



Payment Arrangements – Rules for Payment Arrangements

- A “Y” in “Send reminder” will send a reminder letter to the debtor.
- Specify the Letter you want to send by putting it in the filed “Letter Code”
- If the arrangement was set up using credit cards and you want to send a different letter, put the Letter Code in the field “ C/Card”.
- If you don’t want to send a reminder out if the payment amount is less than a certain amount, enter minimum the amount in “Minimum total due for reminder”.
- “How many days before the due date do you want to sent the reminder? (Note: If the first payment is due within three days or less, the letter will NOT be sent.
- If your arrangement is set up for something like every 10 days, specify how many days before the due date you want to send the letter in “For days-driven” frequency”.

Payment Arrangements		(1st Page)	* Not Required
Company name	IOU OWE-IT COLLECT SERVICES, INC. RMEEx		
Payment arrangement code	01	Description	MANAGEMENT TRAINING
1. Send a reminder (Y) <input type="checkbox"/>	C/Card <input type="checkbox"/>	Letter code	<input type="checkbox"/>
Minimum total due to send reminder			.00 Days before
How many days before the due date?			<input type="checkbox"/> due date to
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/> present <input type="checkbox"/>
2. Send letter if payment is late (Y) <input type="checkbox"/>	Letter code		<input type="checkbox"/>
Minimum delinquent amount to send late letter			.00
Grace period (days) before sending letter			<input type="checkbox"/>
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/>
3. Number of missed payments before sending to the collector OR			1 -->Sending to collector
Minimum delinquent amount to send to collector if payment is missed			.00 refers to the account being
Grace period (days) before sending to collector			5 eligible for
Suspend arrangement if sent to collector (Y) <input type="checkbox"/>			<input type="checkbox"/> account
Smart Code to apply if sent to collector			200 processing.
4. Include legal accounts (Y,L) <input type="checkbox"/>			Y
* 5. Maximum number of installments allowed			<input type="checkbox"/> -->Options are
Minimum installment amount required			50.00 specified for
Installment must be at least	75.00	% of qualifying amount	frequency "M".
6. Allow advance payment against future installments (Y) <input type="checkbox"/>			Y

F1-New Selection F3-Search



Payment Arrangements – Rules for Payment Arrangements

- “Days before due date to present” is used if you want a collector to see the account prior to the due date.
- Put a “Y” in “Send letter if payment is late” and specify the Letter Code in the field “Letter Code”.
- You can specify a ‘Minimum amount due’ before sending out a late letter and allow a “Grace period” before that letter is sent.
- If your arrangement is set up for something like every 10 days, specify how many days after the due date you want to wait before sending the later letter in “For days-driven” frequency”.
- How many payments must the debtor miss before the account is sent to a collector for follow-up OR specify a “Minimum delinquent amount” before sending the account to a collector.
- You can allow a ‘Grace Period’ before the account is sent to a collector.

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Payment arrangement code	01	Description	MANAGEMENT TRAINING
1. Send a reminder (Y) <input type="checkbox"/>	C/Card <input type="checkbox"/>	Letter code	<input type="checkbox"/>
Minimum total due to send reminder			.00
How many days before the due date?			
For "days-driven" frequency, minimum days for letter			
2. Send letter if payment is late (Y) <input type="checkbox"/>	Letter code		<input type="checkbox"/>
Minimum delinquent amount to send late letter			.00
Grace period (days) before sending letter			
For "days-driven" frequency, minimum days for letter			
3. Number of missed payments before sending to the collector OR			1 -->Sending to collector
Minimum delinquent amount to send to collector if payment is missed			.00
Grace period (days) before sending to collector			5
Suspend arrangement if sent to collector (Y) <input type="checkbox"/>			
Smart Code to apply if sent to collector			200
4. Include legal accounts (Y,L)			Y
* 5. Maximum number of installments allowed			
Minimum installment amount required			50.00
Installment must be at least	75.00	% of qualifying amount	
6. Allow advance payment against future installments (Y)			Y

F1-New Selection F3-Search



Payment Arrangements – Rules for Payment Arrangements

- “Suspend arrangement if sent to a collector” means that the system will not keep track of how far the debtor is behind on their Payment Arrangement.
- If you put a Smart Code in the field “Smart Code to apply if sent to collector”, that Smart Code will be applied during the Nightly process.
- “Include legal accounts” You can include legal and pre-legal accounts in the Payment Arrangements “Y” or include them BUT exclude them in the letters “L”.
- If you don’t want a collector to set up a Payment Arrangement for more than XX number of payments, specify the number of payments in “Maximum number of installments allowed”.
- “Minimum installment amount required” means that a collector will not be able to take anything less than what you have specified. (Note: A manager can override this).

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Payment arrangement code	01	Description	MANAGEMENT TRAINING
1. Send a reminder (Y) <input type="checkbox"/>	C/Card <input type="checkbox"/>	Letter code	<input type="checkbox"/>
Minimum total due to send reminder			.00
How many days before the due date?			<input type="checkbox"/>
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/>
2. Send letter if payment is late (Y) <input type="checkbox"/>	Letter code		<input type="checkbox"/>
Minimum delinquent amount to send late letter			.00
Grace period (days) before sending letter			<input type="checkbox"/>
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/>
3. Number of missed payments before sending to the collector OR			1 -->Sending to collector
Minimum delinquent amount to send to collector if payment is missed			.00
Grace period (days) before sending to collector			5
Suspend arrangement if sent to collector (Y) <input type="checkbox"/>			
Smart Code to apply if sent to collector			200
4. Include legal accounts (Y,L)			Y
* 5. Maximum number of installments allowed			<input type="checkbox"/>
Minimum installment amount required			50.00
Installation must be at least	75.00	% of qualifying amount	frequency "M".
6. Allow advance payment against future installments (Y)			Y

F1-New Selection F3-Search



Payment Arrangements – Rules for Payment Arrangements

- “Installment must be at least” means that the installment must be at least a certain percentage of the total balance and a collector cannot accept less.
- A “Y” in “Allow advance payment against future installments means that if the debtor more than is due on one installment that they may be able to skip the next installment. Otherwise, if this field is “blank” they will still have a payment due the next cycle.

Payment Arrangements		(1st Page)	* Not Required
Company name	IOU OWE-IT COLLECT SERVICES, INC. RMEEx		
Payment arrangement code	01	Description	MANAGEMENT TRAINING
1. Send a reminder (Y) <input type="checkbox"/>	C/Card <input type="checkbox"/>	Letter code	<input type="checkbox"/>
Minimum total due to send reminder			.00
How many days before the due date?			<input type="checkbox"/>
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/>
2. Send letter if payment is late (Y) <input type="checkbox"/>	Letter code		<input type="checkbox"/>
Minimum delinquent amount to send late letter			.00
Grace period (days) before sending letter			<input type="checkbox"/>
For "days-driven" frequency, minimum days for letter			<input type="checkbox"/>
3. Number of missed payments before sending to the collector OR			1 -->Sending to collector
Minimum delinquent amount to send to collector if payment is missed			.00 refers to the account being
Grace period (days) before sending to collector			5 eligible for
Suspend arrangement if sent to collector (Y)			<input type="checkbox"/>
Smart Code to apply if sent to collector			200 processing.
4. Include legal accounts (Y,L)			Y
* 5. Maximum number of installments allowed			<input type="checkbox"/>
Minimum installment amount required			50.00 -->Options are specified for
Installment must be at least	75.00	% of qualifying amount	frequency "M".
6. Allow advance payment against future installments (Y)			Y

F1-New Selection F3-Search



Payment Arrangements – Additional Rules for Payment Arrangements

- You can have different rules based on the ‘Qualifying amount’ (total balance due)
- You can specify the Maximum number of installments” for the qualifying amount as well as “Minimum installment amount.
- You can also specify a “Minimum percentage of the qualifying amount”.
- “Maximum future days D/Payment” is for how many days maximum in the future can the collector accepts a down payment for.
- “Maximum future days – Installment” means that a collector could NOT set up a Payment Arrangement for more days than you have specified in this field. For example if you had 30 in this field, the collector could not set up a Payment Arrangement that would start in 45 days. However a manager could override this.

Payment Arrangements (2nd Page)

Company name IOU OWE-IT COLLECT SERVICES, INC. RMEEx
 Payment arrangement code 01 Description MANAGEMENT TRAINING

Qualifying amounts to	Maximum installments	Minimum installment Amount	Minimum % of qualifying amount	Maximum future days (D/Payment)	Maximum future days- Installment
9999999.99		.00	10.00		
		.00	.00		
		.00	.00		
		.00	.00		
		.00	.00		
		.00	.00		
		.00	.00		
		.00	.00		

-->Options are specified for frequency "M".

F1-New Selection F3-Search



Payment Arrangements – Additional Rules for Broken Promises

- You can apply different Smart Codes if this is NOT a Payment Arrangement but a single promise to pay based on the amount of the Broken Promise.

Broken Promises

Company name	IOU OWE-IT COLLECT SERVICES, INC. RMEEx		
If promise amount is greater than	<input type="text" value="200.00"/>	apply Smart Code	<input type="text" value="100"/>
For other amounts, apply Smart Code	<input type="text" value="120"/>		