

*Major changes have been made in this release to accommodate the Reg-F rules. Please see the release documentation for details on each change.

https://quantrax.com/support/kb/RMEx61/RMEx_6.1.pdf

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December 6th, 2021 – Infrastructure and database changes

We have made changes to the infrastructure of RMEx that supports and meets the CFPB’s Reg-F requirements.

New fields for the account master file

We have added a new field for the required itemization date which will be supplied or will default to the *last transaction date*. We have also created a separate supporting field that indicates what the itemization date represents.

New fields for itemization

We have created new fields for data prior to the itemization date. These fields include:

- Original balance
- Original interest
- Other original charges
- Original last payment amount
- Original last payment date
- Payments
- Adjustments

Activating Reg-F edits at the client level

We have added an option at the client level where Reg-F edits can be activated. This feature was added to ensure “bad data” does not get into the system by verifying the itemization data supplied.

Force itemization amounts

We have added a new option on Pg. 11 of the client setup called Force itemization amounts (Y). A “Y” in this field will force the placement amount into the original balance if the itemization code on the client master is also set up.

“Set itemization date to T-”

We have added a new field on the client setup that allows you to set a placement date if not given by the client. The client master must have an itemization code when using this field.

Itemization code “P” special logic

Special logic has been added to this itemization code which will force the last payment to client date into the itemization date if it is supplied. Please see the release documentation for more details.

Tracking validation notices

We have added three new fields to the account level that tracks if a validation notice was successfully sent out:

- Validation sent (a “Y”)
- Last validation sent date
- Validation notice return date

These fields meet the CFPB’s requirements to credit report accounts.

Update transaction files

We have added new account master fields to manual account entry, electronic loads, and I-Loads. These new fields

On-line client account entry

We have modified the on-line client account entry to ask for the itemization information if the Reg-F fields are activated. We have also added “Interest” to the amounts that can be set up on the “on-line client system control file”.

Changes to account inquiry

We have added the new Reg-F fields (Itemization date, itemization code, etc.) to the tab-Q option titled “Additional account information”. A shortcut has been added for this screen by keying in an “F” in the “Smart Code” field on the main account detail screen.

Validation notice and return mail

We have added a new code for a “Content Code” on the letter codes file that will indicate which of the linked accounts are listed on a specific letter. Please see the release documentation for a list of content codes. This information can be used to determine if an individual account received a demand letter. When contact preferences say “No mail”, the Returned Mail flag will be set to “S” (Stop mail).

Validation notices and credit reporting

See page 11 of the RMEEx 6.1 release document

Changes to the letter-failed report

See page 15 of the RMEEx 6.1 release document

New merge codes

The following merge codes have been added to support your initial demand letter:

- AF1 - Itemization date - GITEMDT – Use the newest for the linked group
- AF2 - Original balance (on itemization date) - GORIBL
- AF3 - Interest added (for itemization) – GORIIN (original interest) + GINCHG (interest added after placement)
- AF4 - Other charges and fees (for itemization) – GORICO (Original other charges, includes amounts added at time of posting)
- AF5 - Payments (for itemization) - GORIPMT + all payments since placement (SCPAYMI)
- AF6 - Adjustments (for itemization) - GORIADJ + any balance adjustments from SCPAYMI
- AF7 - Last payment amount to client
- AF8 - End of validation period. Adds the number of days set up at the company level (or 38 days) to the next work date
- AF9 - The total of the AF5 and AF6 - the payments and adjustments used in itemization
- AFA - The current balance

Managing the 7 in 7 rule

Major changes were made to accommodate this rule. Please see the release documentation for a detailed guide on these changes.

E-mailing clients

We have added the ability to send an email to your clients that have an email address listed in the client master. The option is on the Periodic Reports Menu on Client List called “Send E-mails to clients”.

Data extracts

We have added a new selection when creating a data extract called “RegF(Y)”. A “Y” in this field will add the following to the end of the file:

- Itemization date
- Itemization code
- Original balance
- Interest Added (includes interest added in RMEx)
- Other fees added
- Payments received (includes amounts added in RMEx)
- Adjustments added (includes amounts added in RMEx)
- Last payment amount (to client)
- Last payment date (to client)

Smart codes

We have added the Clear validation sent flag (Y) as a new option. We have also added the New option Set “Can contact after RPC” to ___ days”. This allows you to set the “unmasking period” using a smart code. “Start contact series on links” allows you to start a contact series on linked accounts, for accounts that match the account the smart code was applied on (itemization date and placement date).

Masking changes

Changes were made to not mask information while an account was being worked and while an RPC Smart Code was processed.

Smart code shortcuts

We have added the “DAY” option in the smart code field that will take you to the daily dashboard. We have also added “MON” that will take you to the activity monitor.

Attention key menu

We have added new options to the attention key menu accessed from areas other than inquiry.

February 8th, 2022 – FTP module change

The "D" functionality issue on clear file field has been resolved on the March release. The FTP screen has also been changed for easier access to specific jobs. We added a "Start at" option so users can search for a description of a job. We have also added the Type of the job "G" if a get job and "P" if put job.

February 24th, 2022 – User ability to change Reg-F data

We have made a change for users with access to the Management Menu AND client update. They will also be able to change Ref-F data, even if they are set up as collectors.

March 5th, 2022 – “Go to Reference” field added

We have added the field “Go to Reference” on the list of transactions. This will take the user directly to that specific transaction.

March 7th, 2022 – Planning for text messaging with SBT

There is a new change to help clients with planning for text messaging and purchasing credits from SBT. On the “Other Management Options” from the Management Menu, there is a new option called “Analysis of consent to text”. It asks for the description code you use for opting the consumer in to text messaging. The screen says “This option analyzes your open and closed accounts and gives you the number of consumers who have given you consent to text them. We look at the primary account and the cell phone number on the account details.” There is one line per company that shows consumers with at least one open account, and those with no open accounts. For each group, we show totals for accounts (primaries) that have a number in the cell phone field, and accounts that do not have a cell phone at this time (the number could have been removed after consent was obtained or set up, or be on a different account within the linked accounts).

March 7th, 2022 – Stop all letters in letter translation

On letter translation, there is an option to stop all letters, based on a description code. On the letter translation tables, you would set up a description code with no letter code and have the “Stop” set up.

March 7th, 2022 – Linking points value

We have added a message when linking accounts that advised not to use the same point values for certain things. The message “Do not use the same point value for street address and any other selection” has been added to remind users of this.

March 13th, 2022 – Collectors able to view other collector’s work map

We have added a base code change that gives the ability for collectors to view other collector’s work maps. A “Y” on collector reports in Areas of system security should be present.

March 14th, 2022 – Commission rate added to edit report

We have added a new column in the based edit report called Acct.Rate where the commission rate will be included.

March 14th, 2022 – Entering phone numbers under Tab+ on Manual Entry

We have added this by allowing clients to set up their client with an ‘N’ in Express Prior Consent on page 11. Cell phones entered should not go into cell phone field but be moved to Tab+ with phone code of ‘C’. To use a different phone code, we have modified the Cell Phone system control option with a field “Should NOT automatically move C’s to the account detail screen”.

March 20th, 2022 – Duplication of information on linked accounts

We have made the following change: There is a duplication option from the “Full Legal” screen (F6 from account details). We have added 3 options which would be useful when you are working with legal accounts. You can now duplicate guarantor name, social and date of birth.

March 21st, 2022 – BOT setup for settlements

We have added a new field on page 4 of the Client Update called “SIF% is discount rate (Y)”. If you put a “Y” here, it will indicate that whatever number you put on that 1st settlement % field on page 1 of the Client update Settlement page will be a discount rate.

March 22nd, 2022 – Clients who do/do not sue

We have added a new field On Page 1 of Smart Codes, the option is “Use Bal.for Plcmt-Y,S” (bottom of screen). “S” is new. It means “Balance from clients that sue”. You can use that in the decisions to check and change owners on links. From the F15 option from F5 Linked accounts, you will see “Summary by client”. Press ENTER and you get “Summary by balance type”. Totals for clients who sue and do not sue are displayed on the right. You must have access to legal accounts to do this. If want to unlink the can sue accounts from the can’t sue accounts, check the totals with the new option, go to the account detail screen, and in the smart code field and key in “SUE”. The accounts will be separated into two groups. The accounts that break away will have a note added indicating the old linked account.

April 1st, 2022 – Stop email option

We have added an option “Stop E-mail” on page 7 of Smart Codes that allows you to stop sending emails on accounts. It will remove the “Y” from the “Send Email” field on the account.

April 12th, 2022 – “Number of case numbers to reserve” added

We have added a new field under account entry. Anyone who wants to manually enter new business, can put the total number they will be entering so they can assign and save the case# for those so even there will be other concurrent users entering manually, the case# will be in sequence... user 1 puts in 5... 000000001 to 000000005 will be assign to that user.

April 13th, 2022 – Manual return mail flag changes

Changes have been made to update the return mail flag when return mails are updated through the manual entry program. This will display as mail returned in the letter history window.

April 14th, 2022 – Change made to account inquiry

We have made the change to account inquiry where you can now view the date of birth and the last four of the primary account number after searching for an account. Format is 0488P2222 0 where 0488 is DOB month and year and 2222 is last 4 of primary. This will help authenticate the consumer quickly and identify linked groups.

EX: DOB (01/15/75 enter as 011575)

April 18th, 2022 – Changes to the account load edit for electronic loads

Changes have been made to the last field “Delete/Update client code zero (Y,U)” and the first field “Client code”. Please see the help text for additional information.

April 20th, 2022 – Changes on the “Logo screen”

Changes have been made from the “Logo screen” after logging in. The ATTN key and F7 have been disabled on this screen for security reasons.

April 24th, 2022 – Changes to commission calculated on payment history

On the F24 “Commissions” option from the payment history on an account detail, you can use a “C” in the option that was used to change collector credit (Change credit (Y)). The user MUST have access to the payment menu. The “C” will allow the commission rate and amount fields to be updated. No editing is done on the amounts. Press ENTER and the data is instantly changed. Please review the help text for more details.

April 27th, 2022 – New merge code M50 for settlements

We have created a new merge code that can apply settlement amounts to your letters. On a linked account, if all the links belong to the same client with one settlement percentage in the client master, it will print the settlement amount against M50. On a linked account, if all the links belong to different clients with different settlement percentage in the client master, it will display a message as “Multiple clients exist. Settlements are not allowed”. If there's a fee set up on GACF16, it will use that over the client update settlement percentage.

May 5th, 2022 – Option to new hide the score field

We have added an option to hide the score fields on the second account detail screen by User ID. The Show Sensitive Information field on page 2 of System Security Setting, is used to also hide the score from the user. If this field is blank, the user will NOT have access to see the score, if the field has a Y the user will see the score on the account.

May 16th, 2022 – Populating the patient’s name in the guarantor fields

We have added a new option in System Parameters which protects the patient’s name and X-reference. The new field is “Use DOB/SSN from same patient, using name (Y,P)” on page 4 of System Parameters that allows you to use the patient as the guarantor if the guarantor is not provided on medical accounts. This process only works on electronic loads. “P”'s in the DOB and SS# fields will have a special function. They will copy the patient information to the guarantor (name, DOB and social), if there is a patient name but no guarantor name.

Y_: Use DOB From patient if name matches Guarantor

_Y: Use SSN From patient if name matches Guarantor

YY: Use both DOB and SSN from patient if name matches Guarantor

PP: Use Patient name if Guarantor Name is blank (will also use SSN and DOB from patient)

May 16th, 2022 – Client contract fields added

We have added two new fields to the client master that informs you when a client contract will expire which can also be displayed on a report. “Contract expires date” and “Notify __ days before contract expires” can be found on page 6 of the Client Master.

May 16th, 2022 – Decision met - S/Code on Account Audits

We have added a new option to the audit accounts setup (6. Display accounts for audit – additional selections). This is the override that can be used when you ask the system to check for "Decision met on Smart Code". This can also be used to check for at least one contact, positive or negative, on the account. To use this feature, leave the Smart Code blank. In the override option enter *C, *P or *N for contacts, positive contacts, or negative contacts respectively. Review the help text for more details.

May 20th, 2022 – Loading new accounts with Reg-F reconciliation

We have made a change for the reconciliation of Reg-F numbers. When you use F12 to update, if the numbers do not reconcile, there will now be a message that indicates the difference. 100 means you must reduce the amounts after the original amount by 100. You can do that by reducing the Int+ or Oth+ amounts or by REDUCING the Pmts- or Adj- numbers. A 100- will mean the exact opposite. 100- means you must INCREASE the amounts after the original amount by 100. You can do that by increasing the Int+ or Oth+ amounts or INCREASING the Pmts- or Adj- numbers.

May 20th, 2022 – Auto wash on client statements

We have added a fix to the auto wash in client transactions that now allows payment code 11's and 31's to be washed from the statement period.

May 23rd, 2022 – "First available Client Code" added to the Client Master

We have added a change to the Client Inquiry and Client update screens in the management menu that displays the next open client code that can be used when setting up a new client. It can be found in the bottom right corner labeled "First available Client Code".