

## RMEx Management Training: Contacting Consumers

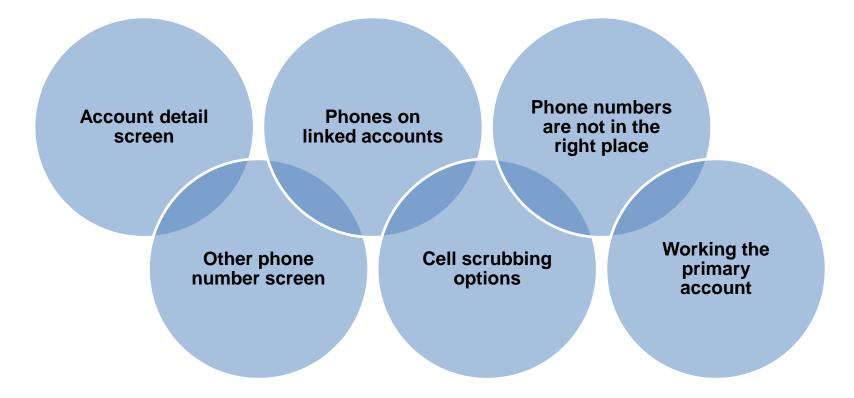


## Agenda



- □ Managing Phone Numbers In RMEx
- Understanding How RMEx Creates Queues
- Simplifying Account Management
- Contacting The Right Consumers At The Right Time
- Integrating Your Dialer
- Understanding Events
- Understanding Smart codes (SC) And Making Them Work For You
- Allowing The System To Audit Accounts To Ensure Productivity
- Communicating With Consumers In Unconventional Ways





#### Your RMEx solution. . . .

## Managing Phone Numbers In RMEx – Account Detail Screen



### Inquiry menu > Account inquiry > Account Detail

- □ Agents can view and modify phone numbers
- Numbers determined to "<u>not be useful</u>" can be removed from the Account detail screen (home, work or cell with permission)
- A home, work or cell number that is changed on the Account detail screen, automatically the information is intelligently duplicated across linked accounts

Client Number Owner	99 Case # 001934842 Get Pr   0000005 CONSOLIDATED GAS COMP   2 4 Worker 2 4 Split   0000005 CONSOLIDATED GAS COMP	imary ANY	NE		Home Phone 33 Work Phone 3 Cell Phone 3 Follow Up Date Promise Amount		- 3245	EVENTS SCAN DOCS. EXIT	ļ
Guarantor	None TCRUISE TOM			Amount Placed	775.00	🕡 отн+	Smart Code		
Extra Address	1234 WISCONSIN AVENUE	R/Mail	•	Balance	775.00	🗰 NEW			
Street Address		RM Once		Total Balance	1075.00	K.PH			
City/State/Zip Home Email <u>Employer</u>		0814		Last Transaction Last Worked	2 1/06/16 4/27/15	k.ad		escription	÷
Contact				Last Letter Last Payment	.00				
X-Reference							Pay	ments	
Spouse (L/F)				Last Payment Date PD Check Amt			Date D	escription Amount	
ACat	Status				From				
Letters Pending	Cred.Rept Do not Repo	ort		PD check Date					

### Managing Phone Numbers In RMEx - Other Phone Number Screen



#### Inquiry menu > Account inquiry > Account detail screen > Tab - +

- Additional phone numbers can be loaded into a "Other phones" window, along with a user-defined phone code
- The phone code can be changed to a "lower case" code, indicating that the number is bad

Company#	99 Case # 001652062		Home Phone			- 0733	
Client Number	000002 ST. MARY'S HOSPITAL	INQUIRY	Work Phone			- 4525 -	
Owner	COL4 Worker COL4 Split	000 A	Cell Phone			- 4006	
Client Acct #	000624058756061120		Follow Up Date	1/19	/13		
			Promise Amount			.00	
Guarantor 0	DYSON-THORNE LA CL		Amount Placed			413	2.5
Extra Address			Balance			453	6.7
Street Address	P 0 B0X 30668		Total Balance			453	6.7
City/State/Zip	WASHINGTON DC 200300668		No. Of Accts				
	OTHER PHONE WI	NDOW					
			Code	Date		Allow	
Debtor#'s 3	Attempts today 0 Contacts 0 Non-Deb 0						
							L
	270 4006 CELL PHONE						с.
$\sim$ $\sim$ $\sim$ $\sim$	240 0733 HOME						L
Sort by phone co	240 8887 NEIGHBOR de Smart Code Callable (DNA)	•	Spouse				L
controj priorio oc			DB 12/07/1961				
			SS 579-94-1800				
F5-Format	7-Exit F8-TZ F9-Hist F12-Upd F14-ITel Previous	Next					

## Managing Phone Numbers In RMEx - Phones On Linked Accounts



#### Inquiry menu > Account inquiry > Account detail screen > F5- Linked Accounts > F24-Alt. Format

- Home phone and work phone are <u>automatically</u> duplicated on linked accounts
- □ If a good number exists on any linked account it will populate into the account

Company # Client Number Owner Client Acct #		Worker 2 4	ED GAS COMPANY		INQUIRY 000 A	Home Phone Work Phone Cell Phone Follow Up Date Promise Amount	301 - 582 - 3245
Guarantor Extra Addres Street Addre City/State/Zi	s ss	CRUISE 1234 WISCO BETHESDA	TOM DNSIN AVENUE MD 20814			Amount Placed Balance Total Balance No. Of Accts	775.0 775.0 1075.0
			*ACC	OUNT SUMMARY*			F10-Refresh
Last	Trn		Debtor Name	Placed\$	Balance\$	Home Ph	Work Ph Q/
1 04/27/15		CRUISE	TOM	775.00	775.00	582-3245	
2 10/31/15 3 4 5 6 7		CRUISE	TOM	300.00	300.00	582-5557	
8 Select a line	Cha	nge Primary	to Move Notes (Y)				Page 1 of

## Managing Phone Numbers In RMEx – Cell Phone Scrubbing Options



#### System Control menu 3 > Cell phone scrubbing option

- Cell phone scrubbing identifies cell phones and takes user-defined action in real time. This applies to new accounts loaded into the system and information later changed or added
- Real-time information allows an agent to immediately know that a cell phone is being put into the landline field
- Permission is obtained immediately and documented as a part of your compliance processes

Cell phone scrubbing options

Company Code	99		
Company Name	QUANTRAX .7 BOX - COM	PANY 9	99
Activate the options	(Y)	Y	We do not use client
			rules - N (faster)
Remove work if cell (	Y)	Y	Disable non-debtor cells
Phone code if work n	umber is changed	L	(N=No)
Phone code if cell nu	mber is a land line		(Number also moved to Tab+)
Phone code if land li	ne morts to cell	c	Move to cell number (Y)
	one ports to land line		· · · ·
· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		Home to Cell# if cell (Y)
S/Code to apply if la	nd line ports to cell		Cell phone ports to land
Warn user when cell s	et up in H/W (Y)	Y Y	Allow override (Y)
Phone code for cosign	er work is cell	E	Disable cosigner work (Y) Y
	I	Last p	orted number update 07/19/13

## Managing Phone Numbers In RMEx - Notifying Agents When Phone Numbers Are Not In The Right Place



### System Control menu 3 > Cell phone scrubbing option

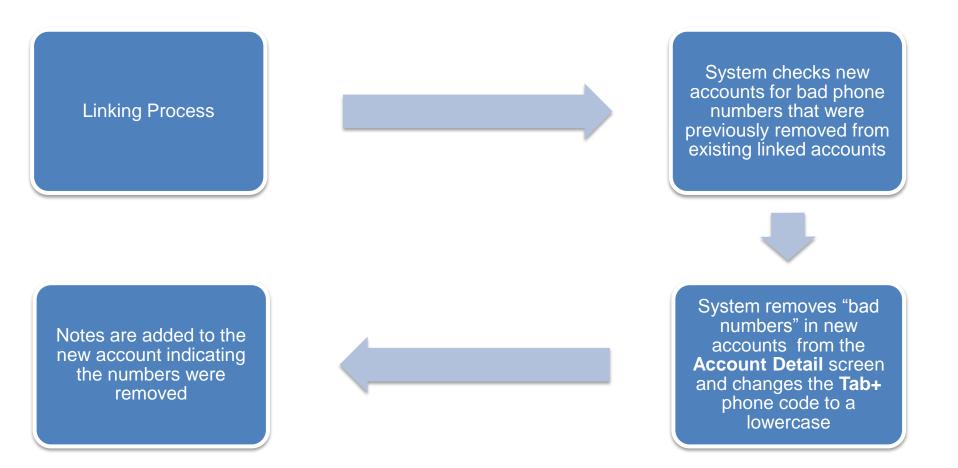
When a cell phone number is put in a home or work field and cell scrubbing is on; it will notify the agent that the number is a cell phone

<u>Cell phone scr</u>	rubbing options
Company Code 99 Company Name QUANTRAX .7 BOX	- COMPANY 99
Activate the options (Y)	Y We do not use client
Remove work if cell (Y)	rules - N (faster) Y Disable non-debtor cells
Phone code if work number is changed	
Phone code if cell number is a land li	
Phone code if land line ports to cell Phone code if cell phone ports to land	8
S/Code to apply if land line ports to	
Warn user when cell set up in $H/W$ (Y)	Y Y Allow override (Y)
Phone code for cosigner work is cell	E Disable cosigner work (Y) Y
	Last ported number update 07/19/13

### Managing Phone Numbers In RMEx - Working The Primary – How Cell Phone Numbers Are Moved



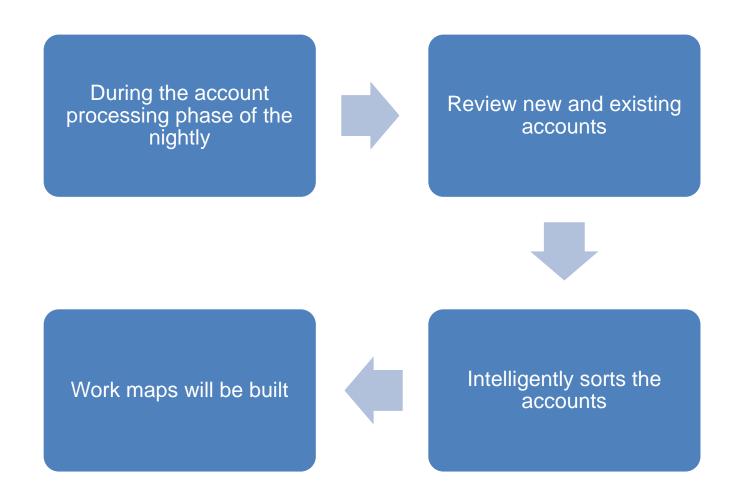
During the **nightly process**.....



# Understanding How RMEx Creates Queues - How Queues Are Built During Nightly Processing



During the **nightly process**.....



## Understanding How RMEx Creates Queues -The Work Map (Account Processing)



#### Account processing menu > F2- Work Map

- □ Work Maps display the collector's accounts to be worked
- □ Consists of Processing Types = "buckets" that organize accounts

	<u>Account Processing</u>	
Type Of Processing		
Type of processing	<b>•</b>	
QCat		
Time frame (A,M,P)	A Time: 43:27	
User ID	WorkCode	
Insurance starting		
Bypass time zone logic	🔲 Priority client	
Account Processing Summary		
1. Broken promises		0
2. Follow-up dates		0
3. New business		0
4. Work phone numbers		0
5. Home phone numbers		0
6. No phones		0
7. Hot accounts		0
8. Non-collector work		0
9. Cell phone numbers only 0. Other phone numbers only		0
Total		U
Worked through account process	ing:	0
Number of debtors worked:		Ő
Total nur	nber of debtors worked 3	
F2 - Work Map F9 - Goals	F7 - Exit ENTER - Continue	

## Understanding How RMEx Creates Queues -The Work Map (Account Processing)



### Account processing menu > Work Map inquiry

#### ACCOUNT PROCESSING WORK MAP FOR - DAWNAB

Company : QUANTRAX .7 BOX - COMPANY 99

			Ti	me Frame-		
QCat	Description	With phones	A	М	Р	Amount
***	Broken promises	] ←	The Pr	ocessing	Type	
995	PAYMENT ARRANGEMENT	0	1	0	0	500.00
* * *	Dated follow-up					
999	NO PHONES	0	3	Ο	Ο	1,646.55
	Total number of	debtors :	4			
Ento	r-Continue	10-Current status	E1	1-Productivity		12-Payments
Ente		TO-Current status		ri-rioductivity		rz-r ayments

## Understanding How RMEx Creates Queues - QCat Codes (By Company)



#### System Control menu 2 > QCat Codes > By Company

- □ Consists of Processing Types = "buckets" that organize accounts
- Processing Types can be broken down to have "sub-buckets" or categories called QCats (Queue Categories)

QCat Cod	les
Company name QUANTRAX .7 BOX - COMP Code 000	PANY 99
	SORT/SECONDARY SORT CODES
Description STANDARD	C - Client code (ascending)
	B - Descending balance
Sort category	P - Primary insurance
Secondary sort	S - Secondary insurance
	Z - Skip tracing (zip,street)
Breakpoint (days)	F - Forwarded agent code
	A - Age from placement (oldest
Best time to work	accounts first)
	D - Date last worked (longest
Omit from dialer (Y)	not worked presented first)
	R - Court code
Delete 'D'	N - Guarantor name
	0 - Owner code (Collector)
	I - Internal score (lowest first)
	T - Last transaction date
	E - External score (descending)
	W - Age from placement (new first)
F1-New Selection F3-Search F7-Exit	

## Understanding How RMEx Creates Queues - QCat Codes (By User)



#### System Control menu 2 > QCat Codes > By User

	<u>QCat Codes</u>	
Company name	QUANTRAX .7 BOX - COMPANY	99
User ID	JAMIE	
Code	001	SORT/SECONDARY SORT CODES
		C - Client code (Ascending)
Description	DISPUTED ACCOUNTS	B - Descending balance
		P - Primary insurance
Sort category		S - Secondary insurance
Secondary sort	В	Z - Skip tracing (Zip,Street)
		F - Forwarded agent code
Breakpoint (Days)	14	A - Age from placement (oldest
		accounts first)
Best time to work	1100	D - Date last worked (accounts
		not worked for the longest
Delete 'D'		time are presented first)
		N - Guarantor name
		0 - Owner code (Collector)
		I - Internal score
		T - Last transaction date
		E - External score (Descending)
		W - Age from placement (new first
F1-New Selection	F3-Search F7-Exit	

## Understanding How RMEx Creates Queues - The Powerful "Contact Series"





# Understanding How RMEx Creates Queues - The Powerful "Contact Series"



#### System Control Menu 1 > Contact series definition

	Conta	act Series	3 Definitio	<u>n</u>		
Company name	QUANTRAX .7 H	вох – сомг	ANY 99			
Contact series	AR		Descr	iption F	IRST LE	TTER
	A U T O	DIALL	E R	Max Att	- LE	TTERS -
Seq# Days after	c Open	Close	Message	All Seq#	Let	Send with
prior seq;	# script	script			code	phones-Y
1. 1 *					Z1	Y
2.						
3.						
4.						
5.						
6.						
7.						
8.						
Days to wait after	r final sequen	ce number		Credit re	porting	delay
Close account afte	er completion	(Y,A)		Close cod	e 🖪 S	econdary
Maximum link bala	-		.00	Pre-colle		
F1-New Selection	F2-Notes F3-Se	arch F	7-Exit			

# Understanding How RMEx Creates Queues - The Powerful "Contact Series"



#### System Control Menu 1 > Contact series by client

Company name	QUANTRAX .7	BOX - CO	MPANY 99
Client code	A		
Description	ST.MARYS HO	OSPITAL	
Balances	Use contact	If no p	bhone
up to	series	exists	(optional)
100.00	AO		B1
500.00	A3		AR
9999999.99	C2		C3

## Simplifying Account Management - Queue Consolidation



#### Management menu > I-Tel menu > Queue consolidation

- Takes a group of accounts from the work queues and puts them in a separate bucket to be accessed via work maps or a dialer
- □ "Done on the fly" this is a manual process
- □ Can also be setup in the nightly (can automate)

Consolidate Account Pr	ocessing Queues By User	
Company Name QUANTRAX .7 BOX - COMPA	NY 99	
Code PLTEST (*ALL for	all users)	First pass-Y
Run on MTWTFSS (Y) blank=ALL		Bypass every Xth
Description	PLTEST	account
User ID's to include (or *X where	COLBIN DEBBIE	DELIGHT
X is Dialer Group Code)		
Processing types to include (Reqd)	*ALL (or *ALL)	(A=B/P D=Dated, G=New
Time frame - A,M,P,b (Optional)	Omit Q/C 000-Y	J=W/P M=H/P N=No ph.
QCat's		P=Hot S=NC C=Cell X=+)
QCat's to omit		Scr. to Type
States to include/omit (I,O)		Int.Score to
Desc.Codes (I,0)		L/Trn date-> MMYY
IVR (I,O) Shift window (Y)	Cosigner YOD	Pl.Dt-Y to MMYY
Del.if worked/contact (CR) within	5 days or payment with	hin 30 days Cont
Omit, do not delete (Y)	Y Change within to pr	ior to (Y)
Order for Proc.Types (optional)	(e.g. ADP)	Bal\$ 25 - 9999999
Sort by (1=Date last worked 2=Bal.	2 New client	ACat(I/O)
3=Ext.score 4=Internal score)	Phones (Y,H,W,C,h,w,c,+,)	A) H Other
Consolidate into User ID INTGUI1	Proc.Type ADGJMPCX	P Time frame A QCat 400
(Proc.Type and QCat Reqd.)	Special sort code	Max.per user
		Make inactive (D)
F1-Sel F3-Srch F4-Del F7-Exit F10-R	un now (update first)	RPC (Y,N,b)

## Contacting The Right Consumers At The Right Time -Right Party Console (RPC)



### I-Tel Options menu > Right Party Contact Console – Page 1

- Manages cell phone strategy
- □ Set up the rules at the campaign level
- Makes attempts to different types of numbers (home, work, cell and third parties), making sure that each number receives the same number of attempts and that each attempt is made at a different time in the day

#### RPC Strategy Console

Campaign name EXAMPLE								De	av A	L.L.		
ALL time windows MUST be set up for con			. h.	rd .	nart				-			пту
									(ALL	<u> </u>		<u> </u>
Target time for consumers on weekdays	1)	07	to	09	2)	08	to	08	3)	08	to	08
Target time for consumers on Saturday		08	to	08		08	to	08		08	to	08
Target time for consumers on Sunday		08	to	08		08	to	08		08	to	08
Times to try consumer before other part	ies (	(O=No	o ot	her	par	tie	s)			02		
No calls to other cells if permission o	btair	ned t	to c	all	cel	1 ()	N)					
Try one number in all windows before mo	ving	to a	anot	her	num	ber	(Y	)				
Order for home, work and cell numbers (	-							•	C	HW		
····· ···· ···· ···· ···· ···· ···· ····		-				~~			6			
Number of consumer call cycles WITHOUT/	UTTU	ao 1	1	dof	1+	ia	65			02		1 03
Wander of consumer carr cycles without	W I I II	CEI.	19 (	uer	aurc	15	0)			05	and	. 03
Smart code to apply at end of all call	-					•			Ľ	52		
Put authorized cell/all other cells in	same	land	d li	ne :	fiel	d (	Y)					
Omit phone codes	Only	pho	ne c	ode	3	H						
Target time for 3rd parties on weekdays	1)	08	to	08	2)	08	to	08	3)	08	to	08
Target time for 3rd parties on Saturday		08	to	08		08	to	08		08	to	08
Target time for 3rd parties on Sunday		08	to	08		08	to	08		08	to	08
E7 Evit ENITED Corpore 2												

F7-Exit

ENTER-Screen 2

## Contacting The Right Consumers At The Right Time -Right Party Console (RPC)



### I-Tel Options menu > Right Party Contact Console – Page 2

□ Target different types of phone numbers in account management

#### RPC Strategy Console

Campaign name EXAMPLE

Call all numbers when account is selected until RPC is obtained (Y) If all numbers are not called, restart campaign at end of list (Y) QCat code for land lines for consumers and other parties QCat code for cell phone from account detail screen QCat code for other cell phones QCat code for work phones (optional) Force all calls from one time window (1,2,3,0) Smart code to stop calls for the day

Is this campaign used AFTER a RPC was obtained? (Y)

### Contacting The Right Consumers At The Right Time -Inconvenient Times



### Other phones" screen (Tab+) > F2

- Set up times for all days of the week, or up to two times per day of the week
- Use option S/Code for inconvenient times, to set up when a smart code is applied and inconvenient times are entered on any of the consumer's accounts (System Control 1 menu > Company Information>Page 20)
- □ The smart code specified will be applied by the system, and our plan was for you to move the account into a different QCat that does not get called in predictive campaigns

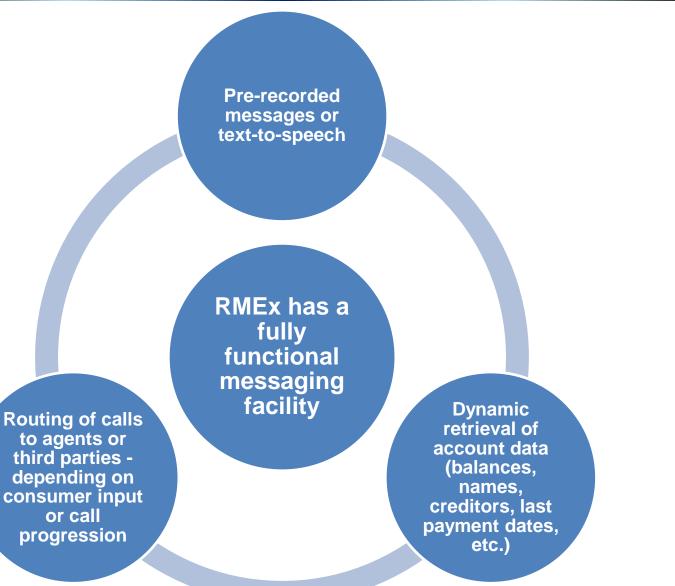
o not call consumer on any day between	and	AND	and
DR Monday	to		to
Tuesday	to		to
Wednesday	to		to
Thursday	to		to
Friday	to		to
Saturday	to		to
Sunday	to		to



- □ RMEx works with the I-Tel fully integrated predictive dialer
- Limited integration is available for other dialers, including
  - Generation of account lists for campaigns
  - Upload of campaign results

### **Integrating Your Dialer – Dialer Messaging**







- □ I-Tel supports all type of dialing:
  - Preview
  - Power
  - □ Progressive
  - Predictive
  - Inbound
  - Message Blasting

### **Understanding Events**



#### **Events**

- New "scripting engine" that guides a collector through a series of steps, making sure the correct questions are asked, the right information obtained and the accounts are worked in the best way
- Smart codes can be applied, <u>without</u> the collector actually entering a single smart code



#### **Event System Controls**

- □ There are two types of Events,
  - 1) Main Events system defined
  - 2) Sub Events user defined
- □ By default, events are "expandable"

									Event system control	- Sub Level	
		Event system control - F:	irst level								
							Ма	n event A	ttempt	Level 01 Eve	ent Over.
			Event Over	ride			Tin	a ontions	Press ENTER.		
	e options, Pr								Delete 6=Next level		
2=	Change 6=Sub	event					2-	Sub even			
Ont	Front Code	Description	Furnand	Smart code	Dum Sa		Oni	path	Description	Smart code	Dyn.Score
opc	01	Attempt	Expand	66	Dyn. 50		op	A	CALLED HOME	69	Plutoore
	02	Answering machine		202					CALLED FOE	100	
	03	Contact	Y	501				В			
	04	RPC	Y	600				С	CALLED CELL	100	
	05	Promise/Payment		207				D	TEST 123	100	
	06	Dispute/Attorney/BK/Deceased		212				E	TEST	100	
	07	Legal request		100				F	CALLED HOME	69	
	08	Skip tracing		100				G	CALLED HOME	69	
	09	Written correspondence	Y	100							
	10	Client interaction	Y	100							
	11	Manager talk off	Y	248							
											Bottom
					Botto	m					
F7	-Exit										



EXIT

### **Understanding Events – Creating Events**



#### **Event Set up**

- Add uniforms notes automatically
- □ Apply smart codes

Event override	
Event code	04
Description	RPC
Smart code	600 Do not apply if expandable(N) N
Dynamic score	04001
Notes	RIGHT PARTY CONTACT
Do not display(N	
Auto apply smart	code
Notes	Letter Recall N
Follow up date	



#### It is an Action!

It is the collector telling the system what just occurred It allows the agents to make the same decision that the manager or owner would make if THEY were working the account

It helps you stop the overworking and under working of accounts

It is user defined

It can behave differently based on clients, collectors, ACats (type of accounts), whether they are in a Contact Series or not

It can make decisions today based on what you may find in the future



#### System Control menu 1 > Smart codes

**SELECTION CRITERIA** = If an account meets certain conditions then . . .

		←					AND					;	
	SELECTION C	RITERIA					POE		Day	s	Addr	-	
	Sel.X Age	-Ac/Plom	t\$-	-Lk/Pl	c\$-	Lett	SS	Ds	Not	No	Phon		Cd
	YWPRS	From	To	From	To	ers	YN	Cd	wrk	pmt	YN	At/Con	n
r				1									
L													
	ACTION	Note to be a	Idad		Send	**	Change		'ollow-	<b>C</b> 1	lose	Des	
	Let.	(or S/Code to		4	wor		owner		p days		acct		QCat
			appry	<i>,</i>	HOL		OWNER		p cuys		acce	ou	goac
ſ									_			_	
					-							-	
						-					and sense	-	
					-							_	
	the second second												

**ACTION** = <u>THEN</u> send a letter, note the account, send to a worker , change owner, follow up days, close account, adds description, or several other actions

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- □ Ask yourself the following questions:
  - □ What processes can I automate?
  - □ How can I avoid human error?
  - □ How to insure the correct actions happen at the correct time?
  - □ How can I maintain standards and consistency?
  - □ How do I enforce compliance?
  - □ How do I work accounts intelligently?
  - □ How do I keep from over OR under-working accounts?

### How Can You Apply a Smart Code



- □ Can be applied to an account manually by a user
- □ Can be applied by the system behind the scenes
- □ A Smart code can apply a smart code



### □ Call Residence Phone – No Answer

- Selection Criteria = If a call (attempt) was made to the home number AND there is no answer
- Action = THEN automatically notate the and move to the next account

### Debtor Dispute

- Selection Criteria = If the balance is >100 OR If the balance is <100</p>
- Action = THEN >100 send to a manager OR <100 close account</p>



#### **SELECTION CRITERIA** = If an account meets certain conditions then . . .

ELECTION C						101			2.25	Addr		
Sel.X Age	-Ac/Plc	mt\$-	-Lk/Pl	c\$-	Lett	SS	Ds	Not	No	Phon	#	Cd
WPRS	From	То	From	To	ers	YN	Cd	wrk	pmt	YN	At/0	Con
R												
ACTION												
	ote to be	added		Send	. to	Change	Fo	ollow-	C1	ose	Des	00
Send N Let. (		to appl	¥)									
Send N Let. (	or S/Code	to appl	¥)									
Send N Let. (	or S/Code	to appl	¥)									
Let. (	or S/Code	to appl	¥)									

**ACTION** = <u>Add a note to the account.</u>



1.A A	lge -Ac/1	Plomt\$-	-Lk/P	lc\$-	Lett	SS	Ds	Not	No	Phon	+	t Cd
IPRS	From			To	ers	YN	Cd	wrk	pmt	YN	At/	Con
2	10	9999	9									
8		10	0									
TION												
end	Note to h			Send		Change		'ollow-		ose	Des	-
end	Note to h (or S/Cod			Send Wor		Change owner		'ollow- p days		ose cct	Des Cd	QCat
end		ie to ap	oply)	wor								
end	(or S/Cod	ie to an TO MANA	oply)	wor	rker					cct		
end	(or S/Coc ACCT TRNS	ie to an TO MANA	oply)	wor	rker				a	cct		
Send Let.	(or S/Coc ACCT TRNS	ie to an TO MANA	oply)	wor	rker				a	cct		QCat

## Allowing The System To Audit Accounts To Ensure Productivity – Smart Code Series (SCS)



## System Control menu 2 > Smart Code Series Option > Smart Code Series Definition

- Automate an account that will be worked in the future
- Apply a smart code at a future date based on the conditions of the account at that time

Smart Code Series Definition
Company name QUANTRAX .7 BOX - COMPANY 99
Smart Code series AT Description 90 DAY CLIENT
Seq# Days after Apply Override
prior seq# Smart Code
1. 10 751 LEGAL-DTR CALLED IN
2.
3.
4.
5.
6.
7.
8.
Select for account processing during Smart Code series (Y)
Stop series after first payment (Y)
Stop series after first sequence (Y)
Use calendar days for next sequence (Y)
Stop series if account is closed (Y)
Use placement date for first seq# (Y) Delete 'D'
F1-New Selection F2-Notes F3-Search F7-Exit

## Allowing The System To Audit Accounts To Ensure Productivity – Account Crawler



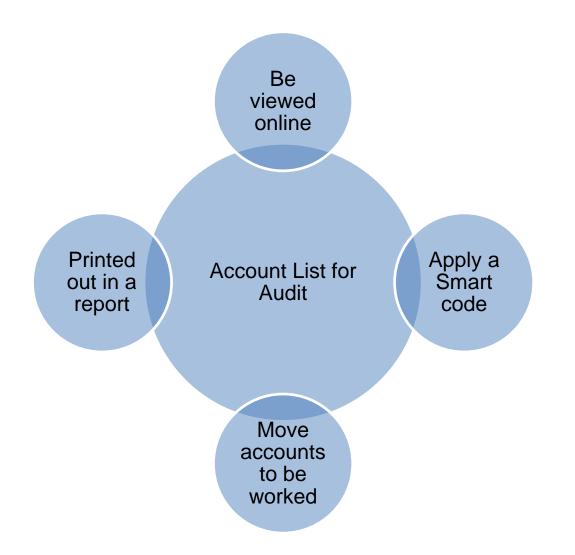
#### System Control menu 2 > Smart Code Series Option > Account Crawling Options

The Account Crawler allows you to review your entire inventory of accounts and take actions on the accounts you select

Account Crawling opt	ions	
Company name QUANTRAX .7 BOX - COMPANY 9	9	
	Apply Smart Code	Dverride
Payment within 90 days	100	ABCD
120 days	102	QWWE
With check or credit card transactions pending	101	
With promise or payment arrangement	102	
Positive contact within 110 days	103	
160 days	104	105
RPC within 110 days	001	
160 days	001	D3A1
With phones (Home or work)	408	
With cell phone on detail screen	001	
Without phones (Home or work)	001	
Client types to select (blank=ALL)		
Bypass if placed within days	Run between time	and
Apply smart codes to primary (Y)	Add to smart code his	story (Y)
Days to wait at end of company	Run on (MTWTFSS)	
ENTER-Update Information F7-Exit	Next run date	9/26/11

### Allowing The System To Audit Accounts To Ensure Productivity – Account list for Audit





## Allowing The System To Audit Accounts To Ensure Productivity – Account Audit



#### Management menu > Smart code/User audit options > Display Accounts For Audit > Run Account List For Audit

Account list for Audit
Sort 1-3 Primary
Client code to Client code is Group# (Y) only(LYN)
Forwarded agency code Client consolidation code
Balance range (\$) to Desc.Cd (I/O, Code)
Worked (999999=None) - H R/M flag (Y,S,N=blank)
Last transaction date from to Att (YN#) Con (YN#)
Follow-up date to Legal (I/O, L/P)
Age from placement (days) to OR dates to
Primary insurance
Secondary insurance
Owner code (O, Code) POE (with *)
Worker code (O, Code) Client, owner or
Internal score to worker code must
External score to Score type be entered.
Select states (I,0)
Payment arrangement (Y/N) P/D checks (Y/N) RPC-YN
Promise to pay (Y/N,b) Close date range to
Closes (Y-Include O=Only) Close codes (Blank=ALL)
Cosigner (Y,N) Phone (YXACHWN+Ocw) Sec.Cls
Include if payment within Omit if payment within days
QCat Code (I/O, Code) ACat Code (I/O, Code) Batch
99 QUANTRAX .7 BOX - COMPANY 99 F2-More F3-Search ENTER-continue

# Communicating With Consumers In Unconventional Ways – Text Messaging



- RMEx has created a texting platform for agent to communicate with the consumer using text messaging.
- □ We authenticate consumers using last four digits of the SSN, first three letters of the last name and any Phone number or DOB

Account No : 99000964866	-	×
A consumer waiting to start a conversation. Please help. Thank you. 22:57:44		
Your total balance is \$ 320.00 as of today. 22:58:1		
Thank you, how much have I paid already? 22:58:52		
Select a message to send Please call us to get that info.		
Send consumer balance		
Send next payment details Send number of accounts for consumer		
Send total number of unpaid accounts		
Send total payments made on all accrits		
Start conversation - How can I help u?		
Thank you - (Ending conversation)		
Thank you. Do you need anything else? Unable to provide info. Any other Qs?		
	-	
Send total payments made on all accrits		

## Communicating With Consumers In Unconventional Ways – Mobil Payment Portal



RMEx Mobile Payment Portal allows your consumers to make payments through RMEx using their I-Pad, Smartphone or PC

RMEx transformer transformer					CHECKING ACCOUNT I
1 Account Identification	2 Terms and Conditions	3 Account Verification	4 Payment Screen	5 Payment Options	Account Info Update
	YOUR ROUTING NO.	2		OUR ACCOUNT NO.	0
	YOUR CHECK NO.	?	PERERA AAA	ER'S NAME	
CARD HOLDER	'S STREET ADDRESS			ER'S NAME	
14 PARK S	'S STREET ADDRESS			EK'S NAME	
14 PARK S	'S STREET ADDRESS			ZIP	
14 PARK S CARD HOLDER # 2	'S STREET ADDRESS		PERERA AAA		
14 PARK S CARD HOLDER # 2 CITY	'S STREET ADDRESS		PERERA AAA	ZIP	
14 PARK S: CARD HOLDER # 2 CITY BETHESDA	'S STREET ADDRESS	09999	STATE	<b>ZIP</b> 12563	

## **Communicating With Consumers In Unconventional** Ways - Email



- □ Emails can be sent to consumer with permission
- □ Cut down on letter cost



- 1. Add a phone number to the Account detail screen, cell phone field. Check the **Other phone number** screen, how is the number appearing?
- 2. Now remove the same number from the **Account detail screen**. Check the **Other phone number** screen, what has changed?
- 3. Try to add the same number to the **Account detail screen**? Is the resulting behavior what you would expect?
- 4. In the **Other phone number** screen, change a "good" number to a "bad" number.
- 5. Set up 3 QCats to be used with Queue consolidations:
  - a. 910 dialer campaign 1
  - b. 911 dialer campaign 2
  - c. 912 dialer campaign 3



- Set up a multiple user consolidation rules (Nightly processing) to create a queue for the UserID HOUS. This consolidation will be used to create a campaign for the following:
  - a. Dialer campaign 1
  - b. Hot accounts
  - c. AM time frame
  - d. Wednesday and Friday
- 7. Select the accounts from UserID **DEFT**, Home phone only processing type then:
  - a. Omit *Description codes* for bankruptcy chapter 7 and 13
  - b. Omit any account that has a phone number other than a home number
- 8. Set up the RPC campaign system controls.
- 9. Set up the RPC campaign.
- 10. Run the RPC simulation.



- 11. Set up separate Smart codes for each of the following criteria (use 700-705):
  - a. 700-Close an account bankrupt
  - b. 701-Put an account in QCat 910
  - c. 702-A RPC positive contact SC, check that the linked balance is over \$500.00 and change the collector to the house collector
  - d. 703-An attempt SC that checks to see if the account has been worked within the last 30 days and if not, send the 02 letter
  - e. 704-A contact SC with the consumer's attorney, who is no longer representing the consumer, and you want the collector to call the consumer tomorrow.
  - f. 705-A other SC to be used with **Events** to return an account to the collector
- 12. Set up an **Event** and use SC 705 that a Manager can use to return an account to a collector that they do <u>not</u> want closed.
- 13. Set up a **Smart code series (SCS)** to apply SC 701 in 15 days; setup for the following:
  - a. You do not want it to present in account processing
  - b. You do want the SCS to stop the series if the account is closed or if a payment is made



### **Exercises – Contacting Consumers (continued)**

- 14. Set up the Account crawler to apply SC 705 to any account that:
  - a. Has a payment in the past
  - b. Has <u>not</u> had a payment in the last 35 days
  - c. Has not been worked within the last 10 days



## RMEx Management Training: Contacting Consumers

## Thank you!