RMEx - Implementation plan (Overview)

If you thought that deciding on a a collection system was difficult, think again! The hard work starts now. Fortunately, Quantrax's business model is built around simplification, and we will strive to make your transition as smooth and uncomplicated as possible. This document will present an overview of the implementation plan for RMEx. Depending on the type of business you operate, you may not use some areas of the system. However, the concepts presented in this document will be of interest to most receivables management companies. This manual is intended for use by your key management, and those who will be responsible for the implementation of the new system.

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What is involved in implementing RMEx

RMEx will replace your existing collection system, unless you are starting a new company. Following are the major steps involved in taking you from where you are today, to using RMEx in production to manage your business.

- Make a decision on whether you will work off a premise-based or hosted application. This decision would probably have been made by the time you read this document
- Plan and execute a data conversion from your existing system to RMEx
- Management training is provided by Quantrax and this knowledge is used to set up the business rules and work flows for your companies
- Training will be provided for the other staff in your company
- The use of a dialer will be analyzed and planned. You could be using an existing premise-based dialer, an integrated Quantrax product (either premise-based or hosted, or a third party hosted dialer
- The need for custom programming will be evaluated. Custom programming may be required for new business interfaces, files you send to clients or special reports
- Interfaces to third party collection services must be built and tested. This includes areas such as scoring, letter printing, skip-tracing and credit reporting
- Client remittance statements and checks must be implemented within the new system
- Typically, we will convert your data and have you "go live" at the end of a month. You will close your month on the old system and Quantrax will then convert that data into RMEx

We will review each of these areas briefly and give you an idea of what you can expect within each step of the implementation process.

Premise-based or hosted application?

Advances in high-speed internet technology gives you the choice to opt for a hosted collection and dialer platform. It is very likely that this decision has been made and depending on your choice, the following will need to be done.

HOSTED PLATFORM

You will be working with our hosting company who will help you to set up the connection between the hosted system and your office.

- You are responsible for giving us a high-speed internet connection and a firewall (for security). A compatible printer is also required. With help from

your network personnel, our hosting company will set up and configure the
required connections.
- We will set up your software and a "data library" for your company. RMEx
is a "multi-company" system but all information resides in a single data
library
- You now have access to your new collection system!

PREMISE-BASED SYSTEM

The following will be needed in a premise-based deployment.

- The hardware configuration (IBM i and PC servers) will be recommended
by Quantrax. You will need to place an order for the hardware. It is
possible to work and train on our hardware, prior to getting your own
system
- We will need assistance from individuals who know your network, and an
IBM business partner who is responsible for setting up your system
- Quantrax is not responsible for system operations training for the IBM i
system. You must get this from your IBM business partner

Planning and executing a data conversion

Data conversions are easy if they are done the correct way. Sometimes they can
take years and you are likely to know someone who has has a very bad
experience with a "conversion".

The data conversion involves moving your data from your existing collection
system to RMEx. You need to give us your data and explain the mapping of that
data (also referred to as a schema, file layouts, data structure etc.) Our
programmers and technical people will write the necessary programs to convert
that data into RMEx's file structures, so you will be able to see your accounts and
other information in RMEx.

A data conversion is not the same as mapping processes and work flows from
your present system to RMEx. Processes are not usually converted. Processes
will have to created on the new system, using the features available on the new
system. While we can easily convert fields like names, addresses and balances,
fields such as status codes, payment code and close codes will need special
mapping from the present system to RMEx. You may need to go through some of
our management training to be able to define the conversion of these fields.

Here is a summary of the data conversion process.

- Talk to your present software company or your technical team and get us small sample data files and their layouts. Typically, we look for account, client and collector information.
- Quantrax will review the data and write preliminary conversion programs
- You review the converted data and give us your feedback
- We incorporate additional logic based on your requirements, what you learned from the management training and your review of the initial test conversion(s)
- We make changes to the conversion programs and you review the results
- We do conversions with larger data sets, with the final tests being run with the complete account data files
- Quantrax and your staff analyze payment information, inquiries and reports to ensure that all information is being converted accurately
- You close your final month on the old system and give us your data
- Quantrax runs a final conversion, and you are ready to use your new system!

Management training

Management training is a key part of this implementation plan. The following steps are involved.

- You need to select your team of knowledge engineers, and plan to have your key collection managers participate
- Our application specialists will focus on the key areas of the system that will get you working on day one, with some business rules and work flows. You will understand the key options and how to set them up based on your business
- You will use the knowledge to set up your live companies
- You will keep your eye on your data conversion, using things you set up to convert your existing statuses and other codes into RMEx
- There will be instructor-led education as well as self study that will utilize audios and videos created by our customer education team

Training your clerical and other staff

We will not focus too much on training these staff, prior to the final conversion. It is difficult for individuals to concentrate on their jobs, and learn a new system that they will not use for several weeks. As we approach the final installation, we will work with you to provide a more focused education program for some of the key operations like payment entry. We will use our extensive library of instructional videos for this purpose. It is important that your staff devote some time to review our training materials and ask questions.

Planning for a dialer

Your options for using a dialer are :

- Keep what you presently have and we will interface with it
- Use one of RMEx's integrated dialer platforms in a premise-based or hosted mode
- Use a 3rd party hosted dialer
- Depending on the option you will be using, different preparation is required. This may involve working with your PBX, phone or internet circuits and internal network vendors

Regardless of your choice, it is important to understand that contrary to what dialer companies may sell you, it is your collection technology that should drive and manage your dialer. RMEx is powerful enough to manage and control your work flows and compliance requirements. These options will be reviewed as a part of your management training. Our dialer team will also review your options and do some testing prior to your final conversion.

Custom programming

You should not need months of customizing when you purchase a commercially available collection software package. Unfortunately, this is not what happens in real life. Weak systems often force you to require expensive custom work for core operations. With our system, it is unlikely that you will need customization for your standard operations. Some options will need custom code and these areas are usually :

- New business interfaces
- Information you send back to clients

- Payment interfaces (e.g. loading direct payments using a file supplied by your client)
- Custom reports
- Clearing of credit cards and checks
- Changes to remittance statements
- Interfaces to letter vendors
- Interfaces with skip tracing vendors

Our application specialists and development team will work with you to identify areas that may need customization. We will always attempt to keep the required work down to a minimum.

Interfaces with third party collection services

While this was presented in the area of custom programing, it deserves special mention. Areas such as scoring, letter printing, skip-tracing and credit reporting are very important to your core operations. It is important that you identify any special requirements that you may have, so we can work on the solutions, early in the conversion process. It is very likely that we will have standard interfaces for many of these services. We may need to do some work to tweak what we have, but the key to this area is early planning and making sure the requirements are addressed well in time for your final conversion.

Client remittance statements and checks

This is an area this is almost always customized for each client. RMEx offers a great deal of flexibility within the statement process (e.g. Net, gross, remitting frequency, separate statements for NSF's, sorting options). The simplest option is to keep what you presently have, and to have our development team adjust our standard statements to match your existing layout and forms.

You can also use our standard statements along with a simple stationery that has your logo. We can also print your checks.

RMEx will also manage your client receivables. It will be necessary for you to give us your client receivable balances as at the date you converted. These will become your opening balances for the first period on RMEx.

The final conversion!

You have learned about RMEx's powerful features. You have mastered the basics and set up collector assignment, fee schedules, letter strategies, linking rules, dialer campaigns, payment arrangement options and state rules. You have set up workflows. Your agents have been through their training programs. You have signed off on the data conversion. You have tested your new business loads and key interfaces. You have reviewed the converted numbers and statistics. You have run test statements and nightly processing - you have checked your queues and seen that accounts are in the right place. It's time to make the change.

You would run month-end processing and remittance statements on your old system, and give us your data at that time. We would run your final conversion, run nightly processing and have the system ready for work the next working day, which would usually be a Monday. Depending on your operation, we would probably have one or more of our staff on site for a few days, as you begin to use the system in production. With proper planning and testing, you will move to the new system without the need for a "parallel run". You are now using your new system and taking advantage of your new technology and its features!

Summary

The above information should give you a good idea of how we will practically take you from where you are today, to successfully using RMEx. This implementation plan is flexible and will be adjusted based on your company and your people. Do not be afraid to ask questions.

Enjoy the system!