

## RME<sub>x</sub> Release 5.4 Documentation

### THE UNIFIED COMMUNICATIONS STRATEGY

In this version of RME<sub>x</sub>, Quantrax leverages significant investments in automation, artificial intelligence and multiple contract strategies, to create a powerful and flexible multi-channel contact option that is easy to set up and maintain. It is a very important victory in a long competition of ideas driven by years of striving for superior levels of automation and machine-thinking. We call it our “Unified Communications” strategy.



The concept is simple. Today, there are many ways to contact a consumer :

- Traditional post-office mail
- Phone calls
- E-mail
- Text messaging
- Dropping messages into voice mail (E.g. VOAPPS)

RME<sub>x</sub> has options to do all of the above, sometimes using more than one method. For example, you can use a contact series, selected letters, smart code series and dialer campaigns to accommodate these different requirements. Moving from one communication channel to the other is possible, specially because a contact series supports letters and phone calls. Letters can generate e-mails and text messages too, so we are already able to do some of this. But there are gaps. What if you wanted to send 4 text messages, 5 days apart? A contact series has up to 8 sequences (steps). What if you wanted to have 16 steps, including the repeated steps? It could get complicated and difficult to manage. We solved that problem with the unified series.

The design for this exciting feature is simple and logical, but for many, it could be outside the box thinking because simple is not always easy!

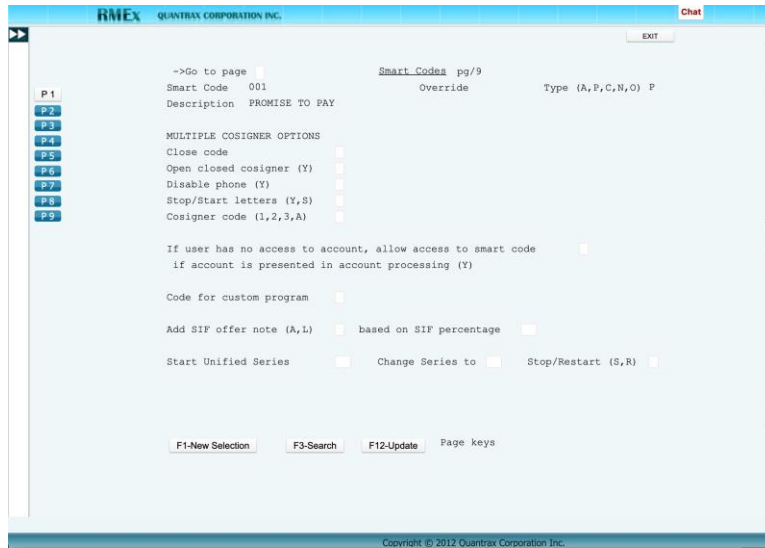
- A consumer could have several linked accounts. We are now required to send an initial demand that references new placements, giving the consumer time to dispute the charges. Once this is done, many of you will send linked letters that reference all the linked accounts. Our new unified communications strategy *targets the consumer* and all of the accounts involved, and is designed to get to an RPC as quickly as possible<sup>[L]  
[SEP]</sup>
- How do you now contact your consumers? Compliance and potential lawsuits have been a concern with digital communications. Today, you primarily utilize letters and phone calls. In the future (and today, for the ambitious people), you could use cell phone message drops (VOAPPS), email and text messages. How would you practically use these options?<sup>[L]  
[SEP]</sup>
- You would probably send the initial demand, and then, use e-mail, text messaging, cell phone voice messages and, as a last resort, phone calls. These options would assume you had permission to contact the consumer using their cell phone and that most consumers, given a choice, would not talk to a “collector”<sup>[L]  
[SEP]</sup>
- While conventional processes would send one letter and then follow up with a phone call or other option, you would probably send multiple text messages and e-mails, since these are digital communications. In an ideal world, you would also want to be able to systemically switch between every communication channel, repeating options like text messages and e-mails<sup>[L]  
[SEP]</sup>
- The current version of RMEx has options to use each of these communication channels. We have contact series, smart code series, e-mail options and text messaging as well as the ability to create a “VOAPPS campaign”. Using different strategies and shifting between different options while repeating certain steps, is difficult to set up and track. What if you could use a *single series* to send mail, make phone calls, send e-mails and text messages and drop cell phone voice messages?<sup>[L]  
[SEP]</sup>
- The new unified communications strategy builds on the successful contact series, which was initially designed as a series of letters and/or phone calls. Since you can send an e-mail instead of a traditional letter, you could use the same series for e-mails. In a recent update, we allowed a text message to be sent instead of a letter. This was set up from within the letter system controls with text and a few special “Merge Codes”. You

had everything, but we wanted to make it even more practical with a simple underlying theme - Use this new series to try to get an RPC as quickly as possible, *by using all the potential communication channels.*<sup>[1]</sup><sub>[SEP]</sub>

- The consumer would be targeted, not the individual accounts
- The initial demand letter could be sent using a traditional contact series, but after this is done, the account would “fall into” an existing unified series, or start a new series
- Think about your strategy. How do you want to set up a series of attempts to include traditional mail, phone calls, VOAPPS drops, email and text messages? What is the interval between each step? Are some steps repeated at a certain frequency? For example, send a text message and send the same text message 5 days apart, two more times. Set up a series that has all of these options
- Now think about the exceptions. What if the consumer does not have an e-mail address or has not given you permission to send emails? What if you have no consent to use text messaging (a description code is set up within the testing system controls)? What happens if you have a step that has e-mail or text messaging but can not use it? We have options to skip that step OR have the system use a different unified series at the time of starting the initial unified series.
- Circumstances change. The consumer may be in a unified series that includes e-mail and text messaging. What happens if the consumer later says you can not use text messaging or e-mail? You need to change strategy. You can have the system stop the series or start a different series automatically!

You have heard about it. You have an idea of how it was designed and our objectives. Let take a more detailed look.

- Since the feature is a consumer-level option, it will be *maintained and run from the primary account*. It will not be started at the client level because with linked accounts, it is not practical to start a series each time new accounts are loaded. Linking will take place later and change everything. We will allow a unified series to be started by a smart code. See below.<sup>[1]</sup><sub>[SEP]</sub>



17!

SEP

You can start a series, change to a new series or stop an existing series. When you say “Change series to”, the system will only take that action if the consumer is in a series and the new series is not the one you want to change the consumer to. If the account is already in the unified series you are trying to change to, nothing is done. SEP

- Our vision was that you would start a contact series on new accounts, and at the end of that contact series, apply a smart code and use the “Change series to” option to place the account in a designated unified series. If the account was already in that series, nothing would happen. What if there are new accounts you do not wish to consider? There is an “Age from placement to qualify”. If all the accounts in the series are newer than the specified age, the system will wait *until at least one account qualifies*. SEP
- How do you access the system controls for the Unified Communications Strategy? There are two methods. You can access it from the contact series system controls by using F10 or you can use the new option on sub-menu on the Smart Code series options. Here is the key set up screen. SEP

RMEX QUANTRAX CORPORATION INC. Chat

EXIT

Unified Communications Strategy

Company name Quantrax Collection Enterprises  
 Strategy code 01 Description HIGH SCORES

Seq#	Days	Type	Letter	SEND TO QUEUE	Repeat	Every	Only	Smart
after	(PTMC)	/Text	UserID	Proc	QCat	T/F	times	(days)
1.	1	P	POOL01	P	1	A	1	5
2.	10	M	L1					
3.	5	M	L2					Y
4.	10	T	L3				2	7
5.	10	M	L4					Y
6.	10	T	L5				2	6
7.	3	P	POOL01	P	2	A		
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								

F1-New F2-Notes F3-Search F4-Delete F7-Exit F10-Simulation ENTER-Next screen

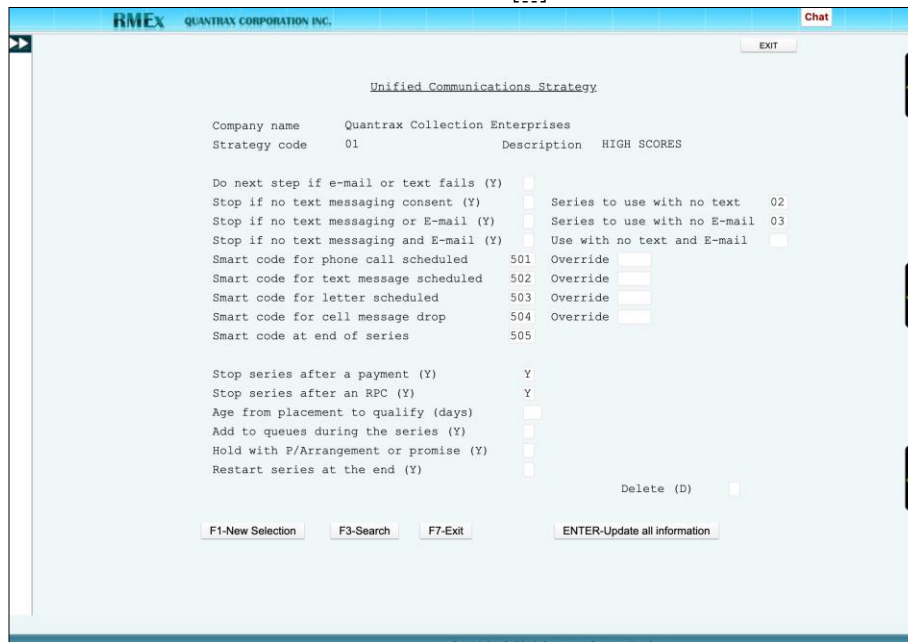
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Seq# Days Type Letter Send to Queue Repeat Every Only Smart  
 after (PTMC) /Text UserID Proc QCat T/F times (days) EM-Y Codes

- There are 15 “sequences”, and 15 more on a second screen. Sequences can be repeated and a single sequence can handle many repeated actions a given number of days apart. This is ideal for e-mails and text messages, which will usually be repeated a few days apart. *The 30 sequences, and the repeat options give you practically unlimited flexibility to set up short or very long,*

*inexpensive contact strategies* <sup>[F1]</sup><sub>[SEP]</sub>

- “Days after” refers to the days after the last sequence was completed. In the case where a sequence is repeated, the date it was last repeated is tracked, and the next sequence date will be computed based on the date of that last action
- Type is P, T, M or C, and refers to phone call, text message, mail (traditional post office mail) or cell phone message drops (VOAPPS). Email is sent using the mail option, and controlled from within the system controls for letters
- There is an option to specify a letter code
- If the account is to be dialed or sent for a cell phone message drop, you would use the “Send to Queue” options to accomplish this
- If the action on a sequence should be repeated, enter the number of times that is to happen *after the first time*. For example, if you want to send a text message, and then send that same message two more times, you would enter 2 for “Repeat times”. That would send the message out a *total of 3 times*
- The field “Every (days)” is used to specify the interval between the repeated actions
- If you want to send a letter but only want to send the e-mail version, you can use the “Only EM” option. Nothing is done if the e-mail version does not exist or you have no permission to send e-mail
- You can apply a smart code (and override) each time the action on a specific sequence is performed <sup>[F1]</sup><sub>[SEP]</sub>
- There are additional options related to the unified series. There is an additional screen as shown below <sup>[F1]</sup><sub>[SEP]</sub>



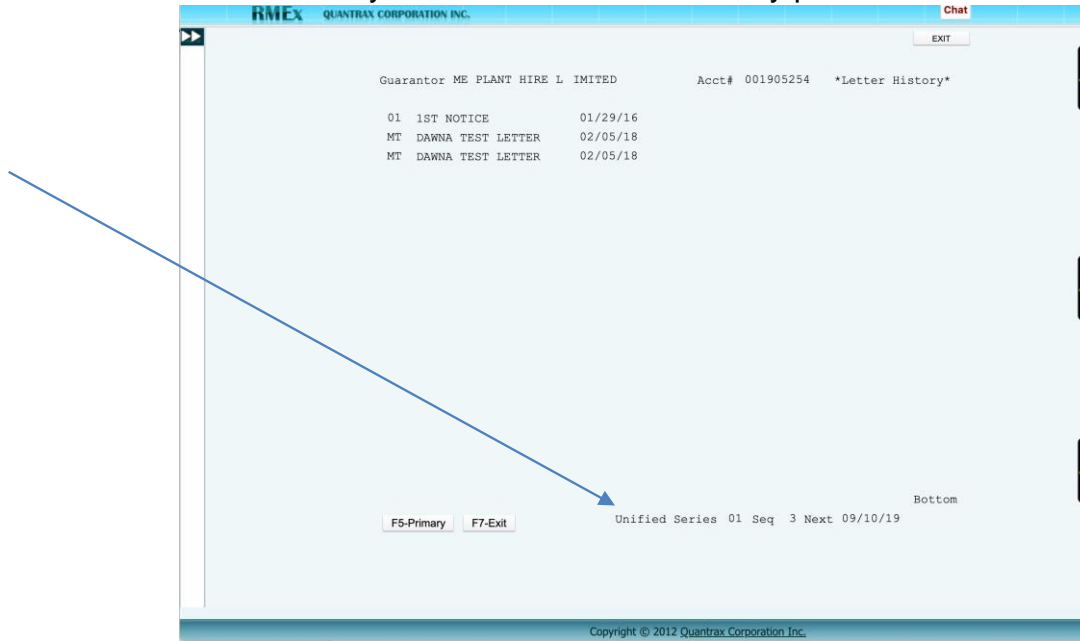
[L]  
[SEP]

These options were designed to help you to document what has been done, think at every step along the way and to make adjustments as consumer behavior and circumstances changed. [L]  
[SEP]

- If a step can not be completed (e.g. e-mail or text messaging) because consent has not obtained or the e-mail content or text message was not set up), you can skip the action and wait until it is time for the next action, OR do the next step the next day
- If you set up a series that includes e-mail and/or text messages, what happens if you do not have an e-mail address or consent to send text messages? You can stop the series or start a different series
- Depending on the type of action at each sequence, you can apply smart codes each time the action is scheduled. This is another way of applying smart codes - you can also apply the smart codes that are set up on each sequence of the series
- You can stop the series after any payment on the linked group
- You can stop the series when there is an RPC
- A unified series is stopped by the system if all the accounts are closed. You can also specify that an open account must be a certain age (from placement) to qualify to be included for a unified series. If this option is set up and none of the accounts qualify based on the age parameter, the processing is delayed until at least one account qualifies in the future. This can be used to “hold” all actions if all the accounts in the series happen to be new placements
- As with a contact series, accounts are not queued while they are in a unified series. There is an option to specify that accounts should be included in account processing queues while in a unified series  
(Sequence 99 means the series is over)
- The process can be “held” if there is a payment arrangement or promise. It is recommended that this option is always selected
- There is an option to restart the series at the end. This allows you indefinitely continue your communication with the consumer for as long as there are open accounts

How do you check the unified series, sequence and next sequence date? This information is on the Letter History screen (from within the notes screens). [L]  
[SEP] The new options allow you to implement practical and effective communication strategies with different types of consumers and for different types of accounts. It is a user-friendly option that mimics familiar billing systems like credit cards. As with some of at the most powerful areas of our system, there is a great deal of technology involved, but we have tried to make it as easy as possible for our users to set up and utilize these features.

Unfortunately, there is analysis, a technology process and logical planning that some of our users may find difficult. We have many powerful features that must



be considered, in order to take advantage of the best that this technology has to offer. For example, how do you set up mail, e-mail and text messages? Do you use a single letter code or different letter codes? What about phone calls? How do you make sure all the potential phone numbers are attempted evenly with each attempt being made at a different time in the day? How do you call each phone number compliantly - For example, calling cell phones in preview, while land lines are dialed predictively? How about using chatbots on outbound calls? How do you manage traditional queues in light of these new options? We have tremendous experience with product knowledge and domain experience. The Quattrax team is available to help you understand and set up these options. We will schedule educational programs and offer consulting services to interested clients.

Contacting consumers using outbound campaigns is likely to become more challenging as carriers actively advertise and help consumers to block phone calls. *The logical shift is to push the paying consumer to self-service.* This means you have to take full advantage of our powerful chatbots. We have the technology to use talking chatbots on both inbound and outbound conversations. This is another important piece of a rapidly-changing collection landscape.

*Quattrax's stated long-term goal has always been for large volumes of accounts to be worked and managed by machines.* This is another important step on that journey, a step that leverages modern communication and technology.

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