



Welcome to RMEEx Version 5.1. This document is intended to be used by your management to understand the changes that have been added to RMEEX. Please read the documentation carefully prior to installing the new version!

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Overview of RMEEx Version 5.1



RMEEx Version 5.1 is a small but important upgrade. It includes some powerful changes that required some complex data base changes. While key files have not been changed, strategic updates have set the stage for some interesting enhancements that will keep us and our clients one step ahead of the industry and the competition!

Following is a summary of the changes in RMEEx 5.1 :

- Support for a date of birth search
- Bankruptcy search by last 4 of social
- We will support the call frequency controls at the phone number level, *across multiple companies*. E.g. Whether accounts are linked or not, or in different companies - we will allow you to say “No more than X phone calls a day or month to a specific number”
- For the client calling rules, we will allow you to count contacts
- For the RPC console, we will randomly schedule the very first call, for the afternoon or evening (It used to be morning only). This will give you numbers to call, should the first time you run a campaign be in afternoon or evening. We will also allow you to force certain types of numbers to be attempted ahead of others, each day
- We will allow you to mask phone numbers at the description code level. This will expand the options you now have
- We will allow you to keep e-mail addresses for attorneys
- We have new features for tracking post-judgment interest
- We have designed and are building a powerful “E-mail campaign” option
- We have enhancements to the GUI

Following are the details of the changes that are available in RMEEx Version 5.1. Please make sure you have read this documentation carefully before using the system.

Date of birth search

This one is self explanatory. This is not going to be available for green screen users. The new option will not be available if you do not use the new GUI.

Bankruptcy search by last 4 of social

This has been requested by several clients and has been added. There will be a conversion program that creates the data required for this search. Any custom code that does a bankruptcy scrub will need to be updated. We will do this for you if the code was written by Quantrax. (This change was to be included but is not in this update. We will notify you when it is available)

DNC numbers

For new numbers added, we will store the user who added the number, along with the date and time the number was added. This information will be available when the details of the number are displayed.

Call frequency by phone number

There is a need for call controls by phone number. Some reasons could be :

- You do not want to call a large employer too many time in a day
- A client places multiple lines of business with you, and does not want you to call a single phone number (unique consumer) more than a specified number of times a day. The accounts involved may not be linked and could even be in different companies!

This is likely to be a compliance issue if attention shifts to controlling call frequency as some new proposals indicate. This is a complex area that has been addressed in the following manner. *This only works with our integrated dialer.*

There is a new option within the “Other phone number options” in I-Tel called :

“Maximum daily attempts per phone number (across ALL companies)”

How do we track calls across all companies for a single consumer? Remember, that the accounts may not even be linked! You may wish to set rules at the client group level, which means you have to tell the system which client codes in which companies, belong to that client. RMEEx has had a method of “linking” clients across companies for reporting purposes. We will be using the same “Consolidation code” for the new phone number tracking feature. The following screens will be displayed.





If you leave the consolidation code blank, you are setting up default rules for a phone number across ALL companies.

RMEx QUANTRAX CORPORATION INC. Chat

EXIT

Maximum attempts per number per day for a Consolidation Code

Consolidation code AMEX

Maximum attempts per day 2

F1-New Selection F3-Search F4-Remove Information F7-Exit

Provided you have set up the maximum attempts per day, *and you use the RPC console*, this option is designed to work as described. It will substantially work if you do not use the RPC console but it is *practically impossible to guarantee full compliance*. Why is RPC console a part of this? Think about it - Typically all predictive calls are launched off a “calling list”. In RMEx that is a queue. If you are counting calls at the *phone number level*, and have limits for a number, you must ensure that multiple calls *can never be launched to one phone number at the same time*. The program logic is simple to explain - Each call must be launched *independently*, and after each call is launched, the system must quickly check the calling rules and *stop future calls, if required*. Preview calls must also be stopped if call limits have been reached or numbers have been cached.

How do predictive dialers work? They select a small group of accounts from a queue and will typically “cache” them and call multiple numbers based on agent availability. Once a number is cached, you usually *can not* stop the call from being launched. This means that if two different campaigns have the same number and both numbers are in cache, *you can not stop one or both from being called*. What if you are allowed only one call to a number, both accounts are cached, and an agent tries to launch one call and is able to? You will make two extra calls to the number, completely throwing you out of compliance. Here is the problem - Once a number is cached, *the dialer software has total control of the calling pattern, and will not check any conditions before a call is launched*. Since you could even have the same consumer (accounts not linked) in separate campaigns or in different companies, the type of checking we require *can only be done if each predictive call is handled in a different manner from the traditional methods*. With RPC console, we work phone numbers, not accounts.

Assuming you could have the same phone number in multiple linked groups and in different companies, we can only accomplish this complex compliance requirement *by running a single RPC campaign, at one time*, for a single data base. You can have preview campaigns started and running, but *no other predictive campaigns can be run at the same time*. While this may severely limit your flexibility and call for changes to your operating procedures, you can see that we have no other practical or technical options to meet this requirement.

Several years ago, we predicted that compliance features would require a very close integration between your collection software and the dialer. It was a key reason we invested in an “integrated dialer”. This type of control is extremely difficult and expensive to build with a separate dialer that we do not control.

At this time, this feature will limit calls to a phone number based on the maximum attempts set up for a day.

Our design also includes the ability to set up a number of minutes to wait between calls. These options are set up within the max calls by client feature, in the “Other phone number options”. The design calls for a client asking for a “minimum waiting period” between calls to the same number or the same consumer. If we are considering phone number 301.545-7777, your client may say you must wait 60 minutes before trying that number again, for any account belonging to that same client. What if that consumer has an account with the same phone number, with a different client - The consumer does not know who you are representing when the phone rings. Your client may say that you should not ring the consumer’s phone for 1 hour, regardless of the client. In this case, we would have to check multiple clients and consider the possibility that a one number may be incorrectly placed on a different consumer’s accounts! You can understand how complex this compliance requirement can be. We will be allowing you to indicate whether the rules are based on calls to a specific client or all clients. If you use the option for all clients, and you only link accounts by client, *some consumers may not be called because of calls made on behalf of a client who required the “waiting period”*. We will also be creating an option to limit the number of footprint calls to a number, within one day.

The following screens illustrates the new options.

RMEEx QUANTRAX CORPORATION INC.
Chat

Call Restrictions by Client/Group number

Company name QUANTRAX .7 BOX - COMPANY 99
 Client group OR Client# 4 IGN TECH
 Days for Period 1 14 Days for Period 2 30

Maximum allowed per day

ATTEMPTS	Phone#	<input type="text" value="01"/>	Home#	<input type="text" value="02"/>	Work#	<input type="text" value="02"/>	Cell#	<input type="text" value="02"/>	Debtor#	<input type="text" value="02"/>	Non-Debtor#	<input type="text" value="01"/>
MESSAGES	Phone#	<input type="text" value="01"/>	Home#	<input type="text" value="01"/>	Work#	<input type="text" value="01"/>	Cell#	<input type="text" value="01"/>	Debtor#	<input type="text" value="01"/>	Non-Debtor#	<input type="text" value="01"/>
CONTACTS	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text"/>		

Maximum allowed within period 1

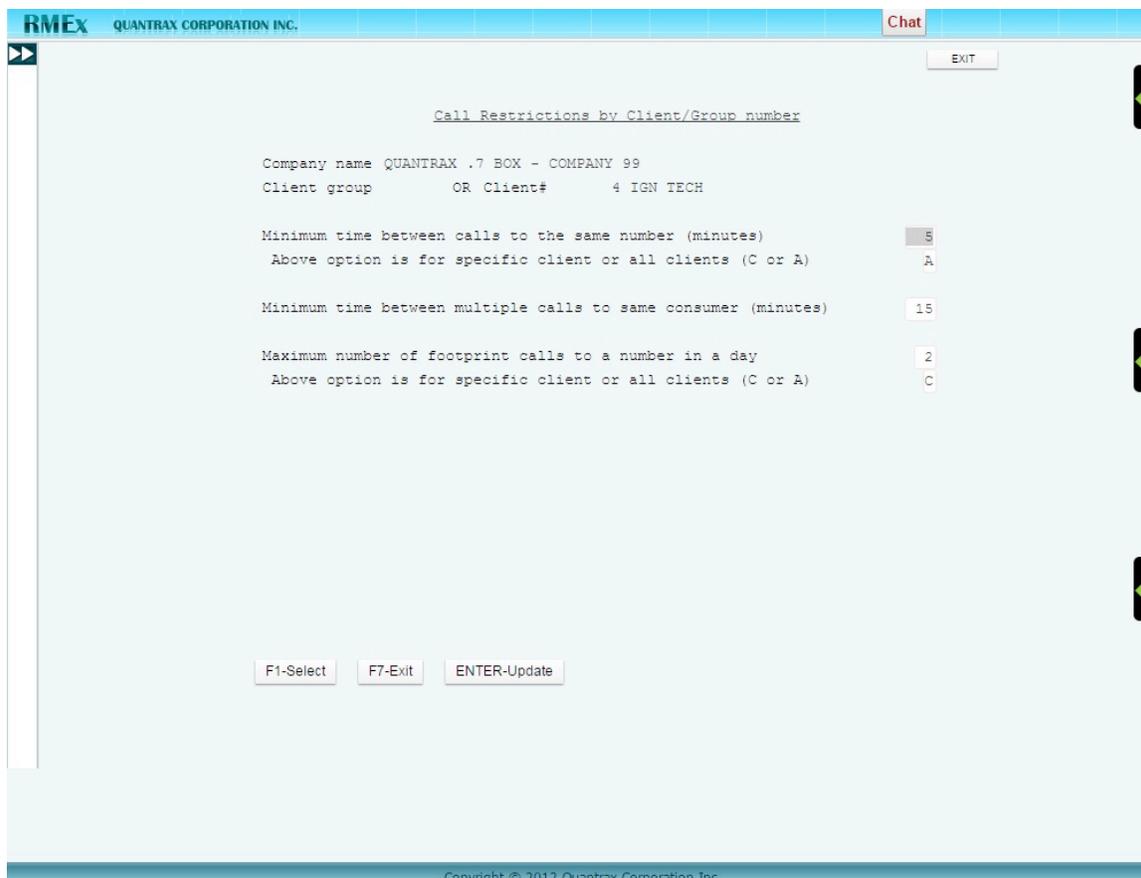
ATTEMPTS	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text" value="10"/>	Non-Debtor#	<input type="text"/>
MESSAGES	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text" value="03"/>	Non-Debtor#	<input type="text"/>
CONTACTS	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text"/>		

Maximum allowed within period 2

ATTEMPTS	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text" value="15"/>	Non-Debtor#	<input type="text"/>
MESSAGES	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text" value="04"/>	Non-Debtor#	<input type="text"/>
CONTACTS	Phone#	<input type="text"/>	Home#	<input type="text"/>	Work#	<input type="text"/>	Cell#	<input type="text"/>	Debtor#	<input type="text"/>		

Message is a contact (Y,A,I) On message that is contact, no calls to #,D
 Count non-footprint calls-Y Count non-debtor calls as debtor calls (Y)

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This support is *not* in place at this time and will be offered at a later date.

Call restrictions by Client / Group number

The following changes have been made :

For the “Call restrictions by client / group number” we have added call controls based on “Contacts”. The system looks at “Contact Smart Codes” for this area. This is a very sophisticated feature. Think about this - What happens if it is several minutes after a connect that the agent enters a smart code? What if there was a contact and the agent did not apply a smart code before trying another number? We handle these situations by initially assuming that there may have been a contact *if there was a footprint call*. We can then check if an appropriate smart code was entered later. There is a special feature that will, in account processing, check that an attempt (or contact) was made after the connect. The agent will *not be able to exit the account or launch another call* until an attempt (or contact) smart code is applied! (A message “SC-0697 Last footprint call was not documented” will be displayed in this case)

On the system parameters, the following option has been added to the last

screen.

Stop exit if no attempt S/Code and contacts are counted (Y)

An *attempt or contact* smart code will be required, after the connected time. This option has also been added at the client level, in the event that you do not want the option at the company level but want to use it for specific clients.

RPC Console

The following changes have been made :

- In our initial design, all accounts started out with the initial call to the first phone number scheduled for the morning time window. Other numbers could then be tried in the same time window, and could then move to the the afternoon and evening times. What if you set up a brand new RPC campaign with 3000 accounts, and got agents into it for the first time in the afternoon? Since all the calls (the very first calls on an account) were scheduled for the morning, there would be *no numbers called* and the campaign would quickly end! We have addressed this by randomly scheduling the first call to different accounts for the morning, afternoon and evening time windows. For the RPC console to work as designed, it is very important that the campaigns are always run in the morning, afternoon and evening. If you have smaller campaigns and run out of work, you should put your agents into a different campaign and have them then return to the RPC campaign later in the day
- We have added a new option to allow you to prioritize certain types of numbers (home, work and / or cell) ahead of other numbers (third parties). This option will allow you to always push those types of numbers to the top of the campaign, each day. We do *not* force accounts into a specific time window. If you start a campaign in the morning, the first time an account has an attempt may be in the evening, because that is the time that the next priority number should be called - We simply use the time window that the number should be called in, based on the call history. *Use this option with caution.* It could result in the priority numbers being called more frequently than the other numbers, defeating the goal of the RPC console, which was *to call all numbers evenly* (the same number of times). Following is the new feature. You would fill out an H, if you wanted the home phone numbers to be prioritized and HC for the home and cell phones to be prioritized.

The new field is “Use field above to prioritize numbers ahead of others (Y)” and it works in conjunction with the option above, which is “Order for home, work and cell numbers (HWC) - Default is HWC”. Here is a sample screen.

- If you do not want the system to check call cycles and take action at the end of the call cycles (there was a default of 6) you can enter 99 which will be interpreted as “Do not check call cycles”.

RMEEx QUANTRAX CORPORATION INC. Chat

EXIT

RPC Strategy Console

Campaign name ACONSOLIDATION Day ALL
 (ALL,MON-FRI)

ALL time windows MUST be set up for consumers and 3rd parties

Target time for consumers on weekdays 1) 08 to 10 2) 11 to 12 3) 14 to 16

Target time for consumers on Saturday 08 to 10 11 to 12 14 to 16

Target time for consumers on Sunday 08 to 10 11 to 12 14 to 16

Times to try consumer before other parties (0=No other parties) 01

No calls to other cells if permission obtained to call cell (N)

Try one number in all windows before moving to another number (Y)

Order for home, work and cell numbers (HWC) - Default is HWC C

Use field above to prioritize numbers ahead of others (Y) **Y**

Number of consumer call cycles WITHOUT/WITH cells (default is 6) 20 and 30

Smart code to apply at end of all call cycles (and override)

Put authorized cell/all other cells in same land line field (Y)

Omit phone codes Only phone codes

Target time for 3rd parties on weekdays 1) 08 to 10 2) 11 to 12 3) 14 to 16

Target time for 3rd parties on Saturday 08 to 10 11 to 12 14 to 16

Target time for 3rd parties on Sunday 08 to 10 11 to 12 14 to 16

F7-Exit ENTER-Screen 2

Masking phone numbers based on description codes

We already use this technique to mask some numbers (System parameters). For those of you who need more flexibility, we have a new feature at the description code level.

The field is simply called “Mask phones (Y)” and there are many potential uses for this feature. If set up, and that description code exists on *any* of the linked accounts, *all the phone numbers will be masked*.

Options for post-judgment interest

Presently, there is an interest balance which can be loaded with a new account and updated by RMEEx's interest calculation routines. This is sometimes referred to as pre-judgment or statutory interest and is typically set up and defined by your clients. This interest may be reportable to the client or be collected and retained by the agency. This interest can be stopped and started at any time and will continue to accrue on active closes in order to allow you to disclose an accurate balance if a consumer contacts you. We recently added an option at the state level to specify a maximum interest rate for pre-judgment interest.

There has been a requirement to separate pre-judgment from post-judgment interest. The following should be considered.

- During a judgment, you will typically be “awarded” an total that can be collected against any prior principal, interest or other balances
- Any pre-judgment interest you can collect may need to be separated from the new “post-judgment” interest that can be calculated and accrued
- Any existing pre-judgment interest may need to be adjusted and the new balance moved to a balance type called “Pre-judgment interest”
- A new rate for post-judgment interest will need to be set
- Interest should start to accrue based on the new rate
- The distribution order for a post-judgment payments may be different from rules prior to judgment

We have made the following changes :

- We will allow you to define a description code (on the system parameters) to indicate that there is a judgment on a legal account
- On the system parameters, we will give you options to indicate that interest can be transferred to a different balance type after judgment. The balance balance type to store pre-judgment interest will also have to be defined
- On the balance types system control options, we have a new option called “Distribution order for post-judgment interest”. This can be used to define a distribution order for post-judgment accounts. All other options (e.g. collector credit) are taken from the special client rules or the standard system controls for balance types and can not be changed . How does the system know if it is to use this data? We will check for a legal account, the post-judgment description code and the rules on the new system control file. We will look up this system control option using the “Code for special balance type options” on the client master. This cold be blank, and a blank code could be set up in the new option. The system will bring in the rules from the standard balance types option, when the blank option is set up.
- What about the process for setting up post judgment interest? From the account detail screen, we will allow you to set up post-judgment interest

- by keying in “ITR” (Interest transfer) in the smart code field. This will display the existing interest balance and the description of the secondary balance that any specified pre-judgment interest amount will be moved to. You will be allowed to specify a balance to be transferred from “Interest” to “the balance type set up” for storing pre-judgment interest. That amount will be transferred from interest to pre-judgment interest, and any remaining interest will be adjusted down to zero using the payment code (balance adjustment) defined in the system parameters. You must also specify the post-judgment annual interest rate. This will initially be shown with the maximum allowed interest rate for the state (state system controls). You much change the rate as defined in the judgment
- You may wish to track post-judgment interest separate from pre-judgment interest. This could be accomplished by changing collector codes at the time of obtaining a judgment
 - On the payment summary reports, if there is post-judgment interest, this will be separately shown, after the totals by balance types. The title says “P/Judgment Int”

The new fields on the system parameters are :

Balance type for interest transfer after judgment (1-9,0)
Payment code for adjustment for interest transfer (41-49)
Description code to indicate a judgment

Changes to interest

When we talk about “Interest”, we usually refer to pre-judgment interest, also called statutory interest. We have made some enhancements to this feature.

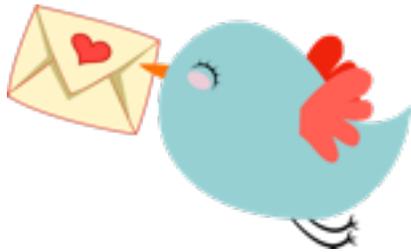
- On the state system controls, there is a new option to say that interest should not be calculated for consumers with an address in a particular state. This will stop interest even if the client is set up to add interest
- If an address is changed from a state that allows interest to one that does not allow interest, interest will be stopped during nightly processing. A note is added, indicating that interest was stopped

E-mail address for attorneys

An e-mail address field has been added to the attorney and multiple attorney screens.

New e-mailing features for consumers

As social media options become more significant, as we search for more effective contact options and attempt to prepare for changes in legislation, Quantrax has strategically invested in a new and exciting feature - The ability to use e-mail as a key and potentially dominant contact strategy.



Presently, you can e-mail any letter that is printed. Technically, we can e-mail letters as plain text or as attachments. The attachment will usually be a conversion of your printed letter (spool file) into a pdf. Today's consumer expects more than boring e-mails as they are accustomed to receiving communications with a much richer look and feel; for example color, graphics and links they can click

on. We are working on exciting features that will give you the ability to use e-mail as a modern, effective contact strategy. Full support for these features are expected to be available at the beginning of the 4th quarter or 2016. You can expect a formal announcement at our user conference.

We are planning to offer the following :

- The concept of using the contact series as a series of e-mails, effectively creating an “E-mail campaign”
- There will be several options for you to have the consumer “opt in” to receive e-mails
- Since you can stop and start a contact series, you will be able to move consumers in and out of different “campaigns” based on the results of each e-mail
- One important feature is the feedback you will receive from the e-mail product we will be using. We plan to allow you to apply smart codes based on the consumer interaction, or their clicking on specific links. We plan to be able to track options such as message read, message downloaded, message replied to and message deleted
- We also have plans to allow a consumer to respond to an e-mail, and to place that response on the account, so it can be accessed by an agent

These are exciting options with huge potential for increasing consumer contact, and consequentially, your revenues. We have to incorporate these new technology options into our business model in a manner that works for our clients, our technology partners and Quantrax. In this case, we plan to build these features into our base system. Other than for a small implementation fee, there will not be a one-time fee for licensing the software. However, we will be charging you a monthly fee and / or a per-transaction fee for this feature. These fees will be used to license the 3rd party products and compensate Quantrax for our efforts in bringing this technology to you.

We have no concerns that you will have any problems justifying the cost of using this new product. Assuming our clients use this product, we can keep down the costs, based on economies of scale. Today, your primary contact strategies are phone calls and mail. With phone calls, you are having to call more and more cell phones and that comes with regulatory burdens. You need an agent to handle a wireless phone call, and that will cost you in excess of \$15 an hour on the low end (Just check your monthly payroll costs for your agents, to give you an idea of what you spend on the labor component of those phone calls). Mail is going to cost you around 50c a letter. *Sending e-mail on a commercial scale is only going to cost you a few pennies per e-mail.* With e-mail, you can quickly determine whether you have a willing consumer who wants to engage you or not. When consumers do not pick up the phone or they trash or junk your expensive and easily recognized print mail, you are not even aware of what they are doing. While you can be concerned about sending e-mails to consumers for fear of lawsuits, is there anything in the law or rules that says you can not abide by the guidelines for content (FDCPA etc.) and communicate with a consumer using e-mail, *once they have given you consent to do so?* Today, we receive (and want to receive) e-mails about our phone bills, utility bills, our frequent flier miles, boarding passes, flight changes, when our credit card and health insurance payments are due and when our bank balance drops below a specified amount. These are important messages that contain what some would consider “personal information”. It is being e-mailed to consumers in large volumes. If there was a problem, wouldn't we have seen lawsuits? We must not forget that lawsuits are often the result of breaking rules or harassing and inconveniencing a consumer. *E-mail is an extremely convenient, user-friendly, accepted and practical way for consumers to get information.* We are investing in it and hope you will also take advantage of that investment.

Here is a little more information for now.

These letters will be e-mailed without the use of Keyes Mail. Ultimately, we will be able to replace all of the KeyesMail functionality with this new option. We have created a partnership with a new company called the International Presence Group. Their world-class fax and e-mail products are used by companies like Walmart, McDonalds, Rolls Royce and Pepsi.

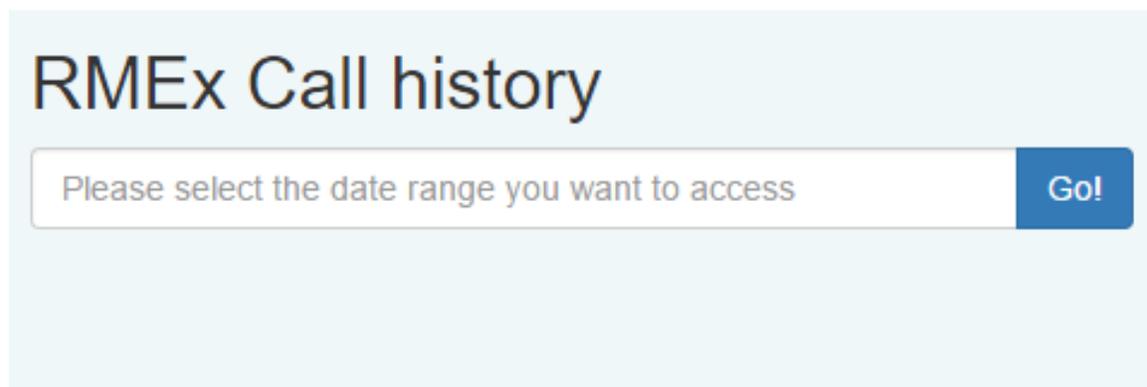
Changes to the GUI

The following changes have been made :

Accessing call recordings from I-Tel

'Call History Playback' is a new feature available in the RMEEx GUI Version 5.1 .This option allows users to play a call recording while they are on an account. There is no need to go the the "Call recording viewer" as you have had to do up to now. Only users with access to the Management Menu, or have been set up for the option "Coll.updates-YTW", in "Areas" within System Security, will be allowed to use this option.

You can access this option by pressing the 'Call history' button on the F11 screen (All notes). The following screen will be displayed.



RMEEx Call history

Please select the date range you want to access

Go!

If a user does not have access to the option and tries to use the feature, they will get the message "You do not have authority to continue".

You will now click on the text field to access the date range calendar.

When the calendar is presented (see below), you now need to select the date range (or date) and press the 'Go' button.

RMEEx Call history

2016-06-01 to 2016-07-05 Go!

Selected: 2016-06-01 to 2016-07-05 (35 Days) Close

JUNE 2016							JULY 2016						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
			1	2	3	4						1	2
5	6	7	8	9	10	11	3	4	5	6	7	8	9
12	13	14	15	16	17	18	10	11	12	13	14	15	16
19	20	21	22	23	24	25	17	18	19	20	21	22	23
26	27	28	29	30			24	25	26	27	28	29	30
							31						

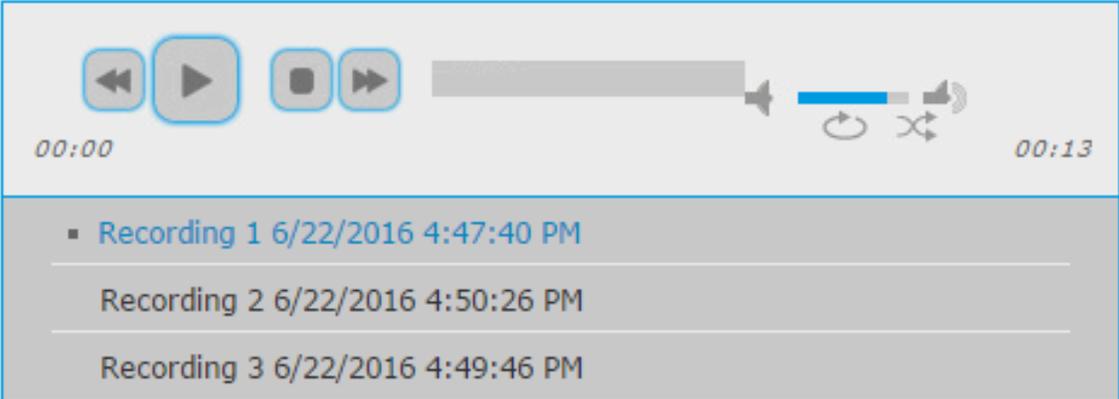
Once you press the 'Go' button, you will be presented with the records for the given date range as shown below. In the example, there are 3 call recordings.

RMEEx Call history

2016-06-01 to 2016-07-05 **Go!**

Select a recording you wish to play

Case number : **000006152**
Agent name : **JTJC 000227**
Telephone number : **117162240083**
Call start time : **6/22/2016 4:47:40 PM**
Call type : **Power**



The image shows a media player interface. At the top, there are four buttons: a left arrow, a right arrow, a square (stop), and a double right arrow (play/pause). Below these is a progress bar with a slider and a playhead. To the right of the progress bar are icons for refresh and shuffle. The time '00:00' is on the left and '00:13' is on the right. Below the player is a playlist with three items:

- Recording 1 6/22/2016 4:47:40 PM
- Recording 2 6/22/2016 4:50:26 PM
- Recording 3 6/22/2016 4:49:46 PM

Choose the recording you wish to play by clicking on an item on the playlist or pressing the “Play” button. Additional details about a selected record will be displayed above the playback controls. There is a set up and configuration charge of \$500 for this option - This feature has the potential to save you a great deal of valuable time and resources.

Turning GUI on and off - You can now turn on the GUI for individual users, without having to set the option for the company. If the option is set for the company, it can be set off for individual users. The option “GUI On/Off (Y,N)” has been added to the first screen of System Security.

Other changes

Data extracts - The secondary close code has been added to the output fields in the account data extract. The close code description will be obtained from the secondary code code, if it exists. The adjustment code has been added to the payment data extracts. Secondary close and adjustment codes were not added to the selection criteria, only the output.

We have allowed you to target accounts forwarded in a specified date range. We have changed the close date and age from close to mean a forwarded date range *when you specify a forwarding agency*. If a forwarding agency is not selected, the close date is considered for those date options. The titles have been changed to Close/Forward date.

State system control file - We have added a new field “Credit card and check fees? (N=No)”. For clients who add credit card or check processing fees, this is a method of stopping the charges based on the consumer’s state. Custom code is likely to be involved and you must contact us if you want to use this feature.

Payment entry - There have been requests to only allow a PIF on an account. This means partial payments should not be permitted. This is quite challenging when there are linked accounts, and we have implemented a fairly simple solution. At the Description Code level, we have an option to stop payments. We have add a “P” option to this field to mean “Only PIF”. If this option is set up, the payment edit will indicate “PIF is required” if the total of the positive payments on an individual is less than the total balance on the account. At the end of the edit, there will be a message that at least one of these transactions exist.

