed to work. The first process that creates files will usually omit accounts in contact series or smart code series. Special options allow you to include these accounts if required. With this new change, you can potentially include all accounts other than accounts that have a future follow up date. By placing all of your accounts in

the queues, you could use features such as queue consolidations to omit or delete specific accounts based on many of the selection options available.

## **Linking changes in nightly processing**

In Version 3.2 we accidentally introduced a bug that caused the manual linking by reference number (from the linking reports) to not work. This has now been corrected in Version 3.2 and this version. We also discovered a design issue that would clear the reference numbers on weekends, when you used the auto-start feature for nightly processing. We have addressed this issue too. Information will not be cleared when the next work day is Sunday, Monday or a holiday (set up in new holiday options).

## **Write off account balance with adjustment codes**

On the adjustment codes system control file, the feature to write off a balance with a payment code 41-49 is now active. If a payment transaction is made using that adjustment code, the system will write off the balance on that individual account using the balance adjustment payment code that is setup within the adjustment code. The account will be closed with close code 1, paid in-full..

If an account has different balance types the system will write off all the open balances on the individual account, after the payment is applied.

This option works only for open accounts and only affects the account on which the payment is processed.

## Changes to the GUI

Our GUI sees major changes as a part of this release. This product is probably the most strategic investment Quantrax has made in terms of scope, cost and long-term product development. It will continue to be the focus of much of our upcoming enhancements.

The major changes you will see are :

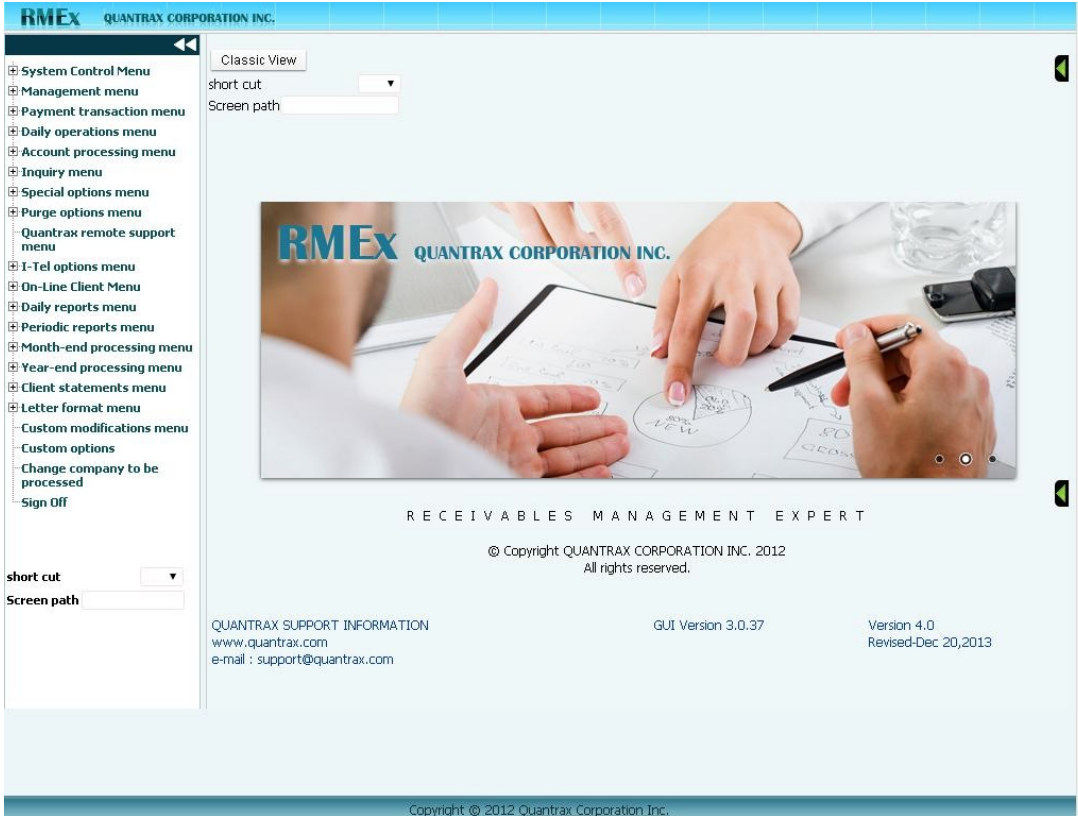
- Improved display for the notes area
- More consistent font sizes
- We have improved the “White” theme and it has received great reviews from those who have seen it
- Improvements to the slider positioning and accessibility
- Significantly speeding up access from the tree view
- Ability to jump to any area (menu option), using a code entered on the keyboard
- Home ownership option is now working
- e-mail address has been added to the front screen
- More efficient data handling behind the scenes for “Events”
- The product has been modified and tested for Chrome. The look and feel is significantly better than offered by Internet Explorer (IE). The Chrome version is also faster. The IE version has also been visually improved.
- The new holiday schedule can be set up using the GUI (tree view only)
- Complaints can be entered at the account level from within the Tab-Q options
- New company dashboards are available (may be available at a later time)
- This release will support our new “document viewer”. This is supported by a document imaging system that you can use with any scanner to scan and link documents to individual accounts
- We have a new feature called the “Time tracker”. Based on the system set up we can look at account characteristics and display a user-defined message at two time intervals after the account was first displayed. (E.g. Warning - you have now spent 3 minutes on this account). You can also specify the color for a flag (a real flag!) that can be displayed to get the user’s attention - green, amber or red! The set up is within the “Set processing time by type” options on the management menu.

There are several other cosmetic changes that make the GUI more user-friendly and visually more attractive. One major change is that we are slowly but surely replacing cryptic code selections with easy to understand text!

The major overall change relates to the fonts, background colors and overall design have been enhanced to make it easier on the eye.

The tree menu feature that was introduced in the previous version of GUI has been enhanced and made super-fast! The user can now access any RMEx feature through the tree menu without having to do it the old fashioned way. Additionally, there's no need to key in short cuts to view your spool file, submitted jobs etc... you can simply choose where you want to go from a drop down menu!

Following are a few screens to give you an idea of the new look!



**RMEx** QUANTRAX CORPORATION INC.

Account Inquiry

Company name 1 Owe Us Collections

Search Type	Search Data
1 - Case number	a) Case#
2 - Name	Last name
3 - Client account number	Account#
4 - Social security number	Soc.sec# (or last 4)
5 - Street address	Street address
6 - Home phone number	Home ph# (xxxxxxxxxx)
7 - Place of employment	POE
8 - Phone numbers	Phone# (xxxxxxxxxx)
9 - Primary balance	Primary balance
10 - Case number with company	Company and case#
11 - Guarantor name	Last name
12,13,14,15 - Multi-company search	Guar.Name, Cl.Acct#, Address, Home Ph

Search	Most recently accessed accounts
Company code 99	99-001682278 PETER
Search type 1	99-001258662 TALL
Search data a) 001258662 b)	99-001480795 GOOD
Only open (Y) (Name search) X	99-001881118 GOOD2
12,13,14,15-Guar.name, Cl.acct#, Address, Home#	99-001480224 SOME

F3-Sounds like F9-Purge F12-Multiple Accts F20-Recalls F24-Num.Cl.Acct# F7-Exit

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**RMEx** QUANTRAX CORPORATION INC.

Company # 99 Case # 001258662 Get Primary NEXT

Client Number 000002 TESTING GUI / PAR SELECT

Owner COL4 WorkerCOL4 Split

Client Acct # 2169078

Home Phone 208 - 453 - 8361

Work Phone

Cell Phone

Follow Up Date Time

Promise Amount

EVENTS SCAN DOCS. EXIT

INQUIRY 000 M

Guarantor None TALL KATHERINE R

Extra Address Ret.MI

Street Address 16478 PRIDE LN RM Once

City/State/Zip CALDWELL ID 83607

Home

Email

Employer

Social Security 541-15-9237 Date of Birth 051767

Patient (L/F) TALL KATHERINE R

X-Reference

Spouse (L/F)

ACat Status

Letters Pending Cred.Rept Do not Report

Amount Placed 35.00

Balance 20.00

Total Balance 55.00

No. Of Accts 2

No. Paid in Full 0

Date Placed 1/13/12

Last Transaction 8/02/11

Last Worked 1/09/13

Last Letter Z1 2/06/13

Last Payment .00

Last Payment Date

PD Check Amt From

PD check Date

LGL-F

OTH+

MED+

Smart Code

Code	Description
Er	ror on GetDescript
on	codes() Index and le
ng	th must refer to a l
oc	ation within the str

Payments

Date	Description	Amount
01/17/14	Bal. Adj	15.00

Close Code 9 CLOSE-PENDG NEW INFO Closed Date 1/17/14

Date	Time	NC	Notes	User
01/25/12	15:24		dialer no answer 2nd time	*SS
01/25/12	16:04	99	Letter Failed - AD	***
01/25/12	16:04	99	F17 Info. is not complete	***
01/09/13	01:01		test	VIR

Temporary Notes

Date	Note

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**RMEx** QUANTRAX CORPORATION INC.

Company # 99 Case # 001258662 Get Primary NEXT INQUIRY 000 M

Client Number 000002 TESTING GUI / PAR SELECT Home Phone 208 - 453 - 8361

Owner COL4 Worker COL4 Split Work Phone Cell Phone Follow Up Date Promise Amount

Client Acct # 2169078

Guarantor None TALL KATHERINE R Amount Placed 35.00 LGL-F

Extra Address Ret.MI Balance 20.00 OTH+

Street Address 16478 PRIDE LN RM Once Total Balance 55.00 MED+

City/State/Zip CALDWELL ID 83607 No. Of Accts 2

Home No. Paid in Full 0

Email Date Placed 1/13/12

Employer Last Transaction 8/02/11

Social Security 541-15-9237 Date of Birth 051767 Last Worked 1/09/13

Patient (L/F) TALL KA Date 21 2/06/13

X-Reference Spouse (L/F) ACat Status Letters Pending Cred.Rept Do not Report

Close Code 9 CLOSE-PENDG NEW INFO

Date	Time	NC	Notes	User
01/25/12	15:24		dialer no answer 2nd time	*SS
01/25/12	16:04	99	Letter Failed - AD	***
01/25/12	16:04	99	F17 Info. is not complete	***
01/09/13	01:01		test	VIR

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**RMEx** QUANTRAX CORPORATION INC.

Company # 99 Case # 001258662 Get Primary NEXT INQUIRY 000 M

Client Number 000002 TESTING GUI / PAR SELECT Home Phone 208 - 453 - 8361

Owner COL4 Worker COL4 Split Work Phone Cell Phone Follow Up Date Promise Amount

Client Acct # 2169078

Guarantor None TALL KATHERINE R Amount Placed 35.00 LGL-F

Extra Address Ret.MI Balance 20.00 OTH+

Street Address 16478 PRIDE LN RM Once Total Balance 55.00 MED+

City/State/Zip CALDWELL ID 83607 No. Of Accts 2

Home No. Paid in Full 0

Email Date Placed 1/13/12

Employer Last Transaction 8/02/11

Social Security 541-15-9237 Date of Birth 051767 Last Worked 1/09/13

Patient (L/F) TALL KATHERINE R Last Letter 21 2/06/13

X-Reference Spouse (L/F) ACat Status Letters Pending Cred.Rept Do not Report

Close Code 9 CLOSE-PENDG NEW INFO Closed Date 1/17/14

Date	Time	NC	Notes	User
01/25/12	15:24		dialer no answer 2nd time	*SS
01/25/12	16:04	99	Letter Failed - AD	***
01/25/12	16:04	99	F17 Info. is not complete	***
01/09/13	01:01		test	VIR

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- F1: Inquiry
- F2: Attorney
- F3: Duplication
- F4: Skip
- F5: Linked Accts
- F6: Full Legal
- F7: Exit
- F8: Contacts
- F9: P/A
- F10: Second Scm
- F11: Notes
- F12: Update
- F14: DC
- F15: Phone
- F16: Other Info
- F17: Legal
- F20: Recalls
- F21: Primary
- F22: Client Info
- F23: Payments
- F24: Client Type
- Tab Q
- Tab +

## GUI Time Tracker

Do your collectors need to be reminded that they have spent 3 minutes on a \$100 account? We have the answer. The GUI Time Tracker is a new feature that can alert a collector when they exceed a certain amount of time on an account, adjustable based on the account balance.

A user will be able to setup linked balance range, seconds to wait, the warning message and a priority flag to be used through the following screen which is accessed through the management menu, “Set processing time by type” option.



In field 'Flag' the user can enter 1 to 3 depending on the priority.

- 1= Red flag
- 2= Amber flag
- 3= Green flag

If you do not need to show a flag in the alert message leave the field blank. If you make any changes to the above system control settings, all users need to log out

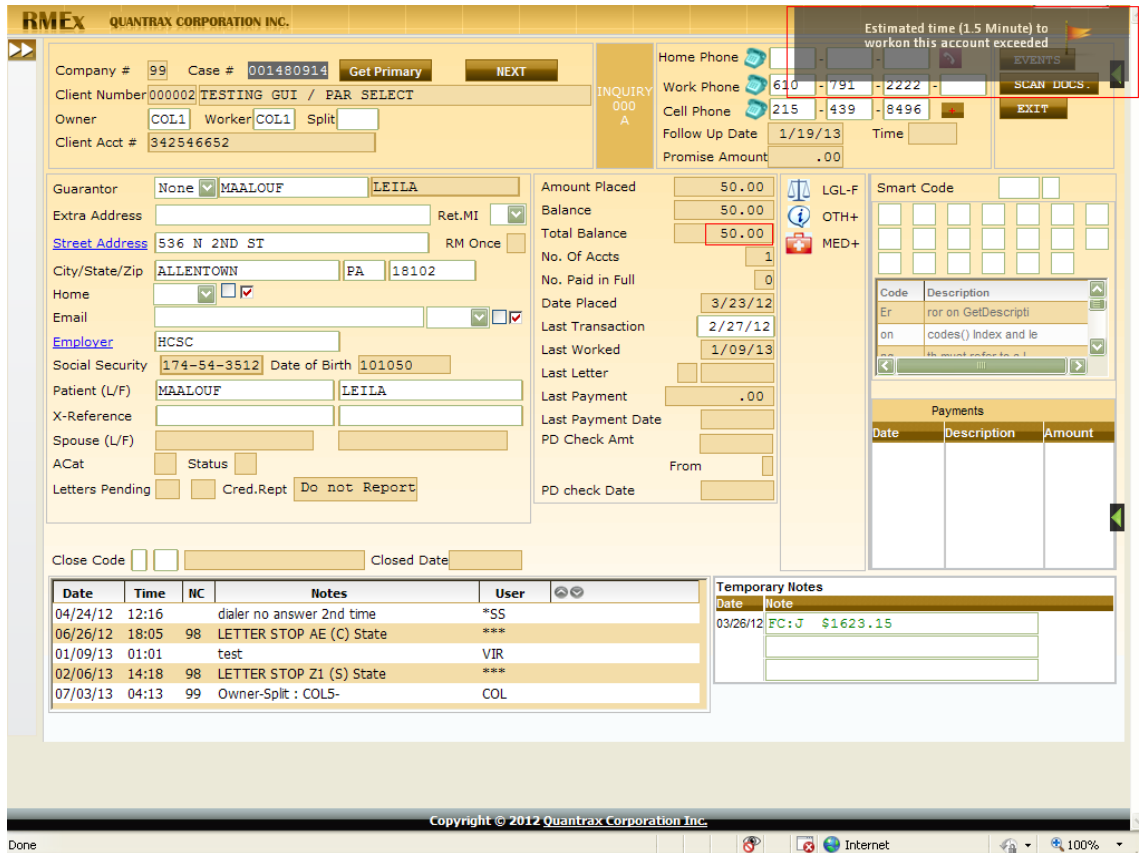


from the system and log back in for the change to take effect.

The following examples are based on the system control file above.

If the linked balance is LESS than or EQUAL to \$30 and the collector exceeds 60 seconds working the account, the system will alert the collector with the message “Estimated time (1 minute) to work on this account exceeded”, along with with a red flag.

If the linked balance is LESS than or EQUAL to \$70 and the collector exceeds 90 seconds on the account, the system will alert the collector with the message “Estimated time (1.5 minute) to work on this account exceeded”, with an amber flag. See the sample screen below.

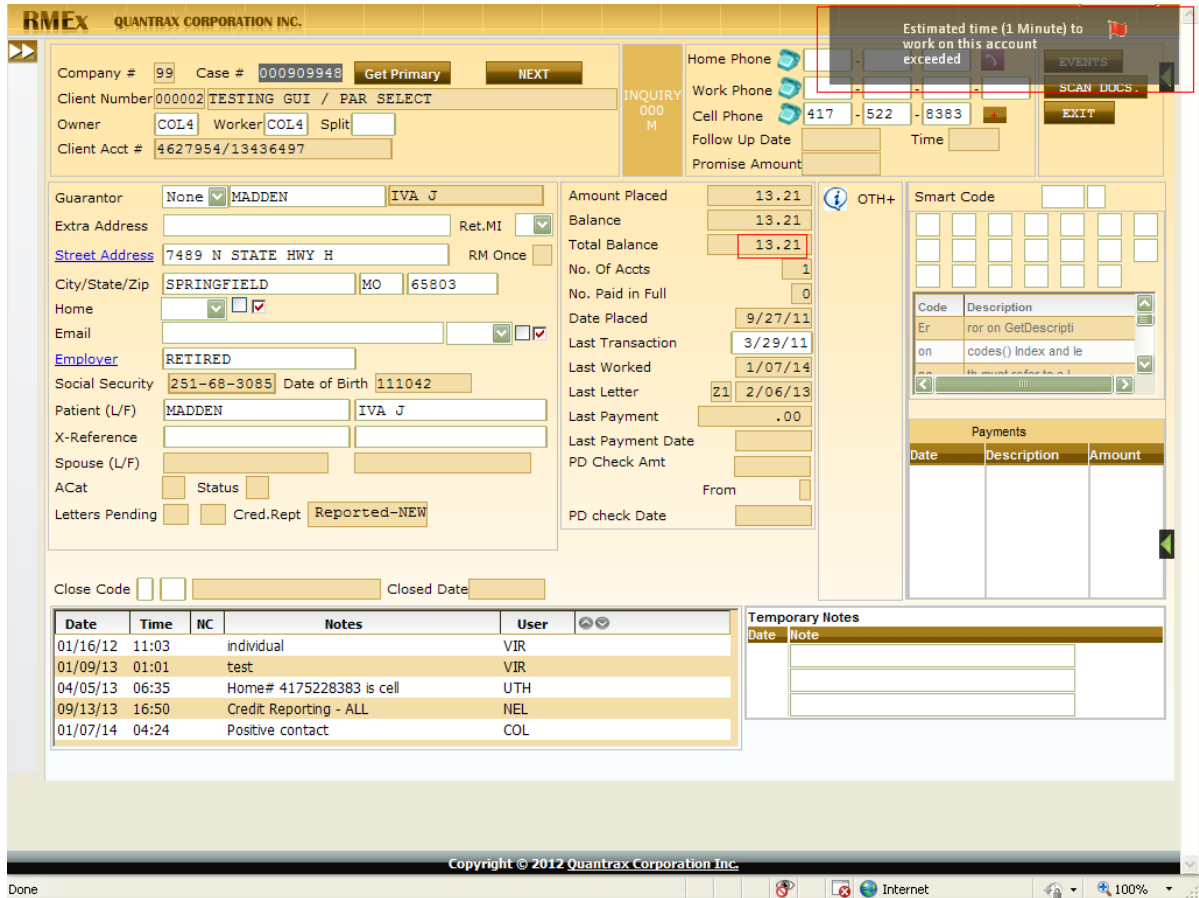


There is no alert message setup for balances between 500.00 and 550.00. The the system will not show any alert message for these balances.

## Document viewer

The document viewer is a new feature available in RMEEx GUI 4.0.0.

This option gives the user the ability to view scanned documents or images associated with individual accounts (case numbers). You can also use any scanner to scan and archive new documents.



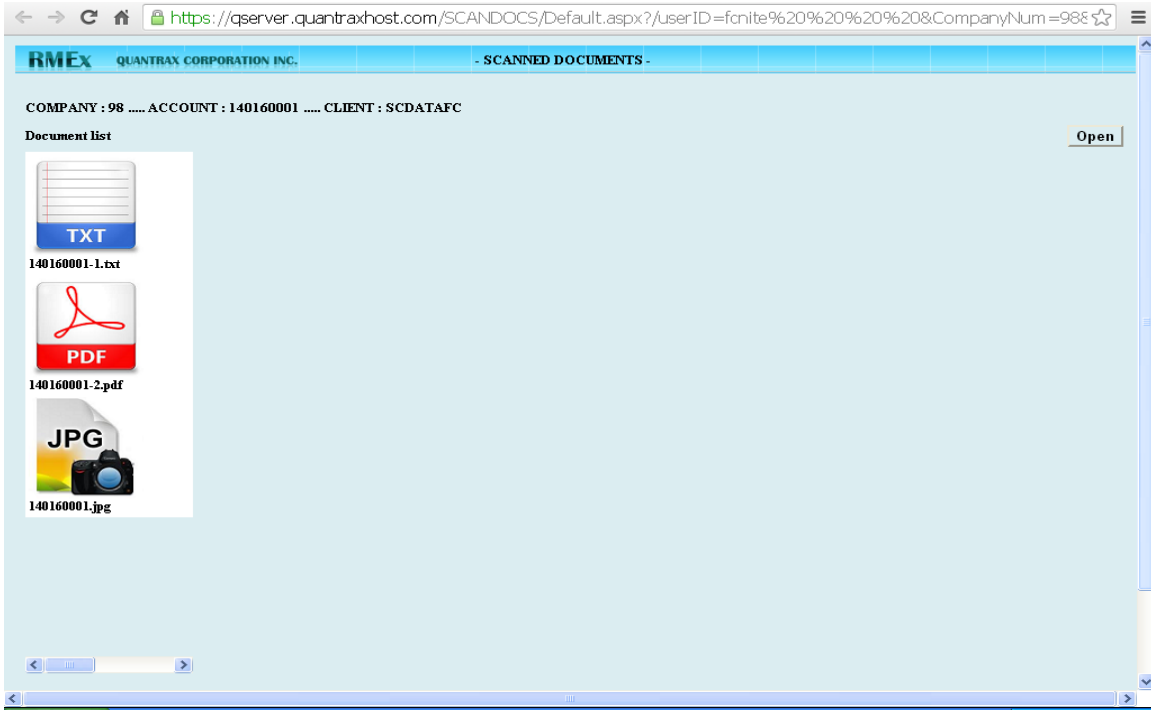
The RMEEx Document viewer currently supports most types of documents and images. You can access this feature through a button available on top right hand side of the account detail screen as shown below.

The screenshot displays the RMEEx web application interface for account management. The browser address bar shows the URL: `quantraxhost.com:10046/RMEExDefault/templates/index.jsp`. The application header includes the RMEEx logo and 'QUANTRAX CORPORATION INC.'. The main content area is divided into several sections:

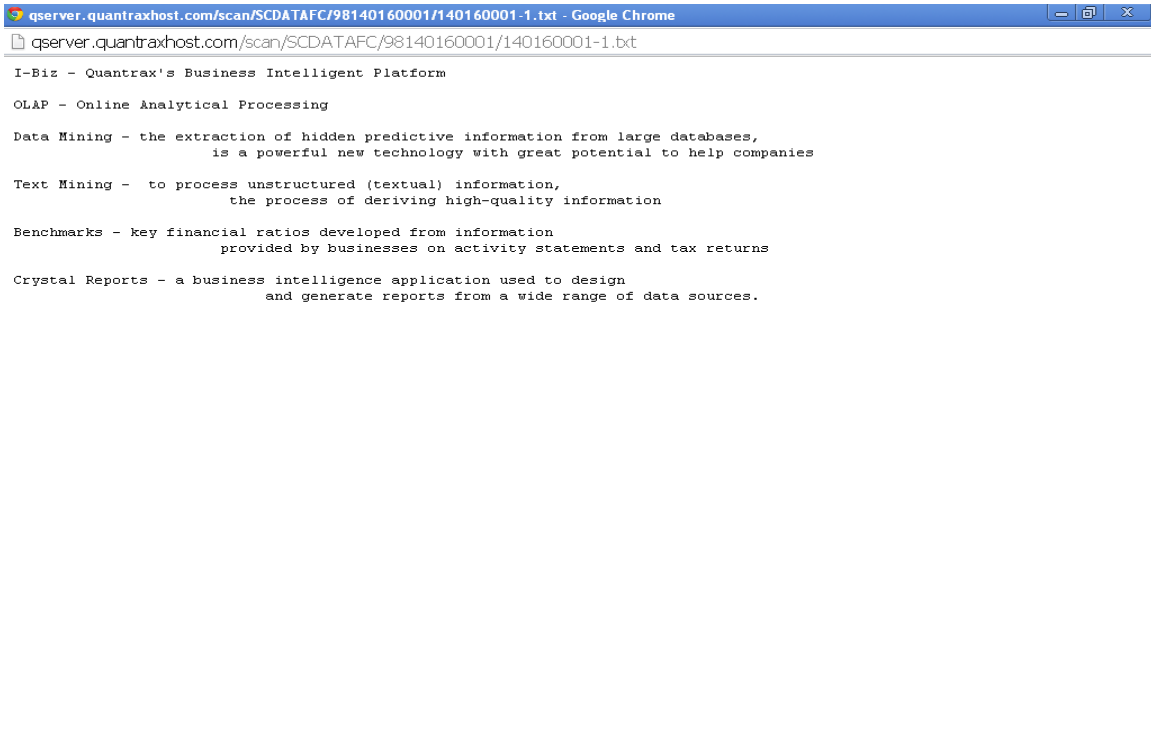
- Company Information:** Company # 98, Case # 140160001, Client Number 009901, Owner HOUS, Client Acct # 46211134646543154.
- Guarantor Information:** Guarantor None, Name WORAES, Extra Address # 5, Street Address 20814 BETHESDA, City/State/Zip MARYLAND WA 12345.
- Financial Data:** Amount Placed 555.00, Balance 555.00, Total Balance 555.00, No. Of Accts 1, Date Placed 1/16/14, Last Transaction 5/08/12.
- Smart Code:** A grid for entering codes and descriptions.
- Payments:** A table with columns for Date, Description, and Amount.
- Notes:** A table with columns for NoteDate, Time, NC, Notes, and UserName. It contains two entries: 'Letter Failed - Z1' and 'Letter not defined'.
- Temporary Notes:** A section for adding new notes with Date and Note columns.

Once you click on the 'Document viewer' button it will be opened in a separate window listing all the documents and images related to the account. You can then preview the documents/images or view them by clicking on them.

Through the document viewer, the user will be able to see the list of documents available on the left pane, as shown in the example below.



In the above example, selecting the .txt file could show the stored information following in on the right pane or on a different window as follows. Note that the documents could be more meaningfully named so their content is easy to recognize. E.g. 011322223.ItemizedBill.pdf



Users must be trained to close the tab they used to view the documents or images once they are done with the account, since they may be confused with having too many documents or images open when they go to the next account.

### **Migrating old scanned documents to a format compatible with the document viewer.**

- The client needs to provide us with mapping details for the old scanned documents and explain how the documents are associated with individual accounts
- Our team will write a custom conversion program which will get all the documents mapped and linked to existing RMEEx accounts

### **Scanning new documents into the system**

- The physical documents need to be scanned using a scanner and any basic scanning software
- We recommend that documents to be scanned in PDF format
- The naming convention that is recommended for the scanned documents is `account#_sequence#_ProperDescriptionOfTheDoc`
- The RMEEx document integrator software needs to be used to integrate the newly scanned documents with the accounts in RMEEx. (See below for the steps.)

Debtor Document Integrator

Client ID

Case No

Selected Documents


1. Enter the account number as shown below.

E.g. : Company and case number (98 and 140160001)

Debtor Document Integrator

Client ID

Case No

Selected Documents


2. Click on 'Browse Documents' and locate the doc.
3. Integrate it by pressing the button 'Integrate Documents'.

The next release will include a feature to automatically process the scanned documents from a folder, based on the above naming convention.

## **Company dashboards**

We started with client and collector dashboards. We now have new Company Dashboards as a new feature in RMEEx 4.0. These new options allow the user to view a company's overall performance at a glance.

The new dashboards contain following four tabs;

1. Home tab
2. Payment options
3. Placement options
4. Fees options

By placing the mouse over a column chart, pie chart, line chart or tile view will display percentage and dollar value of the particular item.

The Dashboard Home tab contains the following options.



**Fees Summary** – This option shows fees received comparing last month and the present month, in a tiled view using different color ranges. Depending on the amount a different color will be presented in a tile (a box) for the day of the month for the current month. For instance, fees from \$0 to \$100 will be represented by a lighter shade of blue while \$101 to \$350 will be illustrated by a darker blue.

**Fees (Last 12 months)** – Shows fees earned the last 12 months and the same months of the previous year. For instance, the first 2 columns would be January 2013 and January 2014 while the last 2 columns would be February 2012 and February 2013 respectively.

**Placements (Last 12 months)** - Shows placements for the last 12 months and the same months of the previous year.

**Fees by Category** – Current month - Pie Chart - Shows the percentage information for the current month’s fees through Credit Cards, Direct checks and other payment methods.



Collector productivity – Column & Line Chart – last 13 months - Column Chart shows the dollar value of Attempts, Positive Contacts, letters number of paid accounts. On the same graph, promise amount, payments (\$) are shown by Line Chart. This shows a comparison of last 13 months.

Fees vs. Age of the account– Current month – (Pie chart) It is divided into 6 sections showing fees earned within each age category. For instance, Fees we collected within 30 days of placement, 60 days of placement etc (0-30, 31-60, 61-90, 91-120, 121-150, 150>).

Recovery Percentage – This option shows last 5 years recovery percentage in a Line chart.

The payment options tab has the following sub options.



Payments Summary - Daily Payments for last month and the current month with a color range in a tile view with an enlarged view, plus the ability to show a pop up, by clicking on the box for a given day to show the exact payment amount.

Payments vs Age of the account – Column Charts – There are 6 graphs for each category (0-30, 31-60, 61-90, 91-120, 121-150, 150>) as mentioned above, giving the details of the last 12 months and the same months of the previous

year. You can view graphs individually by using the sliders < > on the top right hand corner.

Payments (Last 12 months) – Payments received in last 12 months compared to the previous year.

Daily Payments Jan/Dec – Payment amounts received on daily basis; Comparison of 2 months - each same of the current month with the previous month.

Payments by Category – Pie chart shows the percentage and amount of payments received in the current month made through Credit Cards, Direct checks and other payment methods.

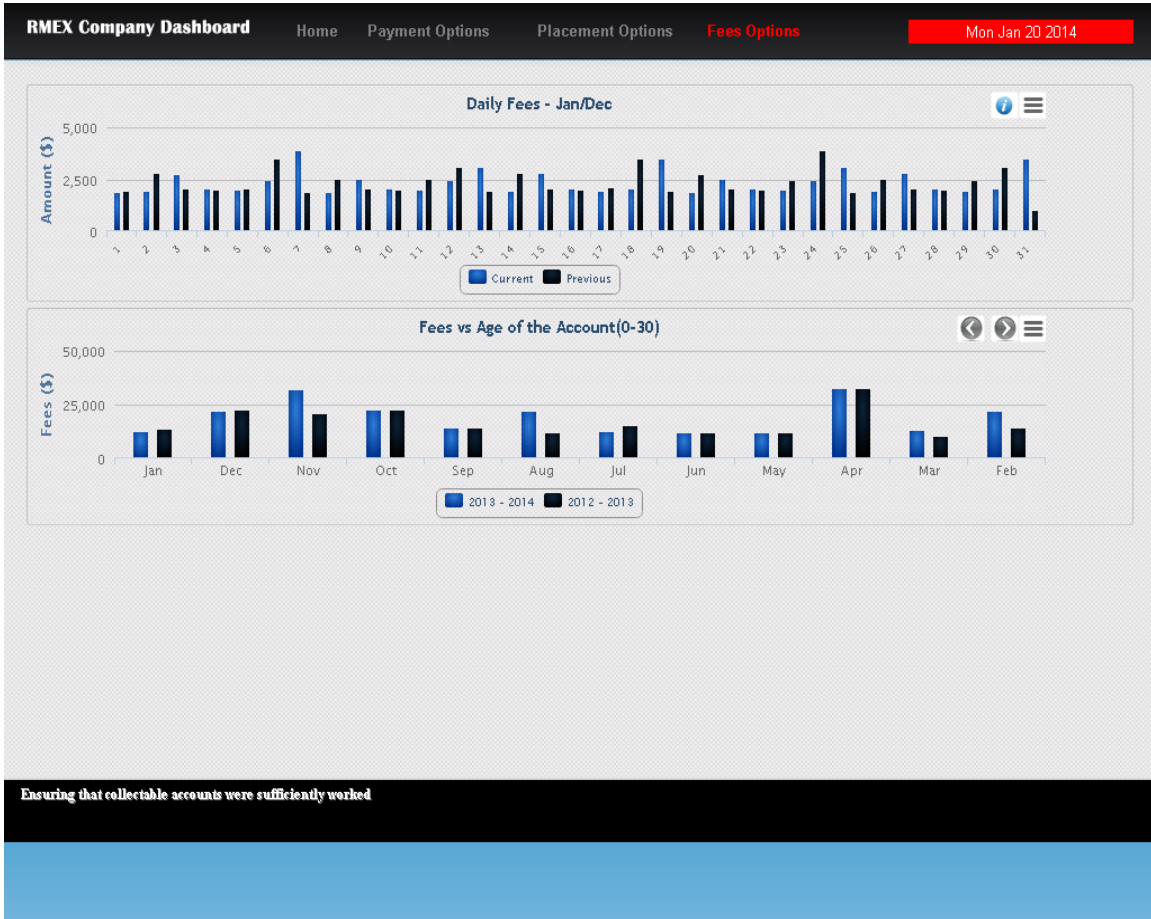
Payment Arrangements for current year – The graph shows all the payments that we have scheduled for the last 13 months on a Column Chart. E.g. Payment arrangements and promises. The payments received are displayed with the promises in a lighter shade above the actual payments for posted each month.

Placements options tab.



The above shows a 2 year comparison of the number and amount of accounts placed and a line graph of the last 3 years of placements. There is also a column chart comparing the last 12 months of placements with the corresponding months for the prior year. We also analyze placements by placement amounts in a column chart. There are 4 graphs for each category (\$200, \$400, \$1000, over \$1000). You can view graphs individually by using the sliders < > on the right hand corner.

Fees options tab.



The above options show comparisons of daily fees and fees based on the age of the accounts.

## Installation instructions

Because of the changes to encryption, you will require a backup of your data prior to running the installation programs. This backup must be retained for a couple of weeks. The complete version upgrade process can take several hours because your encrypted data has to be decrypted and then encrypted using the new programs. You do not have to be present while Step 3 is running, but you need to make sure it completes. Depending on your hardware and number of accounts, this step could take over 5 hours.

As a part of the installation process, we will decrypt your encrypted information. The installation programs will decrypt your data using the new encryption programs. We will ask you to retain the decrypted data files for a few days.

*When you are ready to do the upgrade, please take a backup of you data and make sure the job completes. Please retain this back up for at least one week.*

*If you are not on our RMEEx check-up process, please consider it. We will have our staff do upgrades and PTF installation when necessary! Please contact our support staff if you have any questions.*

The installation process is documented in a separate link and via our web site.

The link is

<http://support.quantrax.com/documentation/RMEEx4.pdf>

## Some of the things you should see in RMEEx 4.1

In addition to the changes described, we expect to enhance the following areas as a part of RMEEx 4.1.



- The GUI will work with RMEEx and I-Tel to trap right party information based on the knowledge we have at the time a call is connected. The collector very quickly knows if the number (or person) we connected to, is the right party, a right number but a wrong party, a wrong party, or if any conclusion is not possible. We will give you options to force a collector to select one of the possible options to indicate the contact result or status. This will automatically update the phone number and allow us to do clever things with the right party information.
- We have designed several exciting new company dashboards that we should be able to deliver shortly!
- We will be investing in processes related to electronic payment and account-loading interfaces. Many users feel that these processes can be enhanced and we will do so based on feedback from our users.
- For the GUI, we expect to deliver a brand new, improved payment set-up interface. This will be a knock-out, user-friendly and efficient interface to handle the customer interaction and set up of promises, checks and credit card payments, whether they be one-time or recurring payments.
- We will incorporate our new “RMEEx Time-tracker”, a module that will track the time spent on an account and remind an agent that they may be spending too much time with the consumer. The same technology could be used to broadcast important messages to your staff.
- Our BI platform I-Biz is being enhanced, made more user-friendly and will include money saving standard reports.

