The RMEx I-Bot

The RMEx I-Bot is a virtual agent that is transforming the collection industry. It is a software robot that creatively uses bleeding-edge mobile, browser, cloud and voice-recognition technologies, and is seamlessly integrated with Quantrax's collection platform RMEx (Receivables Management Expert). What can it do? *With 10 minutes of training*, it will effectively replace one or one hundred collection agents. It will handle inquiries pertaining to balances, payment history and clients owed, document important information supplied by a consumer (e.g. bankruptcy data), get information relating to disputes and ask a consumer why they cannot make a payment. It will set up a single payment, negotiate a payment arrangement discuss settlement options, asking for and saving checking account or credit card information. It will have an agent contact the consumer. And it is multi-lingual, understanding and speaking fluent Spanish, French and several other languages. Alex can be contacted through a web link on a PC, a smart phone or a phone number (the "telephone interface"), and depending on the device, it will understand natural language and speak in full sentences. On other devices, there is a powerful, text-based, touch screen interface. At the end of a conversation, Alex will verify and update the consumer's contact information including address, all phone numbers and e-mail address. Of course, if cell phone numbers are received, *express consent is always assumed to be obtained.* Compliance? Alex can handle attorney information, and even knows when to recite the "safe harbor language" when interest is included. Of course, Alex will document *everything that happens* and will apply smart codes for anything important. At the end of a "call", Alex can instantly e-mail the consumer a transcript of the conversation. Alex can switch to a more traditional "web-page" (form-based) interface too. Traditional users may more comfortable with this, compared to an intelligent and "talking" chatbot.

The technology easily becomes a powerful tool in your outbound strategy too. The telephone interface can be used to transfer a live inbound call to Alex after authentication by an agent. The authenticated account information is passed to the bot, and Alex will greet the consumer by saying it has located their account and asking how it can help them. On manual and dialer outbound campaigns, a consumer could select the option for Alex and resolve their account without ever talking to an agent.

This revolutionary, game-changing product has relatively little documentation other than for this paper. It is setup in one main system control file which has help text on every field. It is supposed to do everything an agent does, in terms of customer service. What more do you need?

Let us summarize what Alex will do for you :

- Alex can be accessed through a web link (this can be added to your web site too), using the touch screen on a smart phone, or using a telephone or cell phone

(phone call). On the Chrome browser, a voice interface is standard. There are options to select a voice for the web and phone interface
- It will give the consumer an introduction (greeting) that you will set up
- The consumer is given the option to select a language. This is the first screen presented and you are able to add text to help the consumer understand who you are.
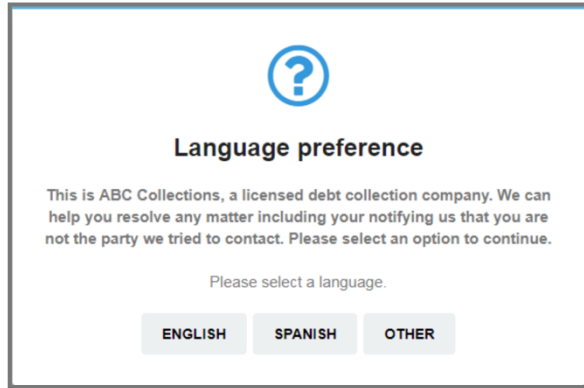
- Here is what is presently supported on the web interface, with regard to commonly requested languages. Text refers to text input. Understanding refers to listening to speech.

LANGUAGE	TEXT	UNDERSTAND	SPEAK
English	YES	YES	YES
Spanish	YES	YES	YES
French	YES	YES	YES
German	YES	YES	YES
Haitian Creole	YES	NO	NO
Russian	YES	YES	YES
Korean	YES	YES	YES
Vietnamese	YES	NO	NO
Hindi	YES	YES	NO
Farsi	NO	NO	NO
Urdu	YES	YES	YES

- The consumer can listen and talk back. They can type on a screen too. For a smart phone, they will only be able read and type information at this time
- If you set up your own scripts for Alex, test them out. Change the text based on how you want the scripts to sound. For example, add commas if pausing is

required. Alex may read a phone number as a number (e.g. 3 billion, six hundred and …). Leave spaces between each number so the number is stated in a different way.

- For the web or text option (e.g. on a smartphone), you can set up a disclaimer. This may be particularly useful if the CSP (Customer Service Portal) is selected. This option allows a user to quickly set up a credit pard payment and to provide a cell phone number and other contact information, and the disclaimer can be used to indicate how the contact information supplied will be used.

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☐ I have read and agree to the terms & conditions.

Submit

Here is an example.

- Alex will be able to say more things, prior to starting the authentication process – E.g. Mini Miranda, how they can contact an agent, that new accounts can be disputed etc. etc.
- There is an authentication option (smart buttons) that starts by asking the consumer what they would like to do. You design the options they can select (the smart buttons). For example, Payment, Bankruptcy, Questions etc. Once an option is selected, the user is authenticated, and Alex will come back to their original request!
- On a phone call, if the consumer calls in several times or if authentication fails, Alex can immediately transfer the call to an agent. If the phone number can be matched to a home or cell phone number on the system, all the accounts identified (even across multiple companies) are notated and Smart Code applied, if required (With our collection platform, Smart Codes can do almost anything you wish to do)
- You can set up reasons why certain accounts should not be handled by the bot (e.g. there are legal accounts in the group, a dispute etc.). In these cases, the consumer will be advised to call the office. If the consumer is using the telephone interface, Alex will recognize the problem and offer to transfer the call to an agent
- System controls to manage some responses and options, can be set up for all companies, single company or for a client group
- You may be contacted by individuals who are calling to say they are the wrong party. In this case the call is logged with information obtained from the caller (name, city and state of the caller, the account number on the notice or message

and the number the caller was contacted on), and the account referenced could be notated, or if the account number was not supplied, a report can be produced for manual updating by customer service staff

- Sometimes, a third party will call in. Alex will ask for the caller's first name, and if the caller is not the responsible party, ask them to also enter the first name of the responsible party. Alex will follow up by asking for the caller's relationship to the responsible party. This will be notated after the authentication is complete. There is an option to end the conversation, if a third party calls in.
- Consumers can be authenticated by first name and 11-character RMEx number (company and case number) OR the RMEx number and last 4 of consumer social or ANY good phone number on the primary account (account details or other phones). The RMEx account number will be filtered to omit any blanks or special characters entered by the consumer. House number and zip code are also options for the last part of the authentication process.
- If the consumer does not have the RMEx account number, they can be authenticated with their date of birth or last 4 of social, PLUS the last 4 of any phone number or the house number from the address on file
- If the consumer calls from a land line or cell phone; if there is *no social and date of birth on the accounts,* and we find only one linked group that has the caller's first name (supplied by the consumer) and a cell phone that *matches the Caller ID on the incoming call,* Alex will consider the consumer authenticated, since the other authentication options were considered but were unavailable
- Alex can say the consumer must call the office, based on special circumstances (e.g. credit balances on some accounts, legal, based on description codes, attorney or a BK). There is a flag at the client level to stop access through the I-Bot
- Alex will listen and respond to many types of questions
- It can even handle some social questions! E.g. What is your name? Do you have a girlfriend etc.?
- It can give linked balances (from account detail screen), the number of accounts and amounts owed to each company, along with the name of each company. Last payment date and amount, is available too
- It can handle someone calling in to say the consumer passed away
- It can handle a bankruptcy. Information obtained will be stored in the notes
- It will deal with "I can not pay"
- It can handle a dispute
- It will take information about an attorney and update the attorney screen for you
- If the consumer has insurance, it will ask for the information and update the insurance screen. This does not happen on the phone bot
- It can handle a request for an itemized statement
- It can understand the need for a duplicate bill
- It will take a payment - It will negotiate an amount, starting from payment in-full, though a payment arrangement, to a partial payment and last resort options. It will take a consumer's check or credit card. Real time authorization is available
- Payments made using credit cards or checks will be stored within RMEx on a credit card series, or in Direct Checks. They will be processed and posted to the

accounts based on your processes that clear the payments, usually using a third party payment processor

- We will receive a token from your credit card processor and store that on the system, without keeping any credit card information
- If the consumer calls the chatbot after a payment arrangement has been set up, Alex will ask the consumer if they wished to extend all the due dates by one month - This is a particularly useful customer service feature. This can only be used once per day. By applying the smart code for "Payment arrangement set up", you can review these changes shortly after they are made
- If there are service charges for credit cards or checks, Alex can recite this information and document the account accordingly
- It will provide a mailing address and a phone number to the consumer
- The bot is integrated with RMEx's settlement module. Settlements can be a part of the smart buttons or the bot will respond to settlement inquiries, depending on how the clients were set up. There is an option to take settlements on single accounts, in the instances where there is no linking. The other option will calculate a settlement amount for a group of linked accounts, where there could be multiple clients with different settlement parameters!
- Alex has powerful negotiation features. If these are activated, if the payment options have even offered and the consumer has declined them, Alex will check for a settlement option at the client level. If this is available it will be offered. Alex can also ask the consumer if they would like to pay a specific client. It will provide individual client balances and ask for a selection. Alex can offer a payment arrangement with a lower installment and a later starting date. If this offer is also declined, there is a "Last resort" option that will calculate a percentage or use a dollar amount, recommending the lower of the two options for the consumer to consider
- It will take an "agent request" (during hours when there are agents) and put the account into a queue! Agents can review the conversation and call a number supplied by the consumer. QCat and worker are changed, the account is dated and if a *phone call* was transferred to a live agent, the account can be quickly accessed by doing a name search for "BOT", which will display the most recent active conversations
- Conversations can be transferred from a live agent to the bot. Since the consumer would have been authenticated, the bot will skip the authentication, and will greet the consumer and ask how it could help! To transfer to the bot, the agent enters "BOT" in the smart code field or clicks on a GUI link. This will assume that we have set up the dialer infrastructure for you to work with. What if the call was outside your dialer platform? E.g. an incoming PBX call? Agents can transfer these calls to the bot by keying in "BOX" in the smart code field or using the icon, and transferring the call to a specific extension.
- When a consumer exits a conversation, Alex will ask the consumer to verify contact information – Their address, phone numbers (cell phones, with permission obtained too!) and their email address. New phone numbers will replace existing numbers. Existing numbers will be removed from the account detail screen, but will stay as good numbers in the other phones screen. By default, a new address

will replace an old one, if the present address is bad. Otherwise, information will be documented in the notes. There is an option to always update the system with a new address. E-mail address will be added to the e-mail address field. The verification can be moved to the beginning of the conversation.

- The telephone interface which is based on full speech recognition and some limited keypad entry, requires different thinking. Since the consumer can not enter alphabetic characters or visually verify the input information, phone numbers and addresses are not updated on the account detail screen. The information is written to the notes for later review by your staff. We do not ask for e-mail address when a telephone is used.

- When reviewing contact information, you can have Alex will always ask the consumer for the information without saying what you have

- After phone numbers are obtained, Alex does ask for the "Best number to contact the consumer". Alex will notate the account and apply different smart codes based on the consumer's response

- Alex will apply a smart code at each important step in a conversation (e.g. Authenticated, wanted to make payment, set up a payment with check or CC, bankrupt etc.)

- What about the more traditional web-based payment portal? Today's consumer is used to being able to enter a payment quickly, using an account number and credit card information. In our original design, Alex would replace that. What if Alex could also handle a "Quick Pay" option (for credit cards) for consumers who access Alex using a computer or smart phone screen? What if the consumer could use a web page or smart phone screen to also handle any other situation (dispute, bankruptcy, wrong party, has attorney, insurance etc.)? This is available!

    - You would typically set up the disclaimer option. Depending on the language selected, the disclaimer will be translated from English. There is an expanded disclaimer option that should be used for this. From the first screen (Disclaimer) on the bot system controls, use the option "Special" to set up the special disclaimer.

    - The consumer would access Alex, and select the option "CSP-Form-based customer service". CSP stands for Customer Service Portal. We have no plans to allow check payments at this time, due to the challenges in handling some of the compliance requirements related to checking accounts. We also have a method of taking the consumer directly to the CSP. They can switch to the traditional intelligent bot

    - Authentication is simple. An account number is not required!

    - As the following screens will show you a process that is simple, fast and user-friendly!

- The consumer can select a minimum amount as long as it meets the requirements in the system controls

- A receipt is generated via text message and/or e-mail. The mobile suite is required and you have to select the option on the system controls to display this option. If a cell phone is given, the system will add the number to the account detail screen *assuming consent was obtained.* Please make sure your disclaimer addresses this.

- After authentication, Alex will verify contact information. Information entered will be updated on the account detail screen based on the system control options and RMEx (e.g. old information is saved in notes)

- And these options look great on a smart phone too!

Here are sample screens.

Customer Service Portal

Account Number

99000962819

Enter Account# and one of the following OR two of the following if account number is not available.

Last 4 digits of your SSN

Date of birth (MMDDYY)

Last 4 digits of any phone number

Zip code

20817

Read terms & conditions

☑ I have read and agree to the terms & conditions.

Submit

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Customer Service Portal

Contact Information

Full Name : BEN B JONES

Cell number
(301) 755-3849

Email
ranjand@quantrax.com

Home phone

Work phone

Street address
7405 Arrowood Road

Extra address

City
Bethesda

State
MD

Zip
20817

Submit

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Customer Service Portal

Account Information

99000962819 Total Balance $ 496.25   Full Name : BEN B JONES

Our Account #	Client	Service Date	Placed amount	Balance
99-000958127	ST MARY'S HOSPITAL	06/20/11	244.00	204.00
99-000962819	WALCHEM STORE	06/20/11	244.00	244.25
99-000974728	ST MARY'S HOSPITAL	06/20/11	8.00	8.00
99-001012196	OUTH CAROLINA NB LOAD	06/20/11	8.00	8.00
99-001014849	OUTH CAROLINA NB LOAD	06/20/11	8.00	8.00
99-001019695	OUTH CAROLINA	06/20/11	8.00	8.00
99-001023357	OUTH CAROLINA	06/20/11	8.00	8.00
99-001025836	OUTH CAROLINA	06/20/11	8.00	8.00

Make a payment   Other options

Customer Service Portal

Choose your payment option   Account : 99000962819

Full payment	Installment plan 1	One time partial payment
$496.25	**$50** / Month	**$15**
Pay your balance in full	Last installment may be different	Make a one time payment Minimum amount $15
Pay now	Set up my arrangement	Pay now

Back to account list

Customer Service Portal

Go to Chatbot Alex

CHOOSE YOUR PAYMENT OPTION   ACCOUNT : 99001514289

FULL PAYMENT	INSTALLMENT PLAN 1	INSTALLMENT PLAN 2	ONE TIME PARTIAL PAYMENT
$162.15	**$80** / Month	**$50** / Month	**$15**
Pay your balance in full	Last installment may be different	Last installment may be different	Make a one time payment Minimum amount $15
Pay now	Set up my arrangement	Set up my arrangement	Pay now

Back to account list

With the "Make two offers for the P/A (1-9)" option turned on.

Customer Service Portal

A 3% fee will be added
Card number

| Your card number |

Expiration date   Security code ⍰

| MM | YY | | CVV |

First name   Last name

| Your first name | | Your last name |

Street address   Zip code

| Street address | | Zip code |

You will receive your payment receipt to the following

| ranjand@quantrax.com |

| (301) 755-3849 |

Confirm   **Back to account list**

Customer Service Portal

Choose an option

I want to make a payment
These are not my charges
I have insurance
I do not owe these charges for another reason
I have filed for bankruptcy
The responsible party is deceased
I have an attorney
These are my charges but I am unable to pay
I have a different issue

Customer Service Portal

Bankruptcy Details

Date you filed for bankruptcy

Bankruptcy chapter

Select the chapter

The bankruptcy number

Your attorney's first and last name

First Name   Last Name

Your attorney's phone number

Any other information you want us to have

[Submit]   [Choose another option]

Customer Service Portal

I have an attorney

If you have attorney, please give us the first name

[   ]

If you have an attorney, please give us THEIR last name.

[   ]

Can you please GIVE us the attorney's phone number?

[   ]

If we have any questions, what number can we reach you at?

[   ]

Submit   **Choose another option**

Customer Service Portal

I have insurance

Your Insurance company

[   ]

Your Insurance ID#

[   ]

Insurance company phone number

[   ]

Any other information you want us to have?

[   ]

Submit   **Choose another option**

With regard to authentication, the following illustrations will explain your options.

	Bot Authentication Options			
Option	Match Type	Acct# (exact match)	No Acct# Needed	2 Elements
1	Account#	X		
2	Account# + SSN4	X		X
3	SSN4 + (Phone OR Address OR Date of birth)		X	X
4	Date of Birth + (SSN OR Phone OR Address)		X	X
5	(Account# OR SSN-4 OR DOB) + (SSN OR Phone OR Address OR DOB)		X	X
6	Account# + Zip Code	X		X

Here is an example of setting up authentication by Account# and zip code.
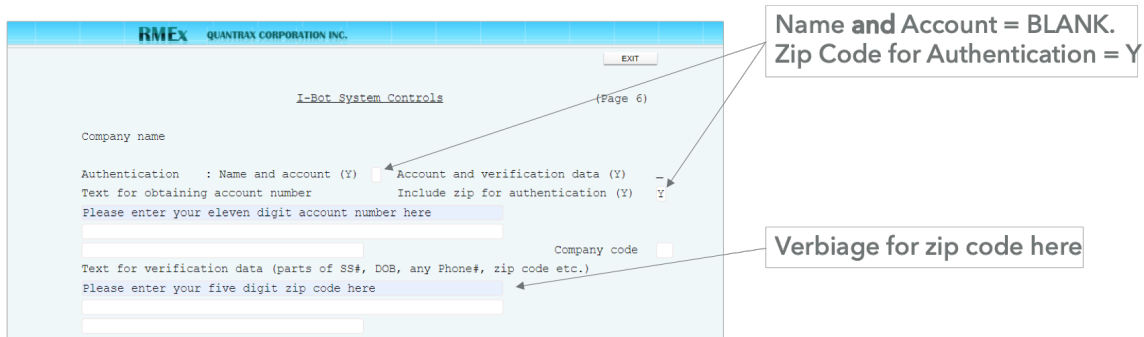
There are two options that will help you set up a payment arrangement and a one-time payment using the CSP.

On the System Controls there is an option "Make two offers for the P/A (1-9)". In the sample screen below, that option works with the "Minimum Installments" on the same screen. The system calculates the total balance and looks up the number of installments corresponding to that balance. For example, if the balance was $350, the system will offer 3 installments based on the set up below.

What if you want to give the consumer one more option? You can use the feature, "Make two offers for the P/A". If you put "2" in that option, you are saying "In addition to offering 3 installments, look at the number of installments 2 lines below that". That line

is balances up to $750 and has 6 installments. In this example, the system will give the user 3 installments and 6 installments to work with.

We have "Last resort options". There is a last resort dollar amount and percentage option. Rather than a single percentage for all balances, we allow you to set up different percentages for different balance ranges. See picture and the fields highlighted with the arrow.

What about smart phones? As you can see below, the application is designed for a smart phone (it is responsive) and looks great on this popular interface too.

- Alex is integrated with RMEx's text analysis feature. This allows you to look for certain words within agent-entered notes. Alex will effectively perform "speech analytics" by analyzing every conversation (consumer and agent part) and looking for selected words you have defined in the system controls!

- Alex will stop too many inquiries from one IP address in case an angry consumer or another bot attacks your server!

- In the conversation history window, there is a "Printer" icon. This will email a transcript to the consumer, if there is an email address on file. There is an option on the system control menu, to request a transcript for a specific date. This option will email the transcript, to the consumer or a specified email address using KeyesMail or a supported e-mail product. What if you want to look at the conversation history for a prior day? In the RMEx notes, there is a note added when a consumer is authenticated. That note is "Authenticated by I-Bot". It is

Date	Time	Notes	User	
12/21/17	04:16	"Authenticated by I-Bot"	IBO	
12/21/17	04:16	-from 192.0.0.239	IBO	
12/21/17	04:16	Gave balance 5025.00	IBO	
12/21/17	04:16	BOT - AUTHENTICATED	IBO	
12/21/17	04:18	Conversation timed-out	IBO	

clickable, and will display the history.

It is a good idea to *always review the conversation history,* when analyzing next steps after a consumer has contacted Alex. There will always be questions a consumer may ask, and Alex may not understand or respond to. But since the entire conversation is documented in the conversation history, this can easily be understood and acted on by an agent or a customer service team that reviews the account at a later time. For example, a consumer may forget they are taking to a chatbot, and say "Please use email instead of regular mail". Below is an example of the texting history.

IBOT History

Account Number :153480002 | Date: **12/21/17**

USER TYPE	MESSAGE TIME	MESSAGE TEXT
IBOT	04:06:04	Thank you for contacting us. My name is Alex and I'm a chat bot for United Consumers Inc. I'm here to assist you. Please press ENTER to continue.
IBOT	04:06:04	If we left a message in error, Please say WRONG PARTY.
IBOT	04:06:04	You can exit an area, end the conversation, or have an agent contact you, by using the options on your screen. Please press ENTER to continue.
IBOT	04:06:04	Continuing to use this service gives express permission to contact you on this device, you may opt out at any time by contacting United Consumers Inc at 800
IBOT	04:06:04	736 6615.
IBOT	04:06:04	I need to tell you that this is an attempt to collect a debt, and any

- Alex is integrated with RMEx's Mobile Suite and uses its text messaging feature. You can set up the system controls to send a text message to your managers when payments are processed. You can also send a consumer the access options for Alex from within an account. Set up a message on the system controls (Link and phone number for Alex) and from within an account, key in "ALX" in the "Smart Code" field. The message you have set up will be texted to the consumer's cell phone provided consent has been obtained

- How many simultaneous calls can Alex handle? There is no limit, because Alex charges you based on what it does or your results!

Dylan - Your client services Chat Bot

In any collection operation, there are teams that respond to client inquiries. Clients also report direct payments and want specific action taken on different accounts (e.g. Place a temporary hold on an account). Dylan was created to handle most of your client service requirements.

How does Dylan work?

- Clients will contact your office and will be greeted by Dylan. There is a different link for accessing Dylan (compared to the link for Alex)

- The client will be asked to enter their "Client Code". This is an 8-digit code with no spaces (Company + client code). The RMEx User ID set up for On-Line Client access can also be used. Multiple client numbers or groups are support through this feature

- The client will also be asked for a password. This is the same password that is used for agency alerts

- Assuming a valid client code was entered, the caller will be asked to select from a list of options :

  - Status (What is the current balance and recent payment information for the account? We only deal with individual accounts. not linked groups)

  - Hold (The client can request a temporary hold)

  - Close (The client can request that an account be closed. Some of you may have a problem with this. Our position is that you will educate your clients about what they can and can not do after an account is loaded. Regardless of what you say, a client may contact you to request that an account be closed. Even if you do not customarily close an account after placement, there can be good reasons why a close is necessary. As an example, the client may unintentionally refer an account that was previously placed. In all these cases, the client would usually call the office and engage a client services representative for help. Dylan will handle the request, document the account and apply a smart code!)

  - Payment (This will allow the client to inform you of a direct payment). Based on the way the system controls are set up, the caller can also enter a write-off amount for an account (to reduce the balance)

- ▪ Something else (This will allow the client to make any other requests with regard to an account)

- After the client has selected an option, Dylan will ask for the "Reference number" of the account (your client account number)

- Dylan will locate the account, read the last name and confirm the requested action. Only open and paid in-full accounts are considered. Our logic is that it is too complicated for a chat bot to discuss closed accounts. If there are multiple accounts for the same client account number, a service date is requested

- With direct payments and adjustments obtained through Dylan, the transactions are recorded in a batch. At any time, the batch can be reviewed by using the "I-Bot options" on the "Daily Reports" menu. There are two options - a review and the posting. The review allows transactions to be located, viewed, edited and printed (similar to RMEx's payment edit reports.) The post option will post the payments *that were on the last edit report.* This is different from your users creating a payment batch, where they control the transactions in the batch. In the case of Dylan, clients could be notifying you of payments, *while you are running your edits.* Let's think about this. At 10 AM, you run an edit. There may be 75 payments on the batch. At 10.03 AM a client may report 5 payments. At 10.10 AM, you may take the post option. At that time, there will be 80 transactions in the batch, but you have seen only 75 of them on the edit. Dylan will only post the first 75 transactions! The other 5 will be included when you run the next edit report.

- Different smart codes can be applied for different options selected by your clients. The system also adds a note indicating the type of request. *Note that all this happens when the client account number is matched.* It is possible that the user will not complete the request by entering the reason for the close, or will not complete the payment transaction. We believe that it is important to notate the account early. Based on the information on the account, users will have to determine the actual requirement and status of the client's request

- After each transaction discussed, Dylan will ask the caller to select a new option, until the caller says "Goodbye" and exits. Multiple requests can be made for the same account, without re-entering the client account number

- The system controls for the client services options are at the end of the standard system control screens. You can specify the smart codes to be applied based on each action - Status, hold etc.

SYSTEM REQUIREMENTS

To use Alex or Dylan, you will require the following :

• You need to be on RMEx Release 5.4 or a newer version

- You will need to set up a VPN connection between your system and the cloud (a server set up at Connectria)
- You will need the GUI to view the conversation history

SYSTEM CONTROLS

Your system controls are on the 4th System Control menu - The I-Bot options. We have controls at the client group, company and default levels.

Client group and company options can only be checked AFTER a consumer has been authenticated. We have filled out the default setting for you. Feel free to adjust. The introduction texts must be there for the bot to work. You can change the content!

The introduction scripts and authentication options can not be defined at the company or client group level. The reason? The consumer has not been authenticated and we do not know the company or client! These fields will be displayed from the default and can not be changed on the company or client group options. To put this another way, the information needed prior to the authentication, must be set up on the default system control option. This information can not be changed at the company or client group level, and is taken from the default and displayed on those screens.

There is a standard graphic on the conversation page seen by your consumers or clients. This can be replaced with a custom graphic supplied by your office.

GREETING WITH VOICE RECOGNITION

This option allows you to help the consumer with the options they can use. Within the text, you can set up some special options.

Two '#' signs within the text :

- Play the text up to the first '#'
- That will cause the microphone animation to be displayed
- Play the text from first '#" to the second '#'
- Play the sound that is heard when the microphone is enabled
- Play the text after the second '#'

One '#' sign within the text :

- Play the text up to the first '#'
- That will cause the microphone animation to be displayed
- Play the text from first '#" to the second '#'

No '#' sign within the text :

- We do not do anything other than play the greeting message

How do you understand and learn exactly how Alex will behave, and respond to specific questions a consumer may ask? It's simple. Try the product. Throw everything you have, at Alex. Remember that while Alex will surprise you, *it is not a human.* It was designed to perform at the level of a human expert but is not a human. There are questions it was not programmed to answer, and in those cases, Alex will say that it does not understand what the consumer said!

HOW CONSUMERS WILL ACCESS THE LINK

We have purchased the domain name resolvemyaccounts.com

You can ask us to reserve a name for your company. As an example, if your company is "HappyCollections", your link could be :

www.resolvemyaccounts.com/HappyCollections

OUR PRICING MODEL

Our pricing, which is subject to change, is based on the assumption that the agents that the I-Bot competes with, cost you between $35,000 and $40,000 a year. This does not simply consider base salary. It includes office space, computers, software, commissions, benefits, losses due to resignations, absenteeism, the cost of poor attitude or teamwork and the cost of training a new employee on collections and the system. The cost of a lawsuit due to employee errors has to be considered too.

Even at the lower end of the scale, an agent's time costs you at least 30 cents a minute. Even a simple conversation is likely to consume 3 - 4 minutes of an agent's time, which translates to over $1.00 of costs. Our pricing model attempts to save you at least 40% of what an agent's time would cost you. In addition, you do get 24/7/365 coverage, which will have a *direct impact on customer service, collections and your bottom line.*

Pricing is based on activity and results. In one pricing model, there are different charges for different work done by the I-Bot (e.g. inquiries, bankruptcies, disputes, payment negotiations, client services etc.). Another model uses a per-interaction charge, assuming the consumer is authenticated. There is a lower charge for the CSP use only. You will be charged only once per consumer, per day. If there are multiple activities, you will be charged once, based on the activity that has the highest price. There may be monthly service

charges depending on volumes. Pricing will be presented in a separate document and may be adjusted based on Quantrax's stated goals to save you about 40% of your current costs.

Any account with "TEST" in last name and first name is not charged for any activity. These transactions will not be reflected in statistics either. This gives you a method of working with the bot and understanding its operation, without being charged for its use.

INFRASTRUCTURE DIAGRAM

The following is an infrastructure diagram that illustrates data flows and secured connections.

Virtual Agent Infrastructure Diagram
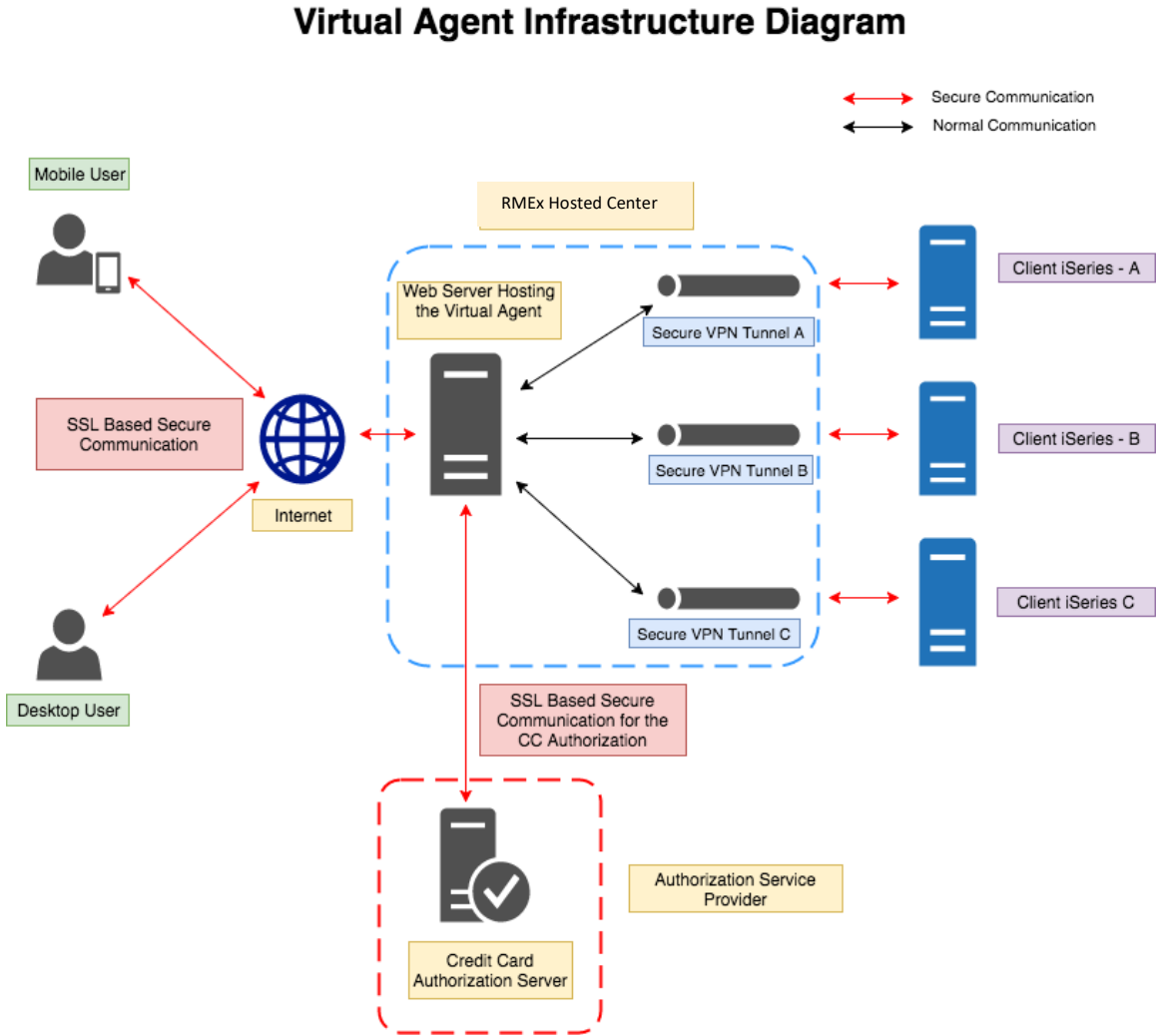
The above is the basic system architecture diagram of the web-based I-Bot product. The above diagram also shows how the system has been made secure.

The I-Bot is accessible to any user over any mobile device or a Desktop PC with an internet connection. Once the user connects through the internet to the URL provided by our client, a connection is established using an SSL tunnel to the website where the information transmitted through a secure tunnel the data transmitted through this is encrypted. For this it requires purchasing an SSL certificate from a SSL certificate vendor. After successful connection establishment with the internet, the next connection establishment is with the web server inside the hosted Data Center. The connection

between the internet and the web server which resides inside the data center is also secured by a SSL tunnel and the data which is transmitted in this sage is also encrypted. The data center is secured through all means and the web server (IIS) which hosts the virtual agent is also secured. The credit card Authorization process which happens when a payment is made through a credit card the credit card details are not stored in any of the servers while they are PCI compliance. And this also have a SSL tunnel to the payment gateway. The Credit Card Authorization server resides within the Authorization provider which is also secured using SSL based secure communication while the credit card information received from the user is written into a file where it is encrypted using AES 256-bit encryption.

The connection is made through a secure VPN tunnel to the AS/400 where the heart of RMEx resides.

In the case of the "Phone bot" calls are answered by a dialer hosted in Canada. We use 3rd party services to convert speech to text and use the dialer's capabilities to convert text to speech.

SOME FREQUENTLY ASKED QUESTIONS

- The page viewed by consumers or clients. Can we have a different "Logo"?
  There is a standard graphic on the conversation page seen by your consumers or clients. This can be replaced with a custom graphic supplied by your office.

- How are payments accepted via the bot processed?
  In the initial version, payments set up were stored on RMEx, including credit cards and check information, and batched to the payment clearing company. Real-time credit card authorization is available as are custom interfaces to payment gateways.

- How does the billing work? What happens if there are multiple transactions?
  We will bill you monthly, showing the type of transaction, number of transactions and the charges. You will be able to verify and get details from your system. You are billed once per linked group, based on the most expensive transaction.

- How does the bot handle accounts with existing payment arrangements?
  Any existing arrangement is deleted and a new one is established. The logic is that the consumer entered into an arrangement that he or she could not afford and has contacted you to make a change. It is possible to block accounts on an existing P/A from access via the bot, by using the description codes option.

- When will the bot take a dialer phone call (from a land line or cell phone)?
  This is a part of the product. The bot can be contacted directly (contact us and we will set up the infrastructure). There is a cost for allocation of phone lines etc. You can also have an IVR answer your inbound calls and have the consumer select an option to transfer to the bot.

- Do I need to have the I-Tel dialer to receive inbound calls via the bot?
  No. Calls are processed using dialer technology, but we will be using a hosted system that is included in your pricing (there is a premium for calls received through a dialed number).

- Why are there differences between the "web bot" and the "phone bot"?
  The input option on a telephone (other than for speech) is the keypad. In this case, entering an address or insurance company name on a phone is not viable. For this reason, the bot will respond to phone calls in different ways, depending on the situation.

- Why does the phone bot (or sometimes the web bot) read words incorrectly? What can be done?
  The conversion of speech to text or text to speech is not a perfect process. If you encounter problems, try changing the text if it is within your control - Add a comma or period, change text to lower case etc. Try different things. Contact Quantrax if you cannot find a solution.

- What types of customers are most likely to pay or interact with the bot?

  We believe that a chat bot may be very viable in low balance, high score or younger-demographic circumstances. It may also be applicable based on account types or the type of work you are doing (e.g. customer service, versus collections). Regardless of these factors, the fact that a chatbot can handle a request on any day of the week, and at any time in the day, makes it applicable across a range of clients and environments.

- What authentication options exist?

  The bot can find an account with your account number or work with the last 4 of a SSN or the full DOB (for those who do not have your account number). In addition, you will ask for the last 4 of any phone number, last 4 of SSN, month and year of birth or the house number (from the street address), depending on the authentication options selected. In all cases, if the first name supplied does not match the first name on file, access is denied. This name option does not apply to the phone bot, which only supports numeric input for key information.

- How does the bot handle insurance claims?

  The bot can recognize that the consumer may be saying they have insurance. Alex treats this as a "dispute" or "Do not want to pay" and applies a smart code. Insurance information can be captured and updated on the insurance screen.

- Can I use my existing domain for consumer access?

  Quantrax has purchased "resolvemyaccounts.com" and we can use that with your company name or abbreviation. You can also use your own domain name, but will need a server on your premises.

- What types of accounts can be blocked from the bot? What happens if someone tries to access such an account?

  Users set up one of several options - Description codes, has legal accounts, closed state, forwarded accounts exist, client, credit balances exist - and access can be blocked based on the account(s). If access has to be denied, the consumer is advised to call the office. The account is notated, and a smart code can be applied. You can customize your response - We recommend you direct them to have an agent contact them.

- When will client services be available via bot?

  We have created Dylan, a bot that can handle client requests. E.g. Balances on accounts, placing accounts on hold or reporting of direct payments.

- How do we begin the process of implementing the bot?

  Enter a ticket with support@quantrax.com and say "I want Alex".

- How long does it take to get started and what are the requirements?

  It takes about 2 weeks. We require a VPN connection to a cloud service and you need to be on RMEx Release 5.4 or later.

- What are my responsibilities in getting set up?

  Read the documentation, Set up system controls, review thoroughly with test accounts and update the required consumer communications - Letters, E-mails, Texts, Website and VOAPPS

- What's the cancellation policy?

  There are no long-term contracts. You can cancel anytime, pay for what has been used and move on!

- What languages are currently supported?

  The languages supported include English, Spanish, French, German, Haitian Creole and Russian. With some languages, speech recognition or speech output is not available. In these cases, the consumer is notified and will have to use the text-based option.

- What browsers and smart phones are supported?

  Alex is optimized for Chrome. This is the only browser that supports 2-way speech and speech-recognition. Alex can listen in several languages and speak back in some languages. With other browsers, the user has to use text for input and output. Smart phones have a different interface. They do not understand or speak to you but understand and respond through a text and point-and-click interface (buttons for Yes, No etc.).

- Is the application secure?

  As the infrastructure diagram explains, we have taken great precautions to secure the application. The cloud server is only used to move data and does not store information.