

RME_x 3.0 new Features & Functionality

(General Availability scheduled for 9/15/12)

August 21, 2012



Debtor Authentication

- Designed to reduce the risk of identity theft and fraud of the debtor's personal information
- The collector must enter the correct debtor information before they are presented with the account details
- Uses up to seven options to validate the debtor's identity Authentication options are setup on the client level
- The Authentication options are as follows:
 - Full SSN
 - Last 4 digits of the SSN
 - Full DOB
 - Month and Date of the DOB
 - Address
 - Client account number
 - Last 4 digits of the Client account number
- Type Y (Need to authenticate) or S (Single option to authenticate)

Debtor Authentication (Setup)

RMEx QUANTRAX CORPORATION INC.

Option Sets

Right party authentication options

Company 99
Client/Group#

1. Full SSN (Y,S)
2. Last 4 of SSN (Y,S)
3. Full DOB (Y,S)
4. DOB M/D (Y,S)
5. Address (Y,S)
6. Client account# (Y,S)
7. LAST 4 OF ACCT# (Y,S)

Non-collector bypass (Y) Non-collector calls (N-No)

Number of items required Maximum failed attempts allowed
Bypass if authenticated within minutes

S/Code if authenticated S/Code if not authenticated

F7-Cancel Press ENTER to update

Debtor Authentication (Setup)

RMEx QUANTRAX CORPORATION INC.

ENTER
ATTN
PAGEUP
PAGEON
EXIT
HELP
CALENDAR
EVENTS

Right party authentication options

Company 99
Client/Group# 000014

1. Full SSN (Y,S) S
2. Last 4 of SSN (Y,S)
3. Full DOB (Y,S) Y
4. DOB M/D (Y,S)
5. Address (Y,S) Y
6. Client account# (Y,S)
7. LAST 4 OF ACCT# (Y,S)

Non-collector bypass (Y) Y Non-collector calls (N-No) N

Number of items required Maximum failed attempts allowed
Bypass if authenticated within minutes

S/Code if authenticated
S/Code if not authenticated

F7 Cancel Press ENTER to update

Debtor Authentication (Collector screen)

RMEx QUANTRAX CORPORATION INC.

ENTER
ATTN
PAGEUP
PAGEDN
EXIT
HELP
CALENDAR
EVENTS

Right party authentication

Guarantor BHAGYA RODRIGO Case number 001480304 - 99

* SSN

DOB (MD)

Cl.Acct#

Street address 125 SOUTHERN LAKE AVE Confirm (Y)
City/State/Zip ALPES MD 68655

The client requires that the consumer is authenticated with at least 2 item(s) prior to viewing or discussing account information. Items marked with an * indicate single items that can be used to authenticate a consumer.

F7-Cancel Press ENTER to update

Debtor Authentication (Failed Authentication)

RMEx QUANTRAX CORPORATION INC.

ENTER
ATTN
PAGEUP
PAGEDN
EXIT
HELP
CALENDAR
EVENTS

Right party authentication

Guarantor BHAGYA RODRIGO Case number 001480304 - 99

* SSN 456569654 X

DOB (MD)

Cl.Acct#

Street address 125 SOUTHERN LAKE AVE
City/State/Zip ALPES

The client requires that the consumer item(s) prior to viewing or discussing an * indicate single items that can be

Authentication failed

F7-Cancel Press ENTER to update

RMEx QUANTRAX CORPORATION INC.

ENTER
ATTN
PAGEUP
PAGEDN
EXIT
HELP
CALENDAR
EVENTS

Right party authentication

Guarantor BHAGYA RODRIGO Case number 001480304 - 99

* SSN -

DOB (MD) 0508 OR

Cl.Acct# 46848 X

Street address 125 SOUTHERN LAKE AVE Confirm (Y) _
City/State/Zip ALPES MD 68655

The client requires that the consumer is authenticated with at least 2 item(s) prior to viewing or discussing account information. Items marked with an * indicate single items that can be used to authenticate a consumer.

Maximum attempts for authentication have been reached

F7-Cancel Press ENTER to update

Debtor Authentication (Audit Notes)

Procedure	Customer	DRIVER	WORKING	Case#	OR PHONE#	
EXIT	Date		Notes/Action	Time	UserID	S/C
	03/21/12		Account Viewed from 04:35	04.35	CHA	
	03/21/12		Account Viewed from 04:37	04.37	CHA	
	03/21/12		Account Viewed from 04:38	04.38	CHA	
	03/21/12		Account Viewed from 04:39	04.39	CHA	
	03/21/12		Account Viewed from 04:55	04.56	CHA	
	03/21/12		Account Viewed from 04:58	04.59	CHA	
	03/21/12		Account Viewed from 05:01	05.19	CHA	
	03/21/12		Account Viewed from 06:31	07.05	CHA	
	03/22/12		Account Viewed from 00:51	00.51	CHA	
	04/19/12		Authenticated	00.04	CHA	
	04/19/12		DOB-4 ADDR	00.04	CHA	
	04/19/12		Account Viewed from 00:01	00.05	CHA	
	04/19/12		Authenticated	00.05	CHA	
	04/19/12		DOB-4 ADDR	00.05	CHA	
	04/19/12		Authentication failed	00.11	CHA	
	04/19/12		SSN DOB-4 ADDR ACCT	00.11	CHA	
	04/19/12		Authentication failed	00.18	CHA	
	04/19/12		SSN DOB-4 ADDR ACCT	00.18	CHA	
	04/19/12		Max attempts for auth	00.18	CHA	
	04/19/12		Account Viewed from 00:10	01.35	CHA	*

ACCOUNT PROCESSING

User ID NONE

Type

QCat

T/Frame

Recall NONE

Worked?

I-Tel Q

Ori.Type

Page Up Page Down Acct. Details F7-Exit F10-Multiples F24-Last notes

Collector License by State

- ❑ Permits users (Collectors) to work debtor accounts by the state
 - ❑ Each state has different rules, depending on state rules
 - ❑ Agency may need to have a license and some states may require the collector to be licensed for that particular state
 - ❑ The license can be a collector license or a common state license

The screenshot displays the RMEx software interface for setting account access by User ID. The title bar shows 'RMEx' and 'QUANTRAX CORPORATION INC.'. On the left, a vertical menu contains buttons for ENTER, ATTN, PAGEUP, PAGEDN, EXIT, HELP, CALENDAR, and EVENTS. The main window title is 'Account access by User ID'. The form contains the following fields:

- Company name: U Owe Us Collections
- User ID: CURWIN (or *X for reporting group)
- States: A grid of checkboxes for CA, MD, MA, AR, AZ, and five empty columns.
- Access: A field containing 'Y' with a dropdown arrow, and a legend below it: 'Access (Y=only allow access to defined states, N=do not allow access to defined states)'.
- Footer: Four buttons labeled 'F1-New Selection', 'F3-Search', 'F7-Exit', and 'F20-Delete Information'.

Account List For Audit - Enhancements

- Adding Multiple Client Range(s)
- Saving A SubList

RME_x QUANTRAX CORPORATION INC.

Account list for Audit

Sort 1-3

Client code + to Client code is Group# (Y) only (LYN)

Forwarded agency code Client consolidation code

Balance range (\$) to Desc.Cd (I/O, Code)

Worked (999999=None) - H R/M flag (Y,S,N=blank)

Last transaction date from to Att (YN#) Con (YN#)

Follow-up date to Legal (I/O, L/P)

Age from placement (days) to OR dates to

Primary insurance

Secondary insurance

Owner code (O, Code)

Worker code (O, Code)

Internal score to Client, owner or worker code must be entered.

External score to

Select states

Payment arrangement (Y/N) P/D checks (Y/N)

Promise to pay (Y/N,b) Close date range

Closes (Y-Include O=Only) Close codes (Blank=All)

Cosigner (Y,N) Phone (YXACHWN+0cw)

Include if payment within Omit if payment within

QCat Code (I/O, Code) ACat Code (I/O, Code)

99 2 Owe Us Collections F2-More

RME_x QUANTRAX CORPORATION INC.

Multiple Client Range

Range 01 to

02 to

03 to

04 to

05 to

06 to

07 to

08 to

F7-Exit Press ENTER to continue

Account List For Audit – Enhancements (continued)

RMEEx QUANTRAX CORPORATION INC.

Account list for Audit

Sort 1-3

Client code * 6 to 8 Client code is Group# (Y) Primary only (LYN)

Forwarded agency code Client consolidation code

Balance range (\$) 100 to 5000 Desc.Cd (I/O, Code)

Worked (999999=None) - H R/M flag (Y,S,N=blank)

Last transaction date from to Att (YN#) Con (YN#)

Follow-up date to Legal (I/O, L/P)

Age from placement (days) to OR dates to

Primary insurance

Secondary insurance

Owner code (O, Code)

Worker code (O, Code) Client, owner or worker code must

Internal score to

External score

Select states

Payment arrangement (

Promise to pay (Y/N,b

Closes (Y=Include O=O

Cosigner (Y,N)

Include if payment wi

QCat Code (I/O, Code)

99 2 Owe Us Collections

RMEEx QUANTRAX CORPORATION INC.

Total selected: 13 Account List for Audit Company 99

Case#	Guarantor	Balance	Lat.Work	Lat.Tran	Foll/Up	Ovs/Ofs	Clc
1	000908138 HAYWARD	100.00	1/16/12	10/10/10		5601	5601
2	000908139 ANDERSON	100.00	1/16/12	9/25/10		5601	5601
3	000908140 KENSLEY	100.00	1/16/12	3/10/11		5601	5601
4	000908141 BRADLEY	100.00	1/16/12	4/10/11		5601	5601
5	070160856 BULLOCK	580.77	2/22/12	9/15/06	12/23/11	MB	MB
6	071870011 BISHOP	177.08	1/16/12	5/10/07		MB	MB
7	071870014 DAVIDSON	300.00	1/16/12	6/27/06		DELT	DELT
8	071870015 KENTLAND	320.00	1/16/12	1/01/06	9/22/11	MB	MB
9	071870017 DELANEY	420.00	1/16/12	6/21/06		MB	MB
10	071870018 BRIGGS	510.00	1/16/12	12/10/06		MB	MB
11	071870021 HAYDEN	620.00	1/16/12	10/19/06		MB	MB
12	090960352 SAEHS	420.23	1/16/12	6/02/09	1/30/12	MB	MB
13	911657302 MESSEROLL	200.00	2/21/12	1/01/10	3/24/12	GUI	GUI

Line# or ENTER for more

Analyzing Account Processing Queue

- Permits users (Collectors) to work debtor accounts by the state
 - Agency may need to have a license and some states may require the collector to be licensed for that particular state
 - The license can be a collector license or a common state license

QUANTRAX CORPORATION INC.

Analyzing Account Processing Queue

Campaign Name

OR

User ID

Processing Type (Blank=ALL) -----> A=Broken promises
 D=Dated follow-up

Time Frame (A/M/P - Blank=ALL) G=New business
 J=Work phones

QCat code (Blank=ALL) M=Home phones only
 N=No phones

Print report (Y,0) (O=Report only) P=Hot accounts
 S=Non-collector

Print all Qcat's (Y)

F7-Cancel

Analyzing Account Processing Queue

- ❑ Average per debtor = Total Payments divided by Total Balance of Open Cases
- ❑ Unit Yield = Commission divided by Number of Accounts
- ❑ Recovery % = Total Placements divided by Total Payments. Percentages will be rounded either up or down EXAMPLE: 1.1% will be displayed as 1% and 7.7% will be displayed as 8%

QUANTRAX CORPORATION INC.

Analyzing Account Processing Queue

User	DEBBIE	Process P	TF 911	QCat A	Totals	Percentage	% with no Cont.
1.	Number of debtors				9		
2.	Number of open cases				10		
3.	Average per debtor				1		
4.	Total balance of open cases				100554.90		
5.	Average per debtor				10055.49		
6.	Debtors with legal accounts and %				0	0	
7.	Number with home phone and %				9	100	88
8.	Number with work phone and %				4	44	100
9.	Number with cell phone and %				3	33	100
10.	Number with an additional phone and %				1	11	100
11.	Number and % with a RPC				0	0	
12.	Number and % with a positive contact				0	0	
13.	Number and % with a prior payment				2	22	
14.	Number and % with no contact, no attempt				0	0	
15.	Recovery % for all cases within batch					0	
16.	Unit yield for the batch						

ENTER-Continue
F7-Exit

Analyzing Account Processing Queue

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- ❑ Unit Yield = Commission divided by Number of Accounts
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QUANTRAX CORPORATION INC.

Analyzing Account Processing Queue

User	DEBBIE	Process P	TF 911	QCat A	Totals	Percentage	% with no Cont.
1.	Number of debtors				9		
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3.	Average per debtor				1		
4.	Total balance of open cases				100554.90		
5.	Average per debtor				10055.49		
6.	Debtors with legal accounts and %				0	0	
7.	Number with home phone and %				9	100	88
8.	Number with work phone and %				4	44	100
9.	Number with cell phone and %				3	33	100
10.	Number with an additional phone and %				1	11	100
11.	Number and % with a RPC				0	0	
12.	Number and % with a positive contact				0	0	
13.	Number and % with a prior payment				2	22	
14.	Number and % with no contact, no attempt				0	0	
15.	Recovery % for all cases within batch					0	
16.	Unit yield for the batch						

ENTER-Continue
F7-Exit

Account Linking Through Postings

- ❑ Ability to link accounts when posting accounts into the system
- ❑ Allowing part of the linking process to run during day, enables the Nightly Process run faster by reducing the time taken for account linking

QUANTRAX CORPORATION INC.

System Parameters

Company name IOU OWE-IT COLLECT SERVICES, INC. RME_x

Add standard note immediately if no note by user (Y)

Bypass minimum for proportionate payment distribution (Y)

Create processing types for "Cell" and "Other phones only" (Y)

Get missing area codes using state and prefix (Y)

Run linking during the day (Y)

Run account processing in 3,4 or 5 parts (Enter 1,2 or 3)

Primary balance search for collectors (N=No)

WARNING - Please contact Quantrax
before setting up multi-part
account processing option!

F7-Exit

Additional Account Processing Types

```

                                     Account Processing
Type of processing  9
QCat               000
Time frame (A,M,P) M
User ID           CHAMEE__  Worker code ____
Insurance starting _____
Priority client (Y) _

Time 6:36:51
Bypass time zone logic (Y) _

NUMBER WORKED
PROCESSING--> 1. Broken promises 0
TYPES        2. Follow-up dates 0
              3. New business 0
              4. Work phone numbers 0
              5. Home phone numbers only 0
              6. No phones 0
              7. Hot accounts 0
              8. Non-collector accounts 0
              9. Cell phone numbers only 0
              0. Other phone numbers only 0

              Total worked through account processing 0
              Total number of debtors worked 0

F2-Work map F7-Exit F9-Goals Press ENTER to continue

MA a 05/030
```

Search for Clients - Enhancements

- By Contact Series
- By Contact Series by Client
- By Smart Code Series

The screenshot displays the RMEx Client Search interface. On the left, there is a vertical menu with the following options: ENTER, ATTN, PAGEUP, PAGEDN, EXIT, HELP, CALENDAR, and EVENTS. The main area is titled "Client Search" and contains the following text: "Enter part of search name", "or Street address", "or Phone number", "or Group number", "or Contact series client code", "or Contact series", and "or Smart Code Series". To the right of this text are several input fields of varying lengths. A red rectangular box highlights the last three options: "or Contact series client code", "or Contact series", and "or Smart Code Series". At the bottom of the interface, there are two buttons: "F1-New selection" and "F7-Exit".

Change Company in Payment Entry Screen

RMEx QUANTRAX CORPORATION INC.

ENTER
ATTN
PAGEUP
PAGEDW
EXIT
HELP
CALENDAR
EVENTS

Debtor/Agency Payment Transaction Entry

Company name U Owe Us Collections
Company Code 99
Payment date 051012 Original posting date
Details on Part Pmt. (Y,A,D)
Payment code
Balance code(P,I,1-9,0,X,L)
Adjustment code
Amount .00

You can enter a case# and use F6 to add notes.

Enter ONE of the following :

1. Case number Initials Client Ref
2. Street address Initials (or date for reversal)
3. Client number Client Acct#
 (or Group#) Other info.

Fwd.Agent Retained .00 Session totals #
 (F22 to reset) \$.00

Credit to Collector Credit to split
Special Commission .00 \$ Amount .00 Last entry -
Receipt required (Y,C) Type (CA,CK,CC,MO,OT)

Ref#

F1-Inq **F3-Tran** **F4-Del** **F9-Last** **F12-Adj** **F13-Rcp** **F15-PD/CC** **F20-Batch** **F24-Num.Acct#**

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Multi-Part Account Processing During the Nightly

- ❑ Speeds up the Nightly Process by allowing Account Processing to run effectively in multiple simultaneous jobs (this minimizes the time spent on completing the Nightly process)
- ❑ Allows this process to run conveniently in 3, 4 or 5 parts according to your needs
- ❑ **WARNING: It is advised to contact Quantrax before setting up the Multi-part Account Processing option**

The screenshot shows the RMEx System Parameters screen. The title bar reads 'RMEx QUANTRAX CORPORATION INC.'. On the left is a vertical menu with buttons for ENTER, ATTN, PAGEUP, PAGEDN, EXIT, HELP, CALENDAR, and EVENTS. The main area is titled 'System Parameters' and contains the following text:

Company name 2 Owe Us Collections

Add standard note immediately if no note by user (Y) Y

Bypass mininum for proportionate payment distribution (Y) Y

Create processing types for "Cell" and "Other phones only" (Y)

Get missing area codes using state and prefix (Y)

Run linking during the day (Y)

Run account processing in 3,4 or 5 parts (Enter 1,2 or 3) 1

Primary balance search for collectors (N=No) 1

At the bottom right, a warning message reads: 'WARNING - Please contact Quantrax before setting up multi-part account processing option!'. At the bottom left, there is an 'F7-Exit' button. The footer of the screen contains the copyright notice: '© Copyright Quantrax Corporation Inc, 2009'.

Account Inquiry Search - Enhancements

- Phone Number
- Email Address
- Social Security Number of patient, spouse, Co-signer or multiple co-signers
- Court Case Numbers
 - View Balance for Linked Accounts with Different Court Case Numbers (F6 – Full Legal)

Analysis of Pending Payments

- ❑ View a summary of the total number of accounts, the total payments due and potential commission due for a particular date range
- ❑ Ability to select the data by Client codes and if client is a group

The screenshot shows a web application interface for 'RMEx' (QUANTRAX CORPORATION INC.). On the left side, there is a vertical menu with buttons for: ENTER, ATTN, PAGEUP, PAGEDN, EXIT, HELP, CALENDAR, and EVENTS. The main content area is titled 'Analysis of Pending payments' and contains the following fields and options:

- Payment date range: 072512 to 082512
- Collector codes: five empty input boxes
- Client codes: 000003 followed by three empty input boxes
- If client is group (Y):
- Print report (Y):

At the bottom left of the main area, there is a button labeled 'F7-Cancel'. At the bottom right, there is a copyright notice: '© Copyright Quantrax Corporation Inc. 2009'.

Analysis of Pending Payments

- ❑ Amount scheduled = total amount due from each payment type/method
- ❑ Potential fees = the possible commission that can be obtained from the total due amount

	Number of Accounts	Amount scheduled	Potential fees
1. Standard P/A	1	35.00	10.50
2. Non-Linear P/A	1	1,500.00	270.00
3. Standard P/A with CC	0	.00	.00
4. Non-Linear P/A with CC	0	.00	.00
5. Post-dates	6	77.00	18.90
6. Credit Card Series	1	10,000.00	2,000.00
Totals	9	11,612.00	2,299.40

Number of active P/A's	99	Credit cards to be	
Number of credit card series	2	processed today	1.00
Number of direct check accounts	11		

Prevent Fishing in Account Inquiry Screen

- Prevent “fishing” has been added for the **Account Inquiry > Primary balance**
- It stops collectors from using this Primary balance option to fish" for high balance accounts
- To control which users are allowed to use Account Inquiry > Primary balance:
 - The user must be set up as a collector
 - The user cannot have a Y in the close accounts field

NOTE: If the user does not have access to use the option, they will be presented with the message: SC-9017 This option has been disabled for you

Legal Screen Enhancements

- Additional fields in Defendant Attorney Codes
- Additional fields in Court Codes
- Additional fields in County Codes
- New options on Legal Master Files Menu
 - Judge Codes
 - Covering Attorney Codes
- Additional screens in Full Legal Screen
 - New Caption screen
 - New Suit Detail screen
 - New Garnishment screen

Compliance & I-Tel Changes

These items will be covered in another session – date to be announced

- State Compliance changes
- Campaign Merging Options
- Controlling Maximum Calls

RME_x 3.0 new Features & Functionality

(General Availability scheduled for 9/15/12)

Thank you!



RME_x
The only collection technology platform driven by artificial intelligence. Find out why it is the choice of so many successful and proactive collection operations.