RMEX 2.0 RELEASE NOTES

The following information outlines the new features in RMEx Version 2.0 and there is one important feature of note. Release 2.0 provides the infrastructure to support the 'RMEx GUI', our new graphical user interface. Some of the features have supporting GUI screens – so please take some time to review our new features. Installing release 2.0 does not require the GUI install.

For the latest updates to this documentation, please click here

This release contains many new features that will enable you to work faster and smarter ~ increasing revenues while reducing costs. We hope that you take advantage of these new features! Below is a list of the new features found in RMEx 2.0 including a section called 'Server Requirements', outlining considerations for a separate server to run any or all of the features needing a separate server in this release.

- **Graphical User Interface (GUI)**
- **Management Dashboard**
- **Permission Tracking**
- **Dynamic Scoring**
- **Events**
- **Security Logging**
- **Account Crawler**
- **Smart Phone Access - Reports**
- **Emailing Letters**
- **I-Tel Other Changes**
- **Linking**
- **Screen and Call Recording by User**
- **Server Requirements**
- **Analytical Attributes**
- **System controls**
- **CBOSS Web Payments**

Graphical User Interface (GUI)

We have all known this day would arrive. The dumb terminal reached its pinnacle of effectiveness and has been slowly replaced over the past few years. So, it is with great pleasure that we introduce our new Graphical User Interface (GUI).

This product revolutionizes the interaction between the agent and the system. The advantages for compliance, work standards, and agent productivity are enormous. The implementation of a graphical user interface gives the best of all worlds: it uses the proven IBM servers that you have been using for years because of their reliability, security and low cost of ownership (iSeries/I5); it uses the same database technology and software that has supported your business since you implemented RMEx; and it presents all your data in a modern, user-friendly manner in a web based environment that you can deploy anywhere!

Many of the management screens will not change. There is little advantage to changing them. Where we will get the most benefit is from changing the collector screens. This is the area that has been customized.

Following are GUI screens outlining important updates:

Below is a screen shot of the main detail screen for an account.
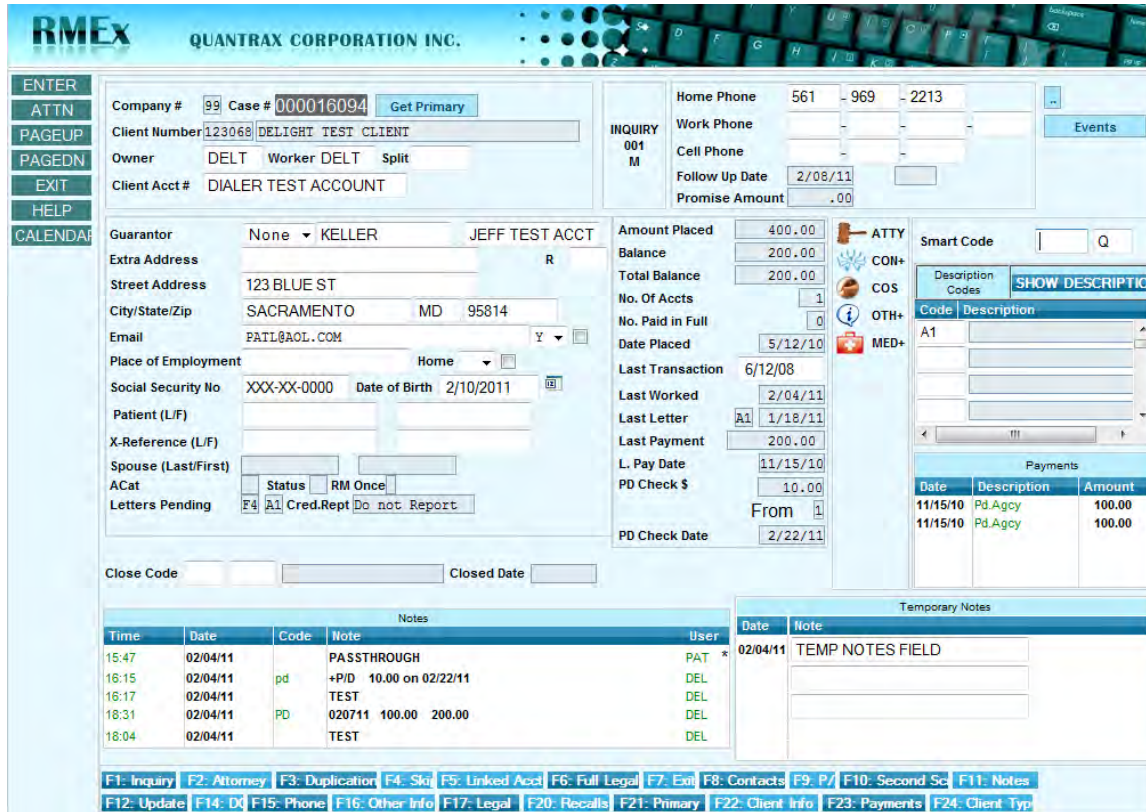
The Account Detail screen has been redesigned for function and efficiency. While the general format is the same, we have made some changes:
- The client name and number have been moved to the top
- The social security number and date of birth have been moved under the guarantor information on the left side – and, it is just above the patient name
- Letters pending is also shown on the main detail screen
- The credit reporting flag has been added too!

In addition to strategically moving some of the current fields, some new fields have been added:
- We have added a tab for 'get primary' just above the client name. (The F21 is still available)
- RM Once has been added. This field will be checked if the *account* has had return mail at least once.
- The last payment and post-date information has been added to the middle window just below last letter
- Recall Time has been added. This is the field just right of the follow-up date field

- The description of the description code is shown when you click on the new button 'show description'
- The email address is shown, if one is stored. A permission field for email is also visible, showing whether the consumer can be contacted via their email address. The permission window has a drop down window allowing you to select a Y if it's ok to email the consumer and an N, if not. (Soon you will be able to update the email address directly from the main detail screen! There is a box just right of the permission field. Very soon, you will be able to check the box, enter the email address and then update. By checking the box, the email address will get updated!)
- Special indicators are now displayed as icons. Soon you will be able to click on the icon to jump to the corresponding screen. Some of these screens have also been updated with additional information to help the agent collect the debt
- The function keys are available and also positioned at the bottom of the screen. You can hit the function key or click on the function tab at the bottom of the screen
- Homeowner status - The home field to the right of the POE field allows you to mark whether the Guarantor owns or rents their home. (O – owns, R – rents) To update the status, the box to the right of the field needs to be checked. Follows the same logic as defined for the email address

These changes provide the collector with more pertinent information at a glance, so they do not have to navigate from the initial screen as often as they used to. We have also introduced pop-up calendars along with the point and click features offered through graphical interfaces, allowing the agent to move through an account much quicker.

Remember, the sole advantage of a graphical user interface allows the user to interact with a program, which takes advantage of graphical components, in order to deliver a more friendly and intuitive platform. The RMEx GUI is a fantastic product that will change the way you work, letting experienced agents work faster in a more compliant manner and reducing the learning curve and training time for your new recruits.

The account processing screen, where the agent selects the accounts to work, has a new look! The agent will click on the drop down to select their processing type and enter the rest of the information as they are used to. So, an agent will first select the accounts to work:
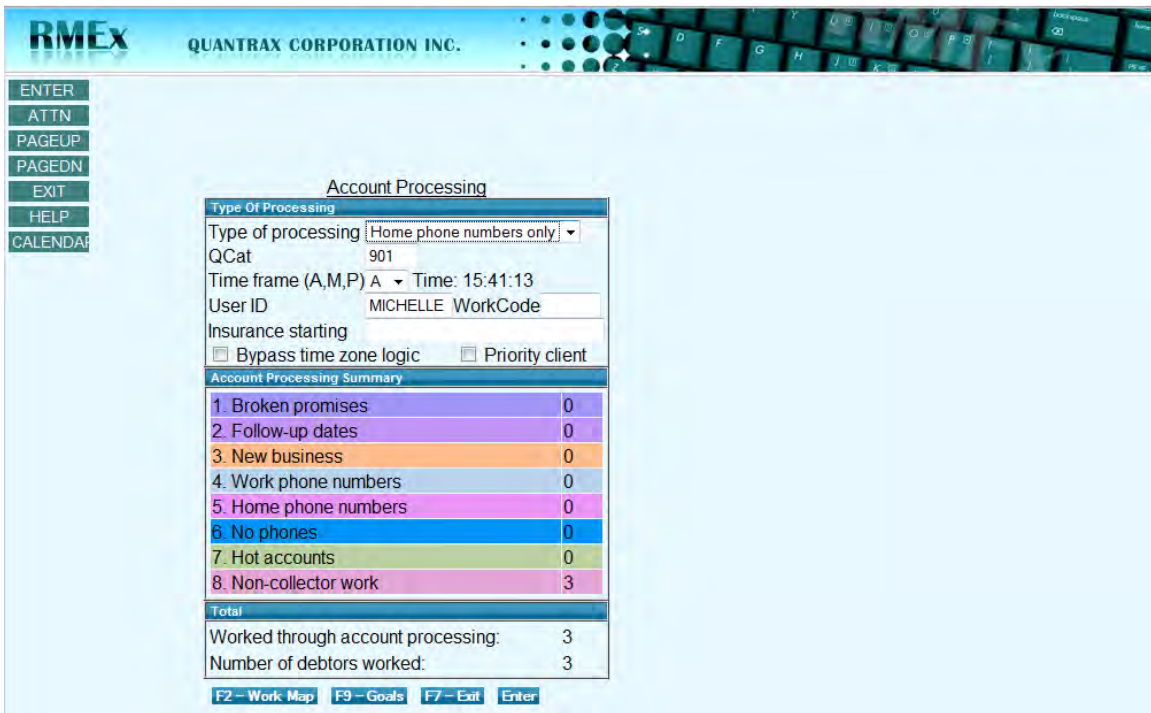
We offer a drop down selections for processing type and time frame, however all fields can be typed in. With drop downs fields, just type in the first letter and the field will be populated.
Just enter when done.

Initially, when an account is presented, there may be messages on the account. This is a change from the green screens. When there are any pop-ups (scripts, client messages etc.) we had to make some changes in the way they were delivered. We will initially send a message indicating that there is additional information.

These messages will need to be handled before the account can be worked. The agent will need to enter through each message. Warning description codes, client messages and state warnings are just a few examples regarding the type of message that could be presented. Note: These messages will appear in red, on the left side just above the close code field. Also note that all of the date fields are grayed out stopping the collector from entering a Smart Code or updating the account at this point. The message(s) need to be read, so we restrict the agent from updating or working the account at this point.

To continue, the second detail screen is shown below. We have "customized" several, but not all of our green screens. There are many reasons for this. In addition to being a lot of work, we also wanted to make this major change something that everyone could understand and use quickly. Taking small steps will probably help "veteran" collectors feel more comfortable and less threatened by the changes.

The account summary screen below shows the linked accounts and separates the information by column – making is very easy to read.

Here is an example of features that are not available on the green screens, but make the GUI so much more interesting and effective. A calendar is available to the agent through the smart code.
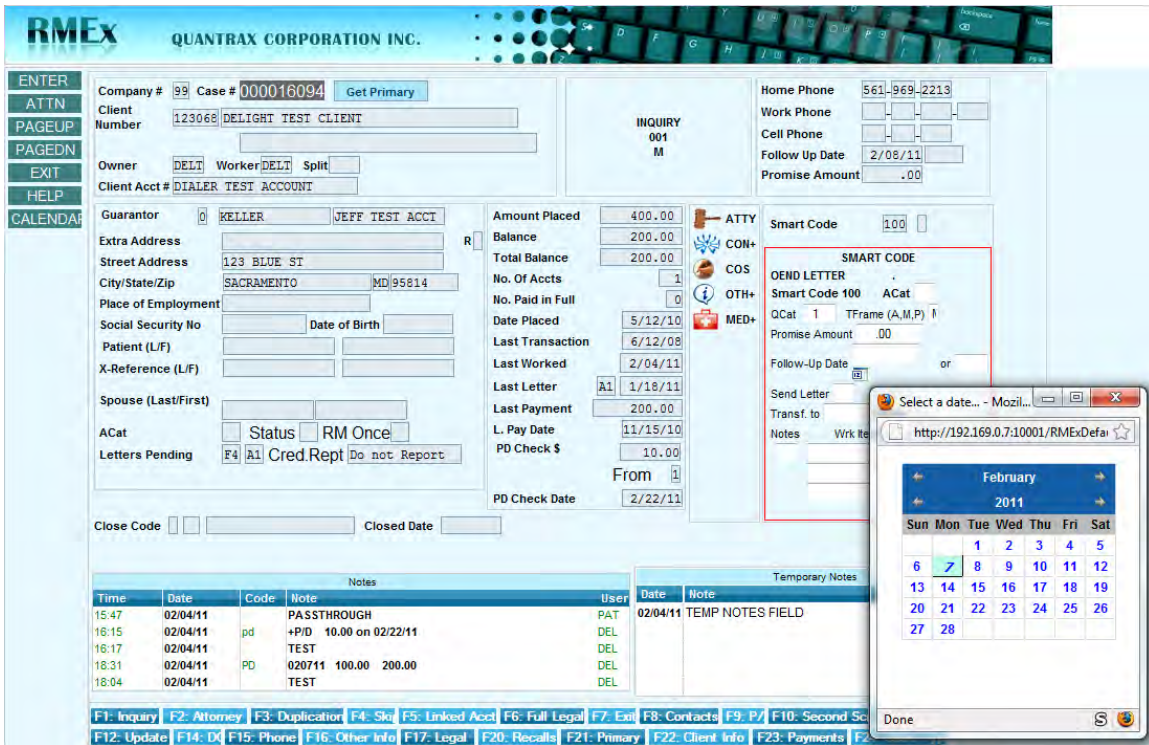
Select a date – the follow-up date will be automatically updated!

Note: The last five notes on the account are for viewing purposes only. These notes cannot be scrolled through. An expanded view of the 'notes' is shown below by using the F11 Function Key or clicking on the F11 tab button.

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We have made a few changes to the Notes (F11) screen. This screen is now much easier to read and follow, while providing the same basic layout and information you are accustomed to seeing. There is a nice feature available on this screen. At the bottom, a field for each: 'Note code', Smart code and Text search' has been added so the user can be taken directly to an entry.

The pop-up calendar has also been added to the payment arrangement screen, as shown below.

The pop-up calendar will be a tremendous benefit for agents updating a payment arrangement for the consumer. If the agent clicks on a date from within the calendar, the date will automatically be entered into the follow-up date field.

The account inquiry screen now allows a user to click on one of five most recently accessed accounts, instead of entering the information in the search field, to access the account.

We have just shared some of the customized GUI screens with you. You will find that most of the menus and management screens have not been redesigned. The screens are very user friendly and will make it much easier to transition over to the GUI. We want all our clients to move to the GUI since there are so many benefits to be gained by using the GUI. In addition, there will be wonderful advances developed in future releases affording even more opportunities.

Note: We also recommend that clients use Internet Explorer to open a GUI session. We currently require Internet Explorer 6.0 with SP1 or later to run the RMEx GUI. Future developments will be based around the GUI because there is so much more flexibility. For example, you can't click on an account note to hear a call recording if you are using a green screen! So, contact us regarding the new GUI…

Management Dashboard

Most of you are already familiar with the Executive Dashboard. Currently, several options are available such as the Activity dashboard which shows, accounts worked, contacts, payments and promises posted by user or the payments posted for the day. We now have graphical representation for these items displayed through the Management Dashboard. However, GUI must be installed to view the management dashboard.

The two following screen shots are from the current Executive dashboard:

A current sample screen shot of the Activity dashboard showing collector productivity.

```
                    On-line Collector Productivity
 Reporting group
 User ID/ Name              Worked#  Contacts    Posted      Posted    Promises
                                     Pos  RPC    payments   commission    (#)

         TESTUSR               2      0    0        .00        .00         1
 *PA                          1      0    0        .00        .00         0
 *SS                          14      1    7        .00        .00         0
 Accurint                     2      0    0        .00        .00         0
 CURWIN    QUANTRAX USER ID    0      0    0      10.00-       .00         0
 CURWIN90  CURWIN             7      1    3      133.43      31.77        0
 CYBTST1   TEST USER           1      0    0     1527.82      22.55        6
 DEBBIE    DEBBIE             54      1    5        .00        .00        12
 DELIGHT2  DELIGHT             3      0    0      200.00      60.00        1
 INTGUI    GUI USER 1          0      0    0        5.00        .25        0
 INTGUI1   GUI USER 2         19      0    0        .00        .00        24
 INTGUI2   GUI USER 3          2      0    0        .00        .00         3
 INTGUI3   GUI USER 3         19      1    5      100.00      10.00        35
 JAMIE     QUANTRAX USER ID   15      0    3        .00        .00        10
 JEFF      DEBBIE COLLINS      0      0    0        .00        .00         1
 KASUN     KASUN              7      0    0        .00        .00         0
 KRISHAN                       0      0    0     9840.70     1733.50       3
                                                                   More...
 F7-Exit   F6-Expand worked   F8-Expand promises    Total Payments   11,846.95
```

A sample screen shot of the current 'Display of payments posted today'.

```
At 17:59:17                 PAYMENTS POSTED TODAY               Company-99

 Name          Type      Amount     Commission   Case#    Own/Spl   Client#
 NAVA          01         50.00       10.00      063320377  DT  -    000002
 BANK          01        100.00       30.00      000881122  2 4-     000002
 BANK          01        100.00-      30.00-     000881122  2 4-     000002
 BANK          01        100.00         .00      000881122  2 4-     000002
 REBECCA       01          6.34         .00      090960504  BC  -    000002
 REBECCA       01         22.70         .00      090960504  BC  -    000002
 REBECCA       01          5.00         .00      090960504  BC  -    000002
 REBECCA       01        127.09       31.77      090960504  BC  -    000002
 GAGE          01         10.00         .00      000001762  2 4-     000002
 GAGE          01         23.45         .00      000001762  2 4-     000002
 GAGE          01          1.55         .00      000001762  2 4-     000002
 GAGE          01         10.00         .00      000001762  2 4-     000002
 GAGE          01         25.00         .00      000001762  2 4-     000002
 GAGE          01         10.00         .00      000001762  2 4-     000002
 GAGE          01         25.00         .00      000001762  2 4-     000002
 GAGE          01         25.00         .00      000001762  2 4-     000002
 GAGE          01        225.00         .00      000001762  2 4-     000002
 GAGE          01        300.00         .00      000001762  2 4-     000002

 F7-Return   Press ENTER for more
MA    a                                                          01/001
```

The RMEx Dashboard allows you to monitor collection performance at a glance! All the key performance indicators are displayed on one screen, so the user just needs to move from tab to tab on the main dashboard screen. The data is updated every 15 minutes and is easily accessible from a tab key on the Management menu. In addition, the majority of

the information is drawn from the same source that the executive dashboard information is drawn.

Access to the new dashboard is shown below.
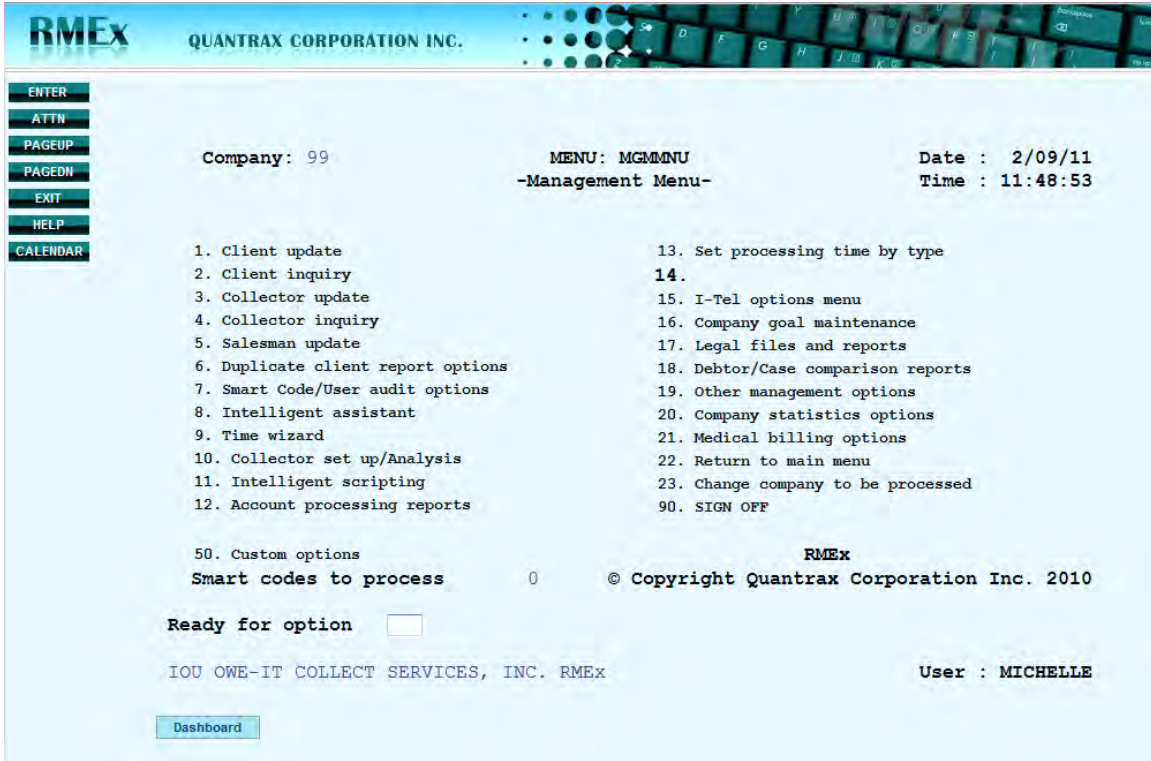
Just click on the Dashboard tab to go into the new Management Dashboard.
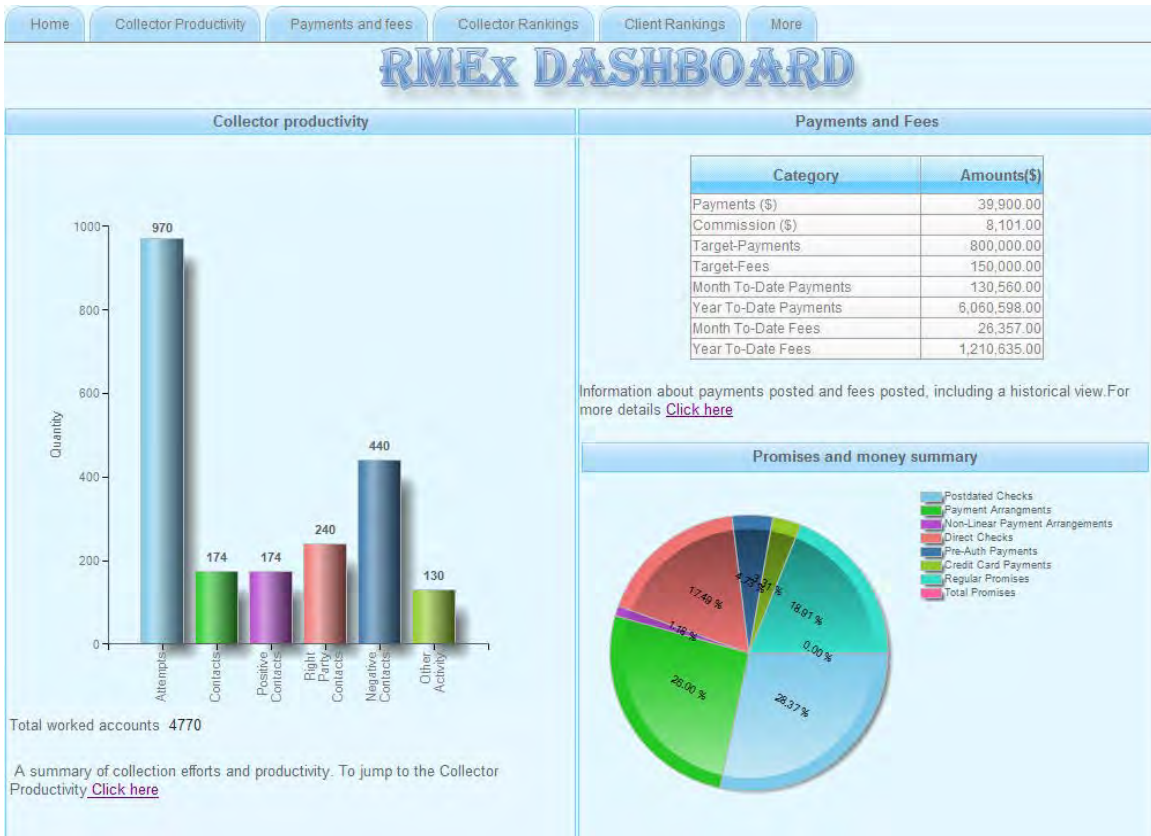
The HOME page shows Collector Productivity represented by bars. The heights of the bars indicate the number of accounts attempted, contacted, RPC's, etc. On the right, the payment and commission posted for the day are shown along with a daily target value for month and year to-date totals. Target values are set in option 16 off of the Management Menu. The bottom right hand side shows a pie chart of total postdated checks, payment arrangements, direct checks, promises, credit card payments and pre-authorized payments. Pre-authorized payments are ACH payments or debits. Additionally, more details are provided on any sub-set of data.

The Collector Rankings tab shows the following 3 sets of bar charts.
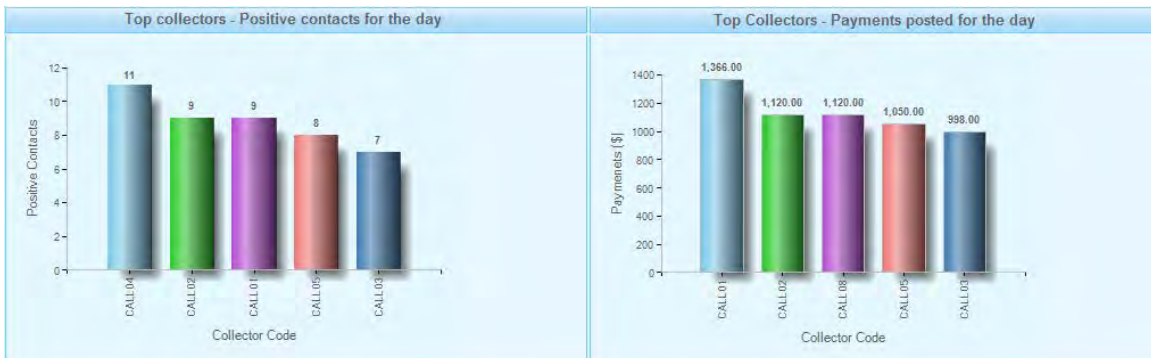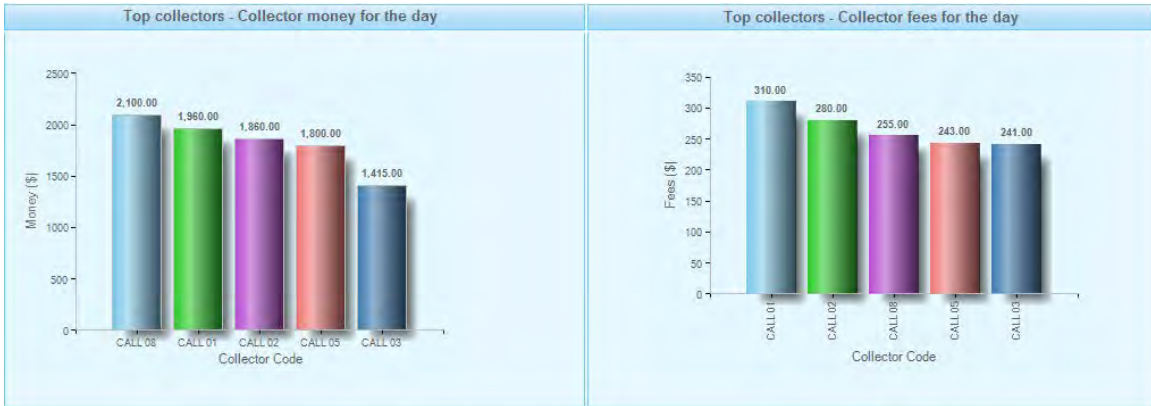
The Client Rankings tab.

▪ Which agents have had the most positive contacts for the day?

- Which agents have had the most payments posted for the day?
- Which agents have had the most 'money' posted for the day?
- Who are the top 5 ranking agents, groups of agents and clients?

This is an extremely powerful tool that can be used at different levels within your company. Executives can use it display financial performance information such as total collections or commissions for the entire organization. Managers can use it to display work output on a given portfolio, such as the number of calls made and the number of right party contacts. And supervisors can use it to display collections performance, such as the number of payments promised, for their team of agents.

NOTE: We are continuing to work on this feature so expect more data and screens in future releases. Also, since the programs run in batch and every 15minutes, there is no impact on the performance of your AS400/iSeries.

Permission Tracking

Permission Tracking allows you to control how telephone numbers are dialed. Using this feature will reduce complaints, compliance infractions and, most importantly, lawsuits.

This new requirement is becoming more prevalent in the marketplace: it necessitates obtaining permission from the consumer to call them at certain numbers. Regulations for cell numbers have already been put in place. Some large banks now dictate that agencies cannot call consumers at any number using a predictive dialer unless the consumer has previously provided permission to do so. Agents must call first in preview mode and ask permission to contact the consumer at the number dialed (or any other number). If the consumer grants permission, then that number can be included in a subsequent predictive campaign. If the consumer refuses permission, then the agency must remove that number from their records and never call it again through a dialer. Once the number is designated as denied, the phone code will be changed to lower case, not allowing the number to be called through the dialer. The number could be deleted as well. In this case, the phone code 'D' would need to be set up. Then an agent could place a D in the phone code field and delete the number, if they wish. A note will be entered into the Notes - Expanded View (F11) showing the number removed and the phone code changed 'from phone code' to 'D'.

Permission Tracking is controlled at the client level.

To turn this feature on, you will need to set the flag "Get permission to call using I-Tel" to a "Y" in the Client master file (shown above).

Once you have turned the flag on at the client level, you will also need to set up the phone codes, to prompt the agent to ask for permission.

- **NOTE: Permission Tracking is only for 'other' phone codes. It is not used for H, W or C**

A "Y" in *any* of these 3 fields shown above (and outlined below) will prompt the agent to ask for permission.

- **Debtor home phone (Y)**
- **Debtor work phone (Y)**
- **Debtor cell phone (Y)**

NOTE: Phone numbers stored on the main account screen are deemed to have permission. This allows those numbers to be included in predictive campaigns on the day you implement this feature, without having to run conversion programs.

When you turn on Permission Tracking, and the agent is using the TAB+ window to call the consumer, the Permission Tracking window will appear as soon as the consumer answers the phone.

Bring up the Tab+ window.

Place a period in the far left field next to the number that needs called. Hit enter. A permission window will be presented to the agent as shown below.

This window will prompt the agent to ask for permission to call the consumer for the number called. The agent must respond to the prompt with either a "Y" (Permission granted), "N" (Permission refused) or Blank (where the agent could not determine permission, such as when the call is answered by an answering machine). If permission was not granted, the phone code will be changed to lower case, rendering the phone number ineligible to be dialed at all with the dialer. If permission was granted, then this number is marked as such and can be included in subsequent predictive campaigns. If the agent exits the window without responding, the F11 notes will be updated that 'No consent information' was gathered.

To give an example, the phone code J (job) is set up as an alternate work number. The phone code J, in other phone system control file, would need a 'Y' in one of the three fields outlined above. We would select Debtor work phone, but there does not need to be a direct correlation. Any one of these three fields will do, to prompt the permission window to the agent. A call is placed to Pat at his possible work number (J). Michelle answers the phone and says Pat is not there. When the call is connected, the agent receives the permission window. The agent would not mark the permission window with a Y or N. The agent would exit the screen without marking the permission box because the agent does not know if Pat can be reached at the number assigned to J. This will allow the agent to retry this number.

Once permission has been changed from Blank to a "Y" or an "N", we will not prompt the agent again when they call the same number. However, the agent may need to change the Permission code. The following rules apply:

- The agent can change a Permission Code from a Blank to a Y
- The agent can change a Permission Code from a Blank to a N
- The agent can change a Permission Code from a Y to an N
- The agent can change a Permission Code from a N to a Y
- The agent *cannot* change a Permission Code from a Y or N to a Blank
  - The agent can change the permission code in the 'Allow' field located on the far right side of the Tab+ window as shown below

Once the agent has updated the permission code, the system notates the account.


The note will be updated in the F11 notes.

- Y – *number* **Cons provided** (Consent provided)
- N – *number* **Cons denied** (Consent denied)
- B – *number* **No Cons info** (No Consent information provided)

Important notes:

- If the agent uses the TAB+ window and preview dialing to call a number that already has permission, the permission window will not appear again
- The agent can update the permission flag for each number on file for the consumer from the TAB+ window
- Notes are applied for every update to provide a detailed audit trail
- The date and time of the note can be used to locate the call recording of the consumer granting permission
- In the event that the agent does not respond to the request, the system will still notate the account
- Remember, this feature is ONLY applicable for phone numbers dialed out of the Tab + Window
- If a *lower case* phone code number is attempted, the system will deliver a message 'number cannot be called'

Permission Tracking is an important component in the RMEx suite of features to enforce compliance in calling strategies. You can use this in conjunction with I-Tel and Cell Phone Scrubbing to control how you dial consumers and avoid the financial consequences of non-compliance.

DYNAMIC SCORING (DS)
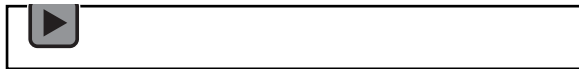
The life cycle of a delinquent account shows the largest percentage of collections received in the first three months. At six months this figure drops significantly and then becomes dismal as the months grow, leaving many accounts uncollected. *Scoring* helped to identify accounts more likely to pay so companies could focus their resources on those accounts. However, companies continue to focus resources on these 'high score' accounts, even as the probability of a payment decreases. Similarly, accounts with a 'low score' do not get the resources they need to secure payments, resulting in lost revenue. **Dynamic Scoring changes all of this because the dynamic score is event driven. When an event or circumstance occurs on an account, the score is raised or lowered.**

Dynamic Scoring (DS) is the process of recalculating the score on an account after a collection event has occurred. Clients will determine the events that are important in their environment and how much the score should change if this event occurs. For example, a high scoring account that has been called several times at numbers that are out of service is not as collectible as it was at placement, and the dynamic score should be reduced. Similarly, a low scoring account with a promise to make a partial payment now has more revenue potential, and the dynamic score should be raised. These are just two of over a hundred events that can trigger a change in the dynamic score. Some events are automatic, such as when you receive a new telephone number from a data scrubbing company. Some are agent generated, such as getting a Right Party Contact (RPC) or a promise to pay at a specific number. Every event is customizable, so that you can choose to change the score up or down, and by how much, or not at all.

Currently, there is an internal score and external scores. The internal score is handled through RMEx and is applied to an account through smart codes. As long as there is an association between an incident and a smart code, this score can be adjusted up or down by applying the smart code. External scores (there are several), are usually obtained through a third party. *These scores are static.* However, the Dynamic Score is *Dynamic.* **Dynamic** – "*often refers to a process or system that is distinguished by constant change or progress*". What if you could apply a system of scoring that would apply a value to account information at the time of placement and throughout the life of the account based on certain data? Some of these events are outlined below:

✦ Account data (POE information received, a home number, a work number received or SSN received) at placement
✦ Client factors (client allows suits, client accepts settlements)
✦ Events during the life of the account (debtor has 30 linked accounts with no payment, check was returned, debtor sent letter of dispute)

This would indeed be beneficial! This is Dynamic Scoring! An account is affected by the events that occur over time and 'Dynamic scoring' allows each event to add or subtract from the initial score on the account. Now we have a 'Dynamic' score that effectively allows you to evaluate an account more closely and in turn make decisions – changing dramatically how you would have handled this account!

Dynamic Score *Codes* (DSC) have been defined and broken down into sections. For example, the 1000 Series will be reserved for placement details – information provided on account at the time of placement. The sections are outlined below:

DSC Series#	System Defined Description
1000	Placement details
2000	Linking details
3000	Updates to account profile – usually obtained through 3rd party
4000	Information received by consumer or third party
5000	Analysis done after attempt or contact
6000	Payment information
7000	Attorneys and disputes
8000	Letters

How do you apply a dynamic score code to an account? The table of Dynamic Score Codes needs to be associated to the smart code(s) that will be used to **mark an event** on an account. For example, the smart code that would be used to update an account that the consumer has made a promise to pay, would be associated to the Dynamic score code, '4016 – Payment promised'. Each Dynamic Score code can be associated to multiple smart codes. If you have entered a range of smart codes and you need to delete the smart codes, you will have to delete each smart code individually. We are currently making changes to include a warning window when you take the option to delete a smart code.

So, if you are deleting one smart code or a range of smart codes, you will need to confirm the deletion. In the future, we will allow a range of smart codes to be entered.

Getting started with Dynamic Scoring –
A few items to consider before getting started:

Two *scores* are maintained:
1. Account Score, represented by **DS**
    ▪ This score can never be a negative value
2. Group Score, represented by **GS**

Both of these will be stored on the Account Notes Screen as shown:
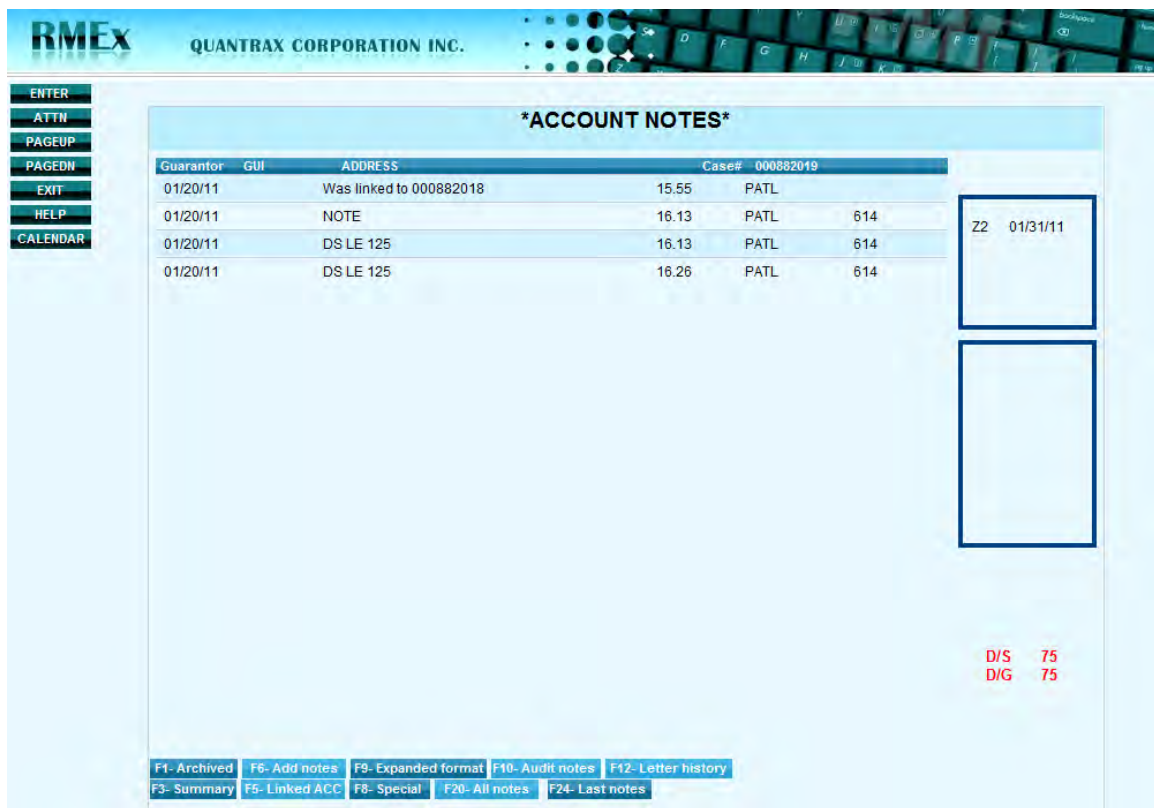
Notice D/S and D/G in the lower right hand corner.

The Dynamic Score at the account level will increase or decrease based on an event that has happened to the account, but the Group Score will not. The Group Score will always be the highest score obtained on ANY of the linked accounts and it will never decrease. Once an event has either increased or decreased a score, that same event will not affect the score again.

To activate the Dynamic Score Module, you will have to update a Dynamic Score System Control file by adding a value to each DSC and then associating a smart code to each

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DSC. Based on an event, you will be increasing the consumers Dynamic Score either up or down but, only if the Dynamic Score Code (DSC) has been given a value. The same DSC needs to have a smart code(s) too. There is a separate table that needs updated which allows a DSC to be associated to a smart code(s).

The Dynamic Score (DS) codes range from 1000 to 8000 and are applied at specific times as outlined below:

- At the time of placement (1000 DSC Series only)
- On the existence of linked accounts
- Third Parties (skip tracing, external scoring, bankruptcies, etc.)
- Results from working the account (smart codes applied, updating an account)
- Payment Posted to the account
- Linking processed in the nightly

Setting up Dynamic Score Code Values --

Go to System Control Menu 3 and select Dynamic Score/Events options. Select Dynamic Score System Control Setup. Begin by giving each dynamic score a value. Initially, a dynamic score is obtained from the data provided on the account at the time of placement.
Below is a view of the Dynamic Score Code table.

Enter a **value** for each score code entry in the 'Adjust score by' field. When accounts are posted, an account may have a Work number, DOB and SSN. How much value do you

place on this information? These values should increase the Dynamic Score for this account. The more information received the higher the score!

- A value may be associated, but is not mandatory

Continue with the rest of the 1000 section:

Note: DSC 1017 pertains to clients that accept settlements. This value is applied when a client file has 1 of 7 settlement % fields populated.

1. Standard settlement %
2. Balance %'s
3. Age %'s

Especially important is DSC 2001 and 2002 outlined next.

There are two available lines of criteria for DSC 2001 and 2002. Unlike the other DSC's, it is possible for these two codes to get processed multiple times and apply a value to the linked accounts. Or, if the 'Do not update links' field has an 'N', only the latest linked account's score will be updated. The links will not get updated.

So, if 'Do not update links' is not marked, and there is a new link, the system re-evaluates the balance and # of accounts to see if the linked accounts meet the criteria outlined above. If a group of linked accounts meets the balance outlined or the number of linked accounts, the DS will be changed on the *latest linked account, and the other linked accounts will be adjusted to reflect the same value,* depending on the line of criteria the links meet. *Unless*, 'Do not update links' has an N, then only the latest linked account, on a pass, is updated. This applies for accounts linked manually or through the nightly process.

- Always start with the highest amounts (balance or number)
- For these 2 DSC's, links are 2 or more accounts
- To enter a negative value - enter value, then minus key, field exit
- Process will stop updating links when the largest criteria is met. However, the newest linked account will be updated
- Process will omit Closed Inactive and Paid in Full accounts

An example for DSC 2001 shown above:
If the link balance is set to:
Greater than 9000 apply -100 points and
Greater than 4000 apply -50 points

- ✘ 1st account has a balance of $100, no link
  - □ 1st account, no value given
- ✘ 2nd account links to the $100 account, its balance is $4000, total is $4100, criteria met
  - □ 1st account is given a DS value of -50
  - □ 2nd account is given a DS value of -50
- ✘ 3rd account links, balance is $9000, total is now $13,100, first criteria line met
  - □ 1st account already has a DS value of -50, so decrease DS by -50 to equal -100
  - □ 2nd account already has a DS value of -50, so decrease DS by -50 to equal -100
  - □ 3rd account is given a DS value of -100

An example for DSC 2002 shown above:
If the link number is set to:
Greater than 5 apply -200 points and
Greater than 3 apply -100 points

- ✘ 1st account is not linked, so no value applied
- ✘ 2nd account links, criteria not met
  - □ 1st account, no value given
  - □ 2nd account, no value given
- ✘ 3rd account links, criteria not met
  - □ 1st account, no value given
  - □ 2nd account, no value given
  - □ 3rd account, no value given
- ✘ 4th account links, criteria met
  - □ 1st account is given a DS value of -100
  - □ 2nd account is given a DS value of -100
  - □ 3rd account is given a DS value of -100
  - □ 4th account is given a DS value of -100
- ✘ 5th account links, criteria met
  - □ 1st account already has a DS value of -100, no change
  - □ 2nd account already has a DS value of -100, no change
  - □ 3rd account already has a DS value of -100, no change
  - □ 4th account already has a DS value of -100, no change
  - □ 5th account is given a DS value of -100
- ✘ 6th account links, first criteria line met
  - □ 1st account already has a DS value of -100, decrease DS by -100 to equal -200
  - □ 2nd account already has a DS value of -100, decrease DS by -100 to equal -200
  - □ 3rd account already has a DS value of -100, decrease DS by -100 to equal -200
  - □ 4th account already has a DS value of -100, decrease DS by -100 to equal -200

- □ 5th account already has a DS value of -100, decrease DS by -100 to equal -200
- □ 6th account is given a DS value of -200

An example for DSC 2002 above WITH 'Do not update links' marked with an 'N':
If the link number is set to:
Greater than 5 apply -200 points and
Greater than 3 apply -100 points

- ✘ 1st account is not linked, so no value applied
- ✘ 2nd account links, criteria not met
  - □ 1st account, no value given
  - □ 2nd account, no value given
- ✘ 3rd account links, criteria not met
  - □ 1st account, no value given
  - □ 2nd account, no value given
  - □ 3rd account, no value given
- ✘ 4th account links, criteria met
  - □ 1st account, no value given
  - □ 2nd account, no value given
  - □ 3rd account, no value given
  - □ 4th account is given a DS value of -100
- ✘ 5th account links, criteria met
  - □ 1st account, no value given
  - □ 2nd account, no value given
  - □ 3rd account, no value given
  - □ 4th account, no value given
  - □ 5th account is given a DS value of -100
- ✘ 6th account links, new criteria line met
  - □ 1st account, no value given
  - □ 2nd account, no value given
  - □ 3rd account, no value given
  - □ 4th account, no value given
  - □ 5th account, no value given
  - □ 6th account is given a DS value of -200

The remaining sections **3000-8000** pertain to system defined events that will occur over time as the account is worked. Continue entering the values for each DSC. Now the final step is to associate the available DSC's (4000-8000) to a smart code(s). Go to the 'Dynamic Score Code - Smart Code setup' table as described below. Select the DSC's that need a smart code assigned. While it is not mandatory to use all of the DSC's listed, the DSC will not be triggered if no association is made.
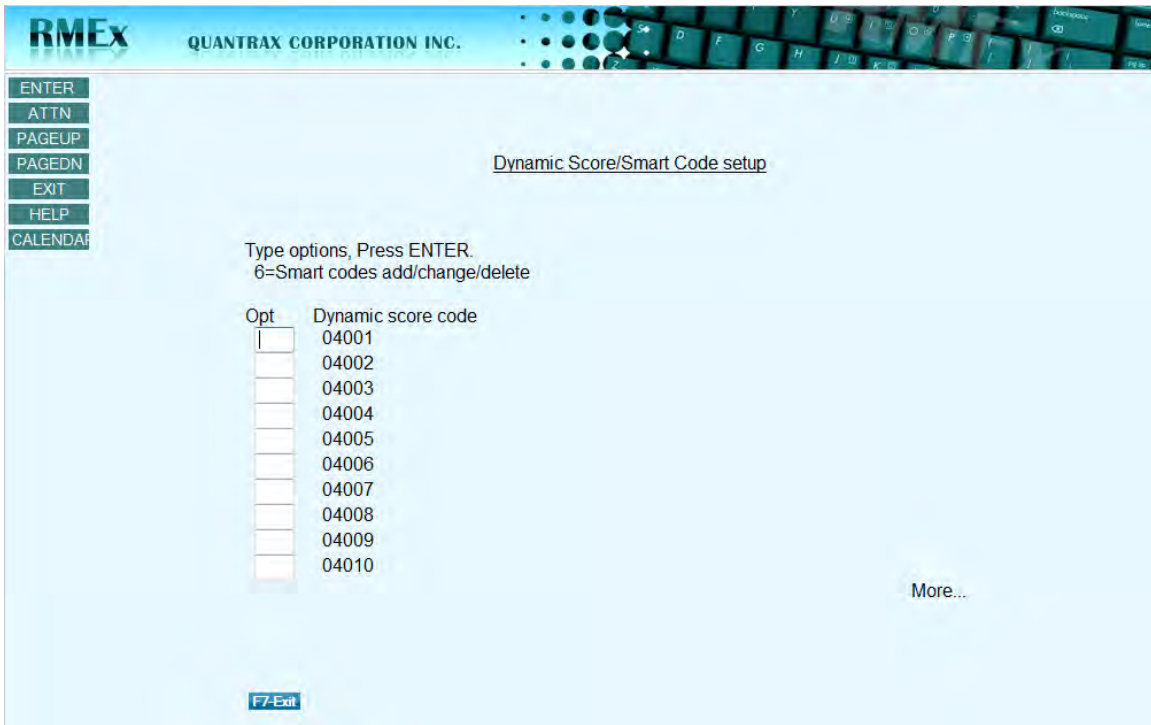
The Dynamic Score Code table can be found on the 3rd System Control Menu. Enter a 6 in front of the DSC you would like to use. We placed a 6 in front of DSC 4001 – Right party contact. The following screen is presented.
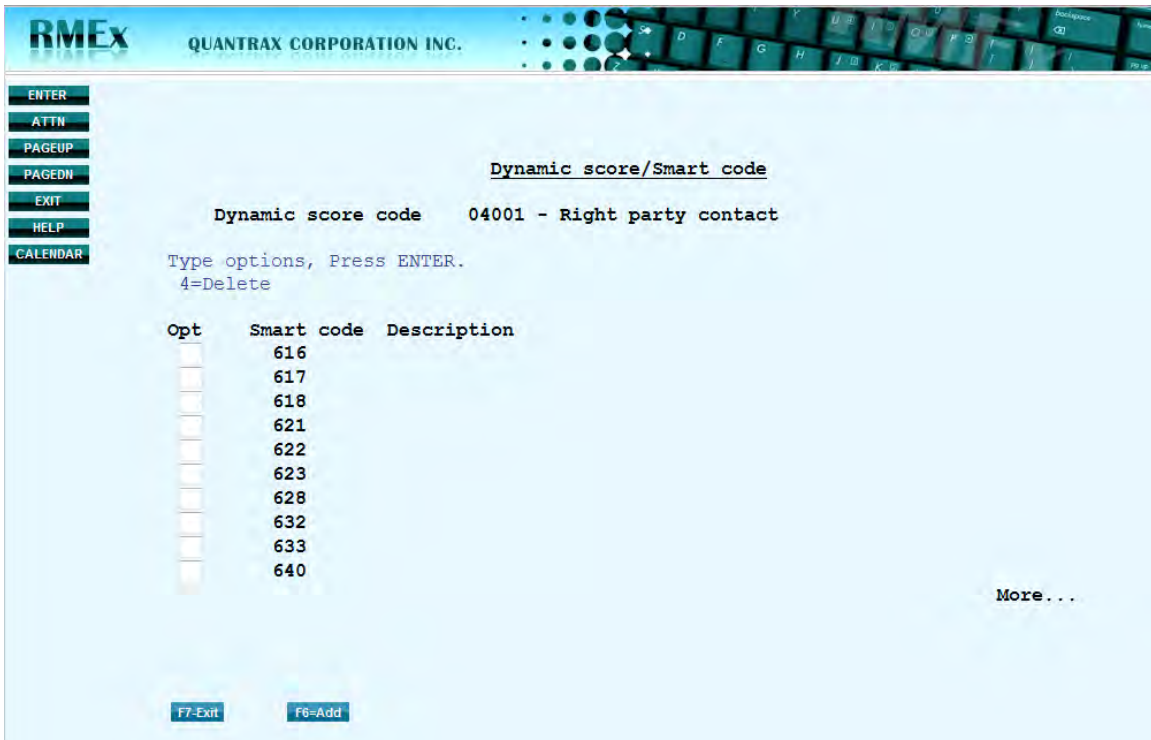
Press F6 to add a smart code to the DSC 4001. Multiple smart codes can be entered for a DSC. Enter a 4 in the option field to delete a specific smart code.

Some important points:

- Dynamic Score is set in motion at placement
- Once a DS code event has been processed, it will not be processed again. For example, if you assign a value of +10 for a RPC, and you have a second RPC, the score will not be increased a second time
    1. There is an exception to this rule. The linking DSC's have multiple criteria. This criteria needs processed when new link accounts arise. Account linking occurs manually or in the nightly process
- GUI does not have to be installed to run Dynamic scoring
- Updating the Dynamic score:
    1. A one-time conversion program has been created that will calculate the Dynamic Score for accounts that have already been worked
        □ Program will update the accounts based on the values already entered in to the Dynamic Score Code table (1000 section **only**)
    2. Associating a Smart Code to a Dynamic Score
        □ The table in 'Dynamic Score - Smart Code' needs set-up in order to trigger available DSC's 4000-8000
    3. Additionally, a program will run every thirty minutes to analyze the accounts and determine if the scores should be increased or decreased based on the following:
        □ At the time of placement
        □ On the existence of linked accounts
        □ Third Parties (skip tracing, external scoring, bankruptcies, etc.)
        □ Results from working the account (smart codes applied, updating an account)
        □ Payment Posted to the account
    4. Linking processed in the nightly
- In the xLogic of the Smart Code, you can look for DS & GS Codes. When looking at the DS through the Smart Code, we will be looking at all the linked accounts for that score. We are looking at the score for the debtor. Concept is same as applied to the "External Score" in the ? Logic of the smart code.

This is a new concept in scoring. While there are other 'scoring options' available to use, this new scoring mechanism presents a different solution to the same problem – 20% of the accounts will probably pay, but which 20%? Based on this new concept, you have an opportunity to determine the 'significance of an event' and apply a value to an account based on that event. As events occur over time, the Dynamic Score will be constantly updated on an account. Now you can make decisions based on the Dynamic Score!
You can even adjust the Dynamic Score based on the external score obtained!
We hope you see the tremendous advantage in setting up Dynamic Scoring. It is a wonderful tool that should be implemented.

Events

We have incorporated an extensive and powerful tool called 'Events'. This is a monumental change for RMEx. This interface, which relies on GUI to be implemented, allows a user to point and click on an 'events' button, triggering one of the system defined events e.g., attempt, contact or promised payment. Once the user has made their selection, this event would trigger another action needed by the user. Management defines the subsequent actions. This is a complete change in how a collector can work accounts. It could be described as a new "scripting engine" that guides a collector through a series of steps, making sure the correct questions are asked, the right information obtained and the accounts are worked in the best way. Along the way, the correct smart codes could be applied, without the collector actually entering a single smart code!

So, after the user makes their first selection e.g., attempt, new options should appear allowing the user to select the appropriate circumstance(s). Did the user attempt the work number, home number or other? These options should be set up by management and made available to the user. Additionally, when the user selects each step, the system is able to apply a smart code and apply a dynamic score code, updating the dynamic score on the account, removing the need for an agent to update accounts using smart codes!

There are two types of Events, 1) Main events, and 2) Sub Events. MAIN Events are *SYSTEM* defined and SUB Events are *USER* defined. By default, events are 'expandable'. So, events can trigger subsequent events. The 'Expanding' rules can be controlled at several levels; the Client, User, Description code, Account status, ACAT, Legal/not legal and Linked balance (Legal/not legal and Linked balance can be found in System Control menu 3, opt 19, opt 3 while the others are set under their respective control files). Since an event allows for a smart code to be entered, smart codes are no longer the primary source for updating accounts. Additionally, the Dynamic Score by Smart Code table does not need to be updated since the event associates a dynamic score code to the action. While smart codes are mandatory for all events, it is not mandatory that the smart code be applied – allowing management to decide which smart codes get applied during a series of actions. Note: The rules set up at the Smart Code level will be enforced when an agent selects an event. For example, if the Smart Code applied by the event has been set up to force the user to enter notes and a follow-up date, when the agents selects that event and the event window is presented to the agent, they will be forced to enter notes and a follow-up date. Additionally, if the smart code entered for the event forces a 'note' – the event will reflect the requirement by showing a "Y" in the note field. The same logic follows for the letter, recall and follow-up date fields. Lastly, up to 99 sub events can be created.

An example from the users' perspective:

> The user selects the 'event' button and the Main Event 'Attempt' is selected. Another window with the possible Sub Events is displayed, such as, Called Home and Called Work. (At this point, the user could be stopped and forced to enter a note - "No Answer or Left Message). **OR**, when the user clicked on Called Home,

the user would be presented with more Sub Events e.g., Left Message or No Answer.

During this explanation, the user never entered a smart code. Everything is driven from the events presented to the user. The process is controlled and naturally directs the agent to enter the pertinent information, thus working the account without smart codes. 'Events' will allow management to control the actions updated on an account, dramatically changing how accounts are worked. The strength and power of these events entirely depends on how the 'chain of events' are set up. Remember, Events are actions, that when triggered, will update the Dynamic Score AND apply a smart code, eliminating the need for the user to remember and enter smart codes. Additionally, the user is moving through these events using the new GUI interface – reducing the time spent updating an account; applying notes that are consistent; scoring accounts as users apply specific actions and leaving a concise audit trail for client reviews.
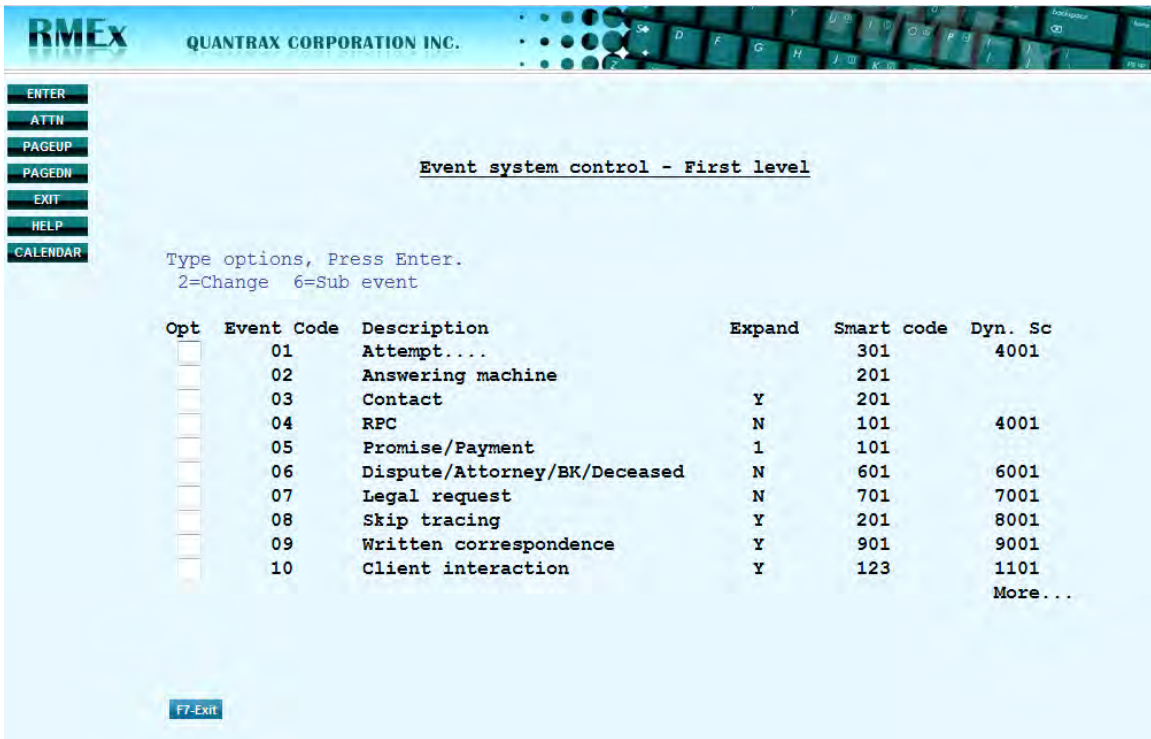
Main Events –
Main Events are the first line of action from which all sub events occur.

There is a System Control file containing the *system* defined "Main" events where you will have the ability to create and link Sub Events to the Main Events. The main events will:

- Apply Smart Codes
- Force users to follow the applied Smart Code rules
- Associate a Dynamic Score Code to an event in order to adjust the consumer's score
- Notate the account

Go to System Control – Menu 3 and select Dynamic Scoring/Events options. Then select Events – System Control Setup. The following screen is presented:

Let's focus on the first 'Main Event' listed, event code **01 – Attempt**. To update the main event, place a 2 in front of the event and enter. The following screen will be presented.

- Apply a smart code for this event – a smart code is mandatory. However, the smart code can be stopped. (There are probably smart codes already set up that

can be associated with many of these events) When this event is selected the smart code will be applied. The rules of the smart code will prevail

- Do not apply if expandable (N) – This relates to the smart code entered for this event. If there are steps after this event, you may not want to have this smart code applied and only wish to have the smart codes set up for subsequent events applied
- Enter a Dynamic Score Code for this event. So, select one of the Dynamic scores e.g., 4001 – Right Party Contact. When this event is chosen, the score value associated with the DSC 4001 will raise or lower the Dynamic score on the account
- Notes: Enter notes that need applied when the event is selected. The system will apply this note as well as the note on the smart code – if applied. Anything entered on these 3 lines will be entered on the account. (Note - ALL 3 lines are applied when this event is selected each time – even if only some of the lines are filled in)
- Do not Display (N) – by default, all events are displayed. Placing an N in this field will stop this event from displaying
- Expand always (Y/1) – (Y) expand ALL subsequent events, (1) only expand one event further – stop all other subsequent events and (blank) stops at the main event
- Notes, Letter, Recall and Follow-up date. If the smart code applied forces a 'note' – the event will reflect the requirement by showing a "Y" in the note field. The same logic follows for the letter, recall and follow-up date fields

Review each Main event and fill in the information needed for each. When done, move onto the Sub events.
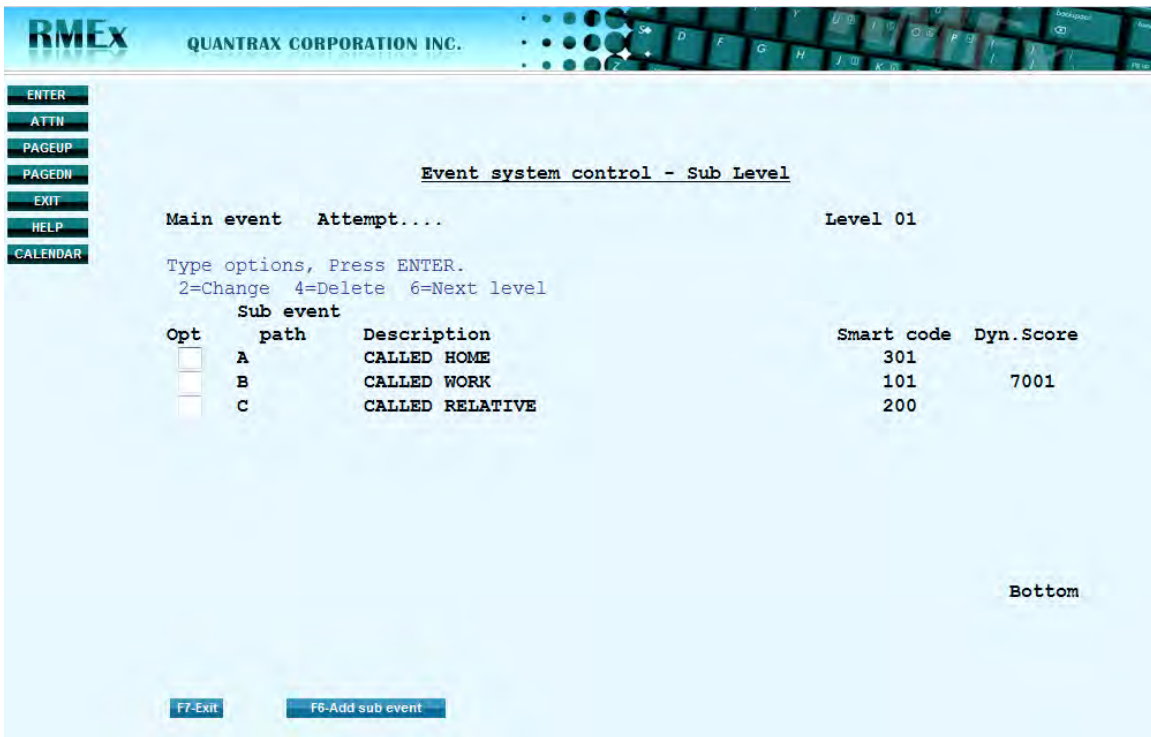

Sub Events –
Sub Events are all subsequent events originating from a main event.

- Sub events *at the first level* are single character alpha fields. So, there are only **26 - 1st sub level events** available
- As you add sub levels, the system will assign the next alpha character available (AA - AAA – AAAA)
- Remember, smart codes are mandatory, but can be 'not applied'
- There is no hierarchy to the sub levels. We are simply associating a sub level to a main event (or from another sub level)

So, the first level of events begins with a 'Main Event'. Note: The first level is very important since this is 'how you work the events' to your advantage. Open the Main events again.
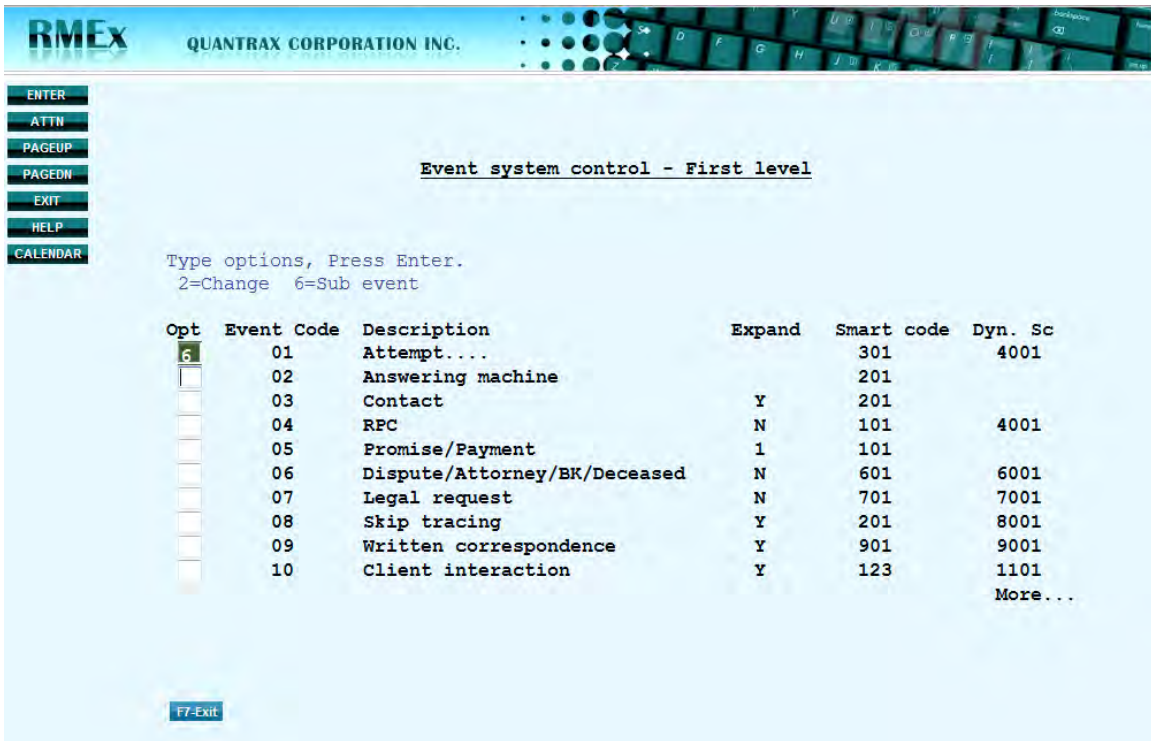
Let's create the 1st sub event for the Main Event - **Attempt**. Place a 6 in front of the main event and enter.

Previously added are 3 possible Sub Events for the Main event 01 - Attempt. Let's select Sub Event "A – Called home". Place a 2 in front of the option and press enter.

The sub event has already been defined. We have labeled this event 'Called Home'. Do you need a score associated with this sub event? Does a smart code need applied? Should notes be left? Just update as needed.

- Apply a smart code for this event – a smart code is mandatory. However, the smart code can be stopped. (There are probably smart codes already set up that can be associated with many of these events) When this event is selected the smart code will be applied. *The rules of the smart code will prevail*
- Do not apply if expandable (N) – This relates to the smart code entered for this event. If there are steps after this event, you may not want to have this smart code applied and only wish to have the smart codes set up for subsequent events applied. Place an N to stop the smart code from getting applied
- Enter a Dynamic Score Code for this event. So, select one of the Dynamic scores e.g., 4001 – Right Party Contact. When this event is chosen, the score value associated with the DSC 4001 will raise or lower the Dynamic score on the account
- Notes: Enter notes that need applied when the event is selected. The system will apply this note as well as the note on the smart code – if applied. Anything entered on these 3 lines will be entered on the account. (Note - ALL 3 lines are applied when this event is selected each time – even if only some of the lines are filled in)
- Notes, Letter, Recall and Follow-up date. If the smart code applied forces a 'note' – the event will reflect the requirement by showing a "Y" in the note field. The same logic follows for the letter, recall and follow-up date fields

So far, the event flow is:
1) At placement – value obtained for the Dynamic score
2) Main event →01 – Attempt
3) 1st sub event → A – Called Home

Now, let's put a 6 next to the 1st Sub Event 'Called Home' to create a *2nd* Sub Event.

Three possibilities have already been entered.

▪ Second sub events are 2 character alpha fields

We need to update the information for the 2nd sub event so place a 2 in front of the first defined 2nd sub event 'AA – No answer' and enter.

A dynamic score code, smart code and notes are available at the 2nd sub level. Update as needed.

You have now set up an entire flow of events for an event cycle - **Attempt/Called Home/No Answer**!

So, the event flow looks like this:
1) Event at placement – value obtained for the Dynamic score
2) Main event →01 – **Attempt**
3) 1st sub event → A – **Called Home**
4) 2nd sub event → AA – **No Answer**

Once you have completed the set up for ALL 3 levels, you can now see how these events present themselves to the user.

Below is the main detail screen for an account:

Click on the events button in the top right hand corner. The next window will be displayed to the user.
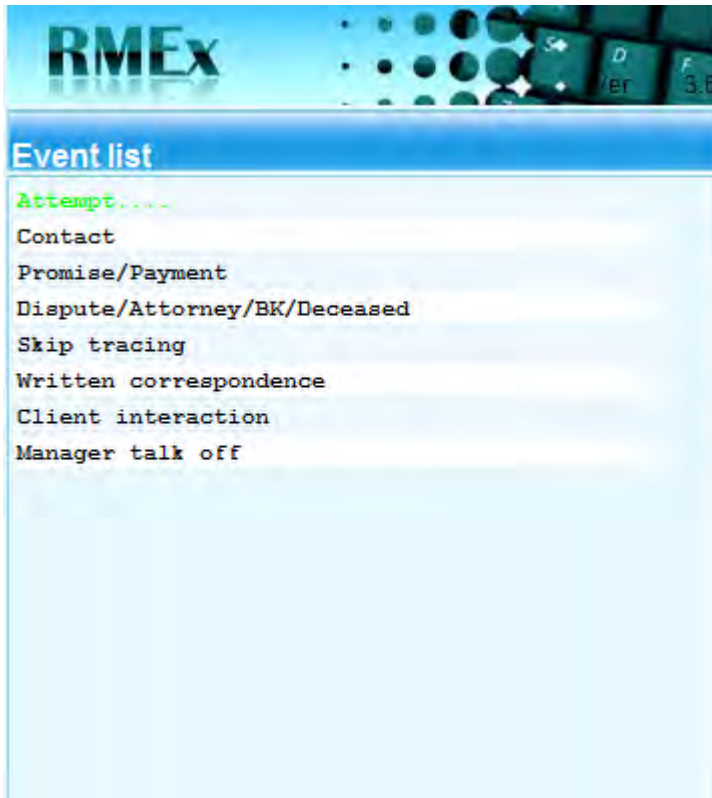
Click on Attempt and the following screen will appear.

As shown above, the user has clicked on the Main Event – Attempt and the 1st sub level options are presented to the user. As you can see, the process has begun and the user does not enter a smart code! The user will continue to filter through the options presented until they reach the end of the event cycle.

Recall that smart code 603 was applied for the main event – Attempt.
Specific fields are available for the user as well as a calendar when set up.

Lastly, expanding events can be controlled at the client level. See below.

Expand events (A N or b): A to always expand events, N to never expand and leave blank to control expanding at another level.

Now it is time to move on to **Attempt/Called Work/No Answer**, etc…setting up all possible events needed.

NOTE: Dynamic scoring and Events should be run together so that you can maximize the benefits of Dynamic Scoring and take advantage of future enhancements.

SECURITY LOGGING

Security standards are always changing, and they always become more stringent. Most users of RMEx are required to comply with one or more of the following standards: ISO17799, ISO27001, PCI, and SAS 70. One security control that security auditors are now looking for is activity logging for key files within an application. If this issue has not yet appeared on your 'Security Controls Remediation List', it will soon!

Activity logging is the requirement to maintain a record of who changed what, and when, on a key data file within an application. Also required is the ability to enquire on the log file, to determine when a particular record was changed, or to review all the changes made by a particular person. Whenever a user makes a change to a key file, a record will be written to a log file. The log file will contain the user-id of the person making the change, the date and time, an indicator showing whether this record was created, changed or deleted and an image of the record before it was updated. There will be one log file for every major file in RMEx.

We have identified the following files as key files that require logging. Logging for the first two files is included in RMEx 2.0.

1. *Client*
2. *Smart code*
3. RMEx Security profiles
4. Letter formatting
5. Letter codes and overrides
6. Close codes
7. Agent profiles
8. Smart code series
9. Contact series
10. State controls and options
11. Changes in Client Access by User ID
12. Company Information/System Parameters
13. Payment Codes
14. Description Codes
15. Work Groups

Now, whenever a user makes a change to a key file, a record will be written to a log file containing an image of the record before it was updated. Depending on which file you are in, hitting the Enter Key and/or the F12 Key (Update) will create a record (entry). Now that Client and Smart code files have been set up for logging you will be able to:

1. Display a list of **all** users that have made changes to the files
2. View the changes for a **specific** Client or Smart Code

For the first key file – the Client file:
Directly below is a screen shot of the history log of changes made to a client file.
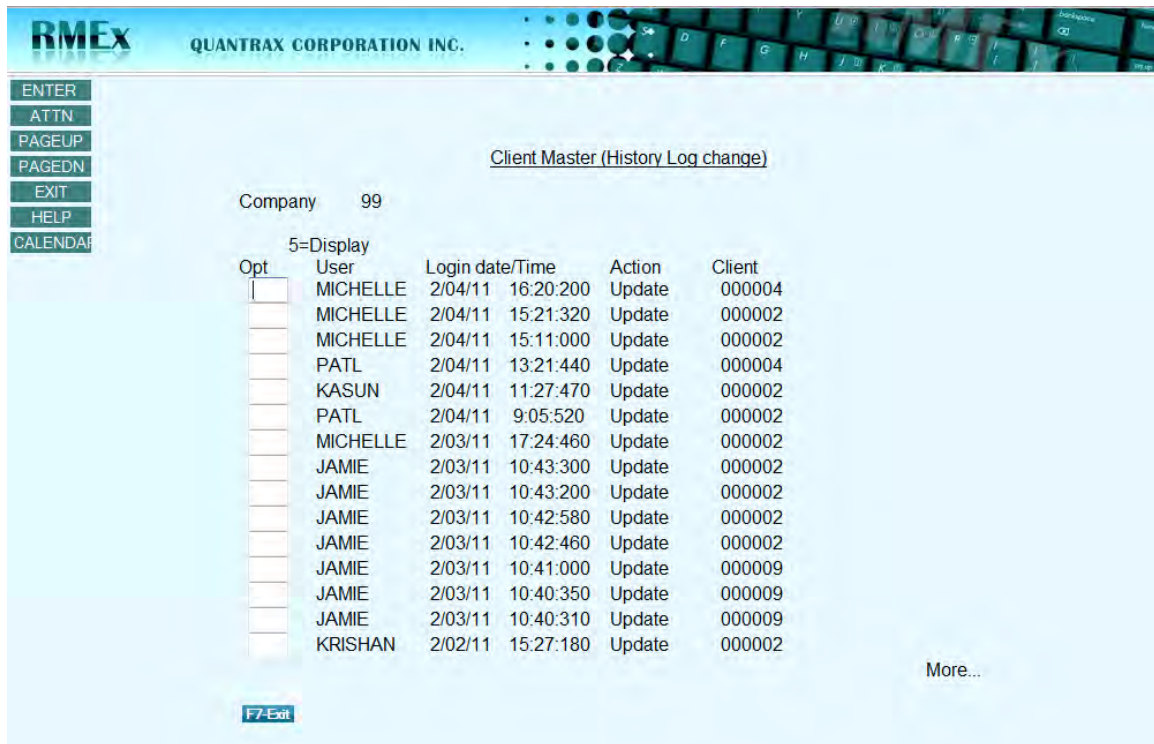
To view all user changes to the master file, bring up client update. On the main client screen, before entering a specific client, a log screen can be displayed. User changes to the client master file are shown above in the log. By default, entries are sorted by Login date/Time. Notice the client numbers on the right - they are different. The user changes made to a *specific* client can also be viewed. A specific client change is outlined below: Below is a view of the current information for client 4 *after* a change was made. Notice the contact name is Bob.

While on the first screen for client 4, after the change is made, bring up the log as shown below.

Place a 5 in the option line for the user you need to view. The data that will appear will be the data that existed prior to that user making a change (for client 4 only – notice the

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client number on the right). Now place a 5 in front of the first entry and hit enter. The following screen is presented.

The user 'Michelle' updated the contact information for client 4. The contact information prior to her change was 'Pat Leonhart'.

Follow the same procedure for retrieving changes made to the second key file – the Smart Code file:

- The logging file can be viewed for all changes to the master smart code file. Bring up smart codes but prior to entering a smart code display the logging file. Entries for ALL changes would be listed. Place a 5 in front of the user to view the prior information
- The logging file for a specific smart code can also be viewed. Rest on the first screen for a *specific* smart code. Now present the logging list. The entries for ALL changes to the *specific* smart code are presented. Place a 5 in front of the user to view the prior information
- Entries in the logging list will be sorted by Login date/Time

NOTE –
- ¤ The client viewing options are only available through the Client **Update** option
- ¤ As long as you have access to Smart Codes, the Smart Code logging option will be available to you as well
- ¤ When viewing a logging list, it will be sorted by Login date/Time

ACCOUNT CRAWLER

The Account Crawler allows you to review your *entire* inventory of accounts and take actions on the accounts you select. You can select accounts based on whether they have payments, check or credit card transactions pending, promises or payment arrangements, positive contacts, right party contacts or different types of phone numbers. Notice the order. The menu of items takes you from more likely to pay to less likely to pay. This is how the system is structured. It looks first for attributes on an account that are most likely to result in a payment.

What if you wanted to present accounts that have had a positive contact in the last sixty days, but have had no payment in the last 15 days? How would you run a report for this data every 90 days? How would you tackle this job right now? The Smart Code Series would work – but we wanted to make this process easier and more flexible.

The Account Crawler option reads open accounts in link number order and matches each account with the criteria you have specified. If an account matches one of the criteria entered, then the system applies the corresponding smart code. However, the smart code is applied to the **specific** account that matched the criteria. The smart code can be applied at the debtor level if needed – setting the smart code up to duplicate for links. Once an account has met a condition, the system continues and moves on to the next *open linked* account. ***FYI – the system will look at each link but will only meet one condition for the linked group.***

This feature runs at the company level, so you can specify different conditions and different smart codes for each company. The Account Crawler can run at any time or can be scheduled. Please note that this feature examines every account in your system so the processing time could take some time. If the process has not completed its run, it will resume the next day. If the process takes days to run, there is an option to run the set-up 'X' number of days after the prior run completes. This is by company, so if company 01 completes in 2 days and company 04 completes in 6 days, the set up will allow you to start the process over 10 days later for company 01 and 20 days later for company 04.

A report is also furnished showing the start time and end for each company; the first link number and the last linked number processed and the number accounts and debtors analyzed. This will make it easy to review how many accounts were processed. The report is placed on hold in the print spool. This feature will be started at the end of the nightly process, by the nightly process. The nightly would then start the process at the time stipulated. If we are already in the time range specified it would start the process. If there is a job waiting or running already, the job would be cancelled and a new job would be submitted.

There is also an option to add the smart codes applied to the smart code history file (SCTRACH or write audit notes). You may elect not to do this if you are running the same smart code many times. This option needs to be carefully reviewed.

Go to the second control menu and select smart code series options.
Then select account crawling options.

- Payment within *must* be entered in ascending sequence
- Positive contact and RPC days *must* be entered in ascending sequence
- With Phones, with Cell phone and Without phones looks at ALL links
- You can bypass the checking of new accounts by using "Bypass if placed within ___ days
- Bypass if placed within X days could match a linked account. Does not mean we will not take action on another linked account
- Can apply a smart code to an account in a linked group that qualifies or to a primary account – but only if Y is in "Smart codes at Debtor level only
- Days to wait at end of company tells the system to wait X number of days before running the process again for a specific company
- Process between allows you to state the start time and end time to run the job
- The time to run must be set up to have this process run
- 'Add to smart code history'. This is very important to note - if a Y is added, the smart code notes will be added to the history file. You could potentially add millions of notes nightly or if not used you will not be able to know why an account was changed if you do not allow notes to be added
- 'Run on' allows you to run this processes on a selected day only. If blank this option will run every day, unless you have the 'days to wait at end of company' filled in, then it will run every so many days on the given days entered
- Next Run Date shows you the NEXT run date the 'Account Crawler' is scheduled to run (at the company level)

A quick reminder – The account crawler:
- ✓ Looks at *all open accounts* in system
- ✓ Stops and applies the smart code and override at first decision met (moves from top to bottom)

- ✓ Uses calendar days not the number of nightly's that will process
- ✓ Produces a report which will be spooled when the account crawler process has completed its run. If the crawler did not go through all of the accounts in a single day, it will continue the next night picking up where it left off – continuing until it runs through all accounts
- ✓ If running multiple companies, will run for each company at a different time or can be run at the same time
- ✓ May need to be run when no one is working on the system. So setting the start time to run after the nightly has completed and ending the process prior to start of business is recommended

You can use the Account Crawler for a variety of purposes. For example, you can make sure that all accounts with prior payments or promises are assigned to agents, all accounts with no RPC's are sent to the dialer, and all accounts with no phone numbers are sent to a data scrubbing vendor.

SMART PHONE ACCESS - REPORTS

You can now display key performance data on your smart phone! Below is a screen shot showing the reports available on an iPhone.
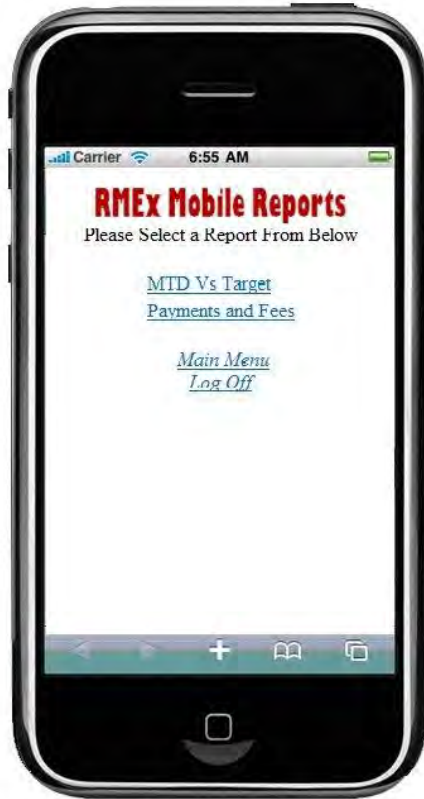
Your Smart Phone will need a web browser to view this data. We have tested the functionality with Blackberry and iPhone. If you have a different smart phone, it should work as long as you have a web browser. The Smart Phone Access feature uses the same data as the RMEx Management Dashboard and can use the same server. This data is updated every 15 minutes.

The initial information *displays* included with RMEx 2.0 are:
1. Payments and Fees for the day
2. Month to Date vs. Targets for Payments and Fees

Access is dependent on the standard RMEx security defined for the user accessing data. So, as long as you have security access to the company code, the information can be displayed. Now, collection performance can be monitored from anywhere as long as there is internet access, without having to call the office! Below is a sample screen shot for both *displays*:

RMEx Mobile Reports

Payments and Fees Report

Payments : $9,900.00
Fees : $831.00

Reports Menu

RMEx Mobile Reports

MTD Vs Target Report

MTD Payments : $60,560.00 (86.51%, $1048.89/Day)
MTD Fees : $5,357.00 (38.26%, $960.33/Day)

Target Payments : $70,000.00
Target Fees : $14,000.00

EMAILING LETTERS
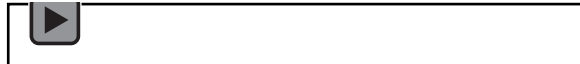
We have added the ability to email letters to consumers.

- Once you have obtained a consumer's email address, Selected and Contact Series Letters can be emailed
- You will save on postage, save letter printing costs, save time and costs on setting up new letters, save on returned mail costs, and save time on delivery
- You can set up new 'letters' either as letters that will be mailed out as usual, or emails that will be sent to consumers electronically, or both
- Letter 'X1' can be set up to be mailed and a different letter format 'XE' can be set-up if that same letter is to be emailed. Same letter content – different format. (Company requirements may exist for new letters)
- If a consumer has an email address on file and you choose to send a 'letter' that is designated as an email, then the system will generate an email instead of a letter
- The consumer's email address is stored in the "Special Address" from the Tab Q window
- Agents can also send emails instead of letters. They have the option to enter an email address and specify whether the letter is to be sent by regular mail, email, or both. Notes are added to the account to provide an audit trail of what was done
- All emails are generated during the nightly process and go through the same normal edits that your current standard letters go through. The emails are then sent to your email server for transmission

Note: If ONLY an email is sent, it will be notated in the notes on the account. We are only tracking the original letter being sent. You can track emails that have been sent by applying a Smart Code or adding a Description Code from the Letter Code set-up screen.

Below is a screen shot of a standard letter.

```
                            Letter Codes

Company name        IOU OWE-IT COLLECT SERVICES, INC. RMEx
Letter code      Z2     Description    P/A REMINDER LETTER    Email (Y)      Y
                                               Email code              *S
Allow in contact series (Y,A)      Y      Allow as selected letter (Y,A)   A

Allow selected letter on account with a close code (Y)            [ ]
Do not allow selection WITHIN    [   ]  days of placement date
Do not allow selection AFTER     [   ]  days of placement date

Allow only ONCE per account-Y,S  [ ]     Allow on legal account only (Y)  [ ]

Page length (Max.of 112 lines)    66   Number of pages                  1
Number of copies                  1    Form type code                  STD
Print link balances (Y,1-9)       Y    Print post-dated check info.(Y)  [ ]
Print additional info.(F16) (Y)   [ ]  Print pay.arrangement info.(Y,P) [ ]
Print legal info. (Y,L)           [ ]  Print medical info. (Y)          [ ]
Print legal tracking info (Y,P)   [ ]  Send additional letters    [ ][ ] [ ]
Special printing selection (YZS)  [ ]  Print in upper case (Y)          [ ]
Add description code              [ ]  Send with bad address (Y)        [ ]
Letters sent   MTD:     1462   YTD:    1594              Delete 'D'      [ ]


   F1-New Selection      F3-Search     F7-Exit    ENTER-More Information
```

To send the original letter and email the same letter, enter a Y in the 'Email' field. An *S will also need to be entered in to the field 'Email code'.

The display below shows another standard letter with a different emailing option.

Letter Codes

```
Company name        IOU OWE-IT COLLECT SERVICES, INC. RMEx
Letter code         Z1    Description    SETTLEMENTS        Email (Y)        [ ]
                                                     Email code             [Z4]

Allow in contact series (Y,A)    [A]     Allow as selected letter (Y,A)    [A]

Allow selected letter on account with a close code (Y)                     [ ]
Do not allow selection WITHIN     [ ]    days of placement date
Do not allow selection AFTER      [ ]    days of placement date

Allow only ONCE per account-Y,S   [ ]      Allow on legal account only (Y)  [ ]

Page length (Max.of 112 lines)    [66]     Number of pages                  [1]
Number of copies                  [1]      Form type code                   [STD]
Print link balances (Y,1-9)       [ ]      Print post-dated check info.(Y)  [ ]
Print additional info.(F16) (Y)   [ ]      Print pay.arrangement info.(Y,P) [Y]
Print legal info. (Y,L)           [ ]      Print medical info. (Y)          [ ]
Print legal tracking info (Y,P)   [ ]      Send additional letters    [ ][ ][ ]
Special printing selection (YZS)  [ ]      Print in upper case (Y)          [ ]
Add description code              [ ]      Send with bad address (Y)        [Y]
Letters sent    MTD:       3    YTD:       68              Delete 'D'       [ ]
```

| F1-New Selection | F3-Search | F7-Exit | ENTER-More Information |

If a different letter should be emailed when the standard letter Z1 is selected, leave 'Email' blank and enter the letter code to be emailed in the 'Email code' field. This set-up also gives you the opportunity to keep the same format for the letter or create something different. Note: If a new format is chosen, please take into consideration company requirements for new letters.

To complete the set-up for this action the Z4 letter needs set up.
Below is a screen shot for the Z4 letter.

```
                          Letter Codes

Company name        IOU OWE-IT COLLECT SERVICES, INC. RMEx
Letter code       Z4    Description    LTR 2 - MULT CLIENTS    Email (Y)      Y
                                                       Email code

Allow in contact series (Y,A)      Y      Allow as selected letter (Y,A)     Y

Allow selected letter on account with a close code (Y)
Do not allow selection WITHIN          days of placement date
Do not allow selection AFTER           days of placement date

Allow only ONCE per account-Y,S          Allow on legal account only (Y)

Page length (Max.of 112 lines)      66     Number of pages                  1
Number of copies                 1     Form type code                  STD
Print link balances (Y,1-9)      3     Print post-dated check info.(Y)
Print additional info.(F16) (Y)        Print pay.arrangement info.(Y,P)
Print legal info. (Y,L)                Print medical info. (Y)
Print legal tracking info (Y,P)        Send additional letters
Special printing selection (YZS)   Z   Print in upper case (Y)
Add description code                   Send with bad address (Y)
Letters sent   MTD:       9  YTD:       9              Delete 'D'

   F1-New Selection      F3-Search    F7-Exit    ENTER-More Information
```

Notice the 'Email' field has a 'Y' entered but the 'Email code' is blank.

The agent can expect to see a new option:
Following is a screen shot of the main detail screen and a smart code window has been presented.

The agent has entered a Smart Code and then entered the letter code Z2. If the letter code allows for the letter to be emailed, an email field is then presented. A message will also be shown, "email options available". The email field may include the consumer's email address already on file. This email address is stored at the account level in the Tab Q, option 6. If a new email address is required, the agent can type over the existing address in the smart code window, replacing the stored address and sending the letter to the new email address.

When an email address has not already been secured, the agent will be presented with a message, "emailing is not set up". The agent can then enter the email address and the Tab Q field will automatically be updated for future use.

Note: The user must request the original letter. A user cannot request the letter that is set-up for emailing only. (Similar to Letter Translation)

Another option will need a response by the agent, 'Send letter by email'.

- ▫ Y – email only
- ▫ B – email letter and mail letter
- ▫ N – do not email the letter

⌖ Emailing letters will require additional software, *'Emailing letters RMEx 2.0 for server',* to be loaded on a separate server.

I-TEL OTHER CHANGES

- Agents can now apply a Smart Code directly from the Tab + Window. This allows an agent to work through all the numbers on the TAB+ screen without having to exit back to the main account screen in order to enter a smart code
- Agents can disconnect a call directly from the Tab+ window. The agent must enter an 'X' in the new Smart Code field and press enter. Unlike disconnecting a call from the first detail screen, the Tab after entering the X is not required
- An agent can no longer dial a phone number from the Tab+ window where the Phone Code is lower case. This prevents an agent from calling numbers that have been disabled by the system
- Accounts are now getting notated when a Phone Code is changed from an upper case to a lower case Phone Code. The notes can be seen on the F11 screen

```
.................................................................................
:                    OTHER PHONE WINDOW
:
:                                                      Code  Date   Allow
:
:    [ ] [     ] [      ] [                          ]          [ ]
:
:    [H] [352 ] [7992793] [                          ]          [ ]
:
:
:
:
:
:
:
:
:
:
:   Sort by phone code    [ ]    Smart Code [   ]        Spouse
:                                                         DB     6/23/1997
:    [F7-Exit]      [F12-Update]      [F14-I-Tel detail]   SS     XXX-XX-7083
:
:.................................................................................
```

LINKING

New functionality has been added to linking.

Currently we have the ability, through the Linking Parameters, to change the Owner and Worker on the old account to that of the new account. This creates a problem if you want to take the old account away from the Owner but leave it with the current Worker. There is a new option in Linking Parameters called "Do not change worker". If you put a "Y" in this field, and the worker on the old account is not the same as the owner, during the linking process, the system will change the Owner but not the Worker.

SCREEN AND CALL RECORDING BY USER

I-Tel, the integrated dialer for RMEx, has a standard call recording feature. Most clients already use the standard call recording. You can configure the system to record any or all calls launched or received by the dialer. Managers can select call recordings by user, by specific call, by campaign, or blanket recording.

We now have a feature called the Collection Center Monitoring System (CCMS).   This feature records screen images as the agent moves from screen to screen on an account and matches them with the call recordings captured by I-Tel. CCMS also has a playback feature. Managers can use this to listen to a call recording and watch the screens viewed by the agent, and the data the agent enters, such as smart codes and notes. Like standard call recordings, CCMS recordings will need to be dropped to a CD or other source as the storage diminishes.

The two principal applications for CCMS are:
1) Training and managing agent performance
2) Adherence to work standards

To update in I-Tel:

First – the Dialer control for CLI/Screen recording will need updated. Only the two following items need addressed.

▪ The IP address for the Dialer and the Manager server will be needed to update this screen

▪ A user name and password will be needed to access the recordings on the dialer server

Each USER ID and their IP address need to be associated in the table in I-Tel. Go to the I-Tel menu and select option 12 '**CCMS/screen recording by USER**'. This menu is shown below.
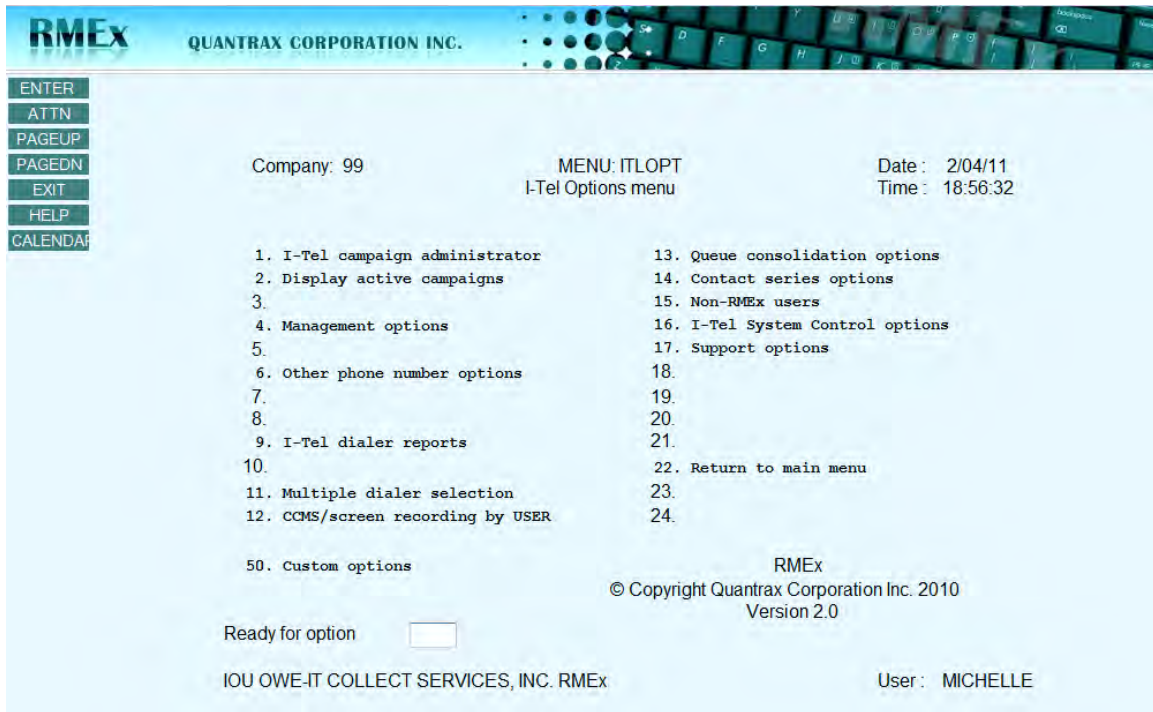
Adding users is addressed with the next step:

Press F6 to enter a User name for the agent and the IP address for that agent

Please Note:

- The IP address cannot be used more than once

- Each address is unique so multiple agents cannot sit at the same location

- Do not enter the same user more than once
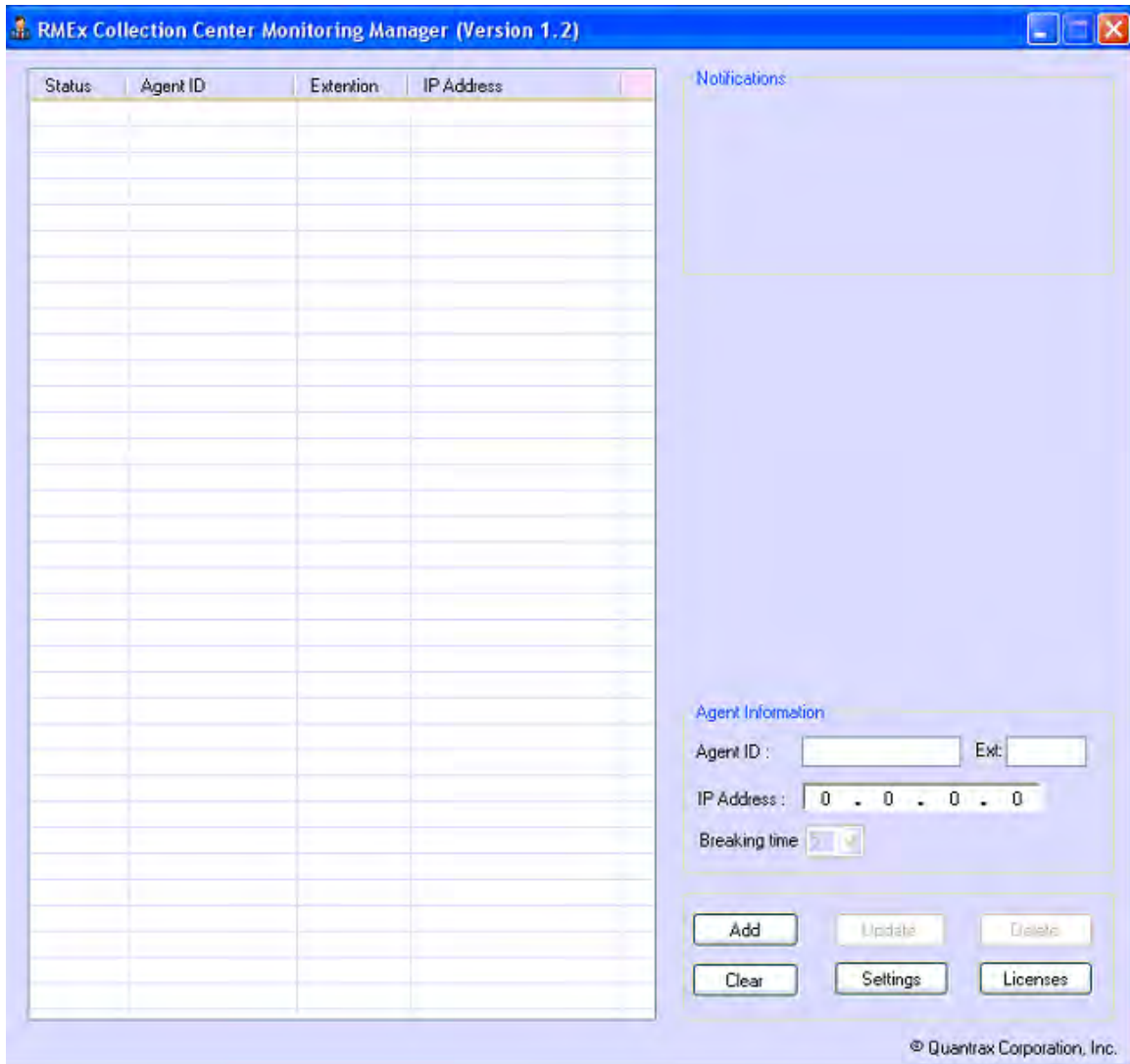
Once all of the users have been added to I-Tel, the same user(s) will need updated in the *Collection Center Monitoring Manager* screen shown above. However, the extension for each user will be needed. After all of the users have been added to this screen, each user will need started to allow the recording sessions to begin.
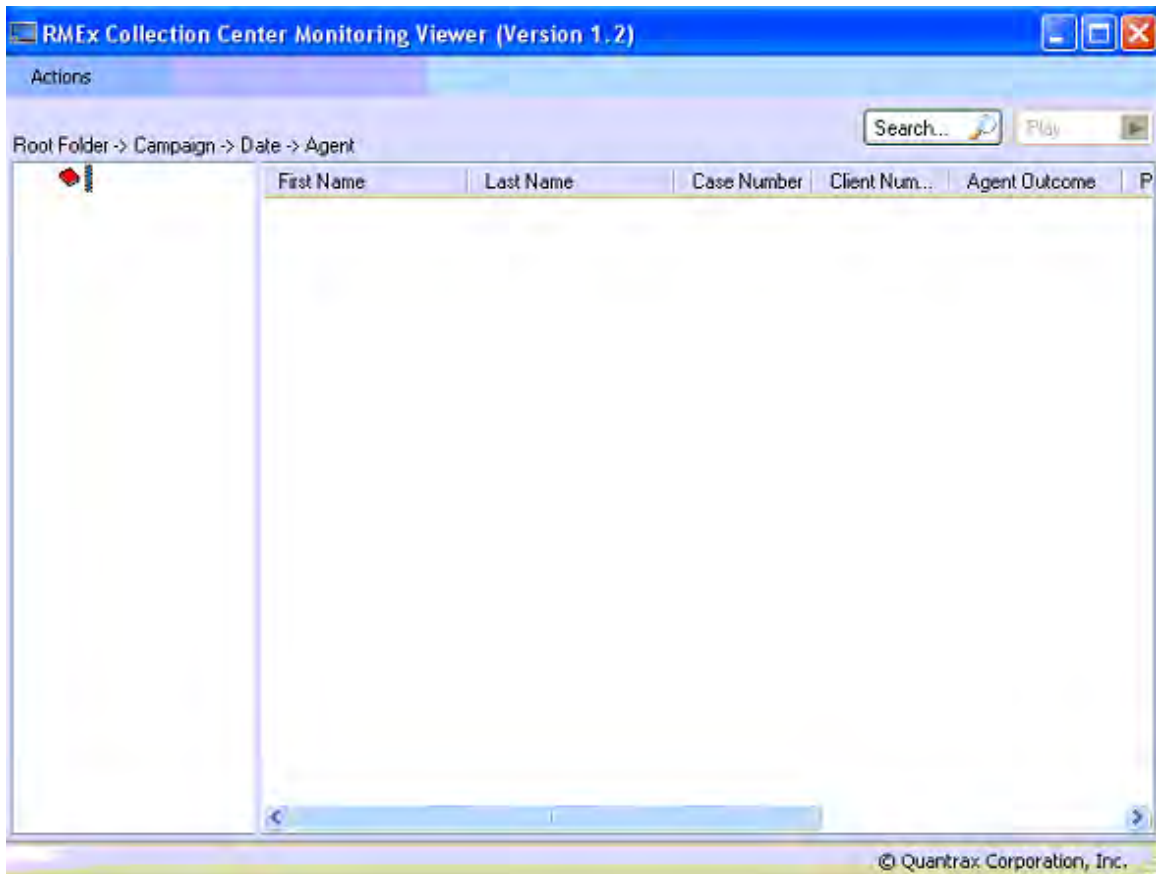
As mentioned earlier, there is a playback feature in CCMS. The audio/video file can be replayed immediately through the Collection Center Monitoring Viewer. This screen is shown above.

The Collection Center Monitoring System consists of three software components:
- Collection Center Monitoring Manager (CCMM)
- Collection Center Monitoring Viewer (CCMV)
- Collection Center Monitoring Agent (CCMA)

Quantrax will assist in the installation of this product.

Server Requirements

RMEx Release 2.0 operates, as always, on the IBM i5 family of servers. However, there are now several component products that need a Windows server to operate. These applications run on a Windows server for a variety of reasons: sometimes a third-party application was written to run on a Windows machine, sometimes an extra layer of security is required, and sometimes a separate server is required for performance reasons. There are seven such applications:

1. RMEx GUI
2. E-Mailing Letters
3. EPP – Real-time payments
4. CBOSS –Payments via the Internet
5. RMEx Smart Phone Access
6. Collection Center Monitoring System (CCMS)
7. Web Reports

You will need a Windows server, running Microsoft Server 2008, to run any or all of these applications and the server must be able to access your RMEx server (your i5 or AS/400) through your internal network. For our smaller clients (those less than 20 users) a single Windows server will be able to run all these applications. The minimum configuration is as follows:

1. Intel Xenon processor – 2.0 Ghz
2. Windows 2008 server – 64 bit
3. 6 Gb RAM
4. Raid 1
5. 2 x 1TB Hard Drives
6. Redundant power supply
7. 1 x 1 Gb Network card

Note that some of these applications are critical and this machine is configured with redundant disks and power supplies to improve service availability: once your agents start to use the GUI and Event Processing, you cannot afford to be without it.

The retail cost of the above machine is between $3,000 and $4,000, depending on the manufacturer and the number of Microsoft CALs.

Clients will have the option of ordering their own equipment and installing the software applications themselves or commissioning Quantrax to build the complete server.

If clients chose to do the installation themselves, they will need to download the applications from the Quantrax FTP server and load them onto the server following the instructions provided on our web site. Clients will require a software license before being granted access to download applications such as the RMEx GUI, EPP, CBOSS and CCMS (Call and Screen Recording).

If clients elect to have Quantrax build the server, Quantrax will provide a quote for the specific hardware equipment the client will need, based on the number of users and mix of applications, await approval, and then order the server for delivery to our Bethesda office.   Quantrax will then load all the software the client requires (and has purchased), configure it for the client's requirements and environment, ship it to the client's data center, and implement the applications with the assistance of the client's on-site staff. The total fee for this service is $1,500, including delivery. Please note that additional applications loaded after the server has been delivered to your office are not covered in this fee.

Larger clients will likely need multiple servers, both for performance reasons and to provide processing capability in the event of an equipment failure. The precise configuration will depend on several factors, including the total number of users, the number of separate offices, the mix of applications, the need for equipment redundancy, and security considerations. Quantrax will work with clients free of charge to determine the optimum configuration for each environment. We will need to know which applications you will use and how many staff in each of your offices will use them. Note that CCMS will likely need additional disk storage as the storage of call recordings and screen images is data intensive.

Analytical Attributes

An Analytical Attribute (AA) is a new definition/code that is set up in RMEx 2.0 to determine the relationship between specific accounts, collectors and clients. The AA codes will describe the attributes of the collectors, clients and accounts. Certain collectors may perform well on certain accounts or for specific clients; these relationships can be identified by analyzing the attribute codes applied or to confirm certain behavior. Using these codes, analysis could be done to reveal hidden patterns, strengths and weaknesses in collector performance.

Clients could be grouped by type of business, volume of placements or by commission rate. Additionally, attributes can be associated to 'financial class' and 'patient type' for medical clients. ACats is another avenue available for associating analytical attributes.

The true potential of the Analytical Attributes can be reached by using I-Biz to analyze and identify undetected or obscure relationships. Analytical Attributes are two positions in length and can be represented by two characters or alpha numeric.

There can be a maximum of five (5) AA codes to describe a collector and there can be only one (1) AA code for a client and an account.

A. Collector level
The 5 available codes can be used to describe the collector in different aspects. Suppose Collector 0101 has attributes MM, E1 and A1 and Collector 0102 has attributes FF, E3 and A4. These attributes could be: MM-Male, FF- Female, E1-Highly experienced collector, E3-Inexperienced collector, A1-Southern accent and A4-Asian accent.

B. Client level
An AA code can be assigned when a new client is added. A program can be run that will update *existing* clients based on the client classification or the client type already updated in the client master. *For the initial assignment*, there will be a table that needs to be filled out. Once that table is filled with the AA codes, a one-time program will look at the client type and description and translate it, apply the corresponding AA Code to the client master. This program can be rerun to update as needed. If there is no classification, then we will look at the client type.

C. Account level
An AA code will be assigned to all placed accounts in a given company depending on the following information in the given order. The AA code will be assigned according to the first condition it satisfies in the following order, e.g., If an AA code is assigned by looking at i, then ii will not be referred.

i.   Depending on the Financial Class for a given client
ii. Depending on the Patient Type for a given client
iii. Depending on the ACAT
iv. Depending on the Financial Class for all the other clients
v.   Depending on the Patient Type for all the other clients
vi. Depending on the Client classification related to the client number on the given account
vii. Depending on the Client type related to the client number on the given account

*New accounts will be given an AA code at the time of placement

Setting up the system controls -

Option 20 off System control menu 3 will bring you to the AA main menu.

1. Analytical codes - Collector level: User needs to define all *collector* level analytical codes using this option. This option allows you to add the 'attributes' or characteristics to an agent. They can range from less experienced to most experienced; novice to expert; part time to full time – you decide. Remember - Each agent can have up to 5 AA's.
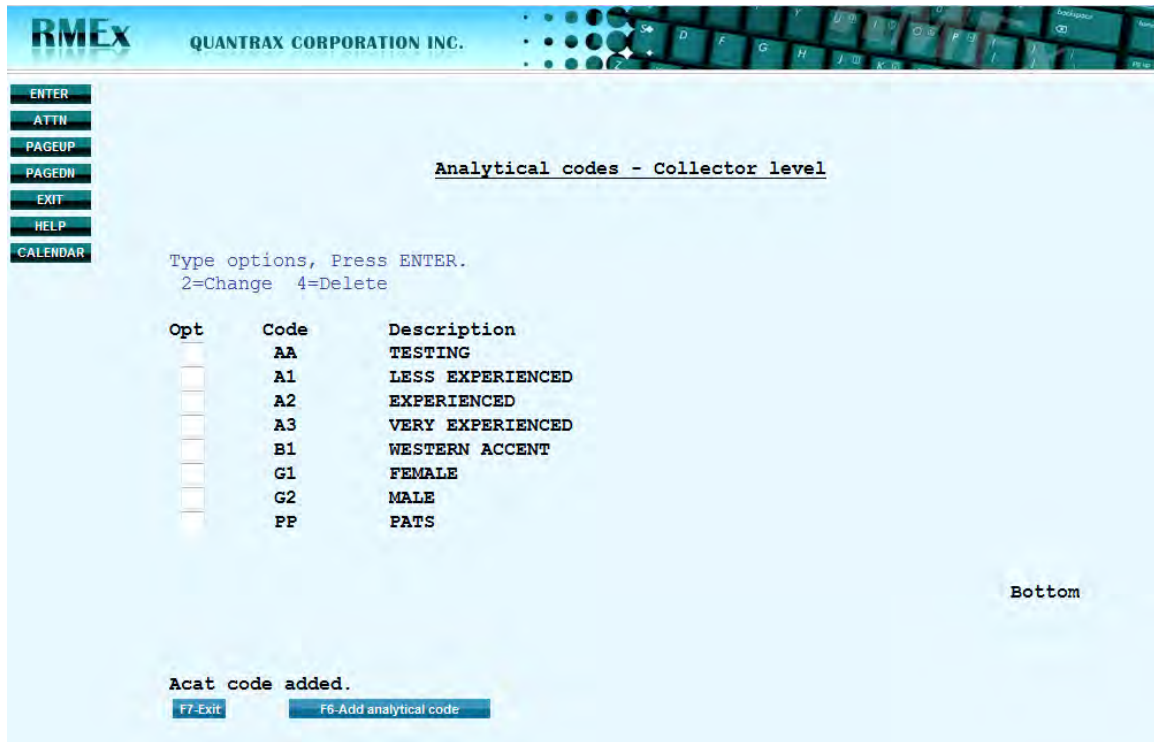
- F6 - to add a new AA code

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

2. Analytical codes - Client level: User needs to define all *client* level analytical codes using this option. *This* option allows you to associate an attribute to a client. So, you could segment the clients by Medical, Utility, Bank or Bad Check. (NOTE: Make sure the default code is defined, if needed)

- F6 - to add new AA codes

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

3. Analytical codes - Account level: User needs to define all *account* level analytical codes using this option. There may be a need to mark accounts that are Special Account or if Medical clients need to be broken down into groups e.g., self-pay only; insurance denied balances or balance includes portion billed to insurance company. Remember though, the priority list dictates which AA would apply at the account level. **Please refer to the priority list outlined above in section C.
(NOTE: Make sure the default code is defined. Mark the default code with a 'Y' under the default column)
FYI - The AA codes can be set the same way as 'Analytical codes - Client level'.

- F6 - to add new AA codes

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

4. Analytical codes **based on Client type** - Client level: User will be provided with a list of all the client types in the system. The client types are captured from the client master file, Cl.Type (M,C,U,B,Q,F,A,T). The user needs to set up the descriptions and the related analytical code as shown below. A few examples are: Gas Utility, Electric Utility, Retail and Lenders. (NOTE: Make sure that the analytical codes are previously defined using option 2 so an association can be made)
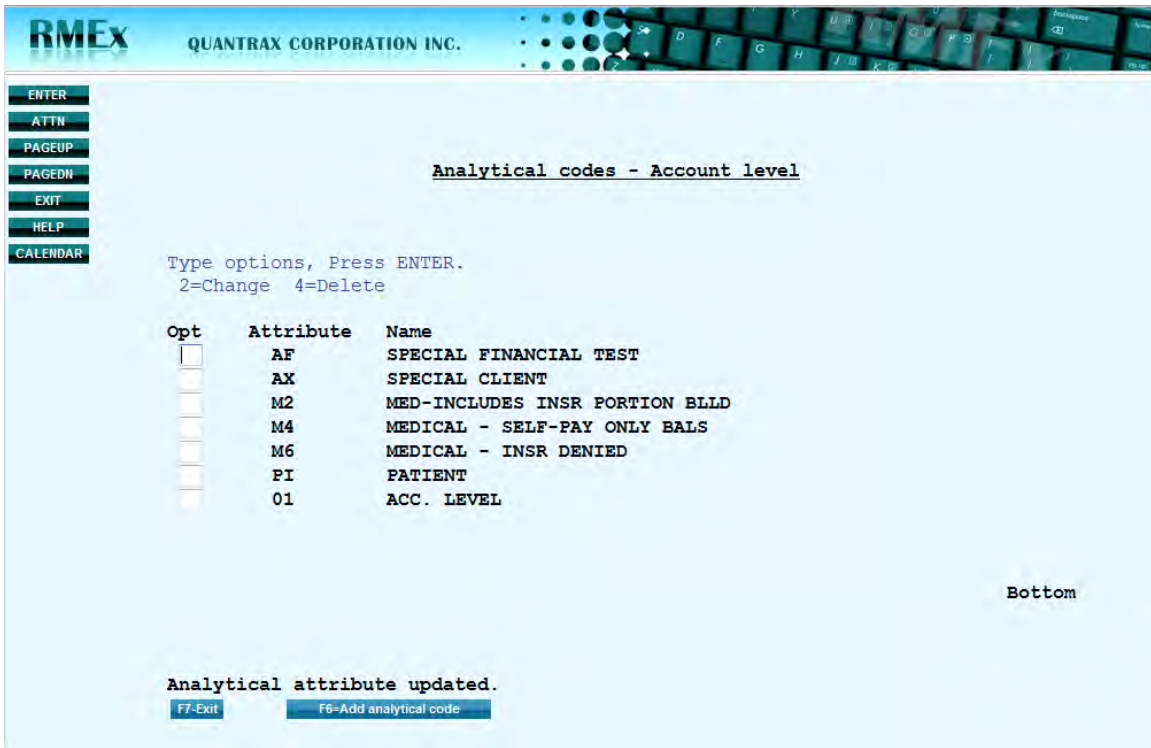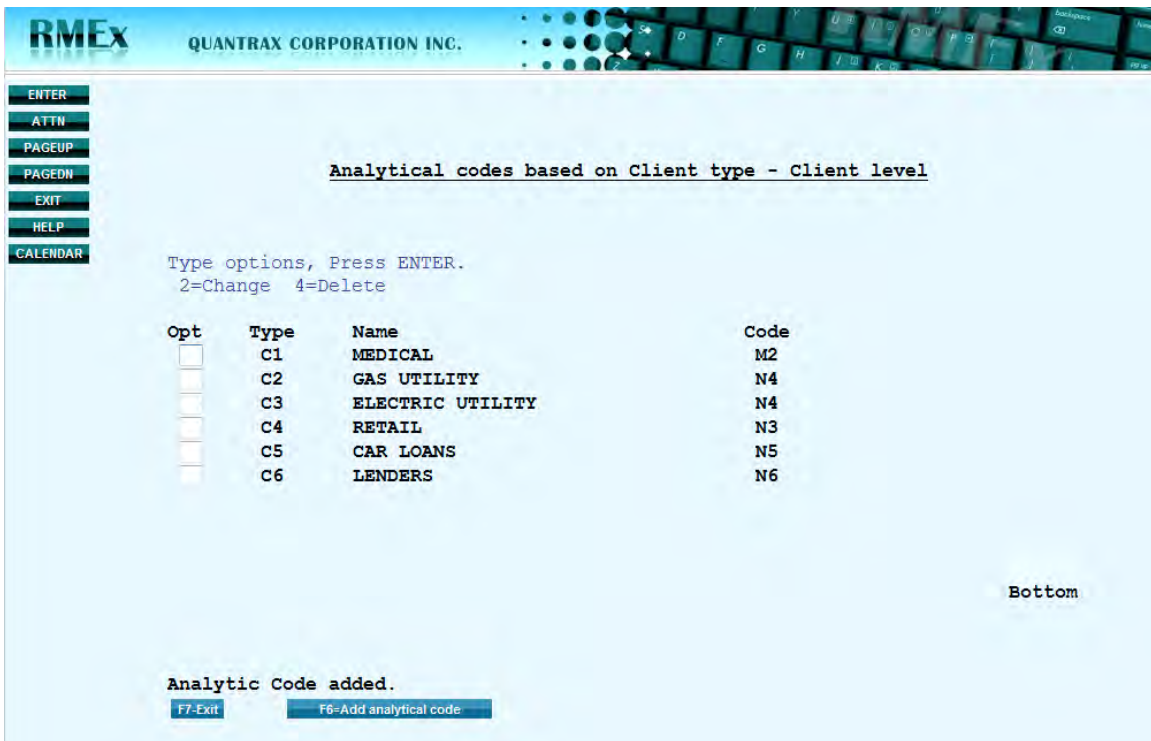
- F6 - to add new AA codes

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

5. Analytical codes **based on Client classification** - Client level: User will be provided with a list of all the client classifications in the system. This too is pulled from the client master file which can be found within 'other information'. The system will look at the client classification before the client type. So, client classifications could be expanded and tracked. Some examples would be the type of medical, e.g., hospital – inpatient, urgent care facility or emergency department. (NOTE: Make sure that the analytical codes are previously defined using option 2)

The AA codes can be set the same way as 'Client type - Client level'.

- F6 - to add new AA codes

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

6. Analytical codes **based on Financial class** - Account level: User will be provided with a list of all the Financial Classes in the system. The financial class is kept at the account level and is pulled from the Additional Medical Window (off of the insurance information window). The financial class is typically loaded when the account is entered. These descriptions can be entered and associated to an analytical code. This AA takes top priority.

The Financial class B11 is used as an example below. If B11 was generally accepted for 'BlueCross' and B11 meant something different for Client 6, then Client 6 could be added as a special client with a relevant AA. Special clients will take priority.

(NOTE: Make sure that the analytical codes are previously defined using option 3)

- F6 - to add new AA codes

- Opt 2 – to change the description of an existing AA code

- Opt 4 – to delete an AA code

- **Opt 6** – if a Financial Class needs further defined by client, enter each client to associate an attribute as outlined below:

7. Analytical codes **based on Patient type** - Account level: User will be provided with a list of all the Patient Types in the system. The Patient type is also kept at the account level and is pulled from the Additional Medical Window (off of the insurance information window). The patient type is typically loaded when the account is entered. The user needs to enter the descriptions and their corresponding analytical attribute code. (NOTE: Make sure that the analytical codes are previously defined using option 3)

The AA codes can be set the same way as 'Financial class - Account level'.

> **default options are valid
> **Use F6 to add special clients based on Patient type
> **Special clients for patient type are considered *after* special clients added to 'financial class'

8. Analytical codes **based on ACat code** - Account level: User will be provided with a list of all the ACat codes in the system. The user needs to enter the ACat codes they would like to obtain results on and correlate each ACat to an analytical attribute code. (NOTE: Make sure that the analytical codes are previously defined using option 3) The AA codes can be set the same way as 'Client type - Client level'.

**default options are valid

Updating previously placed accounts, clients and collectors-
A screen will be displayed where the user can assign previously defined analytical codes. *The screen for collectors is shown below.* The option allows for 5 collectors along with 5 analytical codes. The user is advised to assign codes according to a proper order. (For example, if the user wishes to categorize collectors by gender *first*, enter the AA for gender in the first field. Then add the second, third, etc.)

*Default analytical codes can be assigned by leaving all 5 collector code field's blank

Assigning attribute codes to new accounts, clients and collectors-
✦ New collectors will be assigned with an Analytical Attribute via the collector setup

✦ New clients will be assigned with Analytical Attribute via the client setup

✦ New accounts will be assigned with an Analytical Attribute during the nightly process according to the rules that were set earlier. User is advised to populate the new business with a proper Financial Class, Patient Type or an ACat so that the accounts will be assigned with the corresponding Analytical Attribute.

Analysis reports-
A set of reports are available under the analytical attributes system control.

✦ Option 01 – Financial classes by client

The user will be given the option to enter up to 10 client numbers/ or groups which will create a report that will show a list of Financial classes for each client/group.

✦ Option 02 – Patient types by client

The user will be given the option to enter up to 10 client numbers/ or groups which will create a report that will show a list of Patient types for each client/group.

✦ Option 03 – Analytical Attribute by client

The user will be given the option to enter up to 10 client numbers/ or groups and a placement date range which will create a report that will show a list of accounts and the assigned AA code.

System controls

We have added a **fourth** System Control Menu for future use.

Credit Card Processing

Credit cards are now used extensively! The expiration date on credit cards needs to be checked when payment arrangements or credit card series are set up. We have created a program (that will be added to the nightly processing) to check for expiring credit cards and apply a smart code if there are pending payments after the expiry date. Expiry date is in MM/YY format and we assume the expiry day is the last date of the specified month. The system will apply the smart code one month before the expiry date of the card. This will mean that the smart codes will usually be applied at the beginning of each month. Payment Arrangements and Credit Card Series are considered. The smart code must be defined in the company information system controls screen (2nd screen). Enter the smart code to be applied in the new field called "Exp. CC S/C. This will happen only ONCE per account (the smart code will not get applied every day, but just once). By once per account, we also mean once per expiration date. If you change the expiration date, the Smart Code could be applied again, if the card is due to expire again.

Note Text Analysis

One of the hot topics in the industry is speech and text analysis. We have included text analysis in this update. This feature will read notes entered by a user and will apply a Smart Code to the account if certain words or text is found. These codes are user defined and *unlimited*.

What if the debtor notified an agent that they were represented by an attorney, and the agent updated the account using an incorrect smart code? How would you find this account? If the correct smart code took specific action, this account would be missed. You need to be able to locate this account. We can now audit accounts by reading the account notes!

The 'attorney' note could be entered many different ways. The agent could type in ATTORNEY, ATTY, ATNY, ATY, etc… How would each account be found? Multiple Text Codes can be entered telling the system to search for ATTORNEY, ATTY, ATNY or ATY, and to apply the same smart code for each option, since they all refer to the attorney condition. In order for this process to work, the system will have to find a perfect match.

This program runs from within the smart code program. It scans the notes immediately (in real time) as the user enters their notes. If the same text is entered multiple times during the day to the same account, the system will only process the notes and apply a Smart Code once.

Information can be entered on different notes, and part of the text you want to look for may be on one note, with the rest being on the next note. We handle this situation! The program reads the notes and creates a string to be analyzed. An example is shown below:

NOTES-
Note line1   CLIENT INTERACTION NOTE 2
Note line2   Account Update   BANKR
Note line3   UPTCY

STRING CREATED-

"CLIENT INTERACTION NOTE 2 Account Update   BANKRUPTCY"

The program will search for the word "BANKRUPTCY", find it, and apply the appropriate smart code.

To set up your Text Codes, go in to smart codes. Press F7 to exit. The Note analysis code screen will be presented for you to enter the text codes.

To create a Text Code, use the F6 key. From this screen you can either change the existing text or smart code, or delete a Text Code.

We have entered new text for the system to find 'Bankruptcy' and apply smart code 100 if there is a perfect match, as shown below.

Again, multiple entries can be entered for 'bankruptcy' depending on the customary abbreviations used in your office. And, all can apply the same smart code.

Letters

The option for printing test letters has been modified.
In the past, if a Special Letter by company existed, you could *edit* the Standard Letter but could *not* print the Standard Letter using the Print Letter Test Option. We have modified the program so that if a Special Letter exists and you take the option to print a standard letter test, the Standard Letter will print.

We have also added a warning message to this option. If you take the option to print a Standard Letter, after the Case Number and Letter code have been entered, a warning message will be shown indicating that a Special Letter exists.

Direct Checks

▪ Currently, agents can enter direct checks with dates out of sequence. For example, the first payment may have a date of 2/1/11; the second transaction, a date of 4/1/11; the third transaction, a date of 3/1/11.

The checks were getting processed correctly however the Merge Codes were selecting the next date field which could be incorrect. The entries now need to be in date order. We have added a message to remind users to enter the dates in sequential order.

- During the nightly process, if a smart code applies a close code that closes an account, the system will delete the financial information listed below. This is **only** done if all accounts in the linked group have been closed inactive or paid in full:

  □ Post Dated Check information
  □ Payment Arrangement information (this includes all accounts closed)
  □ Direct Check information
  □ Credit Card Series information

  This is done to insure that data does not continue to be processed inadvertently, which could cause issues for your agency.

  For auditing purposes, the system adds a note that the information was deleted and is stored in the Audit Notes.

  We have enhanced this feature. For direct checks, you may wish to set up the checking account at a later date, for future payments, after the system or a user deleted checking account information. The system will now take a backup of the checking account and direct check information prior to deleting any information. The screen shot prior to deletion if the direct checks can be accessed by using F22 (Hist) from the Direct Check screen.

Analysis of Pending Payments

For a few years, we have been talking about how the system would one day be able to automatically adjust work plans, dialer campaigns and work effort, based on targets set up within the system. A key component of this technology would be the ability to know what money was due in the next 60 days, based on promises or payment arrangements. The value of each promise or payment arrangement would be different, depending on if each was backed by a credit card, or a post-dated check.

We are taking steps to get some of these answers. The 'Analysis of Pending Payments' option allows the user to view a summary of the total number of accounts, the total payments due and potential commission due, for a particular date range. The option has been added to the "Payment reports for a period" which is option 13 from the Payment Transaction menu. "Payments Pending" refers to long-term arrangements, such as post dated/direct checks, credit card series, payment arrangements and credit cards used for payment arrangements.

You will have the option of selecting the "Analysis of Pending Payments" by company or collector /owner. Up to 5 collector codes can be specified for a specific date range. The 'Collector code' fields are optional. If you enter a collector code in this field it will display only the payments due for that particular collector (owner) for that given date range. (Blank equals ALL collectors)

You will be able to view the summary on the screen and print a detailed report. By default, the report will not print. To print the report, enter a "Y" in the field 'Print Report (Y)'.

The Analysis of Pending payments screen is shown below:

After inserting the selection criteria, hit enter and it will display the following screen:

- Payment arrangement and credit cards used for payment arrangement items will be credited to the collector/owner on the primary account because this is where payment arrangement information is stored
- Standard payment arrangements and credit cards used for standard payment arrangement items (Number 1) will only show for the *next* due date – does not include all due dates in period e.g., Debtor pays twice a month and the date range selected is for 1 full month, only the first item will be included. With non-linear arrangements, all the future payments are already set up on the screen, and will be considered when the date range is specified.
- Post dated/direct checks and CC series items will be credited to the collector/owner of that account because this information is stored at the individual account level
- If an account has both a post dated/direct check and a payment arrangement set up, the transaction will be credited as a post date
- If an account has a combination of post dated/direct check and credit card series or credit card series and payment arrangement set up, the transactions will be credited as both
- Payment arrangements that have broken but are NOT suspended will be included in your totals. Even though they are broken, they are still pending
- If an account has multiple post dated checks and credit card payments due within the date range, each transaction will be included
- Single credit card transactions to be processed today, will not be included

CBOSS Web Payments

The CBOSS interface is a facility for allowing consumers to make payments to their accounts via the web. You can direct consumers to a web site that is hosted by CBOSS and payments that are entered are posted directly to your RMEx database. CBOSS take care of crediting your trust account with the payment. Unlike some other services that allow you to accept payments on a web site, this service differs from them because you do not have to copy your data to another system. RMEx is the database and the service will access your most current data at all times.

To use this facility, you must have RMEx 2.0, an arrangement with CBOSS to process web transactions, and a Windows Server loaded with software provided by Quantrax. This software manages the secure flow of information between the consumer and the RMEx database via CBOSS.

Clients must direct consumers to the CBOSS payment portal. They can do this in one of two ways:

1. Clients who have their own web site can have a payment option, with a button saying 'To make a payment, click here'. Clicking this button will link consumers to the CBOSS web site specific to that client.
2. Clients can print on their letters to consumers the URL of the CBOSS web site where they want the consumer to make a payment.

In both cases, the link will be the same: this is a sample URL:
http://quantrax.cboss.com/clients/bas/default.aspx

Once a consumer reaches the CBOSS web site, the system verifies the identity of the consumer before presenting any confidential information. The consumer must 'sign-on' to the CBOSS payment portal by entering their case number and a 'password'. This password can be either the last four digits of their SSN, or their zip code.
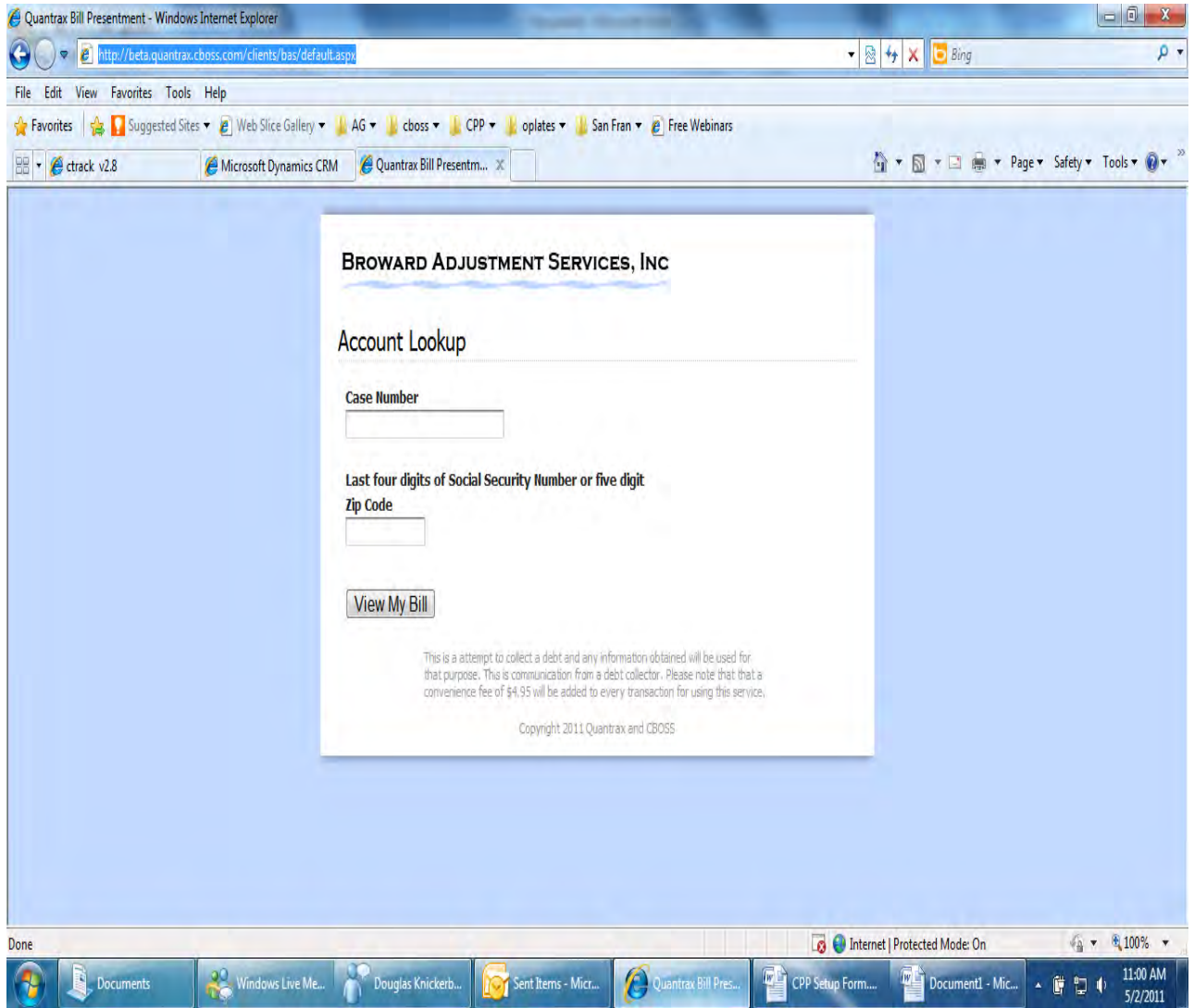
This data is checked against the RMEx database and, once verified, the consumer's account data is presented. The balance and the amount to pay are displayed, and the consumer is prompted to 'pay now'. The 'amount to pay' defaults to the account balance. Clients will have the option to specify business rules for the payment amount. The standard rule is a minimum payment of $25 or 25% of the balance, which ever is greater.

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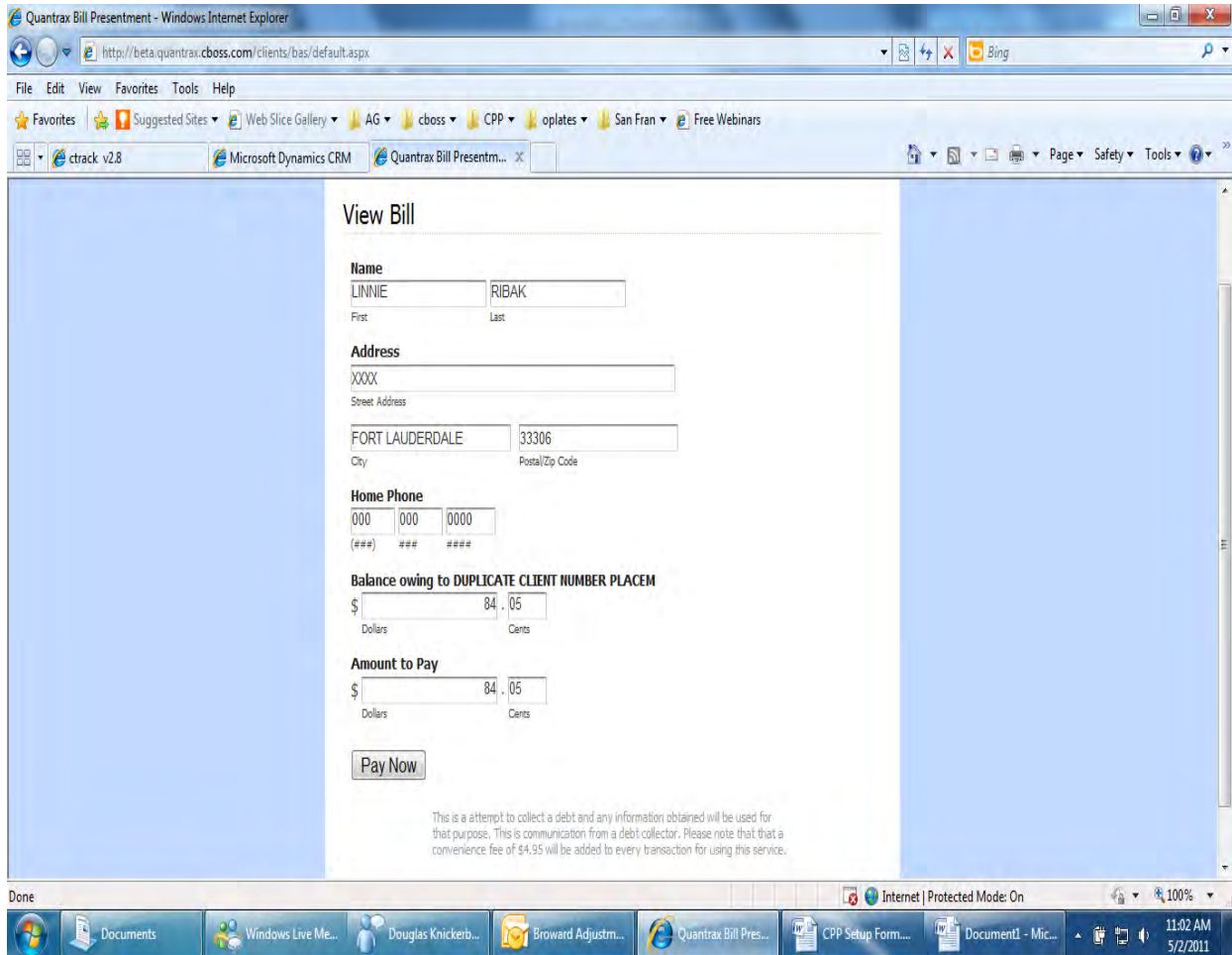
The consumer is now prompted to enter the payment details and all data is verified online. Clients have the option to specify a convenience fee for using this facility.
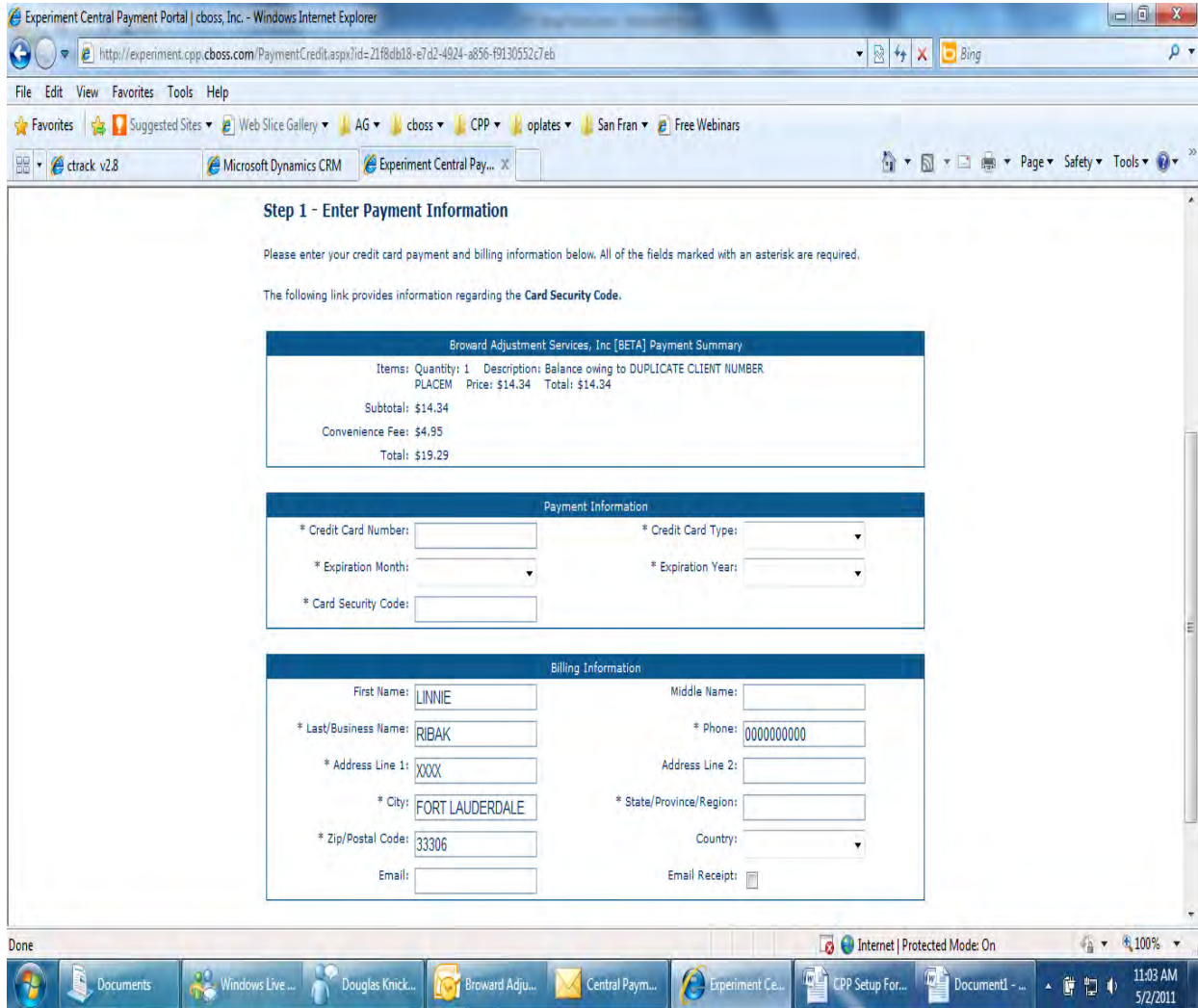
The consumer is now prompted to confirm the payment details.

The consumer now has the option to print a receipt for the payment:

Step 3 - Print Receipt

Your credit card payment has been successfully authorized. Thank you for using the Central Payment Portal online payment processing system.

Please print this page for your records and note the confirmation number below. This will serve as your receipt.

Broward Adjustment Services, Inc Payment Summary	
Payment Status:	Authorized
Confirmation Number:	24
Authorization Date:	4/28/2011 8:33:00 AM
Items:	Quantity: 1 Description: Balance owing to DUPLICATE CLIENT NUMBER PLACEM Price: $14.34 Total: $14.34
Subtotal:	$14.34
Convenience Fee:	$4.95
Total:	$19.29

Payment Information			
* Credit Card Number:	* * * * * * * * * * * * * * * *	* Credit Card Type:	Visa
* Expiration Month:	****	* Expiration Year:	****
* Card Security Code:	***		

Billing Information			
First Name:	Douglas	Middle Name:	J
* Last/Business Name:	Knickerbocker	* Phone:	330-332-5348
* Address Line 1:	1167 Orchard Bend Drive	Address Line 2:	
* City:	Salem	* State/Province/Region:	OH
* Zip/Postal Code:	44460	Country:	United States
Email:	djknickerbocker@cboss.com	Email Receipt:	Yes

Technical Support
If you need technical support for this online payment processing application, please send an email to cppsupport@cboss.com.

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