RMEx Management Training: Handling Disputes and Objections

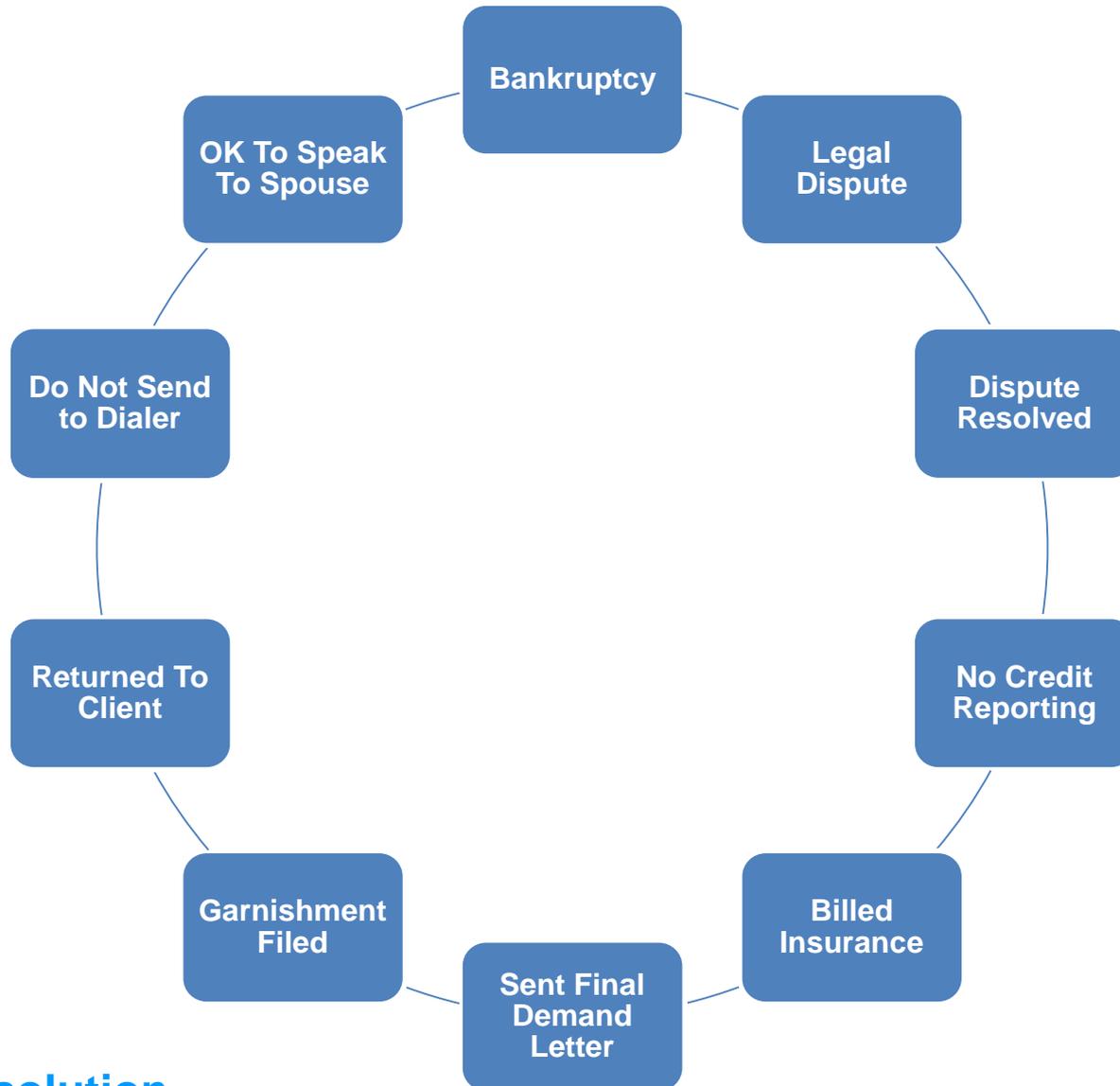# Agenda

- ❑ Understanding how to flag accounts in RMEx for various types of disputes or objections

- ❑ Warning users that an account is being disputed or has an objection when the account is displayed

- ❑ Closing accounts automatically based on its status

- ❑ Moving an account from an agent to a supervisor

- ❑ Notifying and providing account information to your client when an account is being disputed or has objections

- ❑ Adding an attorney on the account, how mail is handled when there is an attorney

Flagging Accounts In RMEx For Various Types Of Disputes Or Objections

❑ What does the collector need to know as an account is presented to them?

Description Codes - Examples

Bankruptcy

OK To Speak To Spouse

Legal Dispute

Do Not Send to Dialer

Dispute Resolved

Returned To Client

No Credit Reporting

Garnishment Filed

Sent Final Demand Letter

Billed Insurance

Your RMEx solution. . . . .

Creating Description Codes

System Control menu 1 > Description codes > Description code

❑ Can be added to an account manually or only with a Smart code
❑ Can choose to have code duplicate on linked accounts

```
                          Description Codes


Company name      QUANTRAX .7 BOX - COMPANY 99
Code              AB


Description       DISPUTE RESOLVED


Description for status report    [                    ]
Description for close report     [                    ]
Language translation (Y)         [ ]
Can not be added by user (Y)     [ ]
Can not be removed by user (Y)   [ ]
Do not duplicate on links (N)    [ ]      Payments allowed (N=No)   [ ]
Do NOT remove if new code is     [ ]         Include balance for      N
 to be added to account and                  collectors (N=No)
 all codes are used (Y)
                                 [                    ]
Special warning message ----->   [                    ]      Allow access if
 (User will need special         [                    ]      special authority
  authority for access)          [                    ]      is at least   [ ]
Expand Event(ANb)                [ ]
Smart codes to advance           [ ] [ ] [ ] [ ] [ ]
```

Adding Warning Message With Description Codes

System Control 1 > System Parameters

❑ If one of the 10 Description Codes exist on an account (or within a linked group), the consumer's name displays in red on ***Account detail*** screen

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                        System Parameters


   Company name      QUANTRAX .7 BOX - COMPANY 99


   PLACEMENT INFORMATION
    Account sequence           1934886
    Default contact series     14          Default collector      CL
    Julian date for case# (Y)              Call recording on (Y,N,b)


   OTHER INFORMATION
    House collector            01
    Warning description codes  AA  CD
    Stop cred.reporting codes              Hot accounts    HA
    Auto-dialler installed (Y) Y           Separate paying Accts.(Y)
    Stop dialler codes         HI  XX                  No linking
    Use home,work,cell for checking (Y) (Def.is Home,cell)   Y No Pri.change
    Warn payment entry         P1  P2  P3  P4  P5
    "Account viewed" note (N)          Stop "Other links" message (Y)
    Next weekend is                    QCat for weekend action        716
    Current period is (Mth/Yr)  1  16  Omit comm% from coll.screens (Y)   Y
    New business option (Y,0,1,2,3)  0  Sp.logic for prop.assignment (Y)   Y
    Combine time-frames (Y)            Special tracking for changes (YV)
                                       Stop system-generated QCats (Y)
    F7-Exit    ENTER-More information  Pmt.Arrangements by Case# (Y)
```

Description Codes Groups – Warning Message

System Control 1 > System Parameters

Warning Users That An Account Is Being Disputed Or Has An Objection When The Account Is Displayed

Management Menu > Client Update > Page 7- Information to Be Displayed When Account is Presented

❑ Useful tool for any kind of messages (warning, general info)
❑ Updates "on-the-fly"

Warning Users That An Account Is Being Disputed Or Has An Objection When The Account Is Displayed

Management Menu > Client Update > Page 7- Information to Be Displayed When Account is Presented

❑ Example: Warning messaged displays when account is presented to agents

Automating Description Codes

System Control menu 1 > Smart codes

❑ Use to make decisions with Smart codes

Using Description Code Groups

System Control menu 1 > Description codes > Description code group

❑ Use to remove several description codes at one time

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                                    Description Code Group


      Company name      QUANTRAX .7 BOX - COMPANY 99
      Group code        A


      Description         [                              ]


      Description code    □ □ □ □ □ □ □ □ □ □
                          □ □ □ □ □ □ □ □ □ □
```

Automating Description Code Groups

System Control menu 1 > Smart codes > Page 6

❑ Use to make decisions with Smart codes

```
->Go to page              Smart Codes    pg/6
Smart Code    006                Override              Type (A,P,C,N,O)    A
Description   PROMISE PIF
Immediate update of Desc.Code N=No        Desc.code group to remove
Desc.codes to be added                    Desc.codes to remove
Stop decisions on codes                   Desc.codes needed
Remove all description codes (Y)             Check linked accounts (Y)
No decisions with QCat/ACat (N)              (for desc.codes in sel.criteria)
Start contact series (or *S,*R)         Make decisions on legals (Y)
Force user to verify (Y)                Unlink account (Y,R)
Keep follow-up date (Y)                 Do not update date last worked (Y)
Smart Code for duplicated cases         Transfer immediately (Y,O,S)

Start S/Code series                     Stop Smart Code series (Y,1-6)
Re-start S/Code series (Y, 1-6)         Left message (Y,A,R)
Transfer to company                     Transfer to client
Close code for existing account         Transfer notes (Y)    Oth.inf (Y/D)
Keep existing commission rate (Y)       Transfer secondary balances (Y)
Do not transfer duplicates (N)          Use same Case# for transfer (Y)
Reset attempts, contacts (Y,A,C)        Reset decisions (Y,A)
Write off bal-Y      Code (41-49)
Add payment code      Balance type      Adj.code    Amount (optional)    .00
                                                    Percentage of Pri.
F1-New Selection    F3-Search    F12-Update    Page keys        Delete Code (D)
```

Creating Close Codes

System Control 1 > Close Codes

❑ Two types of Close codes
- ❑ **Active**
- ❑ **Inactive**

```
                            Close Codes


      Company name      Quantrax RMEx                    (01)
      Close code        O


      Description        DISPUTE
      Short description  DISPUTE


      Remove from placement amount (Y)
      Inactive balance (Y)                  Y       Active for statistics (Y)      Y


      Collector credit for payment (Y)              Collector credit if one
      Max.days for credit after close                linked account is open (Y)


      Open on payment transaction (Y,P)             Open through Smart Codes       N
      Bankruptcy or deceased (B,D)                    (N=No)


      Stop letters (Y)                      Y       Omit from reports (Y,S,C)


      Days to wait before purging                   Smart Codes not allowed (Y)


      Status report description


      F1-New Selection    F3-Search    F7-Exit       Special Code (D,N)
```

Closing Accounts Automatically Based On Its Status With Smart Codes

System Control 1 >Smart Codes > Page 1

Closing Accounts Automatically Based On Its Status With Smart Codes

System Control 1 >Smart Codes > Page 1 > ? Logic Page 2

❑ Look for if multiple description codes exists – apply Smart code

Closing Accounts Automatically Based On Its Status With Smart Codes

System Control 1 >Smart Codes > Page 6 - Close Code for Existing Account

```
 ->Go to page                        Smart Codes      pg/6

Smart Code    160                    Override              Type (A,P,C,N,O)    C
Description   DISPUTED ACCOUNT
Immediate update of Desc.Code N=No        [ ]        Desc.code group to remove   [ ]
Desc.codes to be added            [ ] [ ]            Desc.codes to remove      [ ] [ ]
Stop decisions on codes       [ ] [ ] [ ]            Desc.codes needed         [ ] [ ]
Remove all description codes (Y)  [ ]                Check linked accounts (Y)      [ ]
No decisions with QCat/ACat (N)   [ ] [ ]              (for desc.codes in sel.criteria)
Start contact series (or *S,*R)   [ ]        Make decisions on legals (Y)      [ ]
Force user to verify (Y)          [ ]        Unlink account (Y,R)              [ ]
Keep follow-up date (Y)           [ ]        Do not update date last worked (Y) [ ]
Smart Code for duplicated cases   [ ]        Transfer immediately (Y,O,S)      [ ]


Start S/Code series       [ ] [ ] [ ] [ ]   Stop Smart Code series (Y,1-6)    [ ]
Re-start S/Code series (Y, 1-6)   [ ]        Left message (Y,A,R)
Transfer to company               [ ]        Transfer to client        [ ]
Close code for existing account   [ ]        Transfer notes (Y)  [ ]  Oth.inf (Y/D) [ ]
Keep existing commission rate (Y) [ ]        Transfer secondary balances (Y)   [ ]
Do not transfer duplicates (N)    [ ]        Use same Case# for transfer (Y)   [ ]
Reset attempts, contacts (Y,A,C)  [ ]        Reset decisions (Y,A)             [ ]
Write off bal-Y  [ ]    Code (41-49)  [ ]
Add payment code [ ]    Balance type [ ]     Adj.code [ ]  Amount (optional)    .00
                                                          Percentage of Pri.    [ ]

  F1-New Selection      F3-Search     F12-Update    Page keys         Delete Code (D) [ ]
```

Moving An Account From An Agent To A Supervisor

System Control 1 > Smart Codes > Page 7- Change *Worker*
System Control 1 > Smart Codes > Page 7- Change *Owner*

Moving An Account From An Agent To A Supervisor

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System Control 1 > Smart Codes > Page 8

❑ On page 8 of the smart code, setup the actions for moving a disputed account to a supervisor

When An Account Is Being Disputed /Has Objections – Control By QCat

Accounts Presented to Agents

Automate on Accounts

Reports to Clients

Manage Using QCats

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System Control 2 > QCat> By Company

❑ Setup the QCat for disputed accounts to omit from dialer.
❑ For legal disputes, use an R as the secondary sort

When An Account Is Being Disputed /Has Objections – Control By QCat via Smart Code

System Control 1 > Smart Codes > Page 5 - Change QCat

❑ Specify the QCat to send the account to

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 ->Go to page 5                    Smart Codes   pg/5
Smart Code    132                     Override          Type (A,P,C,N,O)  O
Description   NEW COMPLAINT
                                         (+)
Standard letter           []    Std. note/code   []  [_____]  []
Standard follow-up days   []    Next weekend (Y)  []   X-code (Y,b)   []
Notes (Y,N,b)             []    Letter (Y,N,b)    []   Follow-up (Y,N,P,A,b) []
Maximum future days       []    Stop T/frame (YAMP) [] Duplicate notes (Y,P,A) []
Add a follow-up date      []   days before last P/D   Show account worked (Y) []
Allow with phone and no prior ATTEMPT (N=No)  []    No prior CONTACT (N=No)  []
Special authority needed (A-Z)                []    Not allowed (Y,C)  []  D/C []
Do not allow if no decisions are met (Y)       Y    Show UDW (or Q,*)        []
Mark as work item (Y) for user    []  [_____]      Screen code/Condition []  []
Recall time (Y,N,b)               []
Advance to next Y,D    []  Max.link bal    [   .00]  Stop contact series (Y,P)  []
For prior payment look up S/Code  []            Return to owner (Y)          []
If linked accounts exist look up  []            Open linked cases (Y,L,A)    []
Cost associated with code          [    .00]
Duplicate for other cases (Y,C,A,G) []          Duplicate on ALL (Y)         []
Change QCat to   []    Change ACat to  []       Eligible to split Comm.(Y)   []
Move owner to split (Y)           []            Clear split collector (Y)    []
Move UserID to Split/Own/Wkr (YOW) []           Change split to          [_____]
                                                Move split to owner (Y)      []

  [F1-New Selection]  [F3-Search]  [F12-Update]   Page Keys
```

When An Account Is Being Disputed /Has Objections – Control By QCat via Smart Code

System Control 1 >Smart Codes > Page 8 - QCat Code

❑ Specify the QCat to transfer the disputed account to

When An Account Is Being Disputed /Has Objections – Report to Client by QCat

Management menu > Account Processing Reports > Report to Client by QCAT Code

❑ Generate QCat reports by client
❑ Specify a smart code to be applied to the account when this report is run

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                     Report to Client by QCat Code

Worker Codes (Blank=ALL)       W001    W002    W003    W003

QCats to include (Blank=ALL)   710  711  712  713  714  715  716  717  718  719
Type for QCat                  A    B    C    D    E    F    G    H    I    K

Client Codes (Blank=ALL)       000001    000002    000003    000004

Smart Code to apply (Required)  200




        Please enter leading zeros for QCat Codes




                                    * CLOSED ACCOUNTS AND ACCOUNTS
                                      WITH FUTURE DATES ARE OMITTED

F7-Cancel     Press ENTER to Continue
```

When An Account Is Being Disputed /Has Objections – Report to Client by QCat – Modify Text In Report

Management menu > Account Processing Reports > Update Text For Report To Client By QCat Code

```
              Report to Client by QCat Code

Company name    QUANTRAX .7 BOX – COMPANY 99
Type code       L

Description     RECOMMENDING LEGAL ACTION


Text to print (lower case allowed)

We have exhausted all reasonable efforts to collect the following accounts and
are now recommending legal action. Please review and advise us as to how we
should proceed.


Data to print      1  -----> 1 – Name, Last charge, Account#, Request amount
                             paid, Date paid and Balance due.
Print line for                2 – Name, Account#, Amount placed, Date placed
comments (Y)                     and Last charge.
```

```
                                                          /24/16                                              Page :    1
                                                          LBIN
                                                                        REQUEST FOR INFORMATION
                                                                        QUANTRAX .7 BOX - COMPANY 99
                                                                        106/5 MONGOMERY AVENUE
                                                                        BETHESDA, MD   20817
                                          COLBIN'S CLIENT
                                          NOW HIT F12
                                          1111 MAIN STREET                                    Default text
                                          BETHESDA            MD 20814

                              Phone :  (000) 000-0000  Fax # :  (000) 000-0000


                              Please advise this office of the status of the following accounts :


                                  Name              Last Charge    Account#            Amt.Paid Date Pd.    Bal.Due

                                  FINANCIAL         UDWPAT                              -------- --------   --------
                                                    01/12/15                           001892098-COL4-COL4

                                  TEST              AMOUNT                              -------- --------   --------
                                                    02/12/13                           001881749-COL4-COL4

                                  SUREN             SUREN                               -------- --------   --------
                                                    01/01/14                           001881772-COL4-COL4

                                  EMIL              EMIL                                -------- --------   --------
                                                    02/02/14                           001881773-COL4-COL4
```

Adding An Attorney On The Account - How Mail Is Handled When There Is An Attorney

Account Details > F2 - Attorney Screen

❑ If a consumer is represented by an Attorney here is where you enter the Attorney's information.

❑ When there is Attorney info all letters generated for this account will go to the Attorney

In your system, use COMPANY 99

1. Your contract with your client says that any account with a balance under $200 and is being disputed or has objections should be automatically closed as soon as your agency has been told about the dispute/objection.

    a. Create an account with a balance of $150 and flag it as a disputed an account.
    b. Setup your company so you are complying with your contract with your client.
    c. Test that everything is working with the account you created.
    d. What do you need to do if this same consumer has multiple accounts with this client?

2. Your contract with your client requires that any account that is disputed or has objections with a balance over $1000 must be automatically witched from the agent to their supervisor as soon as your agency has been told about the dispute/objection.

    a. Create an account with a balance of $2000 and flag it as a disputed account.
    b. Setup your company so you are complying with your contract with your client.
    c. Test that everything is working with the account you created.
    d. What do you need to do if this same consumer has multiple accounts with this client?

In your system, use COMPANY 99

3. One of your agents had just told you that an account is being disputed by a consumer. You want to automatically communicate this disputed account information to your client via RMEx. This is part of your contract with your client when you are alerted about a dispute, objection or any legal matter.

   a. Setup your company so you are complying with your contract with your client.
   b. How can you view this information before you send it to your client?
   c. What do you need to do if this same consumer has multiple accounts with this client?

4. Herman Munster was just added as the attorney to one of your accounts you added into the system.

   a. We want mail to go directly to the attorney and not the consumer.
   b. Mr. Munster's address is 1313 Mockingbird Lane, Salem MA 01971.
   c. What will happen if the consumer has multiple accounts with this client?

In your system, use COMPANY 99

5. Accounts that are marked as disputed or have objections, must display a message before the account details are displayed to agents.

    a. The following special message should be displayed when the account is presented, "Please do not speak to this consumer; this account is being disputed by the consumer".

    b. The account name should also be displayed in red.

    c. You want to mask all consumer phone numbers to agents, when an attorney is involved. How do you do that?

RMEx Management Training: Handling Disputes and Objections

Thank you!