

Quantrax Corporation Inc.

intelec

PREPARING FOR AND IMPLEMENTING INTELEC

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About this manual

When a company has made the decision to incorporate Intelec into their business, there are many questions they have about Intelec and the preparations necessary to begin using it. By discussing the responsibilities of Quantrax and the client from the time Intelec is ordered to the time it is used in production mode, this manual will attempt to answer many of those questions.

This manual provides information about the following topics.

- Information you will need to provide, as soon as possible
- Installing the Intelec software on the iSeries or AS/400
- What is Intelec?
- ISeries or AS/400 hardware and system software requirements
- What is a "knowledge-based" System?
- Implementation of Intelec
- Thinking about setting up your system
- Steps to be taken prior to conversion
- Operating the System
- Summarized list of features
- Support Information

This manual should be used in conjunction with the on-line documentation contained within Intelec, to provide information from planning to final implementation of the system.

Who should read this manual?

This manual was designed for those individuals involved in the management and implementation of Intelec. This usually includes management personnel who work with collections, clerical and iSeries or AS/400 operational staff. Because of the type of information it contains, it is recommended that this manual is *not* made available to other personnel. The section titled "Operating the System" will serve as a useful reference for key iSeries operational issues, and can be copied and used by iSeries operations personnel.

Information you need to provide as soon as possible

Before an installation plan can be developed, you will need to provide Quantrax with several items of information. These will help to evaluate your present system and some of the custom programming needed before you can convert to Intelec. The requirements relate to areas such as the conversion of your data, interfaces to other products (e.g. credit reporting or a predictive dialer), custom programming currently in place and the format of your letters. The following will give you more details about the required information.

- If you are currently automated and a conversion is required, you will need to supply record layouts for the information stored on your present system. This will include file descriptions and descriptions of fields within those files. Field descriptions with start and end positions within the records will be more helpful than say, a COBOL file layout.
- If a conversion is necessary, sample data will be required. About 200 accounts, corresponding notes and payments, client, collector and statistical information are initially required. Information should be supplied on PC diskette or an iSeries-created data cartridge.
- If you are currently using an iSeries, do you have sufficient disk space to run a test conversion using the complete account base? You will need sufficient space to store your current files *and* the converted Intelec files during the conversion testing phase.
- Please provide the name and phone number of a technical contact for conversion-related questions.
- If a dialer is used, please supply a specification for the file currently generated by the collection system and used to create a calling list for the dialer (download to the dialer).
- Please supply a specification for the file currently provided by the dialer to update the collection system with information on busy's, no answers etc. (upload from the dialer).
- We will need to talk to your dialer company about the "hot-key" feature between the dialer and Intelec. Please provide a contact name and number.
- Do you print your own letters or is a third party printing service utilized? Please provide details, specifications and sample letters.
- Please provide samples of your client remittance statements and checks (if the system is being utilized in a collection agency environment)
- Do you have programs written to electronically load new accounts from clients? Are there other electronic interfaces? (e.g. transmitting payment information, or closed accounts on tape or diskette) Please provide details and specifications.
- Do you interface with a skip-tracing service? If so, please provide details and specifications.

- Do you report to a credit bureau? If you do, do you use balance reporting (report changes in the account balance) or exception reporting (where accounts are reported *only* when they are new, paid in-full or returned to the client, but *not* when balance changes occur)? Please provide details and specifications.

DIALER INTERFACES

Intelec has its own integrated dialer I-Tel. See Quantrax’s web site for more information. In the event that you have a different dialer, the following are the specifications for the standard download and upload of information between Intelec and any standalone dialer. Keep in mind that these formats include the major fields - other fields can be added to your downloads or uploads if required. We can also use your existing formats as a guideline for creating an equivalent one for Intelec. In most cases, it will be possible to use identical formats to those that have been created for your present software.

Download (Call List)

By the term download; we refer to the creation of a file of accounts with phone numbers, to be called using a predictive or power dialer. The standard download file created on the iSeries will be SCDNLRXX in SCDATA, where XX is a file “prefix” you will be able to specify. Your dialer program may need to be modified to look for this file in the new library. Note that all dates are in MMDDYY format.

| <u>FIELD</u> | <u>From</u> | <u>To</u> | |
|--------------------------------------|-------------|-----------|----------------------|
| Company Code | 1 | 2 | |
| Case Number | 3 | 11 | |
| Debtor Last Name | 12 | 23 | |
| Debtor First Name | 24 | 35 | |
| Spouse First Name | 36 | 47 | |
| Street Address | 48 | 67 | |
| City | 68 | 85 | |
| State | 86 | 87 | |
| Zip Code | 88 | 96 | |
| Client Name | 97 | 137 | (Primary account) |
| Promise Date | 138 | 143 | |
| Promise Amount | 144 | 150 | (2 decimals implied) |
| Date of Last Payment | 151 | 156 | |
| Last Payment Amount | 157 | 163 | (2 decimals implied) |
| Payment Arrangement Due Date | 164 | 169 | |
| Payment Arrangement Scheduled Amount | 170 | 176 | (2 decimals implied) |
| Payment Arrangement Total Due | 177 | 183 | (2 decimals implied) |
| Amount Placed (Primary Account) | 184 | 190 | (2 decimals implied) |
| Primary Balance (Primary Account) | 191 | 197 | (2 decimals implied) |
| Linked Balance | 199 | 205 | (2 decimals implied) |

| | | | |
|---------------------------------|-----|-----|-------------------|
| Linked Accounts Exist (Y) | 206 | 206 | |
| Last Transaction Date (Primary) | 207 | 212 | |
| Last Payment to Client | 213 | 218 | |
| Company Code | 219 | 220 | |
| Worker Code (Primary) | 221 | 222 | |
| Last Note | 223 | 267 | |
| Last Note date | 268 | 273 | |
| Place of Employment | 274 | 293 | |
| Home Phone | 299 | 309 | (preceded by '1') |
| Work Phone | 310 | 320 | (preceded by '1') |
| Last Note Code | 321 | 322 | |
| Note prior to Last Note | 323 | 347 | |

Record Length of File is 356 bytes

The Company and Case Number (a total of 11 characters contained in positions 1 through 11 of the standard download file) must be “painted” on to the host system on Line 20, Position 22 in order to accomplish the “hot-key” function (Automatically displaying the account details on Intelec after a contact has been made by the dialer). An “ENTER” key must then be simulated in order for the account information to be automatically displayed when the “hot-key” function is required. This change can only be implemented on or after the day you convert to Intelec.

Upload (information passed from the dialer to Intelec)

Uploading information from the dialer refers to passing information about the results of dialer activity to Intelec. In the case of a contact, the account would be worked and notated in Intelec, but other accounts that were dialed but not contacted should be notated appropriately. If you currently have a dialer upload, we can use that same format for Intelec.

Please verify that the upload file contains a “Dialer Status Code” for busy’s, no answers, etc. We will usually translate these status codes into Smart Codes, and apply them to the appropriate accounts in Intelec, just as they would have been if the accounts had been manually worked.

From the dialer, we require a Company Code, Case Number, a “Dialer Status Code”, date and time (the account was worked), along with corresponding Smart Codes to be applied (associated with the different “Dialer Status Codes”) for the accounts that were attempted by the dialer, but not contacted.

You will have to provide us with a record layout for the dialer upload file.

Responsibilities of Quantrax with reference to the Dialer

Quantrax will be able to provide programs to create a dialer file or calling list as it is sometimes referred to. Moving the download file to the dialer hardware will *not* be the responsibility of Quantrax. Quantrax is also *not* responsible for moving the upload information from the dialer to the ISeries,

but once the information is in the iSeries, Quantrax will process the different dialer status codes and apply corresponding Smart Codes requested by you. It will be possible to automate most of the dialer file operations through the nightly processing software in Intelec.

CONVERTING YOUR EXISTING DATA

With reference to converting from an existing automated system, please supply the following information regarding your current system. If we have previously written a conversion for that type of system, we may not require this information, and we will notify you if this is the case. This information is required in order for us to understand your existing data and to write programs that will transfer information from your present system to Intelec. It is possible that you will need input from your existing software company in order to complete the following information.

Account Information

File name _____
 Library (for AS/400) _____
 Record length (in bytes) _____
 No. of records _____

1. Can your internal account number contain alphabetic characters? ____ (Y/N)
2. Could an account have more than 1 balance type? (e.g. court costs) ____ (Y/N)

If so, how are they identified?

Give us an example of a secondary balance type (e.g. court cost)

3. How can we identify which collector an account belongs to ?
4. How do we determine if an account is in legal status?
5. Do you have any co-signer (co-maker) information?
6. How do you identify that an account is in a dunning series? (A series of letters is in progress)
 - a) Are multiple letters generated by the series?
 - b) If so, how can we determine the last letter and the date for the next letter?
7. Do you forward accounts? ____ (Y/N)

If so, how are they identified and how is the forwarded agency and the rate to the forwarded agency determined?

- 8. Do you have follow up dates on your accounts? ____ (Y/N)
- 9. How do you identify payment arrangements? ____ (Y/N)
- 10. How do you identify an account that has a promise to pay amount? ____ (Y/N)
- 11. How do you identify if an account has a post-dated check? What information is available?
- 12. How do you close an account? (stop collection activity)
 - a) Is there a date the account was closed?
- 13. Is there a last-worked date field on each account? ____ (Y/N)
- 14. Is there a field that identifies an account as having returned mail (a bad address)? ____ (Y/N)
- 15. Do you purge (remove or physically delete) accounts? ____ (Y/N)
If so, how do you flag them as being ready to be purged?
- 16. Do you reopen purged accounts? ____ (Y/N)
If so, is there a field that identifies an account as being reopened?
- 17. Do you have "Status Codes" for accounts? If so, give us some examples.

Client Information

File name _____
 Library name (for iSeries) _____
 Record length (in bytes) _____
 No. of records _____

- 1. Client number : Is your current field numeric or can it contain alphabetic characters? ____ (Y/N)

2. Remittance type : Do your clients receive separate statements for returned checks, court costs, direct payments etc.? ____ (Y/N)
3. How are statements sorted?
4. Is the balance after payment printed on client statements? ____ (Y/N)
5. Do you charge sales tax from clients? ____ (Y/N)
6. Do you charge a flat rate or does the rate vary depending on the status of the account? (forwarded, legal, etc.)
7. Do you have a field to identify the type of client? (Medical, utility etc.)
8. Do you print acknowledgments every day? ____ (Y/N)
9. Do all of your clients want credit reporting? ____ (Y/N)
If not, how can the clients who do or do not credit report be identified?
10. Do you have a field for the date the client was entered into your system? ____ (Y/N)
11. Do you have a field for the date the client last placed an account? ____ (Y/N)
12. Do you charge interest on debts? ____ (Y/N)
If so, where is the rate and current interest balance stored?

Payment Information

File name _____
 Library name (for iSeries) _____
 Record length (in bytes) _____
 No. of records _____

1. Is there a separate field for the following?
 - a) Payment amount ____ (Y/N)
 If so, how is it identified?
 How do you identify a positive or negative transaction?
 - b) Date posted ____ (Y/N)
 - c) Individual account to which the payment was posted ____ (Y/N)
 - d) How do you identify payment types? ____ (Y/N)
 e.g. paid to agency, paid to client, balance adjustments, client payments etc.
 - e) Balance type the payment was entered against ____ (Y/N)
 e.g. court costs, interest etc.
 - f) Client number ____ (Y/N)
 - g) Collector who received credit ____ (Y/N)
 - h) Commission amount for the transaction ____ (Y/N)
 - i) Commission rate for the transaction ____ (Y/N)

2. In what order are payments, within the payments file? (usually payment date)

3. How is the payment date formatted? (e.g. MMDDYY)

Collector Information

File name _____
 Library name (for iSeries) _____
 Record length (in bytes) _____
 No. of records _____

1. What is the maximum number of characters your current collector code can contain?

- 2. Can the collector code contain alphabetic characters? ____ (Y/N)
- 3. Can the same collector handle legal and non-legal accounts? ____ (Y/N)
- 4. Do you different large and small balance collectors? ____ (Y/N)
- 5. Do you use alphabetic assignment? ____ (Y/N)

Account Notes Information

File name _____
 Library Name (for iSeries) _____
 Record Length (in bytes) _____
 No. of Records _____

- 1. Are there separate fields for the following?
 - a) note text ____ (Y/N)
 - b) date ____ (Y/N)
 - c) time ____ (Y/N)
 - d) collector who applied note ____ (Y/N)
- 2. How are the notes sequenced?
- 3. How is the date formatted?

Statistics

- 1. Do you maintain client statistics based on the placement period? ____ (Y/N)
- 2. Are there fields for client month-to-date and year-to-date statistics? ____ (Y/N)
- 3. Are there files containing collector statistics? ____ (Y/N)

Post-Dated Checks

- 1. Do you keep post-dated checks on your present system? ____ (Y/N)

Payment Arrangements

1. Do you keep payment arrangements on your present system? ____ (Y/N)
2. Does the system print reminders? ____ (Y/N)

Installing Intelec on the iSeries or AS/400

If you have an iSeries (AS/400), you should have received a CD (Optical disk) along with this documentation. This contains the Intelec software, test data, Intelec's on-line training documentation, the Intelec Q/A database (question and answer database) and software for Quantrax to dial into your system if required. Please install this software as soon as possible, using the following instructions. Please wait for each step to complete before proceeding to the next. The process will take about 1 hour.

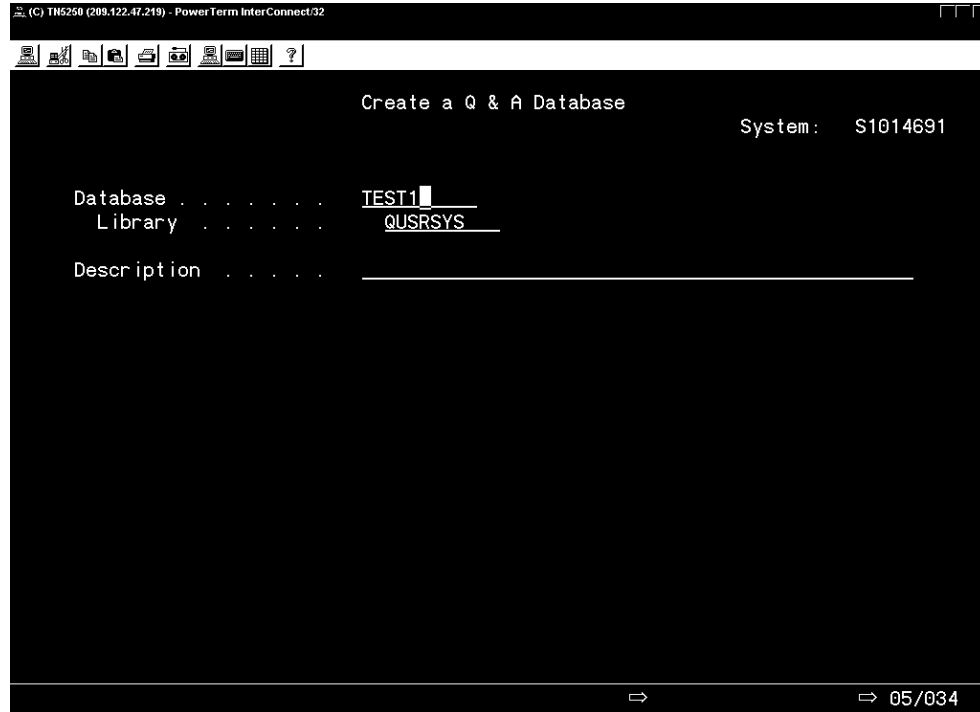
This process will stop and restart the sub system QBATCH in order to create a job queue. If you are using your iSeries (AS/400) with other applications, do not start the installation process unless you are certain that you will not be affected by the ending of the sub-system QBATCH.

1. Load the CD (Optical disk) into the appropriate optical drive on the iSeries or AS/400 and sign on as QSECOFR.
2.
 - a) At a command line, key in **CRTLIB SCLIB** and press ENTER. This command will create a library called SCLIB. This is your "Base Library" for Intelec.
 - b) After SCLIB has been created, key in

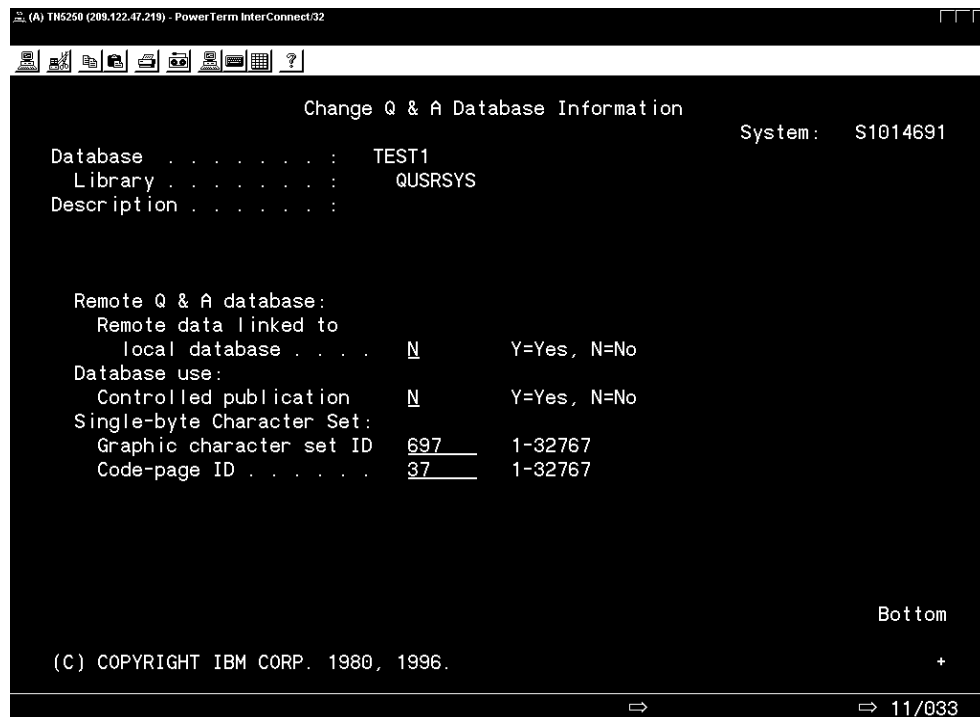
```
RSTOBJ OBJ(*ALL) SAVLIB(SCLIB) DEV(OPT01) ENDOPT(*LEAVE) MBROPT(*ALL) ALWOBJDIF(*ALL)
```

Press ENTER.
 - c) After this step has completed, key in **ADDLIBLE SCLIB** and press ENTER
 - d) Key in **CALL INSTALLYO PARM(XXXXXX)**
Press ENTER. (There is a letter "O" at the end of INSTALLYO and XXXXXX is the device name for the optical drive and is usually OPT01)
Follow the instructions on the screen.

At one point in the installation process, you will be presented with the following screen with TEST1 in the "Database" field.



Press ENTER. You will then be presented with the following screen.



Press ENTER. You will soon be presented with another screen, which will be the same as the one on the previous page, with the field "Database" showing blank. **Please press F12 at this time.**

You will be presented with another screen that will be the same as on the previous page, with TEST2 in the "Database" field. Follow the same instructions as for the TEST1 example. There will be an additional set of screens for a Database called INTELEC. Follow the same sequence of steps as before. The installation will complete shortly after this.

3. To access the Intelec software, you must sign on using the User ID of **QMASTER**, which was created by the installation procedure (The initial password for this User ID is QMASTER, but it should be changed in the interests of system security).

The installation procedure will also create the user profiles COLTRAIN, MANTRAIN and PAYTRAIN. These were designed to allow collectors, managers and payment processing staff, respectively, to view the on-line training documentation for their areas. The initial passwords will be the same as the User Profiles.

COMMUNICATIONS SOFTWARE

Quantrax will set up a dial-up link between your iSeries and its own systems for the purpose of transmitting modifications or PTF's, and to analyze a problem remotely, if required. For Quantrax to establish communications with your iSeries, you need to perform the following one-time procedure. Once Intelec has been installed on your system, you will need to provide us with the telephone number for your modem as well as the new password for the User ID QMASTER. (You should change the password using Intelec's System Security on the System Control menu.) Once the communications line has been set up, you should leave your modem on **at all times** – Based on the special controller and line descriptions used, and the iSeries password security, the risk of unauthorized access to your system is very small.

The procedure outlined below will create the controller, line, and device description necessary for us to communicate with your system over telephone lines. If this number is a shared line, you will need to vary off any other controller(s) and line(s) before Intelec's controlled and line can be varied on. Intelec's controller is RCVCTLU, and the line is QRCVLIND. These devices can be varied on using Option 9 from the Main Menu in Intelec. Intelec's Nightly Processing will vary on the line at the completion of the job.

1. Sign on as QMASTER, select Option 9 (Quantrax Remote Support Menu) from the Main Menu, key in ADDLIBLE QTRXCOM at the command line, and press ENTER.
2. Type **INSTALL** and press the **F4** key. You will be prompted for the following. Fill in the information as shown below.

Resource Name : LIN011 (If you are using an AS/400 which is an upgraded Advanced/36, the resource name should be LIN01. If you are using an iSeries, the resource name should be CMN01 or CMN02. (There is a zero in each of those) IBM or your hardware/IBM software vendor can assist you with this information.)

After the information has been entered, press the ENTER key.

Call us when this process has been completed, and we will schedule a time to test the communications link.

What is Intelec?

Intelec is an "intelligent" collections management system, whose original version was designed in 1990 to run on the IBM AS/400 family of computers. If you are currently automated, it will replace your existing software. It is a complete system that will automate your collection process, from account input through remitting monies to or billing clients, if you operate as a collection agency. If you do not operate in an agency environment, there are some areas of the system that may not be applicable to you.

What is an "intelligent" system? It is a computer system that can be trained to think and react like a human expert, making decisions that are routine and time-consuming. Since the area of decision-making has traditionally been entrusted to humans, allowing machines to make decisions is an unusual concept for most users to comprehend. While data-based systems continuously require user input for their operation, intelligent software evaluates circumstances based on information and rules stored in a "knowledge base," and makes decisions using a complex set of computer programs referred to as an "inference engine."

Intelec does not have a detailed accounting system, which normally includes a general ledger and accounts payable system. However, it does have a receivables management system to manage client receivables in a collection agency environment. Intelec will provide audit trails and summary reports that could be used for generating the information required for interacting with an accounting system.

Some of the tools Intelec provides will enable you to do the following. A more detailed list of features is presented at the end of this manual in the section titled "Summary of Features".

- Set up multiple companies, with security to limit access to specific companies
- Secure designated areas of the system or options within an area
- Define up to 10 "secondary balance types", in addition to a primary balance and interest balance
- Load new business using information supplied by a client
- Assign new accounts to different collectors using a variety of methods
- Redistribute existing accounts to different collectors
- Link new accounts to existing accounts
- Set up an automated series of letters and/or phone calls
- Assist with the compliance of state and federal regulations
- Implement different procedures for different clients and types of accounts
- Charge commissions based on different criteria

- Allow a client to view their own accounts
- Track the cost of working an account
- Interact with a dialer
- Send a letter to a co-signer each time a letter is sent to a debtor
- Merge most of the important information stored on the system into letters
- Have your letters printed by a third-party printing service
- Interface with credit bureaus (credit reporting)
- Access information from accounts purged from your system and easily reopen those accounts if required
- Work accounts in a "pre-collections", collections, pre-legal or legal environment
- Apply debtor payments :
 - To specific balance types
 - By age or proportionately if linked accounts exist
- Search for and view an account or client information while a user is in payment entry or other clerical functions
- Track post-dated checks
- Analyze and evaluate
 - Clients
 - Sales
 - Collectors
 - Company performance
- Take a series of actions (sending letters, closing or transferring accounts, adding information to, etc.) on a large group of accounts.
- Allow collectors to work accounts by system or management-defined priorities
- Move accounts to different personnel (e.g. management, skip-tracers etc.)
- Direct collectors to take specific management-designed options
- Work multiple linked accounts with the same effort as only working one account
- Periodically review accounts and take action with no human intervention

- Measure individual productivity in a pooled environment (with a predictive dialer) This refers to having no "ownership" of accounts and allowing an account to be randomly presented to a collector, with the system giving credit to collectors based on the last positive contact prior to the receipt of a payment.
- Ensure that procedures are followed without costly management controls
- Follow-up on clients and prospects using the Sales Module
- Use Intelec's Calendar, Notepad, Phone Directory and Calculator options to improve personal productivity

Information, programs and data are stored in libraries. Intelec's libraries have been structured to allow for easy updates that do not compromise the integrity of your data. There is a "base" library (SCLIB) with all the standard Intelec programs, and a separate library containing your data (SCDATA). While Intelec has a very strong base system and encourages users to stay within the base, there may be the need for a customized program that would be beneficial only to your company. There is a modification library (SCMOD) set up to contain these customized programs. Once a modification has been made, it is Quantrax's responsibility to maintain the change and ensure its compatibility with any future software updates, with no additional cost to the user. Intelec's on-line training documentation is contained in a library called SCTRAIN, while software for Quantrax to dial into your iSeries is maintained within a library called QTRXCOM.

iSeries or AS/400 Requirements

If you do not currently own an iSeries or AS/400 that meets the following criteria, you will need an iSeries or upgrade your current iSeries system. If you need to obtain a new iSeries, you should contact IBM or a third party vendor. Quantrax does not sell or support hardware or IBM system software (the software provided by IBM, and required to run the iSeries). Since your system requirements can vary greatly depending upon your operational needs, we can assist you in determining the appropriate iSeries configuration for your needs. The minimum iSeries hardware and system software requirements are as follows -

- An iSeries with a minimum of 16GB of DASD (hard disk). The amount of disk and main storage (main memory) required will depend on the model of the iSeries and the number of users.
- The OS/400 operating system (the equivalent of Version 4 or later – RISC processor)
- Application Development Tools (PDM, SEU, DFU) This is optional.
- RPG/400 (Intelec is written in RPG/400) in the event we need to compile a program on your system. This is not a requirement, but is recommended as a precaution.
- Client Access/400 (for transferring files between a personal computer and the AS/400)
- A bisynchronous modem (minimum baud rate of 28k, IBM or other brand name)

- An optical drive for Quantrax to transmit software and media (and hardware) for backup of your data and programs.
- IBM Query/400 (This is optional but is recommended if you plan to create custom reports). Other non-IBM Query products are also available.
- iSeries operational training software (this is optional)

What is a knowledge-based system?

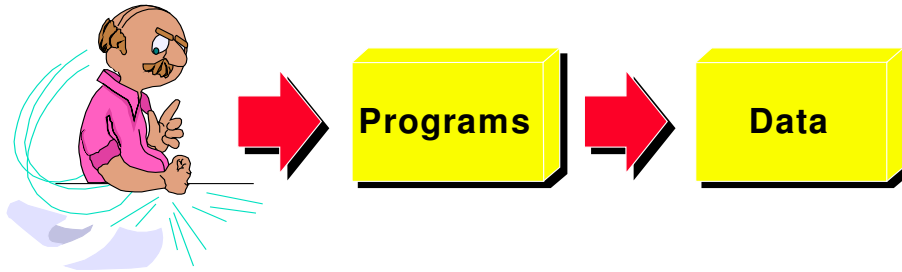
Conventional systems are data-based systems. Data-based systems are made up of data and programs which act on that data. There is a very close link between the data and programs. To change the way you do business, modifications to the program are often necessary.

In a knowledge-based system, we deal with knowledge (organized information) and programs that act on that knowledge. Each can be changed *independently of the other*. A knowledge-based system manages stored knowledge that is accessed, updated and reasoned with. With this type of system, you change the way you do business by changing the knowledge stored instead of changing the programs. This concept is often referred to as "Artificial Intelligence", and software products built using these concepts are called "Expert Systems."

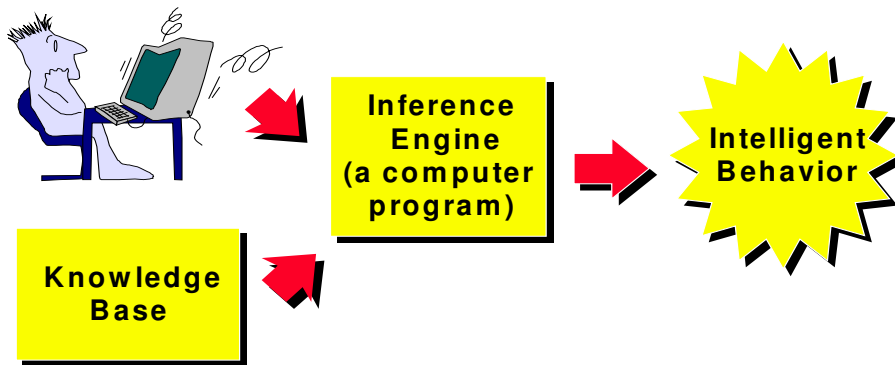
To help you gain a better understanding of Intelec's capabilities, a comparison of knowledge-based and data-based systems follows.

- With a data-based system, you are usually forced to adapt your business procedures to accommodate the system. With a knowledge-based system, you adapt your software (change the knowledge base) to accommodate your business procedures.
- With Intelec's knowledge-based system, you have the ability to train the system to make decisions for you in almost every aspect of how your business is run. With a data-based system, this ability is very limited.
- When the knowledge-based system makes decisions for you, one action has the ability to make entirely different decisions depending on varying circumstances. As a result, users can work each account in the "same" way, regardless of the client, type of account, balance, age, payment activity, etc. Although different accounts are worked in the same way, different decisions could be made by the system, based on the type of account and the circumstances.
- With Intelec's knowledge-based system, users can be allowed to decide on a course of action or can design the system to make some of those decisions for themselves.
 - If the system has more decision-making capabilities, the user may need to make fewer decisions.
 - Based on how you want your business run, you need to be aware of the advantages and disadvantages of automating some of the decision-making processes and design your system accordingly.
 - Because of the flexibility of a knowledge-based system, you can quickly adapt the system to meet your changing business requirements without costly custom program modifications.
 - As already mentioned, to make changes with data-based software, you are normally forced to make costly program changes, procedural changes, notify the employees and *hope* they will adapt. With a knowledge-based system, you can make and implement changes that are immediate and transparent to the user.
 - Once you have set up the knowledge base, you have actually "documented" how you operate your business. The value of this "documentation" will be apparent when key employees leave the company or are not available for extended periods of time.

In general, a knowledge-based system forces you to think about your business in a different way. It gives you the potential to "run" a traditionally labor-intensive business more efficiently with less effort.



In the traditional data-based approach, programs and data are closely related. When business requirements change, program changes are required.



With a knowledge-based system, the behavior of the system is modified by changes to the knowledge base. Program modifications are usually not required.

Implementation of Intelec

Changing to accommodate this intelligent system is not easy. Setting up the parameters requires time and a commitment of resources. However, the investment is necessary. After all, the largest single expense is payroll, and any system that has the potential to streamline internal operations and ensure higher work standards with *less work effort* demands more than token commitment on your part.

The average time for preparing to convert to Intelec is about 4 - 6 weeks from the time your iSeries is installed. This time period may vary depending upon the availability of your staff and the complexity of your existing procedures. During the different phases of the installation, you will have access to our personnel. We will come out to your location for a "Management Training" session, and will also be available to assist you on the telephone.

To get you from the point of placing your order for Intelec to being comfortable with Intelec with minimal assistance from Quantrax, there are several things which must be accomplished. Computer operators must obtain a very basic working knowledge of iSeries operations, management personnel must obtain a good understanding of the features of Intelec and a plan for operating your business must be developed and implemented by setting up the knowledge base. If you have an automated system, the existing data has to be converted and placed on the iSeries and this usually requires custom programming. In some cases, interfaces to other systems (new business loads, creating payment tapes for clients etc.) will have to be developed or converted from existing formats before you are able to use Intelec. One of the major objectives of our training plan is to get everybody using the system as quickly as possible. To achieve this, we may sometimes overlap certain areas of training.

Below is a detailed list of the major areas that need to be addressed as a part of the implementation plan.

- iSeries operations
- Installation of Intelec software
- Planning for Intelec
- Introductory management training
- Review of daily operations
- Internal planning - preparation for setting up knowledge base
- Preparing for, programming and testing a conversion (if you are currently automated)
- Review of converted data and analysis of modifications required
- Setting up knowledge base
- Setting up letters
- Reviewing of system and knowledge base
- Running the final conversion
- Collector and clerical training

The following overview should give you a better understanding of these major areas.

iSeries Operations

Intelec was designed to be used with very little technical expertise and no programming knowledge. As with most computer-based systems, some basic operational skills will be required. These include being able to power on the system, answer error messages, display active jobs or job queues, cancel a job, work with print queues, copy files to and from tape or diskette and apply PTF's from IBM. At least two individuals should be trained for System Operations. Quantrax does not normally provide this training and you could obtain this training from IBM, other suppliers or use the educational tools that are supplied as a part of the iSeries software.

In addition, all users will need to become familiar with the iSeries keyboard. Reviewing this area shortly after the iSeries is installed will allow your users to concentrate on learning the Intelec system during Quantrax's training sessions.

Installation of Intelec software

Contact us as soon as your iSeries is set up and we will supply you with the Intelec software. The procedures for installing the software, test data and a model of the knowledge base, is in this document. This model will be useful in giving you ideas on how to set up your own system. The knowledge base could also be copied into your company for immediate use. You do not have to use all the options which have been included in the model - you can select the options which will be required depending on the way you choose to manage your company.

Planning for Intelec

Because the manner in which Intelec does its job is probably very different than what you are accustomed to, we strongly recommend that all management personnel read the "*Preparing for and Implementing Intelec*" documentation. This document introduces you to the major areas that need to be considered in the implementation of Intelec.

Introductory Management training

Quantrax will initially provide on-site introductory training for individuals who will be involved in the set up and implementation of the new system (usually the management team). The purpose of this training is to :

- Introduce Intelec's knowledge-based concept, flexibility and decision-making capabilities
- Discuss the advantages and disadvantages of using an intelligent system
- Review and discuss -
 - The files that control the management of your knowledge base, how to set them up and the meaning of the different options
 - The areas that give the system decision-making capabilities and enable you to work large groups of accounts at one time
 - The Client, Collector and Account master files, how to set them up and the features associated with these areas
 - Pre-collections
 - The Nightly Procedure and what occurs when it is run
 - Account processing and how collectors will work their accounts
 - Letters, how to set them up and the codes used to bring in data specific to each account

- Interacting with a dialer
 - Processing payments
 - Client Remittance Statements and receivables (in an agency environment)
 - The tools available to manage the business and the collectors and how to use them.
- The documentation covering the "*Steps to be taken prior to conversion*" will be reviewed and discussed.
 - The documentation for using Intelec is maintained within the software. Other than for this document, there are no other user manuals. The reasons? Paper-based documentation is costly, difficult to maintain and time-consuming to look up. There are different levels of "electronic" documentation for Intelec.
 1. Management and Operation Training modules are available from different Menus (accessed by keying in "?" from a menu). These options use actual screens and text to describe different areas of the system at a conceptual level. This documentation can be viewed on a screen or printed, and must be reviewed thoroughly in order to obtain a good understanding of the design and potential use of Intelec. We suggest that you view the documentation on a screen as opposed to printing the information, since there will be updates each time new software is installed on your system. The screens will therefore provide the most current information.
 2. For more detailed documentation, Help Text is available at the field level (accessed by using the HELP key).
 3. For common problems and directions on using different areas of the system, keying in "???" at a menu takes you to a "Question and Answer Database." This was designed to provide an on-site solution to your support requirements, minimizing the need to call the support staff at Quantrax.

During the on-site introductory training, you will become more familiar with the documentation stored within the system. In order to get the full benefit of this training, it is *very important* that the individuals involved arrange their schedules to allow them to attend the entire session. This area of the implementation plan is probably the most important aspect of the training, setting the tone for your future interaction with the system and the manner in which it will be set up within your business.

Quantrax will use its personnel to provide insight into the different ways in which Intelec can be used. We also attempt to get some understanding of how your business is managed, so we will be able to make recommendations. With reference to features of the system, the on-line training modules should be accessed and reviewed at convenient times, after the management training has been completed.

Review of daily operations

Using the information obtained during the introductory training, a careful review of your daily operations should be carried out by the key individuals in your organization. This can be done after management training has been completed.

Internal planning - Preparation for setting up the knowledge base

Before setting up the knowledge base, it is imperative that time be spent to develop a plan as to how Intelec can best be used to manage your business. Utilizing the knowledge gained in all the previous steps, the management team should now be ready to plan how the business is to run and prepare for setting up the knowledge-base. A well thought out plan will help you to set up a system that has the potential to consistently provide high standards and compensate for human inadequacies. We suggest that you not be limited by what you currently do, when you try to determine how Intelec will be used within your organization. You should use your experience to consider things you have never been able to do, in addition to improving on current procedures.

Preparing for, programming and testing the conversion

Depending on the type of software system currently installed, we will attempt to convert existing information into Intelec's format. In most cases, it will be possible to convert accounts, clients, collectors, payment history, notes and some statistics. In most cases, System Control files and Letters will *not* be converted. There will be questions that need to be answered during these phases, and it is essential that technical personnel who can provide and help us with file specifications and other issues are available to provide answers.

Testing the conversion

A test conversion of your current data to Intelec's system needs to be done in advance to ensure the integrity of the converted data and that all needs have been met. At the time of the actual conversion, data created by a test conversion will be deleted.

Review of converted data and analysis of modifications required

After a test conversion, a careful review of all converted data by your staff is required, giving special attention to the accounts, client information, statistical information, close codes and collectors codes as applicable. The Nightly Procedure should be run, accounts should be reviewed and reports printed where applicable. In short, the information should be reviewed as though it were being used in a live environment.

This is also a good time let the collectors and operations personnel review several accounts that they are familiar with. By obtaining input, you should identify any areas which operate in a manner you feel is different from the way you currently do business. In most cases, you will have a method of accomplishing similar results using Intelec, but in some instances a custom modification may be required.

Setting up the knowledge base

The actual setup of the knowledge base for your "live" company is easier than deciding what you want to set up. Once you have decided how your business will be run and you have set up processes for different areas (e.g. insurance follow-up, complaints, handling returned mail etc.) there are two ways to proceed. You can copy some information from the model (which is in a separate company) or set up new rules in the live company. In either case, you will end up with a knowledge base that accomplishes your objectives. There are certain things that *must* be done prior to the conversion and those that can be done after conversion. Careful attention should be paid to "*Steps to be taken prior to conversion*" which is a part of this manual. A substantial portion of the knowledge based must be set up prior to the actual conversion. If you have not made decisions in some areas, these can be manually handled until you decide on the best ways to automate.

Telephone support from Quantrax is available to answer any questions during this phase of the implementation plan.

Setting up letters

Letters to debtors and clients are user-defined. Letters can be made up of fixed text that can be merged with information stored on the system. Debtor letters can be used to print information about a single account, or can show information pertaining to all the linked accounts for a debtor. Once a letter has been defined, it can be used by different companies within the system (standard letters). You can also create a variation of a Standard letter for use within individual companies (special letters). While some users print letters at their locations, others prefer to use a third-party mailing service. Intelec will provide support for this type of interface.

Once a letter has been set up there are options that allow you to "test" the letter, to ensure that accurate information prints in the correct positions.

Reviewing the system and knowledge base

Once you have obtained management training and had a chance to review our model of a knowledge base and use the on-line training modules to become familiar with Intelec's features, you will be able to start setting up the knowledge bases for the live companies. You will be able to contact us for assistance and advice during this phase.

Before conversion, you must set up certain areas of the system (e.g. company information, collector assignment method etc.). For many other areas you can start with limited rules. Whatever the decision, you must feel comfortable with the decision and understand the way the system has been set up. It has been our experience that a great deal of the setup actually takes place in the first week after the system is turned on in a production environment. Quantrax's staff are present when the system is put into a production mode, and will help you to review what has been set up and to make adjustments when required.

In the final installation phase, Quantrax will review the following areas with your management :

- System Control files
- Special information, if any, which has to be set up after the conversion
- Advanced features of Intelec

This review can be done after Collector and Clerical training.

Running the final conversion

The final conversion of data from the present system to the iSeries is usually started after the close of business on a particular day (usually a Friday afternoon) and the information should be converted and ready for use by the next working day. If required, documentation covering the data conversion procedures will be provided in advance. Once again, careful review of all converted data should be done during the testing phases. In addition, the section titled "*Steps to be taken prior to conversion*" should be used as a checklist to ensure that all the required System Controls have been setup.

Collector and clerical training

In addition to a management review, Quantrax will provide on-site training for collectors and clerical staff to enable them to do their assigned tasks using Intelec. All appropriate areas of the system will be covered during this training, including :

- Intelec's on-line Help screens
- Explaining how to retrieve and understand the information stored
- Training collectors to use the system and access the on-line training modules
- Account Entry
- Account Linking
- Mail Returns
- Dialer Downloads and Uploads
- Nightly Processing
- Payment Entry
- Post-dated Checks
- Client Statements
- Reporting

You should now have a good understanding of how Intelec will be implemented in your company. While this document presents a proposed plan, Quantrax will attempt to adjust its plans to suit each individual user. If you have any ideas or special requests, they should be presented as early as possible.

Thinking about setting up your system

Between the time you make the decision to invest in Intelec and receive "Management Training" there are several areas you should think about. Unlike most collection systems, Intelec often allows you to accomplish an objective in many different ways. We believe that the success you have with Intelec will depend more on your creativity and objective approach, than on the way you have run your business in the past or currently use your system. In most cases we have found that the way a company operates, its processes and procedures are very closely related to the collection software they use. Certain ideas were considered and rejected because the "system could not do that." You will find that Intelec's knowledge-based approach will allow you to implement most of the ideas that were abandoned for technical reasons. This is an excellent time to review your business and ask yourself "Why do we do it that way? How would we do it if we had to start all over again?"

Reviewing the following areas will help you to prepare for Intelec, and it is very important that your key personnel devote time to reviewing this area prior to Management Training.

- What areas of a collection system would you allow each user to access? As an example, you may allow a collection supervisor to access collector productivity reports, but restrict access to this information for clerical personnel.
- When setting up clients do you require flexibility, and if so how would you like to accomplish the following?

- Collector assignment e.g. alphabetic or more random, based on the existence of a phone number, by balance etc.
- Would you send a series of letters? Would the number and type of letters depend on the balance or the existence of a phone number?
- Would you want to work the accounts on a dialer before being transferred to a collector?
- How would you decide if two accounts belonged to the same debtor? As an example, same social security number or same name, address and phone number etc.
- What are the different types of letters you would use? If a client places multiple accounts for the same debtor on the same date, would you like to send one letter? While a debtor was being worked, if there were multiple accounts from different clients, would you send one letter that showed the total balance along with the clients who were owed?
- In addition to a "primary" balance do you need to maintain separate balances such as late charges, returned check charges, court costs set up by the client, court costs set up by you etc.?
- Are there special circumstances that relate to an account that collectors need to be aware of? e.g. debtor has an attorney, sensitive client etc.
- If you use credit reporting, are there special circumstances under which an account should not be reported?
- Could you prepare a list of standard actions associated with working an account? E.g. Telephoned Residence - No Answer, Debtor Promised to Pay in full, Debtor has Insurance, Insurance has to be rebilled etc. Are there special options that are restricted to certain categories of personnel? E.g. recommending legal action, changing a collector code or closing an account.
- When a collector feels an account should be closed, what should happen?
- If a collector chooses to date an account for a follow-up, or because a promise has been made, do you want to stop that user from applying a date that is too far in the future?
- Do you want to transfer accounts to support personnel such as skip tracers, insurance billers or individuals who contact clients for additional information?
- Assuming that an automated system will create "work queues" for your collectors, how would you like to see the accounts grouped? E.g. broken promises, new business etc. In what order should the accounts be presented?
- What happens when there is a broken promise? What if the debtor is on a payment arrangement?
- How do you currently communicate with clients when there are disputes, the debtor claims they paid the client or a duplicate bill is required?

- If mail is returned, what should happen? E.g. Should small balances be closed? Should large balances be transferred to a skip tracer? What if the account has a phone number?
- At which point would you feel that an account is being overworked? E.g. When the number of contacts exceeds a certain number, the account is within a specific balance range and there have been no payments. What would you do when you have reached the point at which you feel an account is being overworked and the debtor has not made a payment?
- Do you have minimum work standards? E.g. An account must be worked every 10 days, or a payment arrangement must not extend beyond 12 months.
- What processes within your present operation could be described as "manual"? Each of these areas provides an opportunity for reengineering and significant gains in productivity.

We suggest that you have several discussions with management personnel, and carefully analyze some of the suggestions that may be presented with reference to the above areas. This will help you to understand what currently takes place, and give you some ideas about how Intelec could be positioned and utilized within your organization. It will also help you to relate to some of the features of Intelec when the Management Training takes place. As you work with Intelec, you will quickly learn that one of the most difficult aspects of the system is *making decisions about what should happen*. This refers to your ability to take any area of your business (e.g. "When has an account been overworked?" or "What should happen when a collector recommends close?" etc.) and say "With no consideration given to the ability of my computer or my people to accomplish this task, this is exactly what should happen under the circumstances." Once you are able to establish this type of objective thinking, you will find that setting up the system to make something happen is a much easier proposition. If you cannot make decisions about your business, then it will be difficult to utilize the capabilities of this intelligent system.

Steps to be taken prior to and after the conversion

Many of the options on Intelec can be set up when you are ready to use the related features. Some areas *must* be set up before conversion. These are as follows.

- Users must be defined using Intelec's System Security option. Do *not* use the iSeries commands to set up users who will be accessing Intelec.
- Company Information must be defined for the different companies that will be utilized.
- System Parameters must be defined.
- The default Contact Series, default Collector Code and "House" Collector must be created.
- Close codes must be defined.
- If they will not be converted, collector codes must be defined and associated with a UserID.
- Depending on the type of collector assignment selected, Alphabetic Assignment codes or Collector Work Groups must be set up.
- Letter Codes must be set up.
- Contact Series by Client Codes and Contact Series Definitions must be set up.
- Link Codes and the associated linking parameters must be defined.
- Smart Codes are required.
- If you use Payment Arrangements, set up the Payment Arrangements System Control file.
- Payment Codes must be copied from the model.
- Balance types must be set up (are they reportable to client; does the collector get credit, etc.)
- If they will not be converted, salesmen codes must be defined.
- If clients will not be converted, they must be set up.
- The letters must be defined (contents and format) and tested.
- Verify the Current Period in System Parameters for all companies (Accurate statistical information will not be displayed on the Client Master until this has been done).

In addition to the above, please make a note of the following that will be required. Quantrax will be available to assist you with these tasks.

1. Make sure backup tapes have been ordered. You should have a minimum of 5 sets of tapes for daily backups and additional tapes for monthly backups or special projects.
2. If you are currently on the A/S400 and are using the "time-out" feature, you will need to temporarily turn it off just before the final conversion is started.
3. Set up the UserID **INTELOPR** using the System Security in Intelec. All messages that relate to Nightly Processing and the backup are sent to this UserID. You *must* sign on with this UserID at the beginning of each day in order to start the system. It is *not* necessary to allow this UserID to access any menus (set up via Intelec's System Security).
4. You will need to make sure that Password Checking has been activated on the iSeries. When the feature is initially activated, all the passwords will be the same as the User ID until they are changed.

The following should be done *immediately after* the final conversion. Quantrax will be available to assist you with these tasks.

1. If the Julian Date is to be used for assigning the case number for new accounts, access and change the case number field on the System Parameters by pressing F24 twice.
2. If Collector Codes have been converted, define the UserID's associated with each code.
3. Setup Salesman Codes if they were not converted.
4. If the conversion moved accounts to special "worker codes", make sure that these codes exist in the collector master file.
5. Take a backup of the Intelec data files.
6. Set the Next Processing Date through Nightly Processing.
7. Create Account Processing Queues (Collector Work).
8. Check available disk space, and if needed, backup and delete conversion data files from the prior system.
9. Set up "Case limits" for collectors if proportional assignment is used.
10. Start the "Inactive time-out" feature by calling the program INSTALLVAL.
11. Change the password for QMASTER, if you have not done so. It is also suggested that you set up the features to deactivate passwords after a specified number of days, and to disable a User ID after a certain number of unsuccessful sign-on attempts.
12. Check client receivables by printing a Client Receivables Report. If the amounts were not converted or are incorrect, update the amounts and verify them by printing a new report.

Operating the system

Intelec was designed to be easy to use. Management has the most difficult task of setting up and maintaining the system. Compared to traditional systems, management will play a much greater role in using the system and making changes based on changing requirements. Most systems demand that there be a System Operator. Depending on the size of your operation, this may be justified. Other than for Management and regular users such as Account Entry personnel, Cashiers and Collectors, just one person can usually operate Intelec. We insist on a backup person, in the event that the regular operator is not available. In addition to being able to perform the items described in "iSeries Operations" in the area "Implementation of Intelec", the System Operator must be able to accomplish the following. Note that in a smaller company, if several people are trained to perform system operations, it is not necessary to have a dedicated person for this function.

The areas of the system, which can be classified under System Operations, are the following.

- Basic iSeries Operations
- Starting Nightly Processing
- Starting the system in the morning
- Changing forms and printing letters, client statements, reports etc.
- Transferring files from a PC to the iSeries or copying tapes if required
- Running special options such as Credit Reporting or skip-tracing tapes
- Running a Purge (Removing closed accounts from the system)
- iSeries Security and device configuration
- Solving problems using the on-line documentation

The above areas can be summarized as follows -

Basic iSeries Operations

This includes being able to power off the system, power on the system, answer iSeries error messages, display active jobs or job queues, cancel a job, change the priority of a job, work with print queues, copy files to and from tape or diskette and apply PTF's from IBM. Quantrax does NOT provide this training, which could be obtained from IBM, other suppliers or the educational tools that are supplied as a part of the iSeries software.

At a minimum, you should be familiar with the following iSeries commands.

- | | |
|-------------|---|
| • PWRDWNSYS | Power off the system |
| • WRKMSG | Work with messages |
| • WRKACTJOB | Work with active jobs |
| • WRKSBJOB | Work with submitted jobs |
| • WRKOUTQ | Work with output queues |
| • CPYFRMTAP | Copy from Tape |
| • CPYTOTAP | Copy to Tape |
| • CRTPF | Create a physical file |
| • DLTF | Delete a physical file |
| • CLRPFM | Clear a physical file |
| • SAVOBJ | Save objects in iSeries format |
| • RSTOBJ | Restore objects saved in iSeries format |

- DSPJOBLOG Display job log
- WRKDEVD Work with device descriptions
- CHGUSRPRF Change user profile

Starting Nightly Processing

Sometime during the day, Nightly Processing must be set up. Nightly Processing is a set of operations which processes the previous day's transactions and prepares you for the next day. If you have multiple companies, Nightly Processing is run for *all* of those companies at the same time.

It is not necessary to run Nightly Processing for each company separately. The jobs which make up Nightly Processing include Reports, Linking, Interest Calculation, Contact Series Processing, Payment Arrangements, Printing Letters, Creating new work queues for collectors and other support personnel and backup of the data files.

The setup of Nightly Processing is made up of the following steps.

- From the Daily Operations Menu, select the option for Nightly Processing.
- The Next Working Date is entered. If there are multiple companies, there is an option that allows you to set the same date for all companies.
- A screen that displays the different jobs that run during Nightly Processing is displayed, and the user can select the options that should be omitted. This is not something that is changed each night. As an example, if you do not calculate Interest, this option should be permanently omitted. Once the options to be omitted have been specified, the system will remember the selections and retain them for the next time processing is done.
- There is an option to power off and restart (IPL) the machine at the end of Nightly Processing. This should be done periodically since it helps with system performance.
- The time to start Nightly Processing must be entered (time is specified in military format and must be in the future). No jobs must be running when Nightly Processing is started. The Smart Code processing program is automatically canceled by the system when Nightly Processing starts. As for other users who may have forgotten to sign off and left for the day, Intelec will find these jobs and cancel them! We also recommend that you use the iSeries inactive time-out feature that automatically deactivates a terminal after a certain period of inactivity. Unless you change it for your company, we usually set this option for 1 hour, which works as follows. In half an hour the job is disconnected if no keys are pressed (This does not apply to a job which is running for a long time and input is inhibited). If the user signs back on within half an hour, they are taken to the point where they were disconnected. If they do not return within half an hour, the job is canceled and the user is not able to return to where they were. In this case, they have to sign on as a new user. If you backup during Nightly Processing, make sure the correct tape is loaded before the last person has left.

Starting the System in the morning

Signing on in the morning using the User ID of INTELOPR, is very important because it is the only method of verifying that the Nightly Processing and backup completed normally. After Nightly Processing, users are *not* able to sign into the system until someone has first signed on with the User ID of INTELOPR.

Signing on with the User ID INTELOPR will display a log of each option run within Nightly Processing (e.g. Linking, Contact Series Processing, Letters etc.) along with the starting time for each step. This will help us to know how long each step in the Nightly Processing takes. PLEASE MAKE SURE YOU *always* CHECK FOR COMPLETION OF THE BACKUP AND NIGHTLY PROCESSING. After all of the messages and active jobs are displayed to INTELOPR, a screen will be presented asking you if you wish to "Start the system". Respond with a "Y" and users will be able to sign on. If a user tries to sign on before INTELOPR has started the system, they will receive a message stating that "The system has not been started".

This feature forces users to verify that Nightly Processing and the backup *completed successfully*, since the consequences of not completing either of these processes can be very serious. In the event of a problem, you should *not* start the system. Sign on using a non-Intelec User ID (e.g. QSECOFR or QSYSOPR) and respond to the problem or contact Quantrax. Note that you will receive a message that the backup processing completed even in the case of a problem. You *must* check for a message that the Backup was Canceled. YOU MUST PERIODICALLY DISPLAY YOUR BACKUP TAPE (Using the DSPTAP Command) to ensure that information is being backed up. (Please refer to your operational documentation from IBM or other sources)

Changing Forms and Printing Information

As with most computer systems, most reports will be printed on a standard type of form (e.g. 8 1/2" by 11", wide computer paper etc.). Some output will require special forms. e.g. letters and client statements. There will be a message issued to the System Operator Message Queue and well as the spool file entry and the operator should change forms and respond to the message. The information will be printed on the loaded forms. In some cases, forms alignment may also be required. The operator must be familiar with the use of the printer, its special features and its maintenance.

Transferring files from a PC, copying files to tape etc.

If your company receives information on PC diskettes, tapes etc. and has to transfer information from your system to certain clients using magnetic media, you must make sure you have an operator who knows how to work with these items. In some cases, it will be possible to automate these options, but it is recommended that you have someone who can comfortably move information between a PC and the iSeries. They should also be familiar with basic PC operations and saving and restoring to and from tape. If you receive information via modem, you must have someone who is familiar with the set up and configuration of modems and/or controllers.

At a minimum, you should be familiar with the following iSeries commands

- CPYFRMPCD Copy from PC document
- CPYTOPCD Copy to PC document

- CPYFTMTAP Copy from tape
- CPYTOTAP Copy to tape
- CRTPF Create a physical file
- DLTF Delete a physical file
- CLRPFM Clear a physical file
- SAVOBJ Save objects in iSeries format
- RSTOBJ Restore objects saved in iSeries format

Running special options such as Credit Reporting or skip-tracing tapes

Some options require the loading of a tape or diskette as a part of the processing. In this case, someone familiar with these devices and media must be available.

Running a Purge

From time to time, you will run a Purge to physically remove closed accounts and associated payments notes etc. This is a multi-part process that is very time-consuming. The different steps of the Purge process are a Preliminary Purge report, marking the purged accounts, backing up the key information that will be removed, printing a report and physically dropping the deleted information (This last step is not required). This last step requires a dedicated system - users cannot be signed on. In most cases, a purge is run once a year or less frequently. When it is run, it requires operator intervention, familiarity with backup devices and knowledge of iSeries operations.

iSeries Security and Device Configuration

iSeries Security is very powerful and complex. As a part of setting up a user, Intelec will create user profiles on the iSeries. This means that in most cases, you will never have to work with iSeries Security. However, there are some areas that will require a basic knowledge of iSeries Security. This includes the Security Officer UserID, User ID's supplied by IBM and changing a User Profile based on special requirements such as associating a user with a specific printer. It is very important that you have someone who is familiar with these operations.

The iSeries makes adding a terminal or printer a relatively easy task. However, you need some basic knowledge of devices and configuration in the event of an unexpected problem.

Solving Problems using the On-line Documentation

Quantrax has made a significant investment in the area of on-line documentation, to provide quick and accurate answers to questions you may have about the system. Obviously, the answers to all your questions will not be available, but by using system-based documentation as opposed to manuals you have the following advantages

- Changes to the documentation are easy to make and can be incorporated into the package each time new software is delivered. Your documentation will be updated frequently and will be more accurate than a paper-based system.

- By building support features into the system, many of the commonly-asked questions can be answered without a phone call to Quantrax. This is quick, accurate and less costly compared to other forms of technical support. If you have to call for technical support, your questions will be analyzed and reviewed by Quantrax's technical staff. If it is necessary, they will incorporate the question and answer into future documentation, resulting in continuous updates to the support features.
- With electronic documentation, features such as "Search Words" make finding a topic much easier than with indexing which is associated with more traditional manuals.

There are different levels of "electronic" documentation for Intelec. Management and Operation Training modules are available from different menus (accessed by keying in "?" from a menu). These options use actual screens and text to describe different areas of the system at a conceptual level. For more detailed documentation, Help Text is available at the field level or from a menu. (accessed by using the HELP key after positioning the cursor at the required field) For common problems and directions on using different areas of the system, keying in "???" at a menu takes you to a "Question and Answer Database." For fastest access, you should key in *ALL in the "Primary Topic" and enter Search Words which best describe the area you need information about (You can use F4 to display a list of available search words).

Here are some examples -

- To find out about using the Q & A Database (Question and Answer Database) you would key in a Primary Topic of *ALL and a Search Word of "INTELEC". The next screen displays the total number of questions found, relating to the search word INTELEC. Pressing ENTER displays the existing items relating to the Primary Topic and Search Words specified. If you find the topic you are looking for, you can use Option 5 to display the answer or the information. In this example, you will find a topic called "Getting Information about using Intelec."
- You want to find out why the Date Last Worked is not being updated on certain accounts. In this case, you could use 2 search words - Account Processing and Date Last Worked. You could also have keyed in Date Last Worked as the only search string. In either case, you will find a topic "Date Last Worked is not being updated." Using more than one search word will narrow the search and help you to find a topic quickly. If you cannot find the required topic, try using a single search word.
- You can use F4 from the Primary Topic field to display a list of items. You should incorporate the Primary Topic into your searches to provide faster access to information. The Primary Topic of "Reports" has also been assigned several Secondary Topics to separate the different types of reports. Use the Primary and Secondary topics when you are looking for information on reports.

Before calling Quantrax, you should *always* try to find the answer to your question or problem using the Question and Answer Database, the Training Documentation and the field-level Help Text. If you do not obtain the answer to your problem within a reasonable period of time, contact Quantrax and describe the problem or question, indicating a level of urgency. Depending on the type of problem, Quantrax will utilize different techniques to assist you. These include telephone support, obtaining examples of your problem via fax and dialing into your iSeries to obtain more information.

IMPORTANT NOTE ON iSeries OPERATIONS - IBM provides several operational support plans for a fee. If you are a smaller company, we ask that you review some of these options based on your requirements and objectives. Please note that Quantrax does *not* offer iSeries Operational Support. We will try to help in the case of an operation issue, but in the event of a complex problem, we may not be able to provide the level of support required.

Summary of features

By now, you probably appreciate the fact that the concepts that Intelec is based on, are very different from those of other automated systems. For management personnel, trying to understand the concepts before implementing solutions will be a definite advantage. To help you understand the different areas of the system, this section analyzes Intelec by features relevant to the four major functional areas : Management, Collector Operations, Clerical functions and Reporting. While remembering that it may have been possible to classify certain features under different headings, the following will help you to understand some the functionality and the flexibility of Intelec.

MANAGEMENT (Setting up the system based on business requirements, defining clients, managing collectors, nightly processing, the dialer, automating new business loads, defining letters, printing client remittance statements, month and year-end processing)

- System Control Files (setting up the knowledge base)
 - Security (who can use the system and what they can and cannot do)
 - Company information (name, address, phone numbers etc.)
 - System parameters (features such as default contact series and collector codes which apply to the company)
 - Balance types (secondary balances and what they mean)
 - Contact series (series of letters and/or phone calls)
 - Collector assignment (how accounts are distributed)
 - Linking (how new accounts are linked to existing accounts)
 - Close codes (codes which take accounts out of the active collection phase, how they are defined and what they do)
 - QCat codes (classification within a collector queue)
 - Description codes (a coding system used to store additional information about an account)
 - Payment arrangements (having the system monitor installment plans)
 - Post-dated checks
 - Setting up letters (defining text and merging information stored to generate letters to debtors and clients)
 - Letter translation (stopping letters or sending different letters based on state, client or collector)
 - Returned mail (what action should be taken when mail is returned)
 - Costs (allocating costs to working an account and related expenses, increasing costs based on the user who worked the account)
 - Credit reporting (placing selected accounts on credit files)
 - ACat codes (defining and using account categories)
 - Account status codes (setting up and using a coding system to maintain the most current status of an account)
 - State options (special rules applicable based on the debtor's state)

- Smart Codes (Setting up the different actions and events and designing the “thinking” that should take place based on those actions and events)
 - Selection criteria (ability to check for certain conditions)
 - Actions (action to be taken if conditions are met)
 - Detail screens (other things a Smart Code can do)
 - Overrides (where the same Smart Code can produce different results based on different circumstances)
 - Linking (making Smart Codes work with linked accounts)
 - Multiple Smart Codes (apply a Smart Code to a large number of accounts)
 - Smart Code Series (the ability to have a series of Smart Codes Automatically applied by the system)
 - User/System Smart Codes (there are different ways in which a user or the system can apply Smart Codes)
 - Split collector (using Smart Codes to give credit to more than one user when a payment is processed)

- Client Information
 - Setup (entering new clients)
 - Group clients (linking different client numbers for combined reporting and functionality)
 - Remittance statement-related information
 - Commissions (how fees are calculated in an agency environment)
 - Statistics (maintaining client statistics)
 - On-line clients (allowing clients to view their accounts)

- Collector Management (Managing collectors and support personnel; how to set up collectors and other support persons)
 - Processing types (how eligible accounts are classified and placed in separate queues during Nightly Processing)
 - Time management (forcing collectors to work certain queues at specific times)
 - Working accounts
 - Collector productivity (using interactive features and reports to monitor collector performance)
 - Pooling (using collectors in a pooled environment, usually when a dialer is installed)
 - Reassigning accounts (changing the owner of an account)
 - Changing a worker (keeping the same owner, but having another User work the account)

- Pre-collection Accounts (Charging fees based on the number of accounts processed or letters generated)
 - Set up in Client Master (setting up a client for pre-collections)
 - Contact Series (setting up the contact series for pre-collections)
 - Account Entry (entering pre-collection accounts)

■ Legal Accounts

- Definition of a legal account (making account a legal account, increasing commission rates)
- Pre-legal accounts (internal status which does not increase commission rate)
- Security (restricting access legal accounts)

■ Nightly Processing (Processing which takes place at the end of each day)

- It is a process that runs at the end of each day
- If Smart Code program is running, the system stops it
- Daily reports (Activity Summary, Productivity Reports, Payment Receipts list)
- Linking (trying to match new accounts with existing ones) and making decisions
- Client Smart Codes (applying Smart Codes to new accounts based on rules in Client master and debtor's State)
- Interest (calculating interest on new and existing accounts)
- Contact series processing (sending letters and preparing a calling list if phone calls are needed)
- Smart Code series processing (applying Smart Codes to accounts on a Smart Code series)
- Payment arrangement processing (generating letters, updating amount due, selecting as broken promises)
- Special reports selected by user
- Account Processing and Work Map (creating work queues for each user). This process requires Intelec files to *not be in use* by any other programs. The system will cancel any jobs started through Intelec, prior to running this process.
- Post-dated checks (printing letters)
- Account transfers (transferring accounts to other client numbers)
- Main letter file creation (making sure that all can be printed, generating letters printed and letters failed reports)
- Letter printing (printing letters)
- Daily acknowledgments (acknowledging new accounts processed)
- Smart Code warning report (printing based on special codes set up in selection criteria)
- Print insurance forms (medical billing)
- Dialer downloads (create dialer files from work queues, if applicable)
- Transfer notes from daily file (notes temporarily stored are moved to main notes file)
- Clear transaction files (clear daily transaction files for payments, new business etc.)
- Backup files (take a backup of Intelec data)
- Power down the system if option was selected
- Restart the system
- Start Smart Code processing program

■ Dialer Downloads

- Contact Series and Regular Accounts (Contact Series and accounts in collector queues can be sent to the dialer)
 - Setting up selection options for downloads to be run during Nightly Processing
 - Uploading information (automatically applying Smart Codes for busy, no answer etc.)
- Automating New Business Loads (Electronic loading of new business)
- The user develops specifications for loading accounts from a file supplied by a client
 - Specifications must be supplied to Quantrax
 - The custom programs developed must be tested and implemented
- Letters
- Setting up the System Control Files (describing the letter)
 - Format (defining text and Merge Codes to be used - the content and format of all letters are user-defined)
 - Information merged from accounts can be translated from upper to lower case for high-quality documents
 - Linked letters (printing one letter when there are several accounts which belong to the same debtor)
 - Using the system to send letters (several areas of the system, such as Smart Codes, can automatically generate letters)
 - Letters can be transmitted to a third-party letter printing service
- Client Remittance Statements (Billing clients for collections)
- Frequency (how often a client receives a statement)
 - Remit code (gross or net and other options)
 - Reportable transactions (unless paid to the client, certain transactions can be made to not show on a statement)
 - Client receivables (maintaining client receivables and applying client payments)
- Month-end/Year-end Processing
- Run reports
 - Reset month to-date and year to-date information
- Purge (Physically removing inactive accounts, along with related information such as notes and payment history, while archiving the key information)
- Setting up System Control file with the rules for purging accounts
 - Preliminary Purge report
 - Marking accounts to be purged
 - Creating and backing up files containing the important information which will be physically removed
 - System creates a summary record for each purged account, optionally retaining payment history

- Physically removing purged information
- **System Operations**
 - Periodically backing up Intelec programs (software programs, not data)
 - Having a current backup of the iSeries software (IBM-supplied software)
- **Personal Productivity Features**
 - Calendar, Notepad, Phone Directory and Calculator
- **Sales Module**
 - Client tracking
 - Prospect tracking
 - Printing letters

COLLECTOR OPERATIONS (features available to collectors and support personnel to work accounts in their queues or through inquiry)

- **Account Inquiry** (finding an active or purged account)
- **Account Processing** (working accounts)
 - Processing types (work queues)
 - Work Maps (a "picture" of a collector's work)
 - Account Inquiry while in Account Processing (interrupting collector work to inquire into another account)
 - Working two accounts at the same time
 - Linked accounts (multiple accounts for same debtor)
 - Accessing additional information screens (insurance, medical, medical billing, legal, skip-tracing, attorney, linked accounts, additional contacts, notes, payment history)
 - Changing or adding information
 - Payment arrangements (setting up an installment plan)
 - Promise amounts (promises to pay)
 - Follow-up dates (entering and removing follow-up dates)
 - Smart Codes (entering and using Smart Codes, requesting letters, dating accounts, adding notes and recall times)
 - Timed recalls (presenting accounts at a specified time)
 - Transferring accounts (moving accounts to another user's screen)
 - Co-signer (set up a co-signer and automatically generate letters)
 - Attorney (set up an attorney representing a debtor and have mail directed to the attorney)
 - Calendar, Notepad, Phone Directory and Calculator (personal productivity features)

CLERICAL OPERATIONS (operations performed clerical personnel including the processing of payment transactions)

■ Account Entry

- New accounts (batch entry and posting)
- Reopened accounts (accounts which were previously on the system and purged)
- Automatically creating a reopened account from purged information

■ Daily Operations

- Returned mail (processing mail returns)
- Manual linking (linking or unlinking accounts)

■ Nightly Processing

- Setup (specifying "Next working date" and the time to start)
- Loading tape for backup
- Checking messages for completion (special User ID used to check that Nightly Processing and Backup completed normally)
- Starting the system in the morning (the system can not be used until it is started after the completion of Nightly Processing)
- Printing reports generated by Nightly Processing

■ Payment Processing

- Debtor/Agency Transactions
- Payment Codes (different codes must be used for different types of transactions)
- Transactions can be applied to the primary balance, interest or any of the secondary balances
- Balance adjustments
- Overpayments (credit balances can be maintained and applied to other accounts, refunded to the debtor or client, or retained by the company)
- Linked accounts (payment can be distributed over different accounts for the same debtor)
- Closed accounts (payments can be applied to closed accounts)
- Special commission rates and collectors to receive credit can be defined at time of payment entry
- Accounts can be updated when transactions are being entered
- Edits (printing and checking the edit reports)
- Correcting errors
- Posting the batch
- Client/Agency Transactions (client payments and billing the client for miscellaneous items)

■ Post-dated Checks

- Entry (entering one or more postdated checks against an account)
- Reports (producing a list of checks to be presented each day)

■ Reports

- Daily (payment transactions, new business)
- Periodic (status reports, close-out reports, statistical reports)
- Client Remittance Statements (collection agency environment)
 - Client receivables report (shows what clients owe)
 - Omitting transactions (a payment and returned check for same period can be omitted)
 - Per-Case charges (pre-collection charges must be applied to the client's account)
 - Preliminary statement report (summary report showing what will appear on statements)
 - Statements (printing the final statement and checks)
- Personal Productivity Features
 - Calendar, Notepad, Phone Directory and Calculator

REPORTS

- Internal Reports
 - Edit reports (payments, new business etc.)
 - Collector productivity reports
 - Operator productivity reports
 - Monthly client, collector and salesman comparison reports
 - Company information (many standard reports can be produced in summarized format for the entire company)
 - Reports generated by nightly processing (linking, productivity, user-specified reports, insurance forms, work-map reports)
 - Detailed collector audit (detailed account information including notes and payment history)
 - Smart Code audit reports (list of accounts specific Smart Codes were applied to)
- Client Reports
 - Acknowledgments (new accounts)
 - Placement history (analysis by placement period and other parameters)
 - Activity history (analysis by placement period)
 - Status report (list of accounts)
 - Close report (list of closed accounts)
 - Regression (report by placement period, showing how quickly money is collected)
 - Reports to client from Work Queue (requests for duplicate bills, itemized statements, disputes, checking for direct payments, permission to proceed with legal action etc.)

Frequently asked questions

Q : How long does it take to set up the knowledge base?

A : Setting up and changing the knowledge base goes on as long as your business needs change. We initially recommend setting up basic Smart Codes with logic to move accounts to different people, and logic to close accounts. Other rules can be developed as you learn more about Intelec and how you want to manage your business. Remember, it is easier to make good plans and then set up Intelec than to set up the system quickly and change everything because you did not plan correctly.

Q : A sample knowledge base is provided. Can we use most of this?

A : Most of the information in the test company (Company 98) can be copied into your active companies. This includes Smart Codes, close codes and letters.

Q : If we use multiple companies, can we search across companies?

A : There is security for the access of each company. Accounts do not link across different companies. There is an option that you could select, to allow certain users to display accounts from the different companies when a account search is performed. This can be used in an area such as payment entry.

Q: : How long does Nightly Processing take?

A : This depends on the number of open accounts in your system and the processing power of your iSeries. You can also use features such as Smart Code Series that involve complex logic and increase processing time. If your iSeries is correctly sized, Nightly processing, including backup, should take between 3 and 6 hours to complete.

Q : What type of recovery options does Intelec have, in the event that there is a problem with Nightly Processing or some other option?

A : While the processes within Intelec were designed to run without abnormal failures, problems could occur from time to time. In these rare instances, most jobs can be re-run and they will pick up from where they were interrupted. Custom modifications may need to be considered if Nightly Processing has to be restarted.

Q : When do all users have to be off the system?

A : The only time that Intelec requires users to be off the system is during Nightly Processing. There is an optional feature within the purge to reorganize files and free up the space used by deleted records. If selected, this operation

requires a dedicated system. Even during month-end processing, other users can work. You should not “post” new business or payments until the month-end reset has been completed, since this may place some statistics in incorrect processing periods.

Q : How long does month-end processing take?

A : Within Intelec, month-end processing and client remittance statements are different processes. These processes were efficiently designed to run very quickly. Month-end processing which consists of running reports, and resetting month to-date information will usually take less than 2 hours (And it can be run while other users are on the system) Time to print reports are not included, but refer to the time taken to complete the processing. Remittance statements can be run after the month-end processing, since this process is date-range specific. The processing for remittance statements will usually take less than 1 hour.

Q : How many accounts can the system hold?

A : This will depend on your disk capacity and the amount of information you add to each account. (number of notes, payment transactions and how you use additional screens) There is a limit of 999 notes per account. If you reach this limit, you can print the notes, clear the existing notes, and add more notes.

Q : How do I know that I may need more disk space?

A : If you have purged as much information as possible, you should consider more disk space if your total disk utilization is frequently exceeding 70 percent. Having insufficient disk can restrict your ability to take new accounts and will affect processing time.

Q : What response times will Intelec provide?

A : Response time usually refers to interactive response – When a user presses a key, how long does it take for the next screen to be displayed? If your iSeries is correctly sized, you should see average response times of 1 second or less. Running batch jobs such as large account loads, posting payments, Multiple Smart Codes or large reports, could temporarily affect response times. Managing the number of batch jobs that can run at one time will help with maintaining good response times.

Q : If I have a power failure do I lose everything I did for the day?

A : With Intelec and the iSeries, the chances are that you will not lose any important information in the event of a power failure. You could lose some of the information that was being processed at the time of the power loss, but all prior transactions should be secure. There is some risk to processes such as payment posting, which is the reason you should have a battery backup to maintain power during a power outage. Even if you did not lose data, the time taken to bring the system back after a sudden power loss could be several hours, and this is not desirable.

Q : What about viruses on the iSeries? How do we protect ourselves?

A : In the long history of the iSeries, there has not been a single instance of a virus on any system installed worldwide! Based on the architecture of the operating system and the way the software interacts with the hardware, this is unlikely to change. You must, however, be concerned with personal computers and viruses.

Q : Should I use “dumb terminals” or PC’s?

A : This depends on your requirements. If you plan to use PC software along with your collection application, you should consider PC’s which can be attached to your iSeries using emulation cards or through a network that will be attached to your iSeries.

Q : How do I move files between the iSeries and a PC?

A : There are many products that will help you to do this. IBM’s Client Access Is one product that will accomplish this.

Q : What about custom reports? Does Intelec have a report writer?

A : Intelec does not have a report writer. Remember that very often, there are many variations of the same report within Intelec’s base system. As an example, there are over 200 versions of the Placement History report! In spite of this flexibility, you may need special reports from time to time, and you should consider a report writer. They are inexpensive and are not difficult to use. IBM’s Query/400 product is one option. There are others that could be considered based on the technical expertise within your company.

Q : Does Intelec have an accounting package?

A : Intelec does not have an accounting package. You can select any commercially available account package and enter information into that system from Intelec’s reports. Alternately, Quantrax could write electronic interfaces based on specifications you provide.

Q : What if I use a 3rd party service for printing letters?

A : We can modify the letter processing processes to create a file in the format needed by the letter printing service.

Q : Does Intelec support an integrated dialer?

A : Intelec has an integrated dialer platform called I-Tel. Details are on our web-site. An integrated dialer that does not require uploads or downloads, and can also manage and route inbound calls.

Q : What about Credit Reporting?

A : The base system supports exception credit reporting in the packed Metro format and Metro 2 format.

Q : Does Quantrax provide support after normal business hours?

A : Yes, you can reach a technical person if you have a software problem at any time of the day, holidays included! This is further described in the section "Support Information".

Q : How often do we get enhancements?

A : We will have at least one major new release a year. Additional updates can be expected.

Q : Does Quantrax have user meetings?

A : Quantrax conducts courses at its offices, designed to train new personnel or provide advanced training for those who require it. In addition there is an annual user conference, designed for the key operational personnel within a company. At this meeting, user issues, Quantrax's plans, proposed enhancements and industry-related issues are presented and discussed. It also provides users with an opportunity to interact with personnel from other companies, and to learn from discussing and sharing experiences and ideas.

Support Information

Having quick access to high-quality technical and operational support is a very important part of making Intelec successful for you. Quantrax treats every support call as an opportunity to provide additional training to its users and to enhance the product's on-line documentation. As opposed to providing the simplest solution to your problem, you will often find our technical staff asking you questions such as "Why do you want to do that?" or "How often does this happen?" or "Have you thought about this?" etc. By obtaining a good understanding of your requirements, we will be able to provide better answers to your questions and use your input to design future enhancements and documentation.

As you work with Intelec, you will learn that very often there are many different ways to solve the same problem. As an example, consider the question "How do I close an account?". There are probably 30 *different* answers to this question if you considered security, linking, the different types of close codes, whether the system should automatically close the account based on certain conditions, credit reporting, Smart Codes, Smart Code overrides, statistics etc. Each solution will have advantages and disadvantages. In most cases, it will be advantageous to be patient and consider some of the different alternatives. With traditional data-based systems, there are few alternatives within the software. The collector (or management) is forced to consider all the alternatives and make the best decision. With an intelligent system that can be trained to consider many alternatives just as a human expert would, you have a great number of choices. Understanding them takes time and patience, but you will be rewarded with knowledge that could some day be utilized to great advantage. To help Quantrax to provide you with the best advice, we recommend the following approach when you have to call about solving a particular problem.

- Carefully think about what you want to do and why you want to do it.
- When you call us, give us this information. Try not to give us the solution at this time, because the support staff at Quantrax must understand the problem before it can be solved.
- Assist Quantrax by answering any questions they may ask. It is possible that you may not understand a particular line or questioning but please try to be patient. Information systems is not a perfect science and the manner in which a technical person looks at a problem will often be very different from the way a user would perceive that same problem.
- When a solution is presented, think about it and see if it addresses all your requirements. It may not. It is also possible that the recommended solution identifies new problems that had not been considered in the initial analysis. Take time to evaluate and re-evaluate the problem and the solutions presented before making a final decision about what you want to do.

Let us remind you of the significance of having a working knowledge of basic iSeries operations within your company. iSeries operations (e.g. displaying a tape, copying information from a tape to a file, having to power off the machine) are easy to learn, but often difficult to teach or support over a telephone. Providing iSeries operational support will almost always distract Quantrax from its primary support role that is :

- To provide answers to Intelec-related questions
- To recommend solutions to the challenges you will experience managing a collection operation and
- To enhance the system to meet changing requirements.

Please take the time to review the basic iSeries operational areas discussed in the section titled "Operating the System", making plans to provide this knowledge to at least two people in your company. You can use IBM, IBM manuals, IBM's education provided with the iSeries or a third party that provides iSeries training.

Quantrax's normal support hours are between 8.30 a.m. and 5.30 p.m. EST. Outside these hours, support is available through a pager and answering service. Unless special arrangements have been made, the pager and answering service should only be used in the case of urgent situations such as a possible software bug that is not allowing users to work. In general, if you have any doubts about how serious a problem may be, it is better to contact us *regardless of the time of day*, rather than to not call us. Always contact the office and leave a message even if the pager or any other service has to be used. Outside normal working hours, you can expect to be called back within 30 minutes.

With the technical advances of the Internet and the opportunities and benefits it offers, we have designed processes that allow you to contact specific people, without having to play phone tag or leave messages if they are travelling. These processes allow Quantrax to communicate with you quickly and easily.

- Any important communication from Quantrax will be made using e-mail. You will be responsible for checking e-mail frequently. (Two times a day is a minimum)
- Documentation will be sent as an attachment to e-mail. We will be using Microsoft Word. Please make sure you have the ability to read and print a document saved in a recent version of Word. Please stay current with the latest version available.
- We will be asking for confirmation when code is received or applied. You must respond quickly. Failure to do so will mean that we will not be able to provide quality support or respond to problems.
- Our primary method of communication (when the response is not urgently required) should be e-mail (for both Quantrax *and* users). The benefits of e-mail are that messages can be directed to specific persons quickly, regardless of where they are. If you have been working on a problem with a specific person and send him an e-mail 3 weeks later, they will receive it the same day, even if they happen to be travelling! The individual will be able to call you or respond from wherever they are.
- The most current contact information for Quantrax and individuals will be posted on our web site www.quantrax.com within the client section, in the area "Contacting us".
- It is not necessary to fax us back-up documentation unless we ask for it. Faxing lots of paper that is not required can get confusing and creates additional problems at Quantrax.

Note that the most current support information will be available in the Client Section of the Quantrax web site. Check this frequently for updates.

Please make a note of the following information.

- Mailing Address : **Quantrax Corporation Inc.**
4300 Montgomery Avenue
Suite 106
Bethesda, MD 20814
U.S.A.

- Phone Number : (301) 657-2084

- Fax Number : (301) 657-4781

- Pager Number : (800) 759-8888 PIN number **3148960**
If there is no response, there are additional PIN numbers and phone numbers that you should use. The updated numbers and support procedures will be in the "Client" section of the Quantrax web site.

- Web Site : **www.quantrax.com**
Contact Quantrax for the User ID and Password for the client section.