

QUANTRAX'S VISUAL SUITE FOR COLLECTORS

Background and introduction

Since 1991 when Quantrax launched Intelec, the first expert system for collection industry, we have led and influenced the entire collection industry. Since that date, Intelec has evolved and developed, becoming better and more powerful at serving the industry and helping our clients work smarter and be more profitable. Nearly two decades later, we have retained most of our user base and continue to aspire to the highest levels of technical creativity. Today we have an installed base that covers over 35 states and Canada. Quantrax's success and growth has been planned, managed and steady.



Why modernize Intelec?

With emerging technologies, we have seen new tools to ease our day-to-day lives with much more user-friendly options. Our continuous monitoring of the industry has highlighted some important facts.

- ✓ New employees are much more comfortable and effective handling PC applications compared to legacy applications
- ✓ Collectors prefer a flexible GUI (graphical user interface)
- ✓ Many features can be automated and presented effectively using PC capabilities
- ✓ We can address many more client requirements easily and more effectively.
- ✓ We have greater opportunities for adding new features and integrating with other applications/tools.

By modernizing, we have nothing to lose, and everything to gain! A few years ago, we started to invest in bringing cutting edge technology to the collector's desktop. The results have been excellent.

Possible options and the chosen path

This was the hardest part. We wanted to bring out the best of all options and present it to our clients. There were many decisions to make and several options to choose from. We could rewrite the code or reuse the existing software. Our main concerns were,

- ✓ What is the fastest and most reliable option?
- ✓ Can we achieve all of our goals?
- ✓ What is the most cost-effective solution?

The collection industry deals with very sensitive information. We appreciate the security features and the power of iSeries. We wanted to use the iSeries as a server and empower the application with new efficiencies and user interfaces. We had the potential to lower hardware costs for existing clients too. We chose to design our own Windows-based client for our application. This would allow Quantrax to enhance the system and integrate with other applications in the future. This client is based on the Microsoft .NET framework. The client application running on a collector's PC will connect to the WebSphere Application Server (WAS), which is an IBM product and is delivered free with the iSeries. Most of our clients should have WAS installed even though they may not have used it. Legacy Inteltec functionality is exposed to the clients as a web service, built with Rational Host Access Transformation Services (Rational HATS) which is designed to run on WAS. Quantrax's "Visual Suite for Collectors" is therefore based on products from IBM and Microsoft, two of leading companies for systems software.

Rational HATS

Rational HATS is an IBM product that improves the workflow and navigation of your host 3270 and 5250 applications without any modification to application source code. It provides the ability to extend host applications to the web, rich clients, portals, web services and to browsers on mobile devices, quickly and at low risk. It creates Service Oriented Architecture (SOA) assets from terminal applications.

WAS

IBM's WebSphere Application Server is a performance-based foundation to build, reuse, run, integrate and manage Service Oriented Architecture (SOA) applications and services. Rational HATS will be deployed on a server. It runs applications and services in a reliable, highly available, secure and scalable environment to ensure business opportunities are not lost due to application downtime.

.NET Framework

The Microsoft .NET Framework is a software framework that is available with several Microsoft Windows operating systems. Programs written for the .NET Framework execute in a software environment that manages the program's runtime requirements, and makes programs OS- independent. Quantrax new interface is written using C#.NET which is a multi-paradigm programming language that encompasses functional, imperative, generic, object-oriented (class-based), and component-oriented programming disciplines.

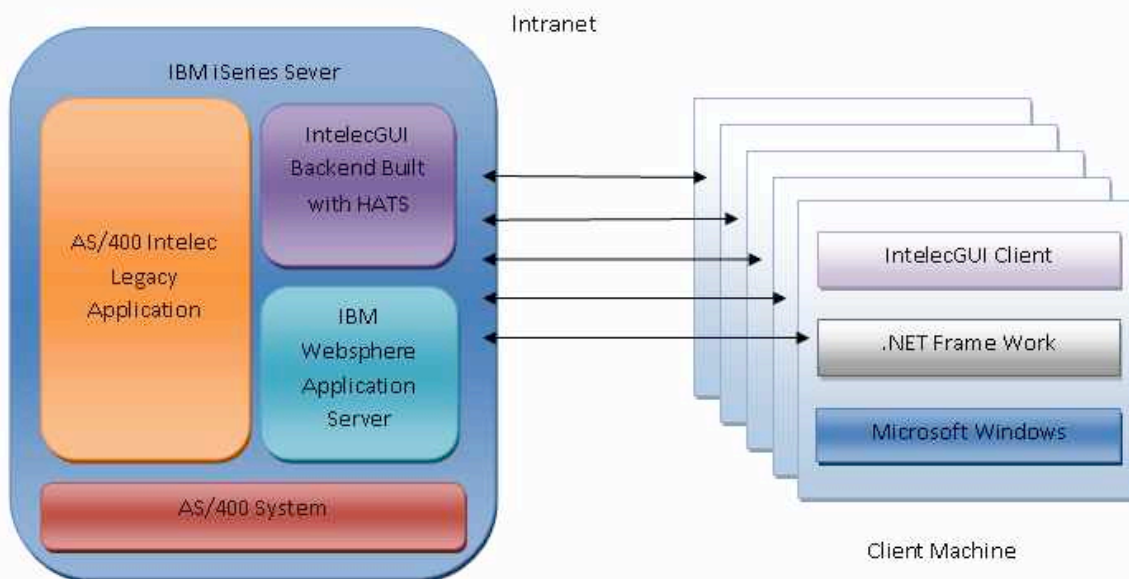
This model allows your collectors to have,

- ❖ Best of iSeries and PC technologies at the lowest cost.
- ❖ Stability, security and efficiency of the iSeries for the backend.
- ❖ Fabulous GUI with much more user-friendly features compared to green screens.
- ❖ Green screens function keys are retained for efficiency and ease of use.
- ❖ The capability for Quantrax to add many new features/facilities.
- ❖ Familiar environment for collectors - Easy for new users to get trained.

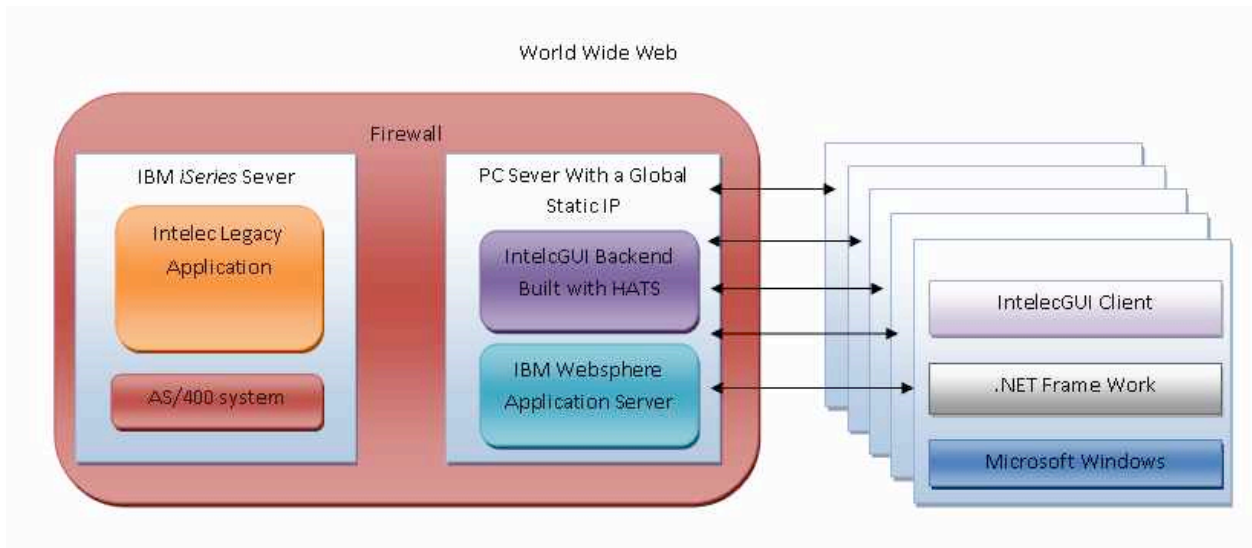
- ❖ iSeries emulator can be used if preferred.
- ❖ More descriptive features as calendars, formatted textboxes, list views, etc.
- ❖ Interactive CPW is not utilized when used in a V5R4 or later environment.
- ❖ It can be used anywhere in the world just by downloading the GUI client. All you need is access to internet.

Architecture

The new suite follows a Client-Server architecture. Within the server, it exposes legacy Intelec as a Web Service using a Service Oriented Architecture (SOA). The server is built using Rational HATS to expose the legacy Intelec system as a web service that could run on the Websphere Application Server (WAS). The backend was built on Rational HATS and WAS could be installed on the iSeries only if you are accessing the system within an intranet.



If you are not within an intranet, you could operate by installing the suite's backend and WAS on a PC server that has a global static IP address. This will allow the visual suite's clients to connect to it from anywhere in the world just as long as they have internet access. Since the iSeries server and the PC server will be behind the firewall, you maintain a high level of security.

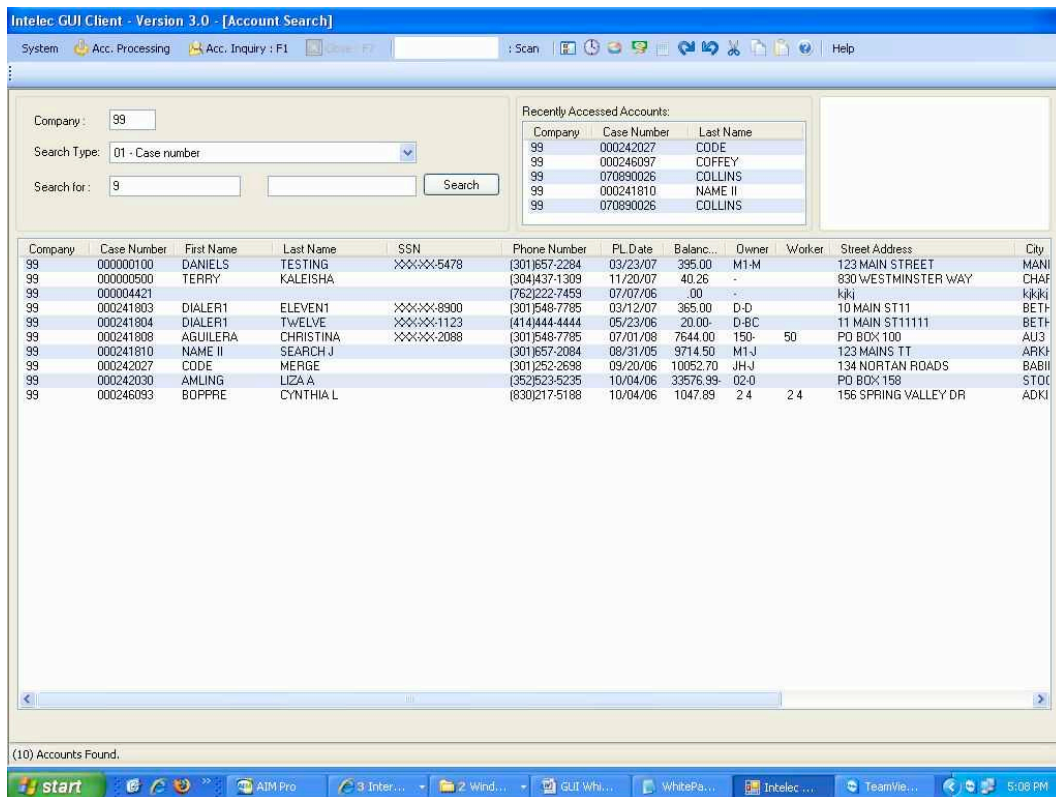


What are the benefits?

Quantrax’s “Visual Suite for Collectors” is a power boost for Quantrax’s collection platform. It gives us the opportunity to automate many features while adding new dimensions to the existing application.

Since pictures say so much more than words... here are some sample screens.

Account Inquiry search screen



Account Detail screen with multiple accounts

Intelec GUI Client - Version 3.0 - [Account Details]

System: Acc. Processing | Acc. Inquiry : F1 | Close : F7 | Scan | Help

000241808 | 000000500 | 070890026 | 000246097

F2 Att | F3 Dup | F4 Skip | F5 Acc Sum | F6 Legal | F8 Cont Info | F9 Pay Arr | F10 Addl | F11 Notes | F14 Des | F15 Ph# | F16 Ins | F17 LgtTrk | F20 Recal | F22 Clnt | F23 Pymt

TabQ | Tab+/- | Tab ?

Company No : 99 | **I OWE U Collection Inc.** | **Case Number :** 000246097

Client Number : 000002 | **ST MARYSH HEALTH CARE** | **Get Primary**

Owner : 2.4 | **Worker :** 2.4 | **Split :** | **CI Acc No :** 39356 ER40501

INQUIRY
000
M

Home Phn: 314 - 947 - 0078
Work Phn: 123 - 456 - 7890
Cell Phn: - - -

Follow Up Date: 01/01/1001
Promise Amount: 0.00
Smart Code: [] []

Medical
LegalDetail
OtherInfo
PaymentAR

Guarantor: Mr. COFFEY VELETA
Extra Address:
Street Address: 1615 11TH STREET
City: FLORESVIL State: GA Zip Code: 781143121
Place of Employment:
Social Security No: Date of Birth: N/A
Patient (L/F): COFFEY VELETA
X-Reference (L/F):
Returned Mail: None
Spouse (Last/First):
ACat: CC Status: 01
Letters pending: Cred.Rept

Amount Placed: 136.47
Balance: 139.84
Total Balance: 440.42
No. Accounts: 2
No. Paid in Full: 0
Date Placed: 10/4/2006
Last Transaction on: 4/4/2006
Last Worked: 9 3/2/2009
Last Letter:
Last Payment: 150.00
L. Pay Date: 98 12/3/2008
PD Check Amt: 1600.00
PD Check Date: 9/09/09 9

Close Code: | **Closed Date:** 12/3/2008

Notes

Time	Date	Code	Note	User
14:49	02/19/09		LINE 1	DEB
14:52	02/19/09		LINE 1 LT 010109	DEB
14:32	02/25/09		SHOULD HAVE CELL PHONE	MIC
06:17	03/02/09	dc	Dir. Check data added	SAM
06:17	03/02/09		LINE 1 LT 010109	SAM

Temporary Notes:

Date	Note

Payments:

Date	Description	Amount
9/12/2007	RETURN C...	-5.00
12/3/2008	BALANCE A...	-25.00
12/3/2008	BALANCE A...	-25.00
12/3/2008	BALANCE A...	-25.00
12/3/2008	BALANCE A...	-25.00
12/3/2008	PAID AGEN...	25.00
12/3/2008	PAID AGEN...	25.00
12/3/2008	PAID AGEN...	50.00

start | AIM... | 2 I... | 2 W... | GUI... | Whi... | Tea... | unti... | (A)... | Inte... | 6:16 PM

Account Summary Screen

000241808 | Social Security No: | Date of birth: 12/16/1980 | Date placed: 10/4/2006 | HAS AITUHNEY

Account Summary | **Reload**

	Placed	Client Name	Col Wkr	Case No	Balance\$	Lst.Pmt.	Status	Last Transaction	Home Phone
1	01/01/03	ST MARYSH HE	-	326764581	0.00	0.0	PIF	02/02/02 DA	548-7785
2	05/05/05	FFFFD LKEN	-	040491413	0.00	0.0	PIF	01/05/05 MA	548-7785
3	08/22/06	ST MARYSH HE	5601-5601	063320889	-296.31	0.0	PIF	09/30/06 CO	548-7785
4	10/04/06	ST MARYSH HE	5601-5601	000246095	0.00	0.0	PIF	04/13/06 CA	548-7785
5	03/12/07	ST MARYSH HE	D -D	000241803	365.00	0.0		01/01/01 DI	548-7785
6	03/29/07	Q-EM EMERGEN	5601-5601	070780017	-100.00	0.0	PIF	03/24/06 HI	548-7785
7	05/04/07	ABC BICYCLE	01 -01	070890021	99200.00	0.0		06/14/89 CO	548-7785
8	05/04/07	ST MARYSH HE	5601-5601	070890026	83791.43	0.0		01/01/07 CO	548-7785
9	07/01/08	ST.MARY'HOSP	150-150	000241808	7644.00	0.0		01/01/06 AG	548-7785
10	09/04/08	WORLDWIDE AS	5601-5601	070890025	83696.52	0.0	STATUS C...	01/01/07 CO	548-7785

Change primary to: | Move Notes: | Change

F5 Acc Sum | F2 By Client | F3 By Worker | F4 By Balance Type | F6 Potential Accounts | F8 By QCAT | F9 Link Accounts

Multiple Attorney Screen

Social Security No: 111 11 1111 Date of Birth: 12/16/1980 Date Placed: 7/1/2008 HAS ATTORNEY

Multiple Attorney Information

Reload Update Add Delete Clear

Last Name	First Name
GEEVA	GEEVA
OTT 2	FIRST
AM	AM
AG	SG
JKFJKDFJKDFJKDF	KFDKFKDFKDFKDF
SHHHHHHHHHHHHHHH	HHHHHHHHHHHHHHHH
DSD	SDS

Attorney Information Multiple

Attorney (L / F) GEEVA GEEVA Type

Extra Address : 234

Street Address : 34234

City: 2342 State: 0 Zip Code: 24

Phone: - 004 - 4444 Fax: 12 - 345 - 6789

Note : 24 Send Letters

F2 Att F5 Add Bankruptcy F8 Bankruptcy Search F22 Multiple Attorney

Payment Arrangement screen

Payment Arrangement Information

Linear

Downpayment Amount : 0.00 Due On 1/ 1/1801

Frequency : M Amount Qualifying : 139.84

Start Date : 12/ 4/2008

Installment Amount : 150.00 or # Inst

Maximum No. Installments : 2

Due Date : 12/4/2008 Minimum Installments : 100.00

Total Due : 0.00 Last Installment : 139.84

Number of installments : 0

Days of Month: .0 OR Frequency: 0

Suspend After: 0 Installments (1-9) with qualifying amount of 0.00

F9 Pay Arr F14 Direct Check F24 Financial Profile F16 PreAuthPay

Bankruptcy Search List screen

Bankruptcy Search Information

Reload Update Delete Clear

Bankruptcy Search Bankruptcy Information1 Bankruptcy Information2

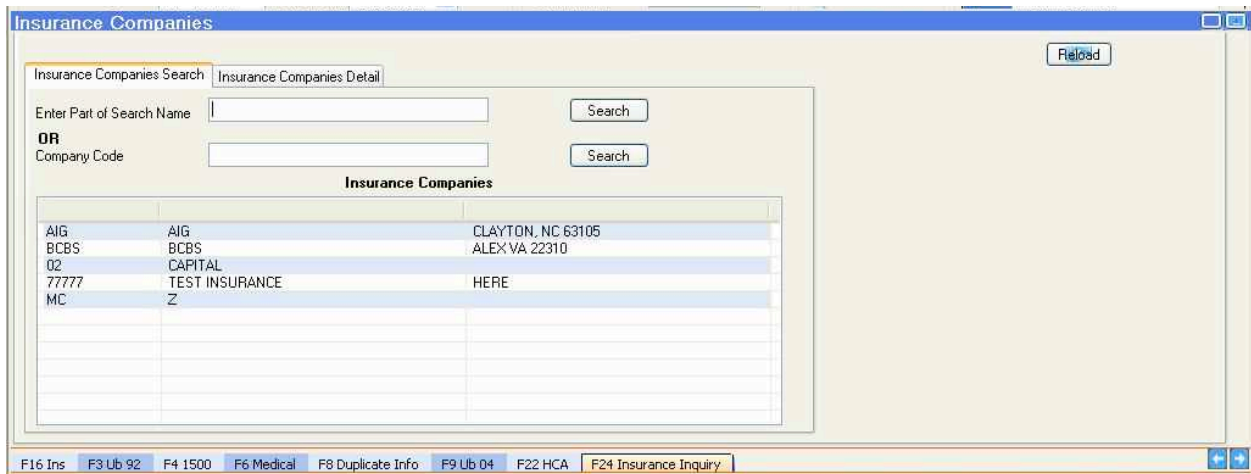
Search Type

Search Name a) b) Search

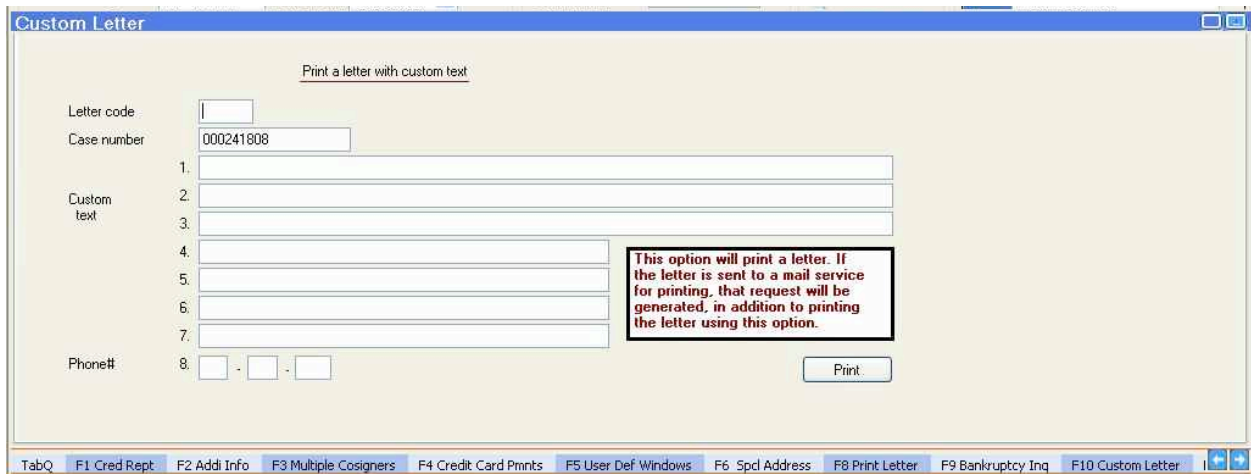
Name	Social Sec#	Canadian
AGUILERA,CHRISTINA	110-00-0000	Y
ALLEN,LATASHA G	423-98-6500	Y
ANNNN,D	121-21-2121	Y
ANNNN222,D22	111-11-1112	Y
CODE,MERGE	111-11-1111	Y
CODE,MERGE	111-11-1111	Y
CODE,MERGE	111-99-2222	Y
COLLINS,D	212-11-2233	Y
COLLINS,D	519-35-1243	Y

F2 Att F5 Add Bankruptcy F8 Bankruptcy Search F22 Multiple Attorney

Insurance Companies Screen



Custom Letter screen



You should make a note of the following.

- ❖ Some of the screens contain much more information than iSeries screens (e.g. Account Detail screen).
- ❖ There is only one sub level of functions. (e.g. For Add attorney, we have F2>F22>F10 in the old system and F2>F10 in the new format)
- ❖ Lists are available with single key access (e.g. Account summary - You use Page Up/Down to see the next set in old format. There is no need to press any keys in the new format)

❖ Visual Indicators



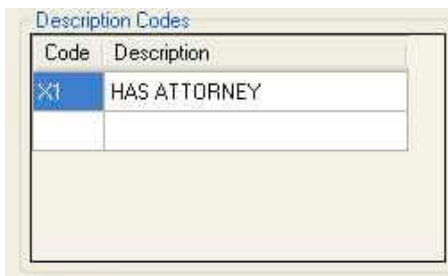
❖ Formatted informative textboxes and grid views for number values.



❖ Editable dates in same format with a calendar to select the date or type as in Intelec



❖ Some screens are removed (e.g. Description codes – It is included in Account Detail screen itself.



❖ A new key to reload data (One key in the new format to reload a screen, and it will be the same for all sub screens.)

❖ A new key to clear fields (e.g. In Intelec user can delete data where it will clear all the data in that sub screen functionality – UB92. If not user has to move to each field and clear those. In the

new format, one key will be assigned to clear data on the current screen – UB04 more details. This key will be the same for all sub screens.)

- ❖ Keys to minimize or maximize sub screens while leaving F7 to close.
- ❖ We have used every possible key to help the user.



- ❖ We provide consistent interfaces and functionality while leaving all the functionality, features, and good things in Intelec.
- ❖ The new screens cannot be compared to the traditional Intelec screens!

Does everyone need to shift?

No, but this is one of the most significant investments made by Quantrax to serve its clients. This is clearly a touch of cutting-edge technology, and . It also opens the door for Quantrax to move through new dimensions to boost the image and perception of its (and your) technology. So why not make the change?

References

- <http://www-01.ibm.com/software/awdtools/hats/>
- <http://www-01.ibm.com/software/web servers/appserv/was/>
- <http://www.microsoft.com/net/overview.aspx>

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