

# SMS Text Messaging With RME<sub>x</sub>

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# SMS Text Messaging With RME x

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## Overview - Text Messaging With RME x (Inbound SMS/RME x SMS)

With the legislation surrounding cell phones, most users will never consider sending text messages to their consumers! But does anyone doubt that text messaging will play a part in the future of consumer contact?

As always, we have attempted to anticipate and predict the future. Because of the resistance we expected, we did not even consult with our clients as we set out to create a texting platform for RME x. Against all odds, we believe we have created a solution you can comfortably use today, in spite of the concerns you may have about lawsuits! Let's say that in another way - We have given you a method of using text messaging without a legal risk.

### Key Concepts of Text Messaging With RME x

How does this work? The design of the product is based on the following key concepts:

- A certain type of consumer will use text messaging to make inquiries, ask basic questions and find out about payment options.
- If the text messaging request is initiated by the consumer, there is little risk of a lawsuit. You never initiate text messaging - it is *always* initiated by the consumer!
- Agents should not be allowed to key in free form text and account information that will go out to a consumer. That is too risky. But if the consumer wants to check their balance, and the agent could select Send account balance from a drop down, that would be more acceptable to most companies.
- You must be able to specify the agents who are permitted to handle incoming text messages.
- An agent must be able to handle several different conversations at the same time - We made a decision that we would limit the maximum number of simultaneous conversations to 3 per agent.
- It is possible that a consumer may not respond for several minutes. If the time without a response is not unreasonably long, the next incoming message must go to the same agent who was handling the original conversation. The goal is to have a single agent handle the complete conversation with a consumer.
- Consumers will be told to text one number. They will text their unique account number (company+RME x account number) to that number. The consumer will then be authenticated by the system. User defined parameters will be used (E.g. part of social, phone number, DOB etc.) to match

## SMS Text Messaging With RME x

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the account number with the consumer. It is only after authentication that the message can be routed to an available agent

- As a part of the authentication process, you will be able to send messages and force the consumer to respond with specific answers. For example - “To us permission to send you text messages today and in the future, enter Y, otherwise enter N”.
- There will be an option for selected agents to enter text that will be sent to the consumer. Most users will not be able to enter text, and will only be able to select a **Response** from a drop down menu. Selecting an option will merge standard text (E.g. “Your total balance is”) with calculated amount or data from RME x. (E.g. “account balance or mailing address for the company”.)
- Text messaging is not intended to replace certain types of agent interactions, for example, negotiating a payment arrangement. In these cases, an agent would send out a message “I am sorry I cannot help with that. You need to call our office during normal business hours”.
- Each key step of the conversation (e.g. authentication) can be used to apply user-defined smart codes. The agent can send out a link that will take the consumer to our mobile payment portal on their phone!
- All conversations are saved and can be quickly viewed from an account (agent and consumer side of the conversation).

You can see that we have thought about security, accuracy and potential legislation. Throughout the “conversation” with the consumer, all messages are logged. You can go back and prove that the session was initiated by the consumer. You can show that you obtained permission to text the consumer. We understand that fear can create many problems, but we feel that our design is practical and logical. Any forward-thinking company should be comfortable training their agents to use technology that is practical in today’s mobile environment, and we hope you will use this great feature we have developed.

### System Requirements Needed For Text Messaging With RME x

Please note that some of the newer options will require you to be on RME x 5.1.

**NOTE: Agents must use CHROME to use SMS Text Messaging. DO NOT USE Internet Explorer.**

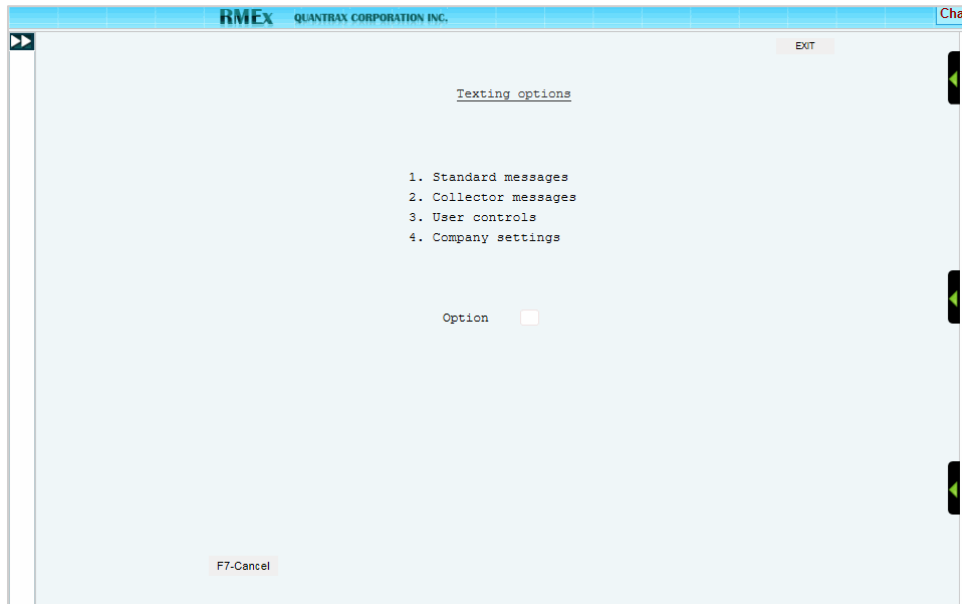
# SMS Text Messaging With RMEx

## Setting Up Your System To Use Text Messaging

The following are the details of how to setup this exciting new option:

The system controls for this new feature are set up from within the **System Control 4 menu > Texting options (within the GUI – Classic View ONLY)**.

**NOTE: Agents must use CHROME to use SMS Text Messaging. DO NOT USE Internet Explorer.**



# SMS Text Messaging With RME x

## Step 1: Setting Up The Standard Messages

You will start by setting up the **Standard messages**. These are the messages that will be sent to the consumer by the system at different stages of a conversation. E.g. the authentication process.

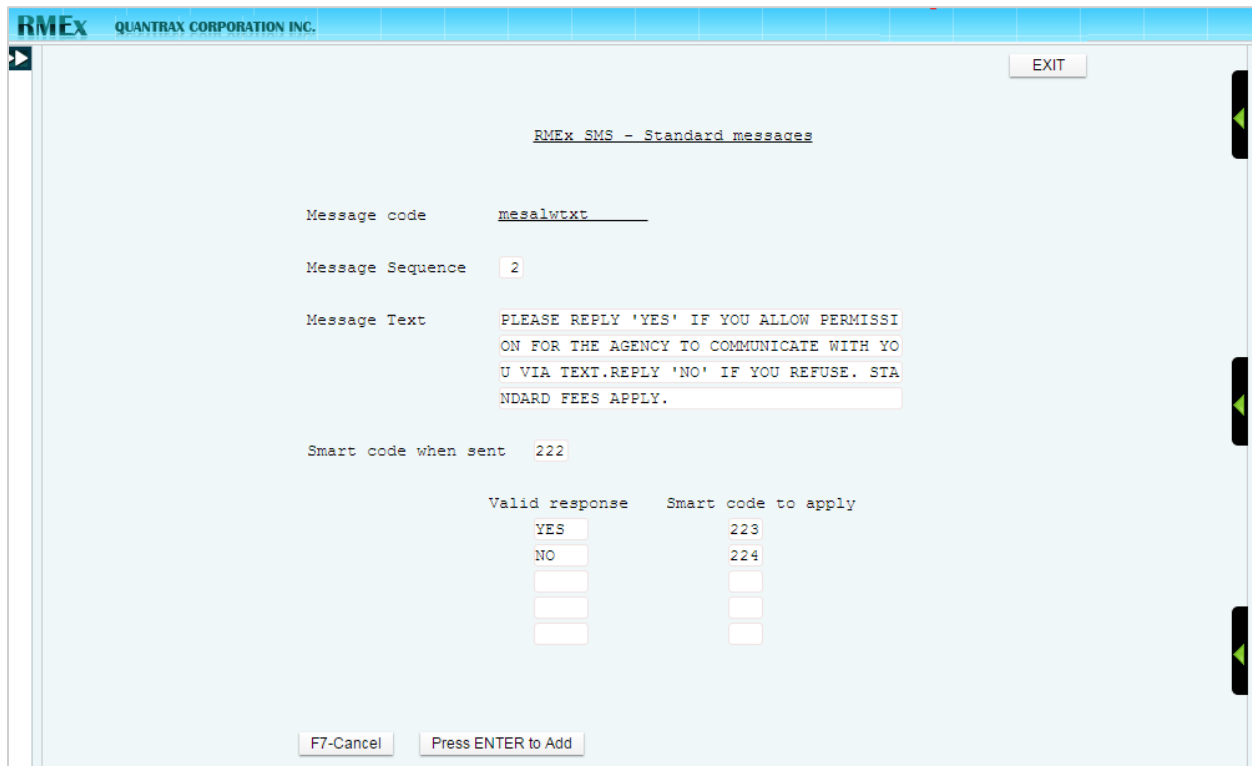
You can add, update or delete standard messages. Here is an example of setting up a standard message. There is a **Message sequence** to indicate the order in which the standard messages are sent out.

**NOTE:** Text Messaging Options can be accessed from within the GUI – Classic View ONLY via **System Control 4 menu**.



# SMS Text Messaging With RMEx

## Step 2: Setting Up Valid Responses



RMEx SMS - Standard messages

Message code

Message Sequence

Message Text

Smart code when sent

Valid response	Smart code to apply
<input type="text" value="YES"/>	<input type="text" value="223"/>
<input type="text" value="NO"/>	<input type="text" value="224"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

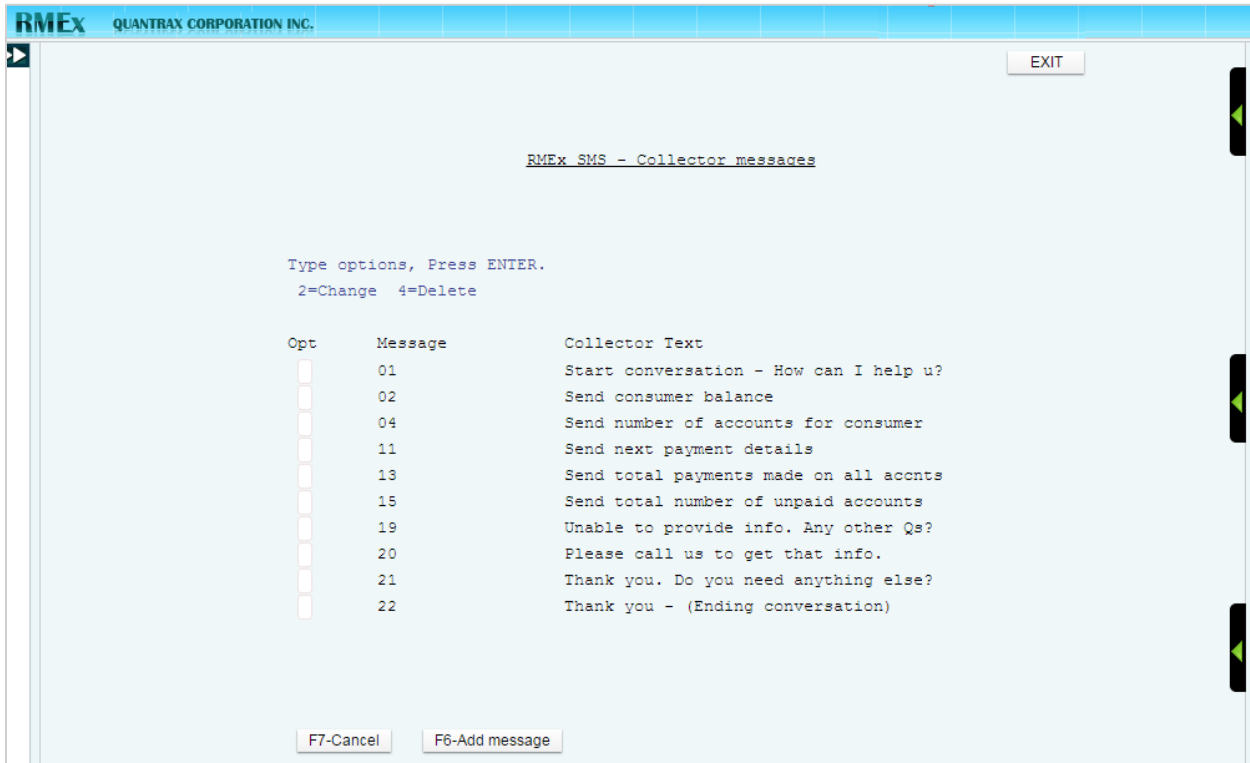
F7-Cancel    Press ENTER to Add

You must specify the valid responses and you can ask the system to apply smart codes based on the consumer response.

As we discussed, we want to make an agent’s interaction with a consumer as user-friendly and compliant as possible. For example, permitting an agent to key in the balance is a risk. However we can agree that “How much do I owe?” is a likely question the consumer will ask. How does the agent respond? What if the system could understand the consumer’s questions, and suggest the best option from the possible list of response?

You will be able to set up **Collector messages** also known as the “**user-defined**” messages. Based on a consumer’s question, the system will try to recommend a response. The agent can use that response or click on a different message and the system will send out the appropriate response, merging information in the system with the response (e.g. the account balance). Sample screens follow.

# SMS Text Messaging With RME x



RME x QUANTRAX CORPORATION INC. EXIT

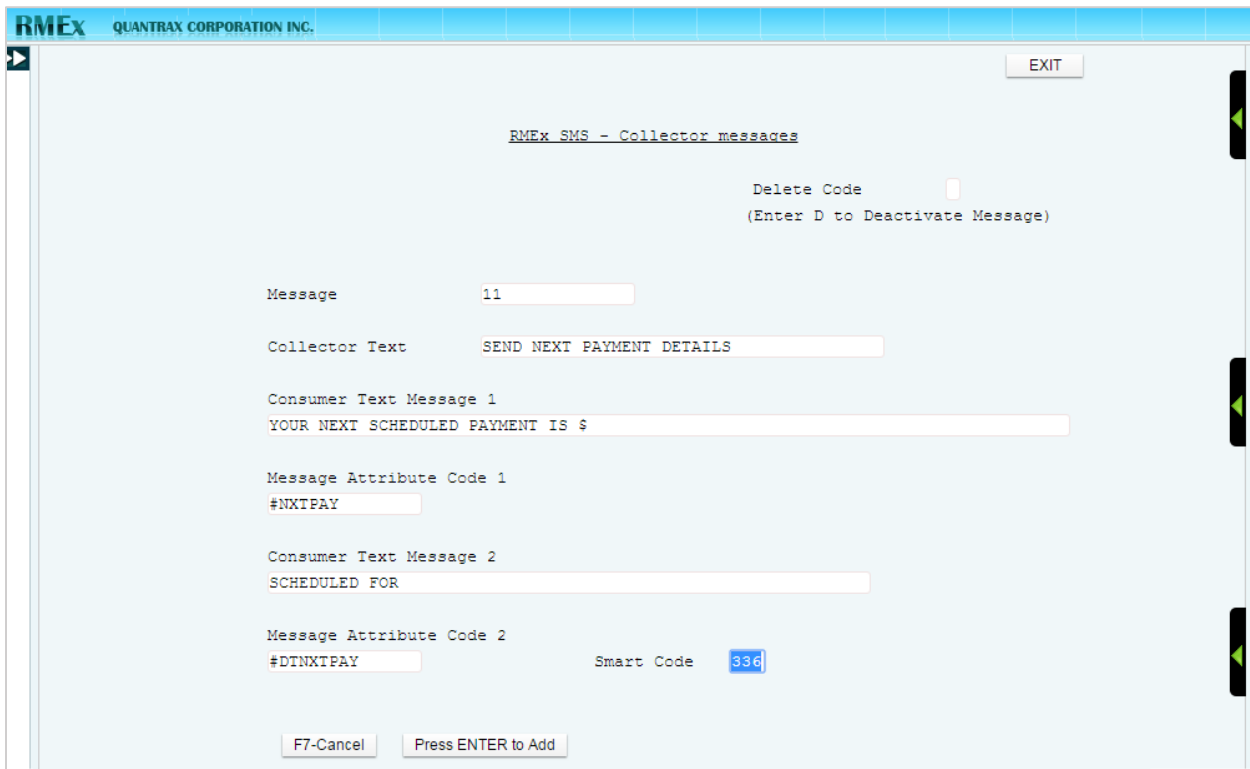
RME x SMS - Collector messages

Type options, Press ENTER.  
2=Change 4=Delete

Opt	Message	Collector Text
<input type="checkbox"/>	01	Start conversation - How can I help u?
<input type="checkbox"/>	02	Send consumer balance
<input type="checkbox"/>	04	Send number of accounts for consumer
<input type="checkbox"/>	11	Send next payment details
<input type="checkbox"/>	13	Send total payments made on all acounts
<input type="checkbox"/>	15	Send total number of unpaid accounts
<input type="checkbox"/>	19	Unable to provide info. Any other Qs?
<input type="checkbox"/>	20	Please call us to get that info.
<input type="checkbox"/>	21	Thank you. Do you need anything else?
<input type="checkbox"/>	22	Thank you - (Ending conversation)

F7-Cancel F6-Add message

This sets the background for the messages that can be sent to a consumer.



RME x QUANTRAX CORPORATION INC. EXIT

RME x SMS - Collector messages

Delete Code   
(Enter D to Deactivate Message)

Message

Collector Text

Consumer Text Message 1

Message Attribute Code 1

Consumer Text Message 2

Message Attribute Code 2  
 Smart Code

F7-Cancel Press ENTER to Add



# SMS Text Messaging With RME.x

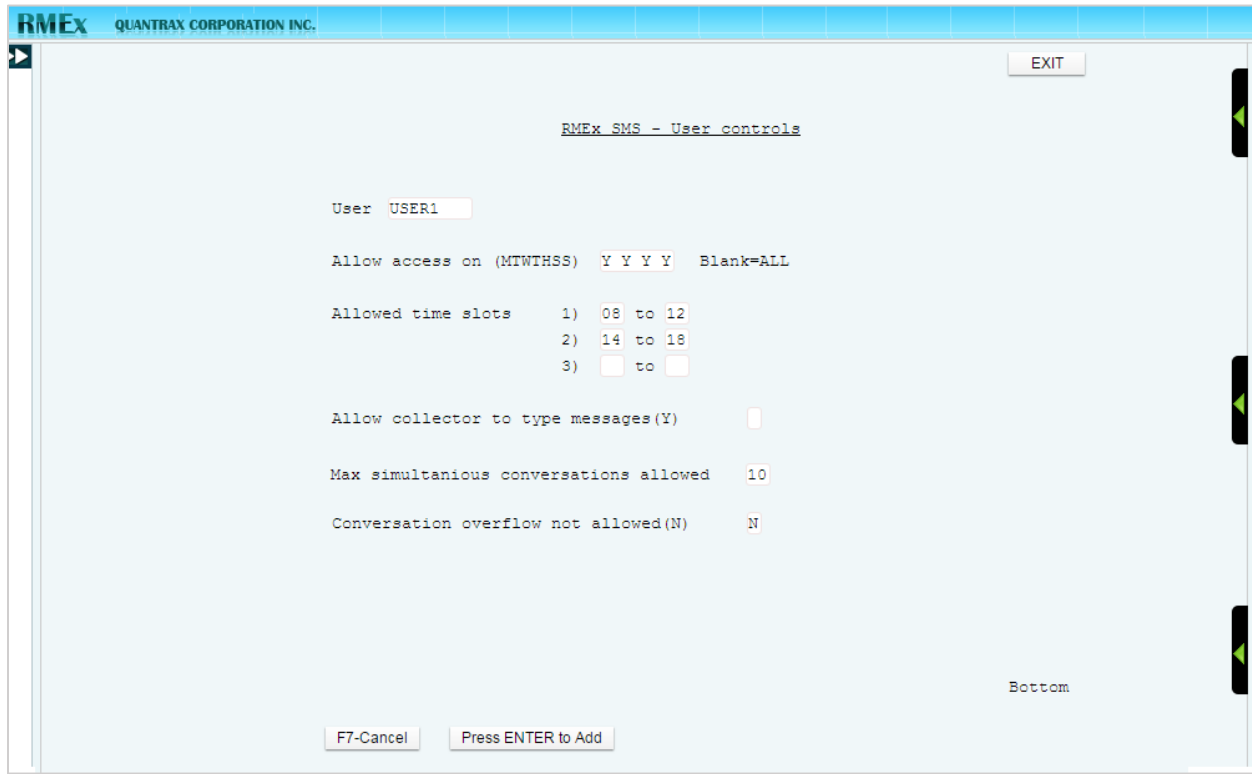
## Step 3: Setting Up Your Agents To Use Text Messaging

What about the controls for setting up rules for the company and your agents? Let us start with the agent set up, **User controls**. Each agent who can handle text messaging, has to be set up within the system. The following screens show you how users are set up.



In the following screen you can see, you have flexibility to define the days of the week on which a user can work with text messages as well as the times in the day that they are available for that. By default, users will not be able to key in responses - they will pick from the messages they are allowed to send out. You can indicate that some users can key in their own responses. **Use this option with care!**

# SMS Text Messaging With RME x



You can define the maximum number of simultaneous conversations an agent can carry on at one time (**maximum allowed at this time is 3**, which is all we have space for on the screen). If the **Conversation overflow** option is blank and if all agents are maxed out on incoming texts, agents can receive more than the set up maximum, up to a limit of 3.

## Step 4: Setting Up Company Rules For Text Messaging

We also have a **Company settings** option. The following screen shows you the options available.

# SMS Text Messaging With RMEx

EXIT

RMEx SMS - Company settings (Page 1)

Company name	QUANTRAX .7 BOX - COMPANY 99	Activate inbound options (Y)	<input type="checkbox"/>
Stop taking new conversations if maximum allowed are being handled by agents (Y)	<input type="checkbox"/> Y	Text if no agents	Sorry, all agents are occupied at the moment. Please wait until we connect you with the next available agent.SS
Disconnect after no activity for	10 minutes		
Message to be sent if the consumer is disconnected due to inactivity			Sorry the communication has been timed out. Please initiate a new conversation as explained in your letter.
Message to be sent if the consumer could not be authenticated by the system.			Sorry, the verification process failed. Please contact our office at (301)443-6644

Calls are distributed via Round Robin method. Refers to all agents getting new texts similar to evenly dealing cards out to a group of people.

The **Disconnect after** was designed to free up an agent after a long period of inactivity by the consumer.

## Setting Up Consumer Authentication Rules

This screen is also used to define the sequence in which the consumer authentication is carried out. We always ask for the first 3 letters of the last name. You can specify other options, and their order. We need one additional valid response from the consumer, and you define the sequence in which those responses are requested. If you have specified last 4 of SSN, and there is no SSN on file, that particular message is not sent out. The authentication options are the **DOB (MMYY)**, **the last 4 of the SSN** or the **home phone number**.

# SMS Text Messaging With RMEx

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## Step 5: Setting Up Consumer Consent To Use Text Messaging

Most companies will not take the risk of sending text messages as a method of contacting consumers for payment. There are many good reasons this will be considered a risk. One main concern is that standard text messages are limited to 160 characters. It is extremely difficult to communicate with a consumer with this limitation is factored into any text messaging strategy.

Text messaging is a powerful communication option. For many, the mobile phone is or will soon be the main communication channel, replacing laptops and land lines. We predict that its use as a key communication channel in collections, will increase. We have taken the initiative to deploy this technology today, with some powerful new features.

**NOTE:** We must remind you *that we have not sought legal advice* about the use of these solutions. We suggest that you *get you own legal opinion*, before you use these features.

### Framing Your Strategy For Communicating With Consumers Via Text Messaging

We have powerful new features that are a part of our new **Mobile Suite**<sup>®</sup>. They can increase efficiency and improve customer service. Our strategy revolved around the thinking that there will be limited risk if a consumer requests that you to communicate with them using text messaging, *for their convenience*.

Under what circumstances would this be applicable?

- To notify consumers that a payment was posted on their account(s).
- To remind a consumer that a post-dated check will be presented.
- To remind a consumer that their credit card will be used to pay an installment of a payment arrangement.
- To remind a consumer about a payment arrangement.

### Creating Smart Code To Obtain Consumer Permission To Send Text Messaging

From an operational angle to setup a smart code for consumer consent for text messaging:

1. Your agent would offer this service to your consumers.
2. Apply a **smart code** indicating that *permission was obtained to send text messages to the consumer*.
3. The **smart code** must add a special **description code**.

**NOTE:** Use option to add **description codes on the back screens** and **NOT** the *decision lines* to indicate that text messaging is allowed. This **smart code** can be applied on any of the linked accounts, but we recommend it is used on the primary. It does not have to be duplicated for the feature to work.

## SMS Text Messaging With RME.x

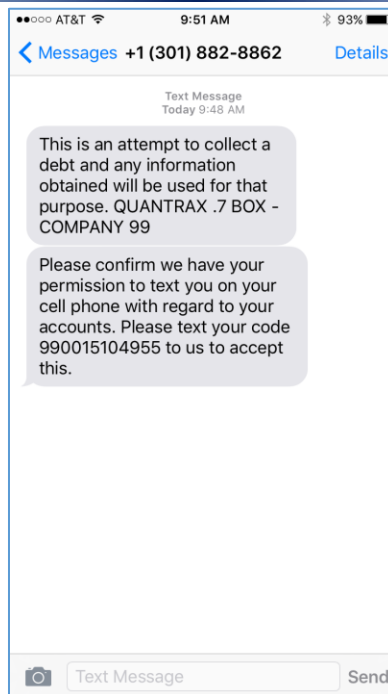
The special **description code** must be defined within the **System Control Menu 4 > Texting options > Company settings > Page 2** using three new fields that will indicate if reminder letters are to send with the text messages, and if the Mini Miranda goes out with each message.

OPTION	DESCRIPTION
<b>Description code for consumer authorizes text messaging</b>	Enter the description that indicates authorization is obtained from the consumer and text messaging is allowed.
<b>Letter when text sent for payment plan reminders (N=No)</b>	Use to suppress the <b>reminder letter</b> you may be sending through RME.x. <ul style="list-style-type: none"> <li>• If you replace that with a text message, you will save about 50 cents <i>per account per month!</i> With 1000 payments that is \$500 a month. If you have 5000 arrangements as some of you do, the savings are significantly higher!</li> <li>• We believe that this feature will one day be standard operating procedure - Other industries have moved to text messaging as their primary communication option, a good example being the airlines who use text messaging for sending boarding passes and flight updates.</li> </ul>
<b>M/Miranda (Y)</b>	Allows you to include the Mini Miranda on all text messages.

What about obtaining consent to send text messages? :

1. When the agent enters the smart code that adds the description code for text messaging, a text will *immediately* be sent to the cell phone, *with the Mini Miranda* and the text *“Please confirm we have your permission to text you on your cell phone with regard to your accounts. Please text us your code xxxxxxxxxxxx to accept this.”* RME.x will generate the special code xxxxxxxxxxxx. This is shown in the screenshot below.

## SMS Text Messaging With RMEx



2. The consumer will have to enter it accurately in the response, **with no leading spaces**, and press **Send**.
3. RMEx will receive the code and add a note *"Text messaging accepted"*.
4. The agent may need to go to the **All notes** screen or go there and return, to see the note. If the note is not present, it is likely that the consumer did not respond correctly. The consumer should resend the code, in this case. All messages will be stored in the text history.

**WARNING** - It is assumed that the agent is speaking with the consumer when this smart code is applied. Unlike with the other text messaging options, **these texts are sent out immediately**, regardless of the time at the consumer's location! You must take the necessary steps to make sure this smart code is **not applied** by the system, and agents are warned about its use (e.g. a script could be used).

That's all you have to do! Post a payment or run nightly processing, and text messages will be created based on the existence of the special description code. A note will be added when the message is sent out. We do **not** send text messages **when the processing occurs**. Why? It may be 5 AM in the consumer's location when you post a payment, or as late as 11.30 PM or 2 AM when nightly processing is run and text messages are needed for a credit card series or direct checks.

# SMS Text Messaging With RME.x

*Understanding That Any Smart Code That You Wish To Apply When The Consumer Gives You Permission To Use Text Messaging, Must Be Entered By The User*

If we apply the smart code in the background and you were to add a description code, this could be removed by the user doing an update of other information on the screen, while the smart code was being processed.

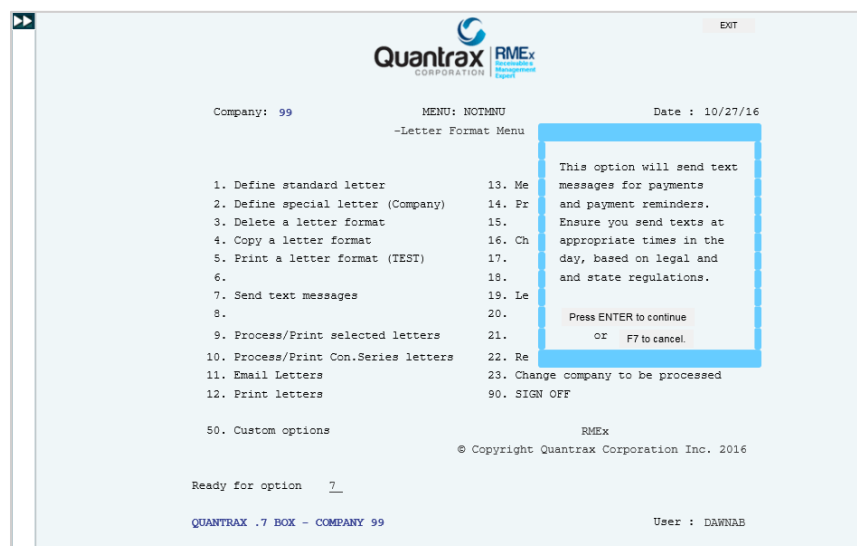
## Step 6: Sending Out Text Messages For Payments and Reminders

There is a new option on the **Letter Format Menu > Send text messages**. When this is selected, you are warned about checking the time of day. If you continue, the system will send out all of the pending text messages. The entire text message(s) sent will be logged in the text message history which can be viewed as described in the new inbound text messaging changes.

The format of the messages are as follows:

- Your payment for \$ xxx.xx was processed. Thank you - ABC COMPANY
- Your payment of \$ xxx xx is due on XX/XX/XX. Your post-dated check will be used.  
Thank you - ABC COMPANY
- Your payment of \$ xxx xx is due on XX/XX/XX. Your credit card on file will be used.  
Thank you - ABC COMPANY
- Your payment for \$ xxx.xx was not received by XX/XX/XX. Please contact us today.  
Thank you - ABC COMPANY
- “This is an attempt to collect a debt and any information obtained will be used for that purpose.  
This message is from a debt collector.”

For all messages, the phone number will be obtained from the collector code of the owner of the account and added at the end of the message.



# SMS Text Messaging With RMEx

## *Understanding Why RMEx Shows Your Company Name And NOT A Client Name In Your Outbound Messages*

You may be working with linked accounts and there may be multiple clients involved, or the primary or some of the other accounts may be closed. *You will need to explain that the text message will reference your company's name.* Even with extended business offices, where you work in the client's name, we feel that this is acceptable, since the phone numbers you contact the consumer from, point to your office, and not the client's.

## Sending Out Text Message With A Special Code – Requesting Confirmation Of Receipt

On the **Company Settings** option for text messaging there are options to send a text message with a special code the consumer can send back to confirm that the message was received. A smart code can be applied when a message is first sent out, requesting confirmation of receipt. When the consumer responds with the code, we can apply a different smart code. This allows you to confirm that the consumer has seen the message. This has many potential uses. One of them could allow you to address the complex "Regulation E" requirements for an arrangement that uses ACH for future payments. Since the consumer's account is not automatically debited, you do not have an automatically recurring ACH transaction - You are getting permission to process each payment, as opposed to automatically debiting their account.

**NOTE: This is not legal advice.** Please seek your own legal advice prior to considering this option.

## How A Consumer Can Unsubscribe To Text Messaging

What about a consumer opting out? It is easy. The consumer can opt out by sending any of the following messages to you - **HELP, STOP, END, CANCEL, UNSUBSCRIBE.**

## Overview - The Text Messaging Conversation Process Between Consumer and Agent

How does it all work together? Before you even think about it, yes, *this only works with the GUI!* This modern technology **does not work with the** "stone age" green screen product!

- The consumer will receive a letter with the texting facility details which they will use to communicate with the agency using an SMS number. They would text an account number (company code and account number) to a phone number provided in the notice.
- The consumer will be authenticated by the system before the conversation reaches an agent, using the first 3 letters of the last name AND either the DOB (MMYY), the last 4 of the SSN or the home phone number.



## SMS Text Messaging With RMEx

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- If the verification is successful, the conversation is then sent to an agent, and a chat window will pop up on the RMEx GUI screen.
- The agent messages can be selected from a drop down menu. The agent will be asked to reconfirm before sending out a selected message.
- Based on the questions asked by the consumer, the most appropriate response will automatically show up for the agent to select. The agent has the option to select a different message from the drop down menu.
- A single collector can handle multiple text conversations based on the system controls set up. The maximum number of conversations an agent can handle at one time is 3.

### How Agents Use Text Messaging With RMEx

First the agent must be setup to use text messaging (in System Control 4 menu > Texting options > User Controls). After the agent logs into RMEx GUI they must click on **Chat** icon located in the upper-right corner of the screen. The following screen shows an agent receiving a text message. Once the system has authenticated the agent, the icon will change to **Chat Log out**; the agent is now able to receive consumer texts.

**NOTE:** When an agent leaves their desk for a break, lunch or before logging out of RMEx **agents MUST click Chat Log out** and can log back in when ready to resume their shift.

**WARNING:** **Agents must use CHROME to use SMS Text Messaging.** DO NOT USE Internet Explorer.

# SMS Text Messaging With RME



The next screen is an example of a new conversation. The agent can has clicked on the account number to display the consumer's name and total balance.

# SMS Text Messaging With RMEx



After a message has been selected, the user has an opportunity to check that they are sending the correct message.



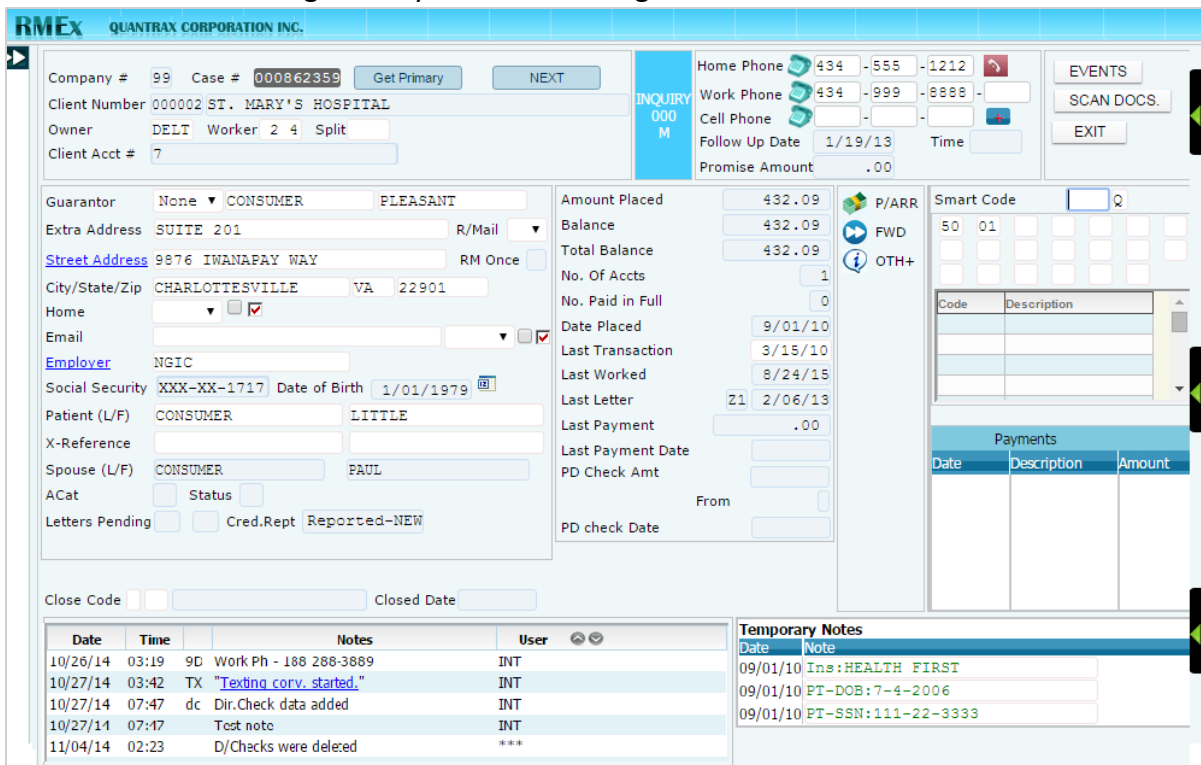
# SMS Text Messaging With RMEx

This next screen shows two conversations being handled by one agent.



## Viewing Text Message Conversation History

The history of text conversations can be accessed through notes (Both front screen and all notes). Look for the **Texting note** for the day you need to view the conversation history. Clicking on the note will bring up the history of conversations for the given day. See the Texting note on the screen below.



The screenshot shows the RMEx interface with a patient record for ST. MARY'S HOSPITAL. The 'Notes' section is expanded, showing a list of notes. The note dated 10/27/14 at 03:42 is highlighted, with the text "Texting conv. started." visible. The 'Temporary Notes' section also shows notes related to the patient's insurance and personal information.

Date	Time	Notes	User
10/26/14	03:19	9D Work Ph - 188 288-3889	INT
10/27/14	03:42	TX "Texting conv. started."	INT
10/27/14	07:47	dc Dir. Check data added	INT
10/27/14	07:47	Test note	INT
11/04/14	02:23	D/Checks were deleted	***

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Here is an example of the text message history that is available. The User ID **SYSTEM** refers to messages sent as a part of the authentication process, prior to the agent getting into the conversation.

Chat History			
Account Number :000000672   Date: 15/10/02			
USER ID	MESSAGE TIME	MESSAGE TEXT	PHONE NUMBER
CONSUMER	13:39:23	99000000672	(222) 333-6666
SYSTEM	13:39:25	Please reply YES if you allow permission for the agency to communicate with you via text. Standard fees apply.Reply NO if you refuse future texting.	(222) 333-6666
CONSUMER	13:40:04	yes	(222) 333-6666
SYSTEM	13:40:06	Please reply YES if you allow the agency to call you on this number. Reply NO if you refuse to allow access.	(222) 333-6666
CONSUMER	13:40:14	no	(222) 333-6666
SYSTEM	13:40:31	Please provide the first 3 letters of your last name to verify your identity.	(222) 333-6666
CONSUMER	13:41:01	Cat	(222) 333-6666
SYSTEM	13:41:08	That did not match our records. Please provide the first 3 letters of your last name to verify your identity.	(222) 333-6666
CONSUMER	13:41:30	Car	(222) 333-6666
SYSTEM	13:41:45	Please provide your home phone number to verify your identity.	(222) 333-6666
CONSUMER	13:42:01	3013338877	(222) 333-6666
SYSTEM	13:42:04	Please wait... we are transferring you to an agent.	(222) 333-6666
CHAVIKA	13:42:52	Glad you decided to use our texting service today. How can we help you?	(222) 333-6666
CONSUMER	13:43:49	How much do I owe you'll in total?	(222) 333-6666
CHAVIKA	13:44:00	Your total balance is \$ 120.00	(222) 333-6666
CONSUMER	13:44:45	How many accounts do i have with you?	(222) 333-6666
CHAVIKA	13:45:03	The total number of unpaid accounts for you is 3	(222) 333-6666

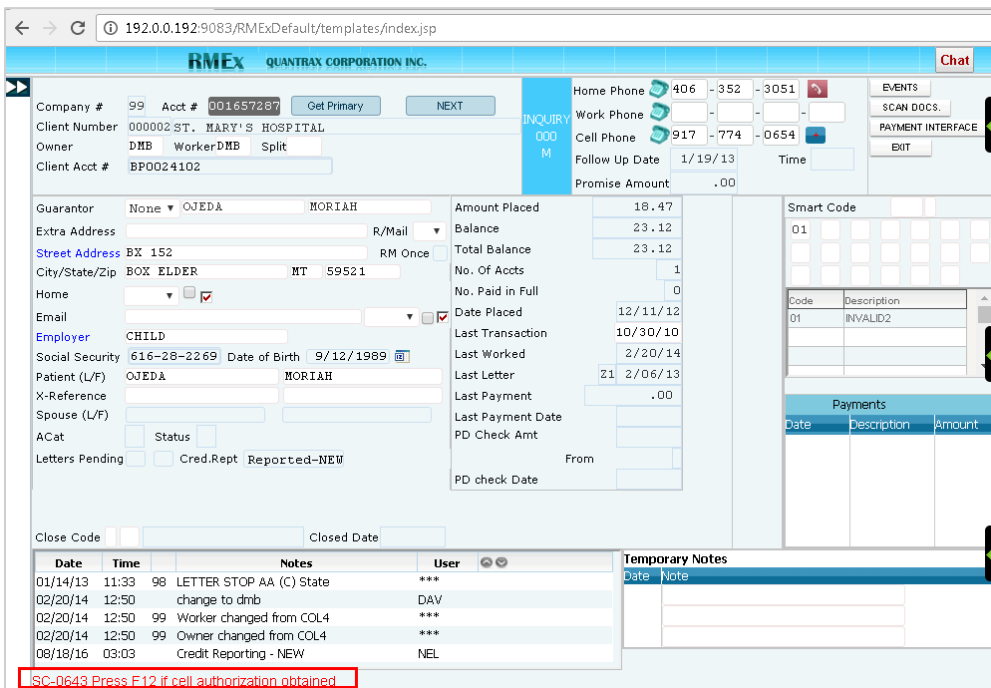
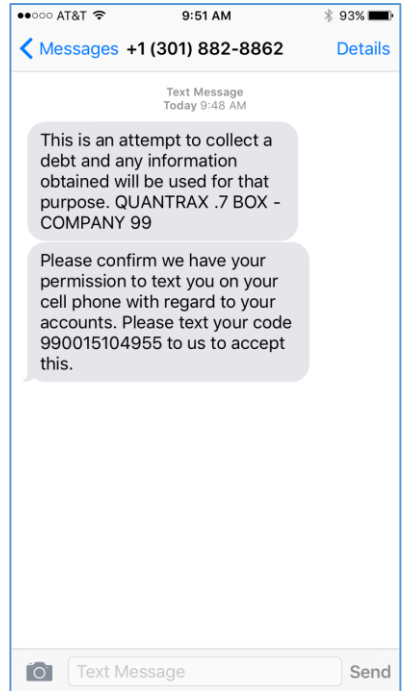
## Obtaining Consumer’s Consent To Send Text Messages

When the agent enters the **smart code** that adds the **description code** for text messaging, a text will *immediately* be sent to the cell phone, *with the Mini Miranda* and the text *“Please confirm we have your permission to text you on your cell phone with regard to your accounts. Please text us your code xxxxxxxxxxxx to accept this.”* RME x will generate the special code xxxxxxxxxxxx and the consumer will have to enter it accurately in the response, with *no leading spaces*, and press **Send**. RME x will receive the code and add a note

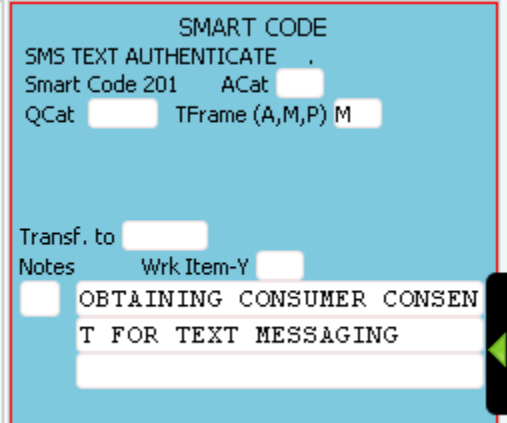
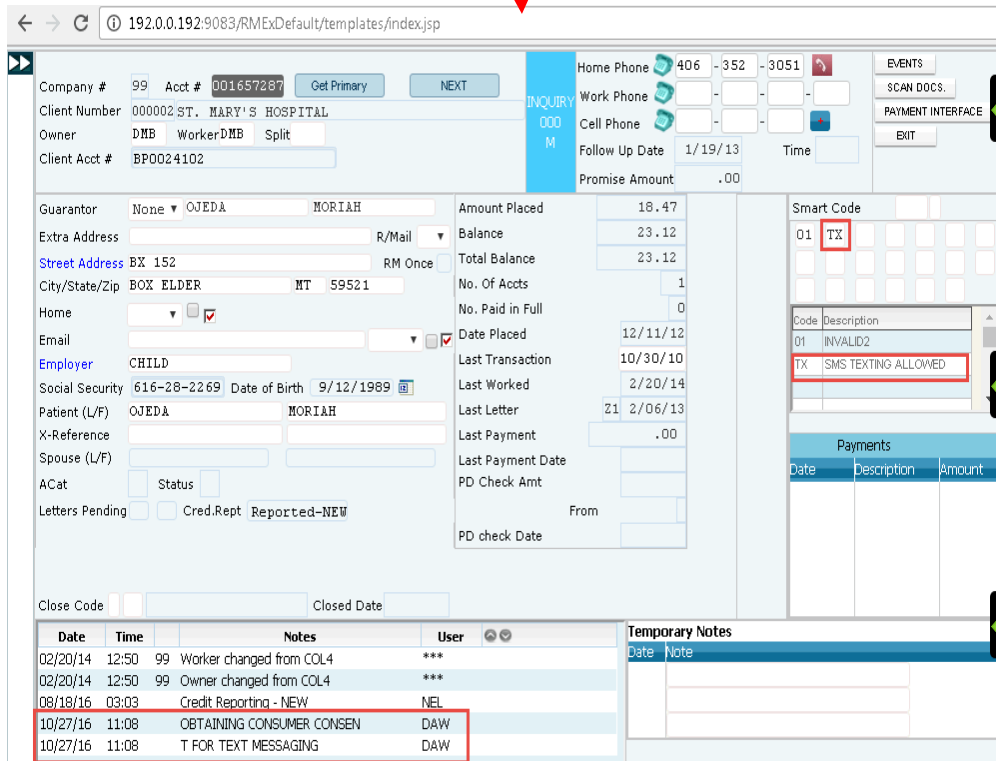
# SMS Text Messaging With RMEx

“Text messaging accepted”. The agent may need to go to the “All notes screen or go there and return, to see the note.

**NOTE:** If the note is not present, it is likely that the consumer did not respond correctly. The consumer should resend the code, in this case. All messages will be stored in the text history.

Agent’s Screen	Consumer’s Smartphone																								
<p><i>Agent adds/updates cell phone number to Account Detail screen to send outbound text for permission to consumer. Message to Press F12 –Update to obtain cell authorization appears on bottom of screen.</i></p>  <p>The screenshot shows the RMEx Account Detail screen for a patient. The patient's name is MORIAH. The account number is 99 Acct # 001657287. The cell phone number is 917-774-0654. The notes table at the bottom contains the following entries:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Time</th> <th>Notes</th> <th>User</th> </tr> </thead> <tbody> <tr> <td>01/14/13</td> <td>11:33</td> <td>98 LETTER STOP AA (C) State</td> <td>***</td> </tr> <tr> <td>02/20/14</td> <td>12:50</td> <td>change to dmb</td> <td>DAV</td> </tr> <tr> <td>02/20/14</td> <td>12:50</td> <td>99 Worker changed from COL4</td> <td>***</td> </tr> <tr> <td>02/20/14</td> <td>12:50</td> <td>99 Owner changed from COL4</td> <td>***</td> </tr> <tr> <td>08/18/16</td> <td>03:03</td> <td>Credit Reporting - NEW</td> <td>NEL</td> </tr> </tbody> </table> <p>A red box highlights the note: SC-0643.Press F12 if cell authorization obtained.</p>	Date	Time	Notes	User	01/14/13	11:33	98 LETTER STOP AA (C) State	***	02/20/14	12:50	change to dmb	DAV	02/20/14	12:50	99 Worker changed from COL4	***	02/20/14	12:50	99 Owner changed from COL4	***	08/18/16	03:03	Credit Reporting - NEW	NEL	<p><i>Consumer receives text from agent for permission.</i></p>  <p>The screenshot shows a text message from +1 (301) 882-8862. The message content is: "This is an attempt to collect a debt and any information obtained will be used for that purpose. QUANTRAX .7 BOX - COMPANY 99. Please confirm we have your permission to text you on your cell phone with regard to your accounts. Please text your code 990015104955 to us to accept this."</p>
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<p><i>Agent applies smart code that adds description code TX on the account with</i></p>	<p><i>Consumer types in code</i></p>																								

# SMS Text Messaging With RME

Agent's Screen	Consumer's Smartphone
<p><i>note.</i></p>  	<p>(screenshot above) and consent note to opt in for texting is added to account.</p>
<p><i>After consumer texts back code the account is notated you have received</i></p>	

# SMS Text Messaging With RME<sub>x</sub>

Agent's Screen	Consumer's Smartphone																																																											
<p><i>consent.</i></p> <div style="border: 1px solid gray; padding: 5px;"> <p>← → ↻ 192.0.0.192:9083/RMEDefault/templates/index.jsp</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Company # 99 Acct # <b>DD1657287</b> <span>Get Primary</span> <span>NEXT</span></p> <p>Client Number 000002 ST. MARY'S HOSPITAL</p> <p>Owner DMB WorkerDMB Split</p> <p>Client Acct # BPO024102</p> </div> <div style="width: 45%;"> <p>Home Phone 406 - 352 - 3051</p> <p>Work Phone</p> <p>Cell Phone</p> <p>Follow Up Date 1/19/13 Time</p> <p>Promise Amount .00</p> </div> <div style="width: 10%; text-align: center;"> <p>INQUIRY 000 M</p> </div> <div style="width: 10%; text-align: center;"> <p>EVENTS</p> <p>SCAN DOCS.</p> <p>PAYMENT INTERFACE</p> <p>EXIT</p> </div> </div> <hr/> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Guarantor None OJEDA MORIAH</td> <td style="width: 30%;">Amount Placed 18.47</td> <td style="width: 40%;">Smart Code</td> </tr> <tr> <td>Extra Address</td> <td>Balance 23.12</td> <td>01 TX</td> </tr> <tr> <td>Street Address BX 152 R/Mail</td> <td>Total Balance 23.12</td> <td></td> </tr> <tr> <td>City/State/Zip BOX ELDER MT 59521</td> <td>No. Of Accts 1</td> <td></td> </tr> <tr> <td>Home</td> <td>No. Paid in Full 0</td> <td></td> </tr> <tr> <td>Email</td> <td>Date Placed 12/11/12</td> <td></td> </tr> <tr> <td>Employer CHILD</td> <td>Last Transaction 10/30/10</td> <td></td> </tr> <tr> <td>Social Security 616-28-2269 Date of Birth 9/12/1989</td> <td>Last Worked 2/20/14</td> <td></td> </tr> <tr> <td>Patient (L/F) OJEDA MORIAH</td> <td>Last Letter Z1 2/06/13</td> <td></td> </tr> <tr> <td>X-Reference</td> <td>Last Payment .00</td> <td></td> </tr> <tr> <td>Spouse (L/F)</td> <td>Last Payment Date</td> <td></td> </tr> <tr> <td>ACat</td> <td>PD Check Amt</td> <td></td> </tr> <tr> <td>Letters Pending</td> <td>PD check Date</td> <td></td> </tr> </table> <hr/> <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Date</th> <th>Time</th> <th>Notes</th> <th>User</th> </tr> </thead> <tbody> <tr> <td>08/18/16</td> <td>03:03</td> <td>Credit Reporting - NEW</td> <td>NEL</td> </tr> <tr> <td>10/27/16</td> <td>11:08</td> <td>OBTAINING CONSUMER CONSEN</td> <td>DAW</td> </tr> <tr> <td>10/27/16</td> <td>11:08</td> <td>T FOR TEXT MESSAGING</td> <td>DAW</td> </tr> <tr style="border: 2px solid red;"> <td>10/27/16</td> <td>14:52</td> <td>consent OK to text msg</td> <td>DAW</td> </tr> </tbody> </table> </div>	Guarantor None OJEDA MORIAH	Amount Placed 18.47	Smart Code	Extra Address	Balance 23.12	01 TX	Street Address BX 152 R/Mail	Total Balance 23.12		City/State/Zip BOX ELDER MT 59521	No. Of Accts 1		Home	No. Paid in Full 0		Email	Date Placed 12/11/12		Employer CHILD	Last Transaction 10/30/10		Social Security 616-28-2269 Date of Birth 9/12/1989	Last Worked 2/20/14		Patient (L/F) OJEDA MORIAH	Last Letter Z1 2/06/13		X-Reference	Last Payment .00		Spouse (L/F)	Last Payment Date		ACat	PD Check Amt		Letters Pending	PD check Date		Date	Time	Notes	User	08/18/16	03:03	Credit Reporting - NEW	NEL	10/27/16	11:08	OBTAINING CONSUMER CONSEN	DAW	10/27/16	11:08	T FOR TEXT MESSAGING	DAW	10/27/16	14:52	consent OK to text msg	DAW	<div style="border: 1px solid gray; height: 100%;"></div>
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