



Welcome to RMEEx Version 5.0. 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!

TABLE OF CONTENTS

You can click on a topic to go to a specific area.

Overview of RMEEx Version 5.0 . . .	2
Inconvenient times to call . . .	3
Forcing agents to obtain express consent .	4
Disaster logic . . .	10
Changes to the client master . . .	10
Consumer-agent payment interaction . . .	12
Text messaging with RMEEx (Inbound SMS /RMEEx SMS) . .	24
Sending text messages to consumers . . .	37
CLID overrides . .	44
Mobile Management Dashboards . . .	50
Agency Alerts . . .	57
Security and technical information for text messaging . . .	61
DNC (Do not call) by client group code . . .	65
Other changes . . .	66

Overview of RMEEx Version 5.0

RMEEx Version 5.0 is an important major upgrade. It sets the stage for significant changes in our user interface, creates more support for mobile computing, includes compliance updates and changes for the legal industry.

Following are some of the major changes that will be a part of RMEEx Version 5.0 and our follow-on products :

- RMEEx will support “Inconvenient times to call” when requested by a consumer
- We will change terminology from debtor to consumer, and case number to account number
- We will expand CLID options (Caller ID sent out by dialer)
- RMEEx will support text messaging with a powerful and flexible solution for agents to use while working their accounts
- For legal collections, you will be able to charge clients based on time spent on an account, and print different document types so all the documents for one consumer are printed together
- For letters, we can send different letters for different states. But, this requires a different letter code to be set up for each state. We have designed changes to allow you to use one letter code and produce different letters based on state, county, court and judge. The code for this will be developed in a future release
- We will offer a new payment capture system - a simplified interface for a single promise, payment arrangement, series of checks or credit cards
- We will enhance direct checks to support authorization of multiple ACH transactions
- We plan to push key management information to a smart phone or tablet
- We will design “smart queues” which will give users the ability to automate production control. The code for this will be developed in a future release
- We will create a special interface to a web-based consumer portal that will offer self-service to your consumers. This is being developed in partnership with an outside company.

Following are the details of the changes that are available in RMEEx Version 5.0. Please make sure you have read this documentation carefully before using the system.

Inconvenient times to call

In today's calling environment, it is important to cater to the consumer. All reasonable requests must be handled, and with the potential consequences, automation is likely to be the best approach. You have talked to a consumer who has requested that you do *not* call them between 1 PM and 3 PM on weekdays. There are many ways to handle this, since you have many calling methods and ways to set up RMEEx and your internal processes. Our approach tries to simplify your task, and considered the following factors :

- If you call predictively, it will be very complex to keep accounts away from the dialer for specific periods in the day
- We must not allow preview calls during the inconvenient times
- We must make sure that an agent does not use a desk phone to make a call in the above instance

Our plan for handling inconvenient times is as follows.

- On the Company Information system control file (second screen), we have added an option "S/Code for inconvenient times". When this is set up, the smart code is applied when inconvenient times are entered on any of the consumer's accounts
- From the "Other phones" screen (Tab+) there is a new key F2, for "Inconvenient times". This option will display the following screen. Use it to set up times for all days of the week, or up to two times per day of the week.
- The smart code specified will be applied by the system, and our plan was for you to move the account into a different QCat that does not get called in predictive campaigns. These accounts would be worked manually. The system will prevent preview calls at the inconvenient times, and also mask all the phone numbers during these times.

Following is the new screen that will be presented when the option to set up "Inconvenient times to call" is selected from the "Other phones" screen.

The screenshot displays the RMEx software interface for QUANTRAX CORPORATION INC. The top header includes the company name and logo. Below this, there are several data entry fields:

- Company#**: 99 Case # 000908034
- Client Number**: 000002 ST. MARY'S HOSPITAL
- Owner**: 5601 Worker 5601 Split COLB
- Client Acct #**: 45654623
- Home Phone**: - - -
- Work Phone**: 566 - 656 - 5366
- Cell Phone**: 485 - 263 - 2523
- Follow Up Date**: 1/19/13
- Promise Amount**: .00
- Guarantor**: 0 CATHY HEATHCLIFF
- Extra Address**: [Blank]
- Street Address**: 125 JAYA MW
- City/State/Zip**: NEW YORK DD 45851
- Amount Placed**: 2000.00
- Balance**: 2000.00
- Total Balance**: 6350.00
- No. Of Accts**: 4

A central blue button labeled "INQUIRY 000 P" is visible. Below the data fields is a section titled "Inconvenient times for consumer calls" with a table for selecting call restrictions:

Inconvenient times for consumer calls							
Do not call consumer on any day between	<input type="checkbox"/>	and	<input type="checkbox"/>	AND	<input type="checkbox"/>	and	<input type="checkbox"/>
OR Monday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Tuesday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Wednesday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Thursday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Friday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Saturday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>
Sunday	<input type="checkbox"/>	to	<input type="checkbox"/>		<input type="checkbox"/>	to	<input type="checkbox"/>

At the bottom of the form, there are buttons for "F7-Exit" and "F12-Update".

Forcing agents to obtain express consent

Express consent has recently become an important topic. In this version, we will give you the ability to *force an agent to obtain express consent* when they are talking to the right party. What are the assumptions and requirements?

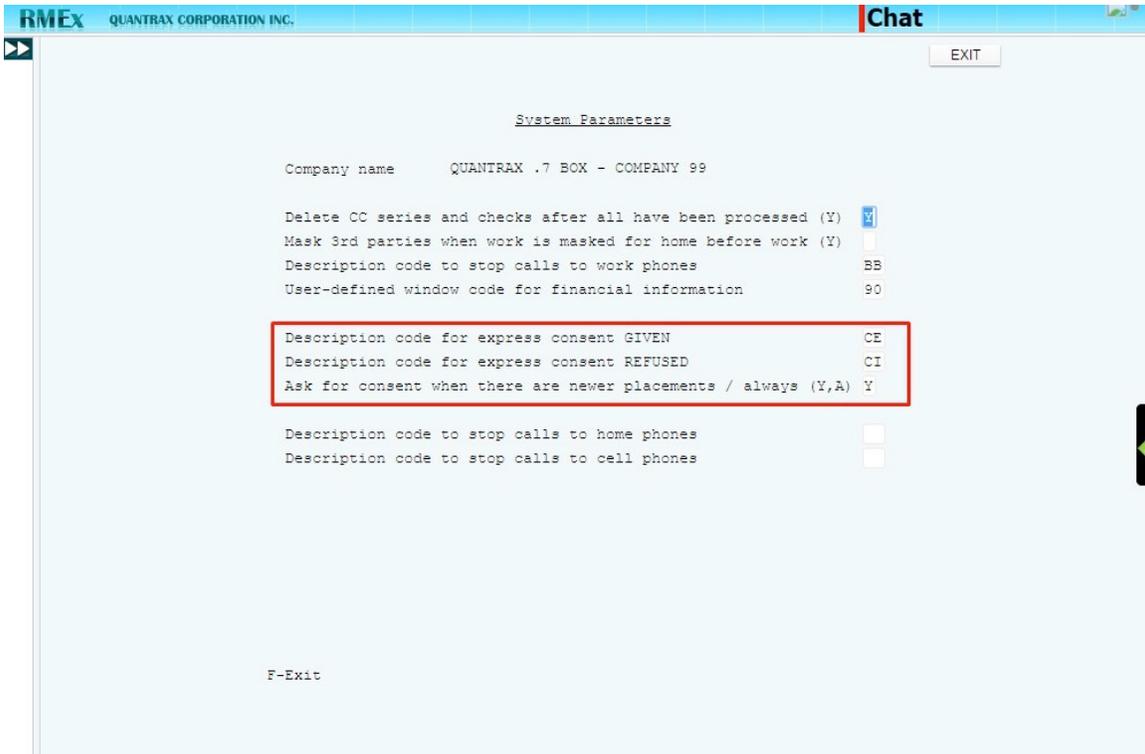
- This option is not based on individual numbers. The agent must obtain permission to call all numbers on the account, based on whatever guidelines you give the agent (e.g. check each consumer number, check numbers on other phones screen etc.). Quantrax **does not** define what “Express consent” is!
- You have options to specify permission at the individual phone number level. For example, if you get consent to call all but one number, you could indicate that consent was given, but mark that one number as “permission denied”
- If you apply a smart code that is an RPC (that is how we know there was an RPC), the system must check if express consent was previously obtained. If consent was not previously obtained, the agent is notified and they must ask for express consent based on your guidelines
- Once express consent is obtained, the agent needs a way to indicate this
- The system needs to remember that express consent was obtained
- It is possible that the consumer will not give their consent. This has to be indicated by the agent and the system must remember this. In this case,

the next time there is an an RPC, we must prompt the agent to ask for consent

- If you obtain consent today and a new account later placed for the same consumer, we need an option to ask for consent again, since there is a new account that may involve different rules or have different numbers

We will accomplish the above by using description codes. On the system parameters, you will be able to define the following new options.

- Description code for express consent GIVEN
- Description code for express consent REFUSED
- Ask for consent when there are newer placements
- Always ask for consent (This may be one of your best safeguards against a consumer saying they revoked consent, if the burden of proof falls on you)



Setting up the description codes will trigger the new logic for obtaining consent. When an RPC smart code is entered by the agent, the following screen will be presented.

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000965408 Get Primary NEXT

Client Number 233246 IDDLE TENNESSE

Owner COLF WorkerCOLF Split

Client Acct # 01-67463375

INQUIRY 000 M

Home Phone - - -

Work Phone - - -

Cell Phone 931-314-8344

Follow Up Date

Promise Amount

Guarantor 0 MANZANO CARLA

Extra Address Ret.MI

Street Address BENT TREE APTS 7 RM Once

City/State/Zip MCMINNVILLE TN 37110

Home

Email

Employer

Social Security 125-45-8895 Date of Birth 2/11/1961

Patient (L/F) MANZANO CARLA

X-Reference

Spouse (L/F)

ACat Status

Letters Pending Cred.Rept Do not Report

Amount Placed 56.00

Balance 56.00

Total Balance 112.00

No. Of Accts 2

No. Paid in Full 0

Date Placed 12/04/11

Last Transaction 4/22/10

Last Worked 1/16/12

Last Letter Z1 2/06/13

Last Payment .00

L. Pay Date

PD Check \$

PD Check Date

OTH+ MED+

SMART CODE

Smart Code not processed

YOU NEED TO OBTAIN EXPRESS CONSENT to call the consumer. Check all numbers and respond below. Consent? (Y/N)

Date	Time	Notes	User
12/04/11	22:36	ld NOTE #2-	New
12/04/11	22:36	ld NOTE #3-	New
12/04/11	22:36	ld NOTE #4-	New
01/16/12	10:08	individual	VIR

Close Code Closed Date

Temporary Notes

Date	Note

If the agent says that consent was obtained, the account is documented as follows, along with the description code being added.

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000965408 Get Primary NEXT

Client Number 233246 IDDLE TENNESSE

Owner COLF WorkerCOLF Split

Client Acct # 01-67463375

INQUIRY 000 M

Home Phone - - -

Work Phone - - -

Cell Phone - - -

Follow Up Date

Promise Amount

EVENTS SCAN DOCS. EXIT

Guarantor None MANZANO CARLA

Extra Address R/Mail

Street Address BENT TREE APTS 7 RM Once

City/State/Zip MCMINNVILLE TN 37110

Home

Email

Employer

Social Security 125-45-8895 Date of Birth 2/11/1961

Patient (L/F) MANZANO CARLA

X-Reference

Spouse (L/F)

ACat Status

Letters Pending Cred.Rept Do not Report

Amount Placed 56.00

Balance 56.00

Total Balance 112.00

No. Of Accts 2

No. Paid in Full 0

Date Placed 12/04/11

Last Transaction 4/22/10

Last Worked 1/16/12

Last Letter Z1 2/06/13

Last Payment .00

Last Payment Date

PD Check Amt

PD check Date

OTH+ MED+

Smart Code

CE

Code	Description
CE	CONSENT GIVEN

Payments

Date	Description	Amount

Close Code Closed Date

Date	Time	Notes	User
12/04/11	22:36	ld NOTE #4-	New
01/16/12	10:08	individual	VIR
04/04/13	10:28	99 Owner Split - 2.4	DER
09/17/15	08:42	Consent was OBTAINED	COL
09/17/15	08:42	90 Cell Ph - 931-314-8344	

Temporary Notes

Date	Note

If consent is not obtained, a note is written and the “Consent refused” description code is added.

RMEx QUANTRAX CORPORATION INC.

Company # 99 Case # 001682795 Get Primary NEXT INQUIRY 000 M

Home Phone 946 - 544 - 5244
 Work Phone 568 - 425 - 5222
 Cell Phone
 Follow Up Date Time
 Promise Amount

EVENTS
 SCAN DOCS.
 EXIT

Client Number 265246 COLBIN'S CLIENT
 Owner COL4 WorkerCOL4 Split
 Client Acct # 6478245855

Guarantor None GRAHAM JENNY
 Extra Address R/Mail
 Street Address 67 SECOND LN RM Once
 City/State/Zip HELENA MT 26445
 Home
 Email
 Employer SFNS
 Social Security 364-54-2445 Date of Birth 6/18/1985
 Patient (L/F) GRAHAM JENNY
 X-Reference
 Spouse (L/F)
 ACat Status
 Letters Pending Cred.Rept Do not Report

Amount Placed 3000.00
 Balance 3000.00
 Total Balance .00
 No. Of Accts 0
 No. Paid in Full 0
 Date Placed 7/21/13
 Last Transaction 3/15/13
 Last Worked
 Last Letter
 Last Payment .00
 Last Payment Date
 PD Check Amt From
 PD check Date

Smart Code
 CI

Code	Description
CI	CONSENT REFUSED

 Payments

Date	Description	Amount
------	-------------	--------

Close Code Closed Date 9/17/15

07/21/13	01:15	99	Cell number 2906445241	ENO
07/22/13	01:19	99	Close Code -	ENO
09/17/15	09:38	99	Close Code - O	COL
09/17/15	09:38		Consent was NOT OBTAINED	COL
09/17/15	09:38	9D	Cell Ph - 290 644-5241	

Temporary Notes
 Date Note

If you are working an account where consent was previously refused, and apply an RPC smart code, you get the following screen. If the agent says that consent was obtained this time around, the account is notated, the description code for consent is added. The description code for “consent refused” is automatically removed.

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 001682799 Get Primary NEXT

Client Number 265246 COLBIN'S CLIENT INQUIRY 000 M

Owner COL4 WorkerCOL4 Split

Client Acct # 6478245855

Home Phone 946 -544 -5244

Work Phone 568 -425 -5222

Cell Phone

Follow Up Date Time

Promise Amount

Guarantor 0 GRAHAM JENNY

Amount Placed 3000.00

Balance 3000.00

Extra Address Ret.MI Total Balance 3000.00

Street Address 67 SECOND LN RM Once

City/State/Zip HELENA MT 26445

No. Of Accts 1

Home No. Paid in Full 0

Date Placed 7/21/13

Email Last Transaction 3/15/13

Employer SFNS Last Worked

Social Security# 364-54-2445 Date of Birth 6/18/1985 Last Letter

Patient (L/F) GRAHAM JENNY Last Payment .00

X-Reference L. Pay Date

Spouse (L/F) PD Check \$

ACat Status From

Letters Pending Cred.Rept Do not Report PD Check Date

Close Code Closed Date 9/17/15

SMART CODE
Smart Code not processed
EXPRESS CONSENT WAS REFUSED in the past.
If you can obtain consent, review and select "Y" below.
Consent (Y)

Date	Time	Notes	User
07/21/13	01:15	99 Cell number 2906445241	ENO
07/22/13	01:19	99 Close Code -	ENO
09/17/15	09:38	99 Close Code - Q	COL
09/17/15	09:38	99 Consent was NOT OBTAINED	COL

Temporary Notes

Date	Note

If the agent was able to obtain consent, here is how the account would be documented.

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 001682799 Get Primary NEXT

Client Number 265246 COLBIN'S CLIENT INQUIRY 000 M

Owner COL4 WorkerCOL4 Split

Client Acct # 6478245855

Home Phone 946 -544 -5244

Work Phone 568 -425 -5222

Cell Phone

Follow Up Date Time

Promise Amount

Guarantor None GRAHAM JENNY

Amount Placed 3000.00

Balance 3000.00

Extra Address R/Mail Total Balance 3000.00

Street Address 67 SECOND LN RM Once

City/State/Zip HELENA MT 26445

No. Of Accts 1

Home No. Paid in Full 0

Date Placed 7/21/13

Email Last Transaction 3/15/13

Employer SFNS Last Worked

Social Security# 364-54-2445 Date of Birth 6/18/1985 Last Letter

Patient (L/F) GRAHAM JENNY Last Payment .00

X-Reference L. Pay Date

Spouse (L/F) PD Check Amt

ACat Status From

Letters Pending Cred.Rept Do not Report PD check Date

Close Code Closed Date 9/17/15

Smart Code
CE

Code	Description
CE	CONSENT GIVEN

Payments

Date	Description	Amount

Date	Time	Notes	User
07/22/13	01:19	99 Close Code -	ENO
09/17/15	09:38	99 Close Code - Q	COL
09/17/15	09:38	99 Consent was NOT OBTAINED	COL
09/17/15	09:38	9D Cell Ph - 290 644-5241	COL
09/17/15	09:59	99 Consent was OBTAINED	COL

Temporary Notes

Date	Note

What about asking for express consent when new phone numbers have been added since the last time consent was given?

As you know, there are many ways new numbers can be added to an account (e.g. linking may bring in new accounts with different numbers, an agent can add numbers to the account detail or other phones screens, you can get numbers from third parties, use custom code etc.) If you want to ask for consent *each time any of these occur*, all you have to do is remove the description code that was added by the option “Description code for express consent GIVEN” on the system parameters. Most of you will have the system write a smart code or have the agent apply a smart code when a new address or phone number is obtained. All you need to do is add the option to remove that description code from *within those smart codes!* You will need to train you agent on this feature. It is possible that they will apply a smart code, the consent given description code will get removed, and the system will prompt them to ask for consent, if an RPC smart code was entered. This would happen *while they were working the account and talking to the consumer!*

Disaster logic

Disaster areas are presently defined from within the state system controls. You can now set up disaster areas by state or area code. We have added the ability for you to define disaster areas by zip code. We have added flexibility to set up rules for the company OR for specific client groups. Zip codes are defined using the first 3 characters of the zip code.

Following is the new system control screen.

The screenshot displays the 'Disaster areas by zip code' screen in the RMEEx system. At the top, it shows 'RMEEx' and 'QUANTRAX CORPORATION INC.' with an 'EXIT' button. The main title is 'Disaster areas by zip code'. Below this, the 'Client group' is set to '100000'. The 'Zip Codes' section shows a grid with columns for '208', '209', and several empty columns. Each cell in the grid contains a small square checkbox. At the bottom, there are three options: 'Stop letters (Y) ', 'Stop calls (Y) ', and 'Stop S/Code Series (Y) '. Below these are four function key instructions: 'F1-New Selection', 'F3-Search', 'F4-Remove Information', and 'F7-Exit'.

Changes to the client master

We have added new fields to the client profile. Some of the pages have been renumbered as a result of the addition of a new page.

- We have added information to Screen 10 to allow our users to bill clients for services, based on time spent on an account. This is more applicable in the area of legal collections.

Following is the new screen with these fields

affects balances, you must set up the users who are allowed to access this option.

On the second screen of system security, there is a new option :

“User can bill client for time (Y)”

If this is set up, the user can select an option from the Tab-Q screen for billing a client.

Consumer-agent payment interaction

The consumer-agent interaction on promised and immediate payments may be one of the most important aspects of an agent’s communication with the system. Over the years, RMEEx has been enhanced to handle most of the requirements in this area. We have promises, promises backed by a check or credit card, a series of checks or a series of credit cards. Credit cards can be authorized in real time.

In the first version of our GUI, we did not change the agency-consumer options when it came to handing promises and payments on the phone. As our GUI has developed, we have taken the opportunity to rewrite this important area, with an emphasis on everything being user-friendly, fast and efficient. In a recent release, we created a “Mobile payment portal”, a responsive application that could be used to allow a consumer to quickly set up one payment using a checking account or credit card on their smart phone, tablet or PC. We have incorporated some of that design into this new interface. Here are some of the requirements we considered :

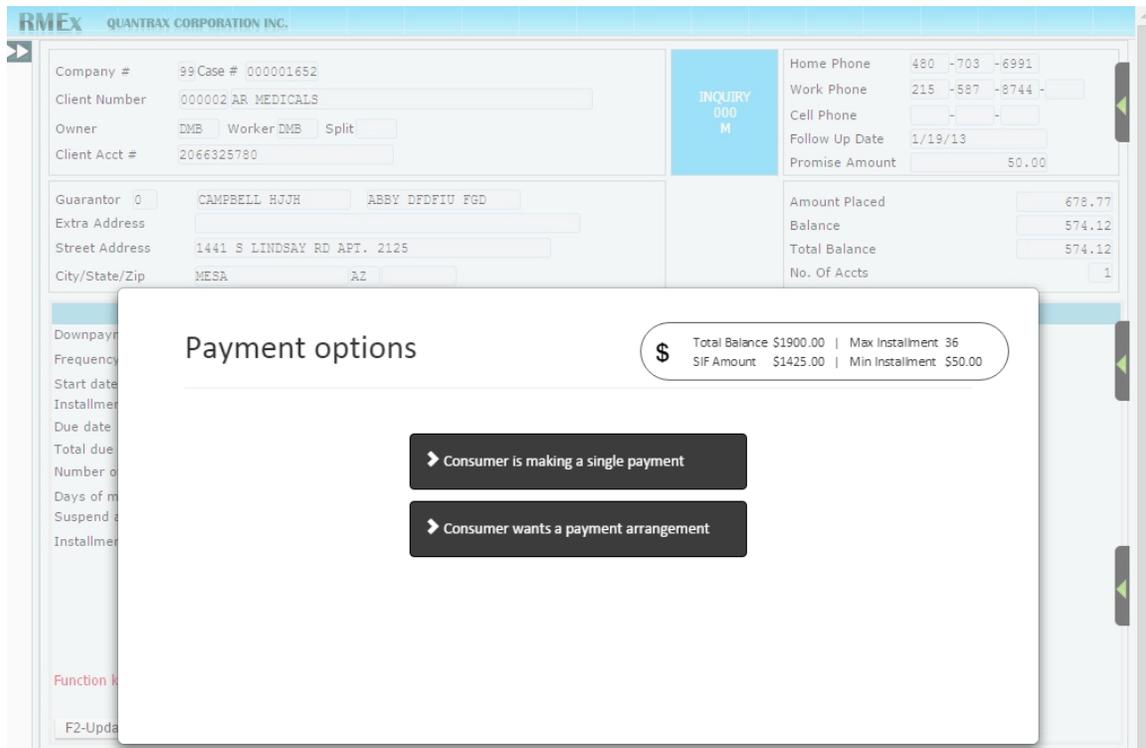
- Users should not be forced to use the new features, simply because they are using the GUI. They must be able to phase in the new logic as required
- Once a user switches over to the new system, they will not have access to the old programs other than the standard payment arrangement option which will need to be phased away when those payment arrangements have paid out or have been converted to the new system. Non-linear payment arrangements, credit card series and direct checks will be converted to the new format
- With new features, the standard, non-linear, direct check and credit card payment arrangements will be replaced by a single payment arrangement option that will support any number of multiple transactions, with differing amounts and due dates. This will remove the limitation of 12 transactions that was present for several options
- Most clients have interfaces that were designed for credit cards and checking account processing. *You will be able to use these without any*

changes, because we will continue to use the “old file system” which will be integrated with the new payment capture system

- The idea is simple. You logically work through the payment setup with the consumer, moving from step to step, quickly and easily. The consumer is given choices, and they pick one. The agent then clicks on an option on the screen. For example - Single payment or payment arrangement? For payment arrangements, is it monthly, weekly....? Here’s what the payment schedule looks like - Do you want to change any amounts or dates? You want to go ahead? Will the consumer use a credit card or checking account? Enter the required information. Confirm the arrangement and you are set to go!

The following explains the process with screens.

The agent has selected a payment option, and the following screen is presented. The agent has to tell the system if the consumer is making a single payment or setting up a payment arrangement.



If you select the “Single payment” option, here is what you get.

The screenshot shows the RMEEx interface for QUANTRAX CORPORATION INC. The account details include: Company # 99, Case # 000001652, Client Number 000002 AR MEDICALS, Owner DMB, Client Acct # 2066325780. Contact information includes Home Phone 480-703-6991, Work Phone 215-587-8744, and Follow Up Date 1/19/13. Financial details show Amount Placed 678.77, Balance 574.12, Total Balance 574.12, and No. Of Accts 1. A modal titled "Single payment: Options" is displayed, showing a Total Balance of \$1900.00, SIF Amount of \$1425.00, Max Installment of 36, and Min Installment of \$50.00. Three options are available: "Payment in-full", "Partial payment", and "Payment arrangement".

If "Payment in-full" was selected, here is what you get.

The screenshot shows the RMEEx interface for QUANTRAX CORPORATION INC. The account details are the same as in the previous screenshot. A modal titled "Payment in-full" is displayed, showing the same financial summary. The modal includes input fields for the payment amount, set to \$ 1900.00, and the due date, set to 09/30/15. A blue "Confirm" button is present. Below the modal, the "Partial payment" and "Payment arrangement" options are visible.

The process is designed to be logical and user-friendly.

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

INQUIRY 000 M

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

Guarantor 0 CAMPBELL HJJH ABBY DFDIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Payment in-full

\$ Total Balance \$1900.00 | Max Installment 36
 SIF Amount \$1425.00 | Min Installment \$50.00

\$ 1900.00

10/02/15

October 2015

Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Partial payment Payment arrangement

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

INQUIRY 000 M

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

Guarantor 0 CAMPBELL HJJH ABBY DFDIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Partial Payment

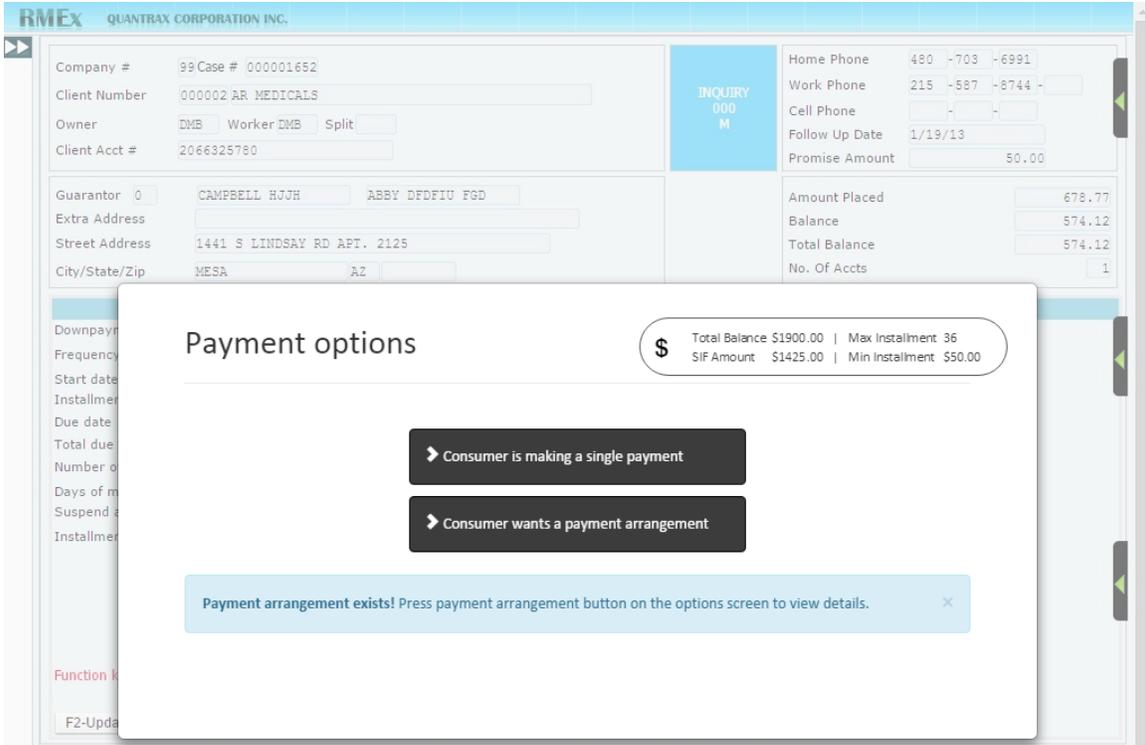
\$ Total Balance \$1900.00 | Max Installment 36
 SIF Amount \$1425.00 | Min Installment \$50.00

\$ 1000.00

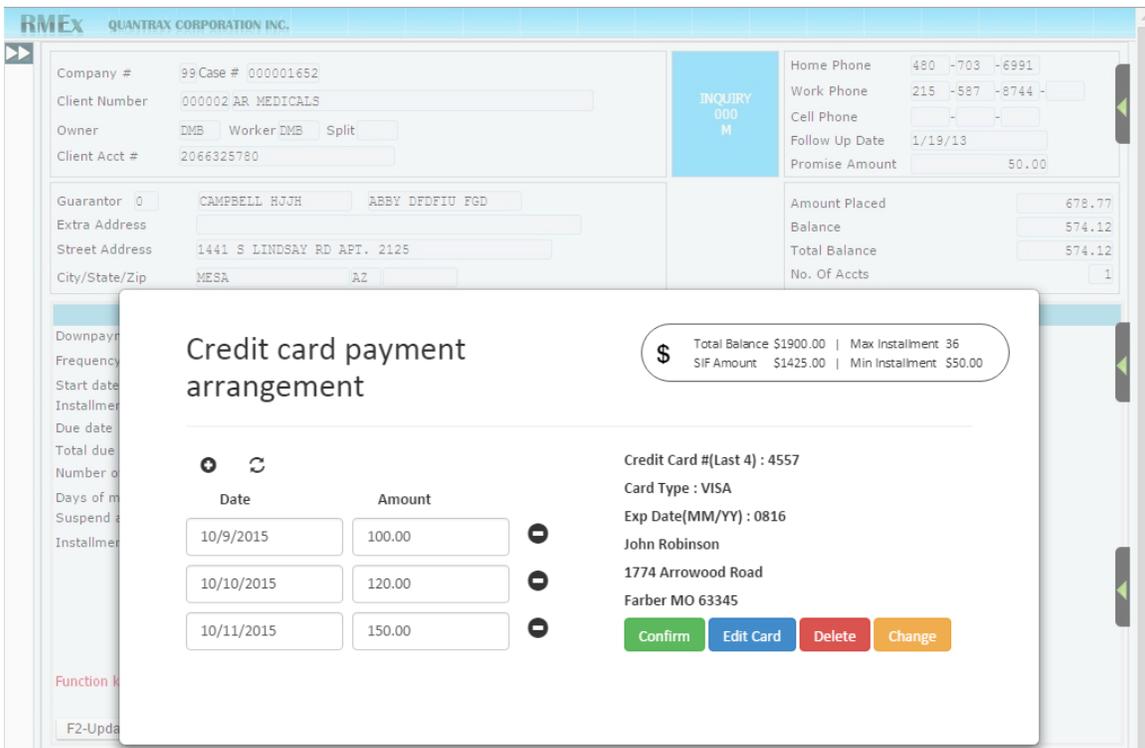
09/30/15

Confirm

Payment in full Payment arrangement



This is how existing arrangements are displayed.



RMEEx QUANTRAX CORPORATION INC.

Company # 99Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

INQUIRY
000
M

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

Guarantor 0 CAMPBELL HJUH ABBY DFDFIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Credit card payment

\$ Total Balance \$1900.00 | Max Installment 36
 SIF Amount \$1425.00 | Min Installment \$50.00

Card Number Card Holder's Name
 Special Code (CVV) Street address
 Exp Date(MM/YY) Extra address
 City/State/Zip

Function K
F2-Update

RMEEx QUANTRAX CORPORATION INC.

Company # 99Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

INQUIRY
000
M

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

Guarantor 0 CAMPBELL HJUH ABBY DFDFIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Delete Payment Arrangement

Do you wish to add a new payment?

Function K
F2-Update

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

INQUIRY 000 M

Guarantor 0 CAMPBELL HJHJH ABBY DFDFIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Downpayment
 Frequency
 Start date
 Installment
 Due date
 Total due
 Number of
 Days of m
 Suspend
 Installment

Max Installment 36
 Min Installment \$50.00

Change Payment Method

 Please make any required changes to the payment arrangement before using this option. Do you wish to change the payment method?

Date

10/9/2015		
10/10/2015	120.00	
10/11/2015	150.00	

Farber MO 63345

Confirm Edit Card Delete Change

Function k
 F2-Upda

RMEEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000001652
 Client Number 000002 AR MEDICALS
 Owner DMB Worker DMB Split
 Client Acct # 2066325780

Home Phone 480 -703 -6991
 Work Phone 215 -587 -8744
 Cell Phone
 Follow Up Date 1/19/13
 Promise Amount 50.00

INQUIRY 000 M

Guarantor 0 CAMPBELL HJHJH ABBY DFDFIU FGD
 Extra Address
 Street Address 1441 S LINDSAY RD APT. 2125
 City/State/Zip MESA AZ

Amount Placed 678.77
 Balance 574.12
 Total Balance 574.12
 No. Of Accts 1

Downpayment
 Frequency
 Start date
 Installment
 Due date
 Total due
 Number of
 Days of m
 Suspend
 Installment

Total Balance \$1900.00 | Max Installment 36
 SIF Amount \$1425.00 | Min Installment \$50.00

Checking account payment arrangement

Account No : 007435443001
 Routing No : 3265777
 John Robinson
 Suite 1141
 Farber MO 63345

Date	Check No	Amount
10/2/2014	12233	100.00
10/3/2014	342354	120.00
10/4/2014	675678	150.00

Confirm Edit Details Delete Change

Function k
 F2-Upda

Here is an example of a new payment arrangement.

RMEx QUANTRAX CORPORATION INC.

Company # 99 Case # 000001652
Client Number 000002 AR MEDICALS
Owner DMB Worker DMB Split
Client Acct # 2066325780

Home Phone 480 -703 -6991
Work Phone 215 -587 -8744
Cell Phone
Follow Up Date 1/19/13
Promise Amount 50.00

Guarantor 0 CAMPBELL HJJH ABBY DDFDIU FGD
Extra Address
Street Address 1441 S LINDSAY RD APT. 2125
City/State/Zip MESA AZ

Amount Placed 678.77
Balance 574.12
Total Balance 574.12
No. Of Accts 1

Downpay
Frequency
Start date
Installment
Due date
Total due
Number of
Days of m
Suspend
Installment

Function k
F2-Upda

Payment arrangement

\$ Total Balance \$1900.00 | Max Instalment 36
SIF Amount \$1425.00 | Min Instalment \$50.00

\$ 1800.00 - Qualifying amount ⓘ

\$ Installment Amount Or ⚙ Number of Installments

📅 Start Date

Frequency ▾ **Confirm**

◀ **Single payment**

Help text is available!

Payment arrangement

Total Balance \$1900.00 | Max Installment 36
SIF Amount \$1425.00 | Min Installment \$50.00

\$ 1800.00 - Qualifying amount ⓘ

\$ Installment Amount Or ⚙ Number of Installments

This is the amount that will be used as the total amount for the P/A.

Start Date

Frequency **Confirm**

Single payment

Payment arrangement

Total Balance \$1900.00 | Max Installment 36
SIF Amount \$1425.00 | Min Installment \$50.00

\$ 1900.00 - Qualifying amount ⓘ

\$ 200.00 Or ⚙ Number of Installments

10/07/15

Frequency **Confirm**

- Monthly
- Every X days
- Bi-weekly

The system calculates the installments and due dates. Dates or amounts can be changed.

The screenshot displays the RMEEx interface for Quantrax Corporation Inc. The main window shows a form with the following fields:

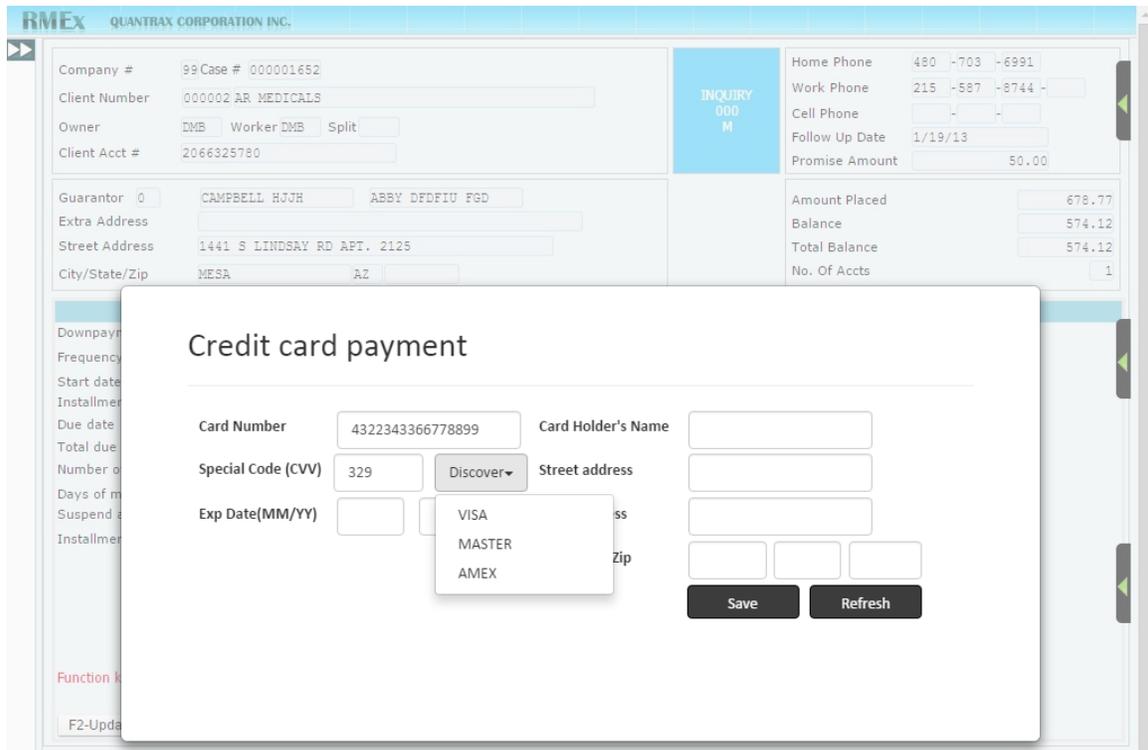
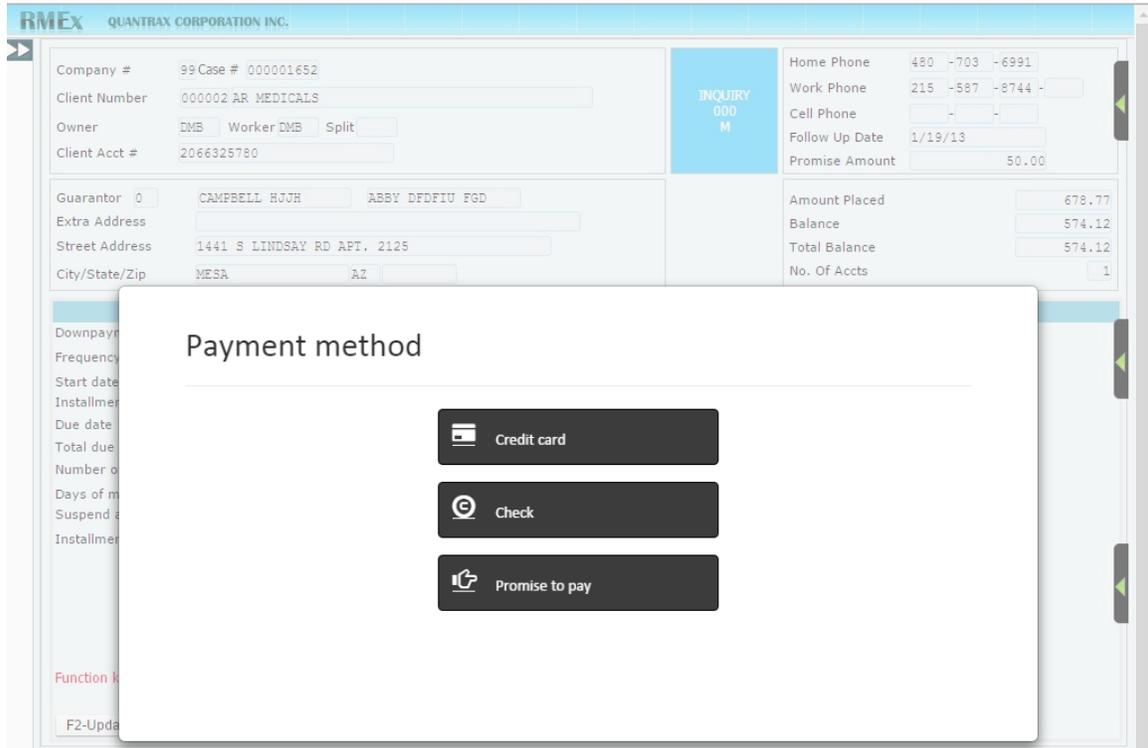
- Company #: 99 Case # 000001652
- Client Number: 000002 AR MEDICALS
- Owner: DMB Worker DMB Split
- Client Acct #: 2066325780
- Home Phone: 480 -703 -6991
- Work Phone: 215 -587 -8744
- Cell Phone: - -
- Follow Up Date: 1/19/13
- Promise Amount: 50.00
- Guarantor: 0 CAMPBELL HJH ABBY DFDIU FGD
- Extra Address:
- Street Address: 1441 S LINDSAY RD APT. 2125
- City/State/Zip: MESA AZ
- Amount Placed: 678.77
- Balance: 574.12
- Total Balance: 574.12
- No. Of Accts: 1

A modal window titled "Payment schedule" is overlaid on the main form. It contains the following information:

- Total Balance \$1900.00 | Max Installment 36
- SIF Amount \$1425.00 | Min Installment \$50.00
- Buttons: Confirm, Single payment, Payment arrangement
- Table of payments:

Date	Amount(\$)	
10/7/2015	200.00	-
11/7/2015	200.00	-
12/7/2015	200.00	-

Selecting the payment method.



RMEEx QUANTRAX CORPORATION INC.

Company #	99 Case # 000001652	INQUIRY 000 M	Home Phone	480 -703 -6991
Client Number	000002 AR MEDICALS		Work Phone	215 -587 -8744
Owner	DMB Worker DMB Split		Cell Phone	- -
Client Acct #	2066325780		Follow Up Date	1/19/13
Guarantor	CAMPBELL HJHJH ABBY DFDFIU FGD		Promise Amount	50.00
Extra Address			Amount Placed	678.77
Street Address	1441 S LINDSAY RD APT. 2125		Balance	574.12
City/State/Zip	MESA AZ		Total Balance	574.12
			No. Of Accts	1

Confirm credit card account details



Please check and confirm the information you entered. Select 'Go back' to change any information.

Amount	190.00 (\$1,900.00/10)
Date	10/7/2015
Credit Card #(Last 4)	*****8899
Credit Card Type	VISA

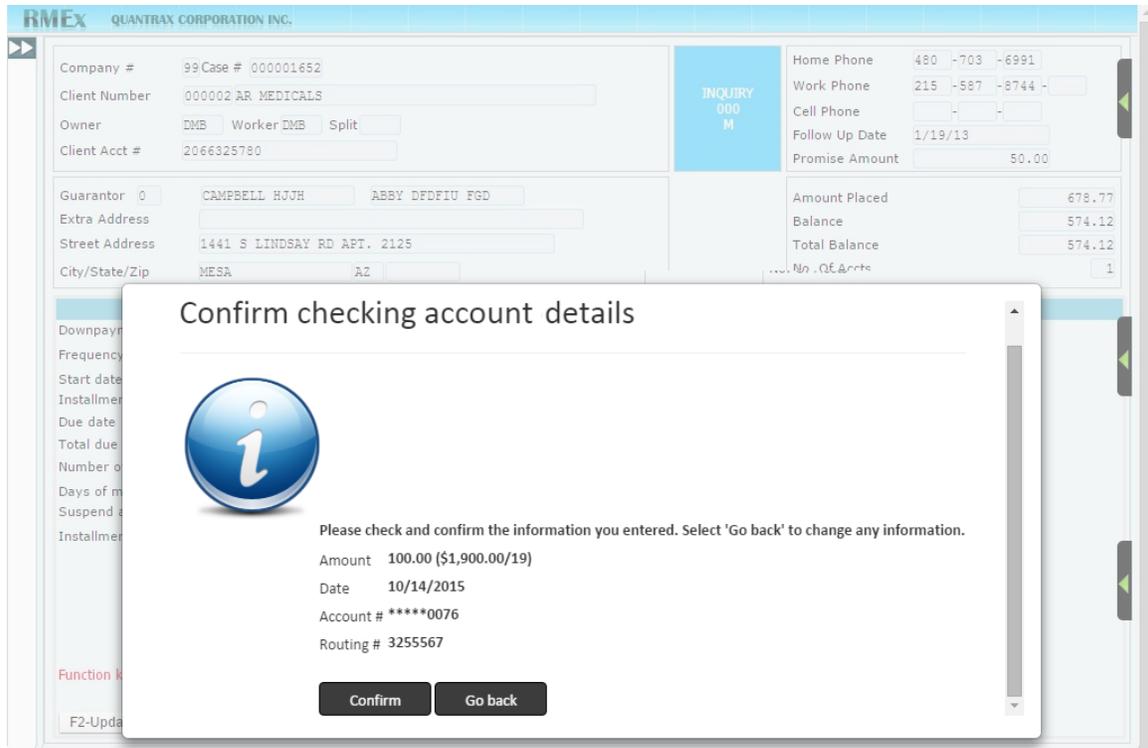
Here is a check payment.

RMEEx QUANTRAX CORPORATION INC.

Company #	99 Case # 000001652	INQUIRY 000 M	Home Phone	480 -703 -6991
Client Number	000002 AR MEDICALS		Work Phone	215 -587 -8744
Owner	DMB Worker DMB Split		Cell Phone	- -
Client Acct #	2066325780		Follow Up Date	1/19/13
Guarantor	CAMPBELL HJHJH ABBY DFDFIU FGD		Promise Amount	50.00
Extra Address			Amount Placed	678.77
Street Address	1441 S LINDSAY RD APT. 2125		Balance	574.12
City/State/Zip	MESA AZ		Total Balance	574.12
			No. Of Accts	1

Check payment

Account Number	<input type="text" value="324400076"/>	Account holder's Name	<input type="text" value="Quantrax user"/>
Routing Number	<input type="text" value="3255567"/>	Street address	<input type="text" value="3224 Moore Street"/>
Check Number	<input type="text" value="3110"/>	Extra address	<input type="text" value="POB 223"/>
		City/State/Zip	<input type="text" value="Selem"/> <input type="text" value="MA"/> <input type="text" value="54990"/>



As you can see, this is a significant change to the way an agent sets up promises and immediate payments. It should result in flexibility, speed and a shorter learning curve for your agents.

Text messaging with RMEx (Inbound SMS /RMEx 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 RMEx. 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.

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

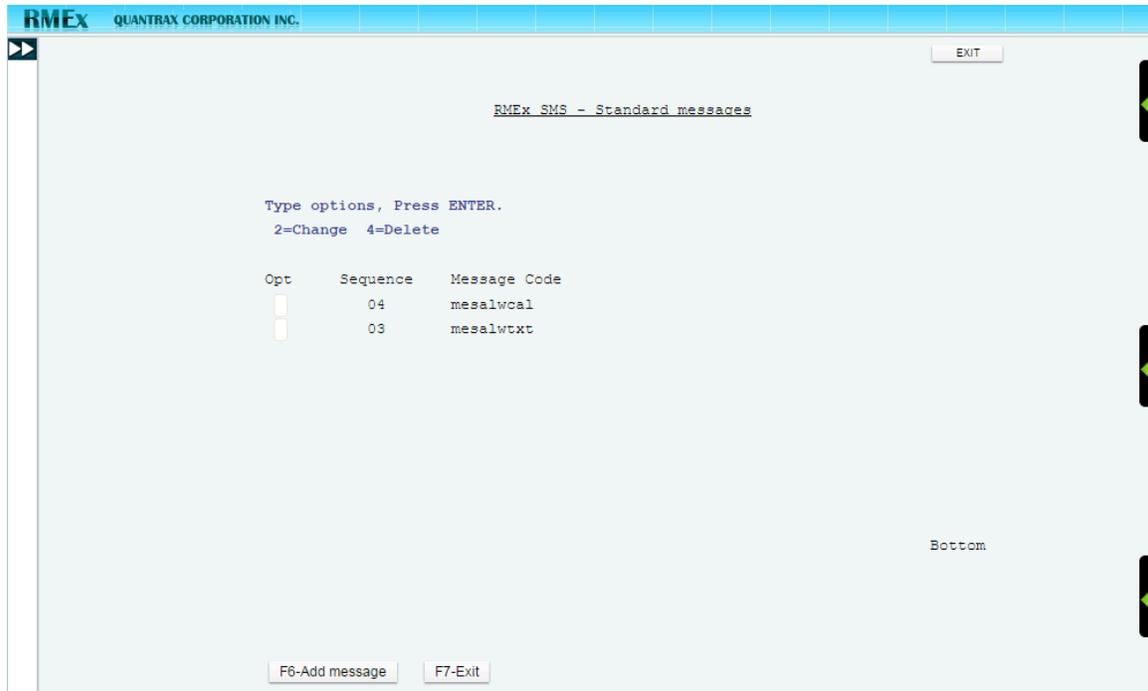
- A certain type of consumer will use text messaging to make inquiries, ask basic questions and find out about payment options
- If the text messaging request is initiated by the consumer, there is little risk of a lawsuit. You never initiate text messaging - it is *always* initiated by the consumer!
- 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+RMEEx account number) to that number. The consumer will then be authenticated by the system. The last 4 of the social or part of the DOB will be used to match 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 RMEEx. (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 can not 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.

Following are the details of this exciting new option. **NOTE - WE HAVE HAD PROBLEMS WITH INTERNET EXPLORER. PLEASE USE CHROME.**

The system controls for this new feature are set up from within the 4th system control menu (within the GUI only). This option has - Standard Messages, Collector Messages, User Controls and Company settings. 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.

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.



RMEEx QUANTRAX CORPORATION INC.

RMEEx SMS - Standard messages

Message code mesalwext

Message Sequence

Message Text
PLEASE REPLY 'YES' IF YOU ALLOW PERMISSI
ON FOR THE AGENCY TO COMMUNICATE WITH YO
U VIA TEXT.REPLY 'NO' IF YOU REFUSE. STA
NDARD FEES APPLY.

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"/>

F7-Cancel Press ENTER to Add EXIT

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.

RMEEx QUANTRAX CORPORATION INC.

EXIT

RMEEx 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 acconts
<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

RMEEx QUANTRAX CORPORATION INC.

EXIT

RMEEx SMS - Collector messages

Delete Code
(Enter D to Deactivate Message)

Message 11

Collector Text SEND NEXT PAYMENT DETAILS

Consumer Text Message 1
YOUR NEXT SCHEDULED PAYMENT IS \$

Message Attribute Code 1
#NXTPAY

Consumer Text Message 2
SCHEDULED FOR

Message Attribute Code 2
#DTNXPAY Smart Code 336

F7-Cancel Press ENTER to Add

Message attribute codes are a set of system-defined attributes that represents values associated with an account. The attributes can be selected from a list that is presented when you place your cursor in the field and press F4. The attribute will be combined with the text message - e.g. #NxtPay - Next Installment amount (from P/A, Direct Check, CC Series)

This sets the background for the messages that can be sent to a consumer. What about the controls for setting up rules for the company and your agents? Let us start with the agent set up. 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.

RMEEx QUANTRAX CORPORATION INC. EXIT

RMEEx SMS - User controls

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

Opt	Users
<input type="checkbox"/>	KASUN
<input type="checkbox"/>	SAMPATH

Bottom

F7-Exit F6-Add a user settings

RMEEx QUANTRAX CORPORATION INC. EXIT

RMEEx SMS - User controls

User:

Allow access on (MTWTHSS) Blank=ALL

Allowed time slots

1)	<input type="text" value="08"/> to <input type="text" value="12"/>
2)	<input type="text" value="14"/> to <input type="text" value="18"/>
3)	<input type="text"/> to <input type="text"/>

Allow collector to type messages (Y)

Max simultaneous conversations allowed

Conversation overflow not allowed (N)

Bottom

F7-Cancel Press ENTER to Add

As 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!*

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.

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

The screenshot displays the 'RMEEx SMS - Company settings' interface. At the top, it shows 'RMEEx' and 'QUANTRAX CORPORATION INC.' with a 'Chat' button. The main content area is titled 'RMEEx SMS - Company settings' and contains the following settings:

- Company name: QUANTRAX .7 BOX - COMPANY 99
- Activate (Y): Y
- Stop taking new conversations if maximum allowed are being handled by agents (Y): 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

At the bottom, there are buttons for 'F7-Exit', 'F12-Update settings', and 'ENTER - 2nd Screen'.

On the above, the “Distribution method” refers to the following.

- 1 = ROUND ROBIN
- 2 = LONGEST WAITING
- 3 = SKILL

Round robin refers to all agents getting new texts similar to evenly dealing cards out to a group of people. With longest waiting, we will give the next call to the agent who has not got a new message for the longest time. The “Skill level” option is for future use. In case multiple agents qualify to receive a message, we

have designed for using the percentage of allowed conversations so that the distribution was balanced in the case of skill-based routing.

The “disconnect after” was designed to free up an agent after a long period of inactivity by the consumer.

For authentication, we will ask for the last 4 of SSN or the DOB (MMYY). If neither of these exist, the consumer will be asked to contact the office.

And 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 our “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. Quantrax will provide you with the phone number when the mobile suite is set up for you.
- The consumer will be authenticated by the system before the conversation reaches an agent, using either the DOB (MMYY) or the last 4 of the SSN
- If the verification is successful, the conversation is then sent to an agent, and a chat window will pop up on the RMEEx 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

The following screen shows an agent receiving a text message.

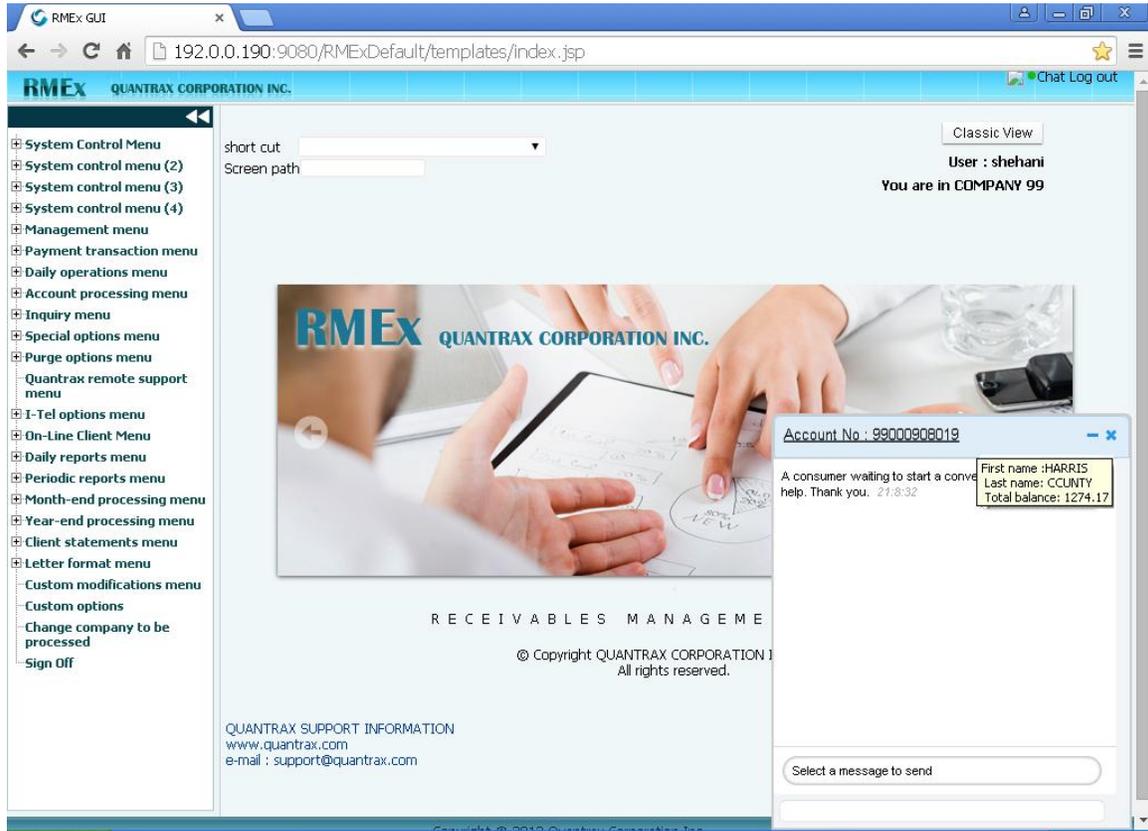
The screenshot displays the RMEEx web application interface. At the top left, the logo "RMEEx" and "QUANTRAX CORPORATION INC." are visible. A navigation menu on the left lists various system and management options, including "System Control Menu", "Management menu", "Payment transaction menu", "Daily operations menu", "Account processing menu", "Inquiry menu", "Special options menu", "Purge options menu", "I-Tel options menu", "On-Line Client Menu", "Daily reports menu", "Periodic reports menu", "Month-end processing menu", "Year-end processing menu", "Client statements menu", "Letter format menu", "Custom modifications menu", "Custom options", "Change company to be processed", and "Sign Off".

In the top right corner, there is a "Chat Log out" button, a "Classic View" button, and user information: "User : shehani" and "You are in COMPANY 99". Below this, there are input fields for "short cut" and "Screen path".

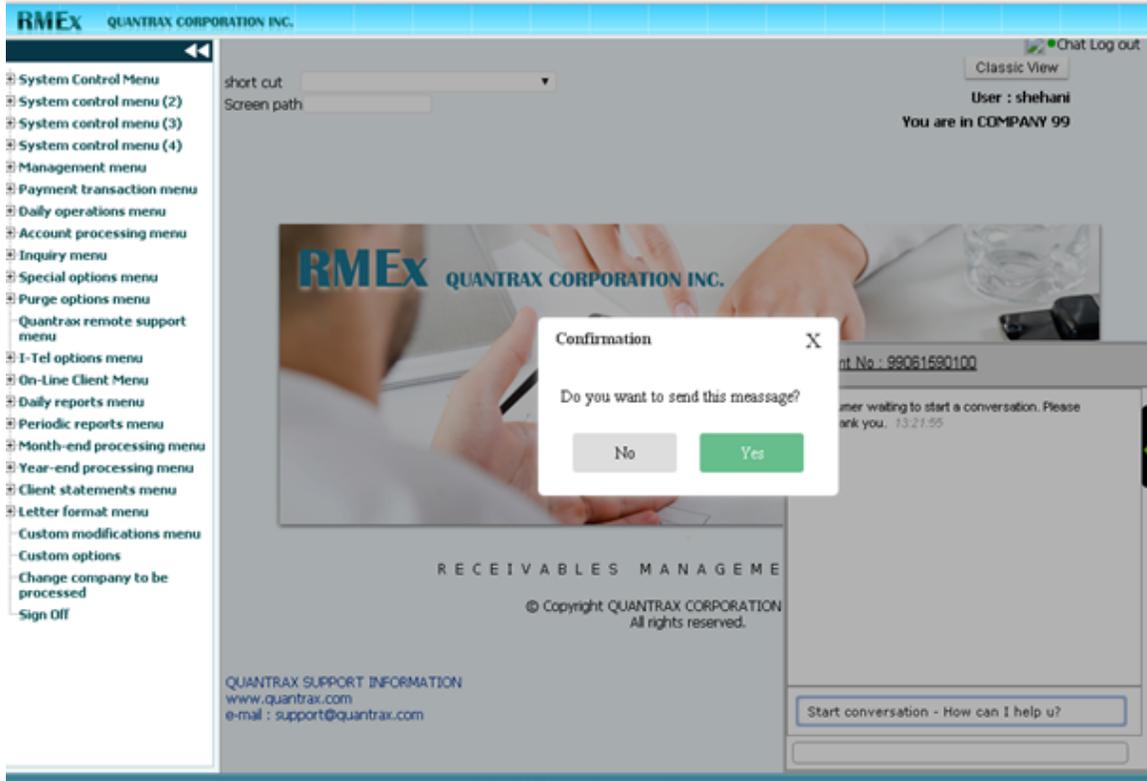
The central banner features the RMEEx logo and the text "QUANTRAX CORPORATION INC." above an image of hands interacting with a tablet. Below the image, the text "RECEIVABLES MANAGEME" is partially visible, along with the copyright notice "© Copyright QUANTRAX CORPORATION All rights reserved." and "QUANTRAX SUPPORT INFORMATION" with contact details: "www.quantrax.com" and "e-mail : support@quantrax.com".

A chat window is open on the right side, displaying a message: "Account No : 99061590100" and "A consumer waiting to start a conversation. Please help. Thank you. 13:27:55". Below the message is a list of options to send, including "Please call us to get that info.", "Send consumer balance", "Send next payment details", "Send number of accounts for consumer", "Send total number of unpaid accounts", "Send total payments made on all acctns", "Start conversation - How can I help u?", "Thank you - (Ending conversation)", "Thank you. Do you need anything else?", and "Unable to provide info. Any other Qs?". The chat window also has a "Select a message to send" prompt at the bottom.

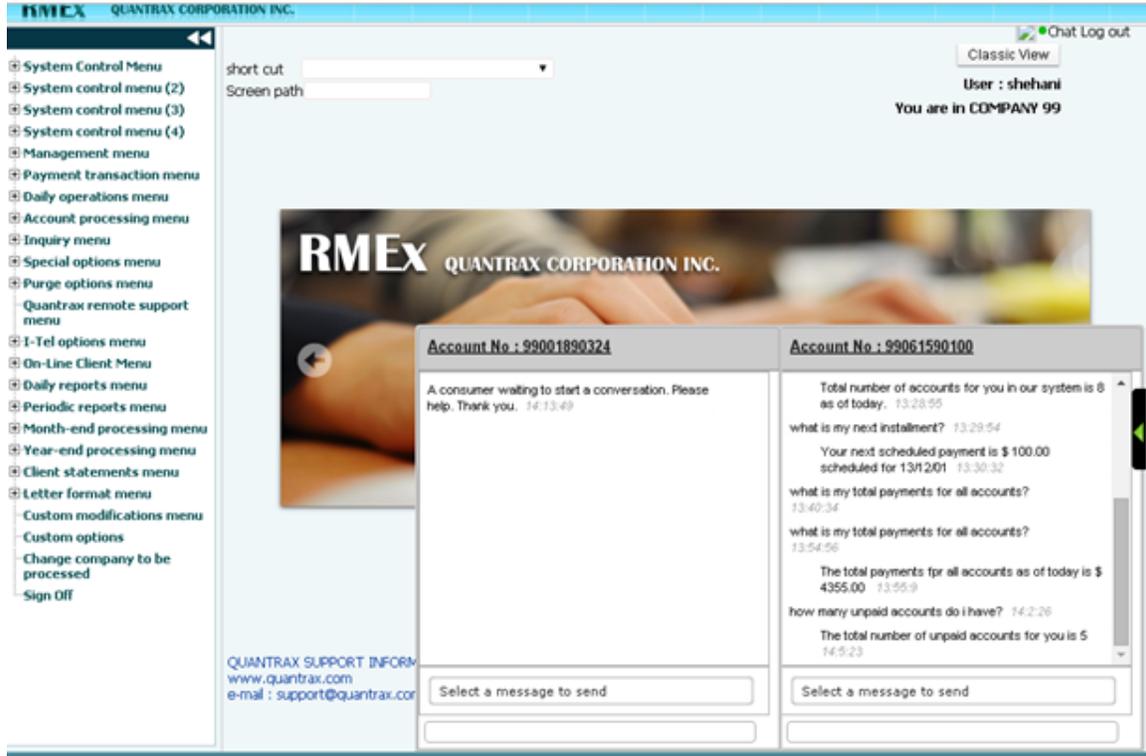
Here's a new conversation. The agent has clicked on the account number to display the consumer's name and total balance.



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



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



- 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.

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

NOTE - WE HAVE HAD PROBLEMS WITH INTERNET EXPLORER. PLEASE USE CHROME.

Sending text messages to consumers

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. *We must remind you that we have not sought legal advice*

about the use of these solutions. We suggest that you get your own legal opinion, before you use these features.

We have powerful new features that are a part of our new “Mobile Suite”. 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

From an operational angle, your agent would offer this service to your consumers, and apply a smart code indicating that *permission was obtained to send text messages to the consumer*. The smart code must add a special description code (using 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.

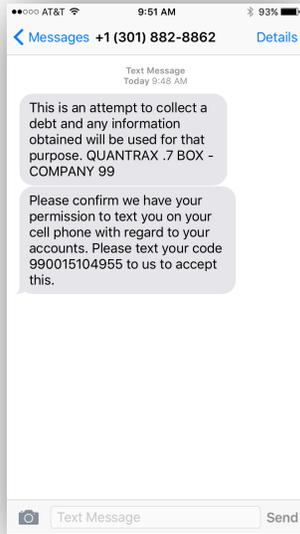
The special description code must be defined within the “Company settings for text messaging” using three new fields that will indicate if reminder letters are to send with the text messages, and if the Mini Miranda goes out with each message.

- Description code for Consumer Authorizes Text Messaging
- Letter when text sent for payment plan reminders (N=No)
- M/Miranda (Y)

The second option is used to suppress the “reminder letter” you may now be sending through RMEEx. If you replace that with a text message, you will save about 50 cents *per account per month!* With 1000 payments that is \$500 a month. If you have 5000 arrangements as some of you do, the savings are significantly higher! 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.

The last option “M/Miranda (Y)” allows you to include the Mini Miranda on all text messages.

What about obtaining 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.” RMEx will



generate the special code xxxxxxxxxxxx and the consumer will have to enter it accurately in the response, with *no leading spaces*, and hit “Send”. RMEx will receive the code and add a note “Text messaging accepted”. 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.

There is a new option on the Letter Format Menu called “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 is :

- 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. **Note that we show your company name and not a client name.** Why? Because 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.

Note 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.* There is a reason for this. 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.

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

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

The messages sent out have been set up within the system, but you can set up your own messages by filling out the system controls for these text messages. If you do not set up a message for a given area, the defaults will be used. As described on the set up screen, information that is taken from the account (e.g amount and due date or code to be texted back by the consumer) will be appended to the end of the message. You have 160 characters for the message, and should make sure that you leave space at the end of the message for this extra information. The new option can be accessed from within the 4th system control menu, texting options, and company information. Note that some of these

options apply to incoming text messages, while some refer to outbound text messaging. The following screens explain the options that can be set up.

Note that you can continue keying in text for the messages, without paying attention to wrapping of text at the end of the line. Mobile carriers will parse and handle this, so information is presented in the most readable format.

RMEEx QUANTRAX CORPORATION INC. Chat

EXIT

RMEEx SMS - Company settings

Company name	QUANTRAX .7 BOX - COMPANY 99	Activate (Y) <input checked="" type="checkbox"/>
Stop taking new conversations if maximum allowed are being handled by agents (Y) <input checked="" type="checkbox"/>	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	

F7-Exit F12-Update settings ENTER - 2nd Screen

RMEEx QUANTRAX CORPORATION INC. Chat

EXIT

RMEEx SMS - Company settings

Company name QUANTRAX .7 BOX - COMPANY 99

Add description code when "Consumer authorizes text messaging" CC

Send letter when text sent for payment plan reminders (N=No) N

Send Mini Miranda with each text (Y) Y

Smart code to apply when consumer opts out

Smart code to apply when any payment reminder is texted

Ask consumer to acknowledge reminder by replying with a code (Y) Y

Smart code to apply when consumer confirms receipt of the P/A reminder

Mini miranda text
(These options will override
default RMEEx messages)

Message to send when permission
is requested by asking consumer
to reply with a code appended to
the end of the message

F7-Exit F12-Update settings ENTER - 3rd Screen

RMEEx QUANTRAX CORPORATION INC. Chat

EXIT

RMEEx SMS - Company settings

Company name QUANTRAX .7 BOX - COMPANY 99

Message to be sent when a
payment is posted (amount is
appended to the end of the text)

Message to be sent for a CHECK
payment reminder (amount and
date are appended to the end
of the message)

Message to be send for a CREDIT
CARD payment reminder (amount
and date are appended to the
end of the message)

F7-Exit F12-Update settings ENTER - 4th Screen

RMEEx QUANTRAX CORPORATION INC. Chat

EXIT

RMEEx SMS - Company settings

Company name QUANTRAX .7 BOX - COMPANY 99

Message to be sent to request
a code to be sent back for a
reminder without a check or
credit card

Message to be sent to notify
the consumer that their payment
is late (late letter)

F7-Exit F12-Update settings

Notes for implementation - The files SCTEXTC, SCTXTHIST and SMSCONFIG are required and will need to be created. SMSCONFIG needs to be updated by Quantrax. Some of the newer options will require you to be on RMEEx 5.1

CLID overrides

With I-Tel, you are able to set up a number for Calling Line Identification (CLID) at the campaign level, on the dialer. For preview calls, you can use information from the agent profile. We have expanded the CLI options.

The option is called CLI overrides and is accessed from within the I-Tel system controls.

For predictive and preview calls, you can now set up the CLI number to go out based on :

- The consumer's phone number or state (this is sometimes referred to as "local touch"). For the consumer's phone number, you can use area code, or area code and prefix. State is checked if there are no rules at the phone number level
- Client code or client group
- Worker code
- Owner code
- Campaign
- The user working the account
- Company phone number

The priority for the above is the order specified for checking the above, in case multiple rules are met. You specify the priority for the options above.

The following screen is presented when you select the new option which is on the system controls within I-Tel. The idea was to allow you to view or change all of the CLID options from a single place.

The following screen allows you to select the priority for checking the rules, in case multiple options could be applicable.

RMEEx QUANTRAX CORPORATION INC.

EXIT

CLID overrides

Company name QUANTRAX .7 BOX - COMPANY 99

Priority for preview calls Enter the priority for each option
 Priority for predictive calls 1-Phone number (number or state)
 2-Client group or client code
 Select option to display rules (1-7) 3-Worker code
 4-Owner code
 5-Campaign code
 6-User working account
 7-Company phone number

ENTER-Update Information F7-Exit

The following screens are presented when you select the different options (1 - 7)

RMEEx QUANTRAX CORPORATION INC.

EXIT

CLID rules for phone numbers and states

Company Code : QUANTRAX .7 BOX - COMPANY 99

Type options, Press ENTER.
 2=Edit

Opt	CLI Code	CALLER ID	Deleted
<input type="checkbox"/>	VA	7036788000	
<input type="checkbox"/>	401	4013344556	
<input type="checkbox"/>	703	7031112222	D

Bottom

F7-Exit F6-Add

The screenshot displays a terminal window for RMEEx, titled "QUANTRAX CORPORATION INC.". The main content is titled "CLID rules for phone numbers and states". The data shown is as follows:

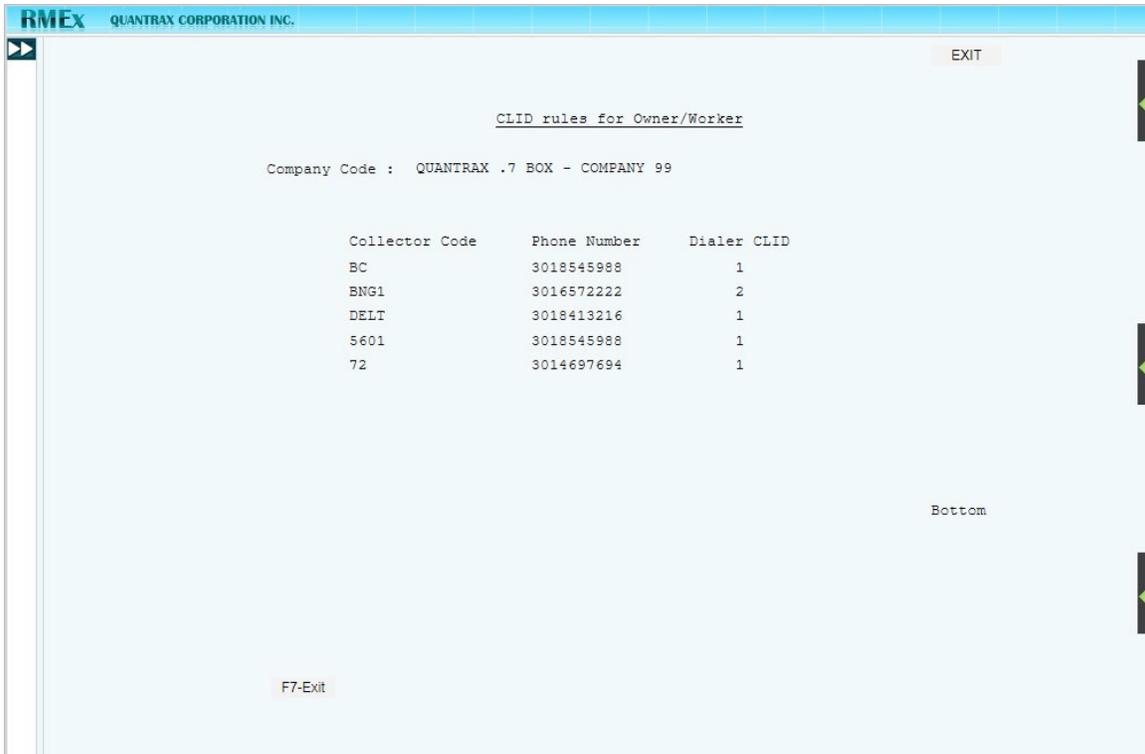
Company	QUANTRAX .7 BOX - COMPANY 99
CLI Code	VA _____ (Area code, area code and prefix
Caller ID	7036788000 _____ or state)
Delete (D-Delete)	<input type="checkbox"/>

At the bottom of the screen, there are two prompts: "F7-Exit" and "ENTER-Confirm".

For clients or client groups, the option is set up on the client master. The screen below checks all client records and displays the rules set up at the client or client group level.



CLID based on owner or worker code, is set up on the collector master. This is for preview dialing only. These screens look through the collector file and display the options set up for each collector code (owner or worker), along with the phone number to be sent out. The “Dialer CLID” refers to which phone number (first or second) is sent from the collector profile. The options to override CLID by owner and work show exactly the same information. They are both there to allow you to set different priorities based on owner and worker codes.



You can set up CLID based on an I-Tel campaign code. The information can be viewed here, but is changed through the “Campaign Configuration” option.



The following screen analyzes collector code, and shows CLID based on the UserID's in the collector file. This can be used to send a CLID based on the user who is working the account (preview dialing only)



And finally, you can send CLID based on the phone number of the company. The system looks at the company system controls.

Mobile Management Dashboards

We have made a strategic and exciting investment in mobile dashboards. This was a Quantrax initiative and the response we received at our user meeting was a resounding endorsement of our decision to invest in this technology.

Thanks to modern technology, you are today overloaded with data. RMEEx has hundreds of reports and displays you use. But what if you only want to know your collections and fees for the day or month? Or how five key clients are performing? What if you are at a meeting and want to get this information? What if we could let you have that information, on demand? What if it was available on something that you can always access? Your phone! Does it even matter that something was lost in such a coarse view of your business? This happens to be an area of growing interest, referred to as “Drill down dashboarding”.

For our first effort, we have two offerings.

- A dashboard for owners and managers, with fast and accurate access to payments, fees, comparison with prior months, money for the rest of the month, agent efficiency, key clients and client comparisons
- A dashboard for individual clients, in addition to updates on business posted, and payments processed (compare it to a “Twitter” for your clients)

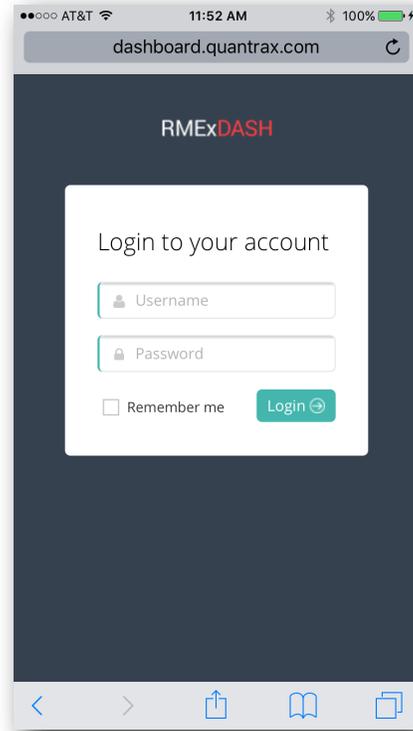
This is *modern mobile technology*. Very briefly :

- Key numbers are pushed to the Amazon cloud
- The application is built on “Bootstrap” and “AngularJS” frameworks
- It is insanely fast, memory and bandwidth efficient and very future-proof
- Bootstrap is built and maintained by Twitter (helps nerds do some awesome stuff on the web)
- AngularJS is built and maintained by dedicated Google engineers

There is very little you need to do.

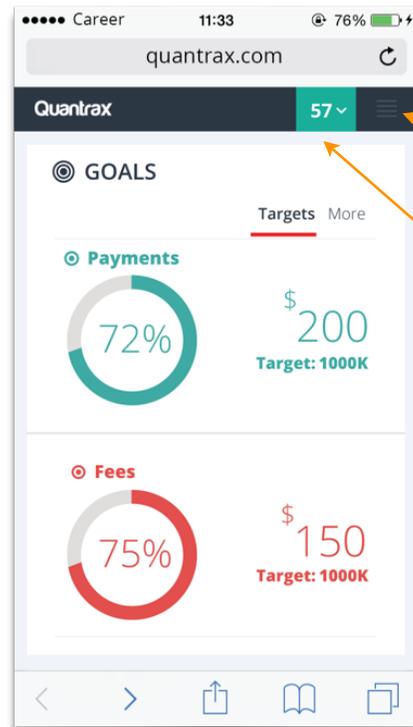
- Quantrax needs to set up the “Mobile dashboard” option on your company information system controls (for all your active companies)
- You need to set up your goals for the month (Management Menu)
- Set up the clients you want to “watch” (client group numbers). This is a new option on the last page of client update
- On the system parameters, you can indicate that “Money” for agents should be money for the rest of the month. If this is not specified, money is all money (checks and credit cards) regardless of the promise date

The following screenshots explain how this works. This is the sign on screen. You will get a link, username and password from us.



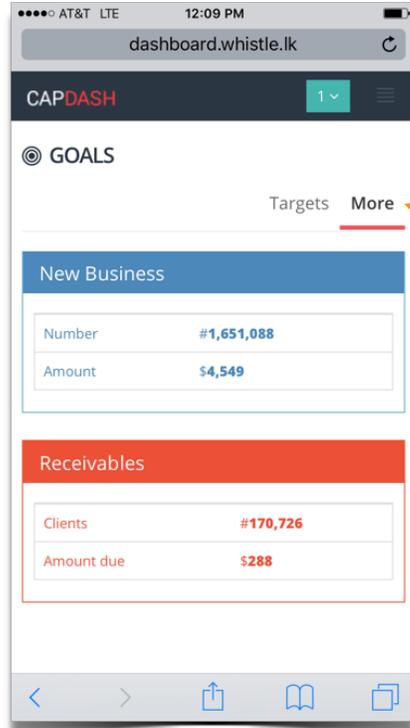
This is the “landing page”. You can change companies and display your “Menu of options from this page.

The “Goals” screen shows targets, what you have accomplished and percentage of goal. Note, that on all screens, fees include all non-reportable payments, which are income to you, as well as charges you have billed your clients. (Payment codes 54-59)



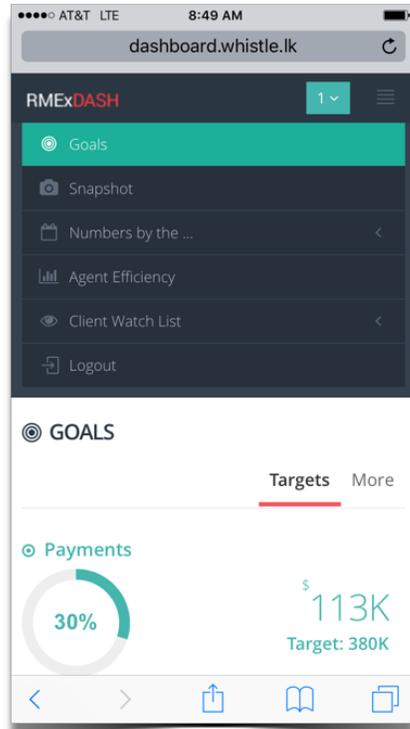
Touch for Menu
Change company.
Company 0 will show if you have multiple companies set up. It can be used for showing totals for goals and the snapshot.

The “More” option shows new business numbers and amounts for the month, in addition to the number of clients who owe you

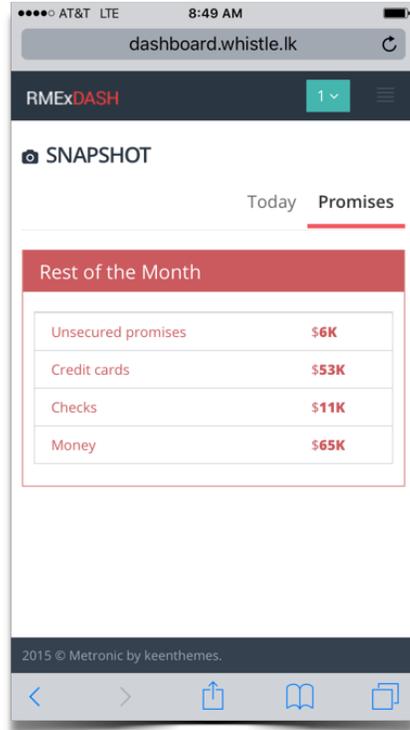


You can touch the tabs to access options

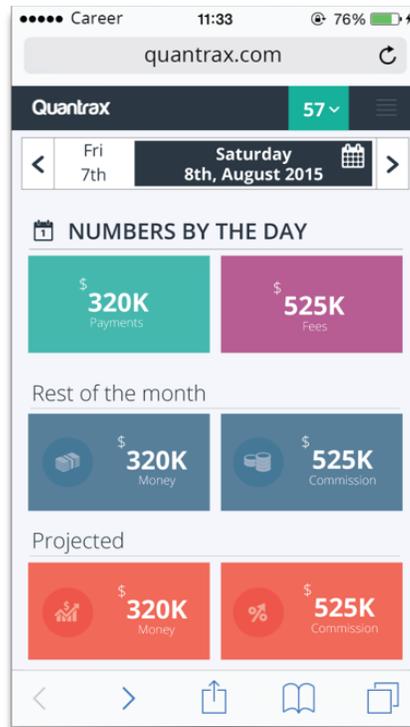
Here is the “Menu”. Simply touch the option you want to access.



The “Promises” tab shows unsecured promises (where there is no credit card or checking account), and money (checks and credit cards) that have been set up for the rest of the month.

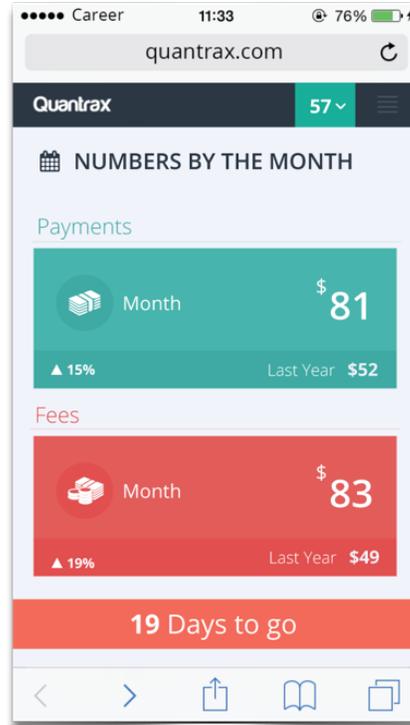


Here are your “Numbers by the day”. What did you post today? What money do you have coming in for the rest of the month, and what does all that add up to as a projection for the end of the month?



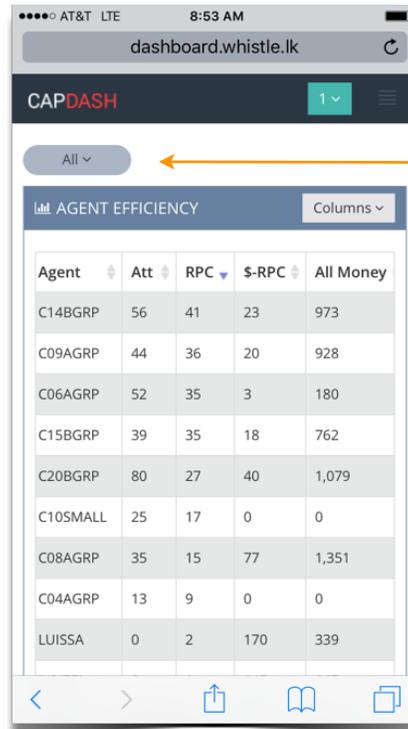
With “Numbers by the month” you can view collections and fees for the month. We also show you what you did for the same month in the previous year, and what percentage of those numbers you are currently at.

In case you forget, we even show you the number of calendar days remaining for the month!



This is the “Agent Efficiency” screen. We show attempts, positive contacts, RPC’s, and money per RPC and positive contact. Money is either all money, or money for the rest of the month, depending on what you set up on the System Parameters.

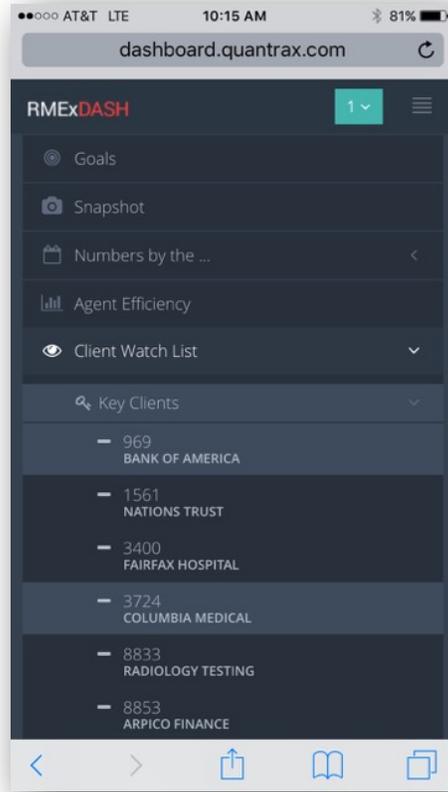
Touch the column heading (Att, RPC etc.) to sort the list by the ascending or descending column value.



You can select a reporting group

You can select the columns you wish to see

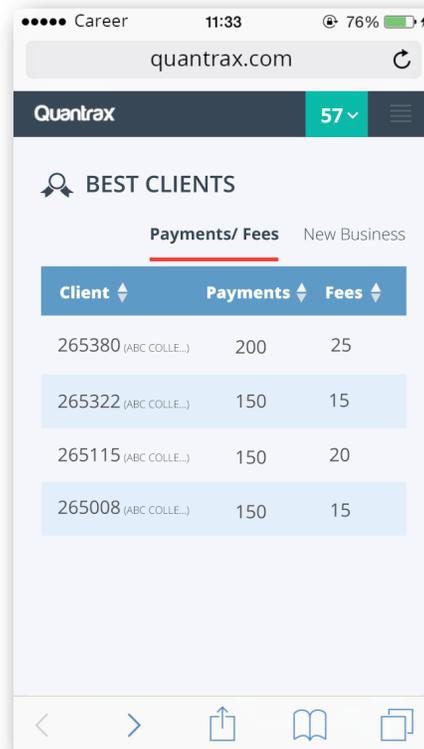
Depending on the clients you selected on the client update, you can display information by touching a client code on the “Key Clients” option within the “Client Watch List” option.



You can view payments, fees and placements. We also show the numbers for the same period in the prior year, and current numbers as a percentage of the that period.



The “Best Clients” options display all clients who have new business or payments for the month. Touch the “New business” tab for placement information. You can sort by a column, by simply touching the heading (Payments, fees etc.)



That’s how this simple but powerful application works. It is presently a web application, which we will consider converting to a “phone app” at a future date.

Is your data secure? Yes. The outside world does *not* have access to your data. RMEEx calculates the numbers and pushes the data to a secure server every 10 - 15 minutes. We are presently using a server at Quantrax that is accessed through a VPN connection to your company. We use a standard IBM ODBC connection for fetching data. All the networks are shielded by firewalls and antivirus applications. The PC server does not have a public IP address. You are also aware that these applications do not transmit any consumer data. The information would be worthless to most companies or individuals. The Amazon connection is SSL-enabled. Amazon can restrict the connection to a single IP address.

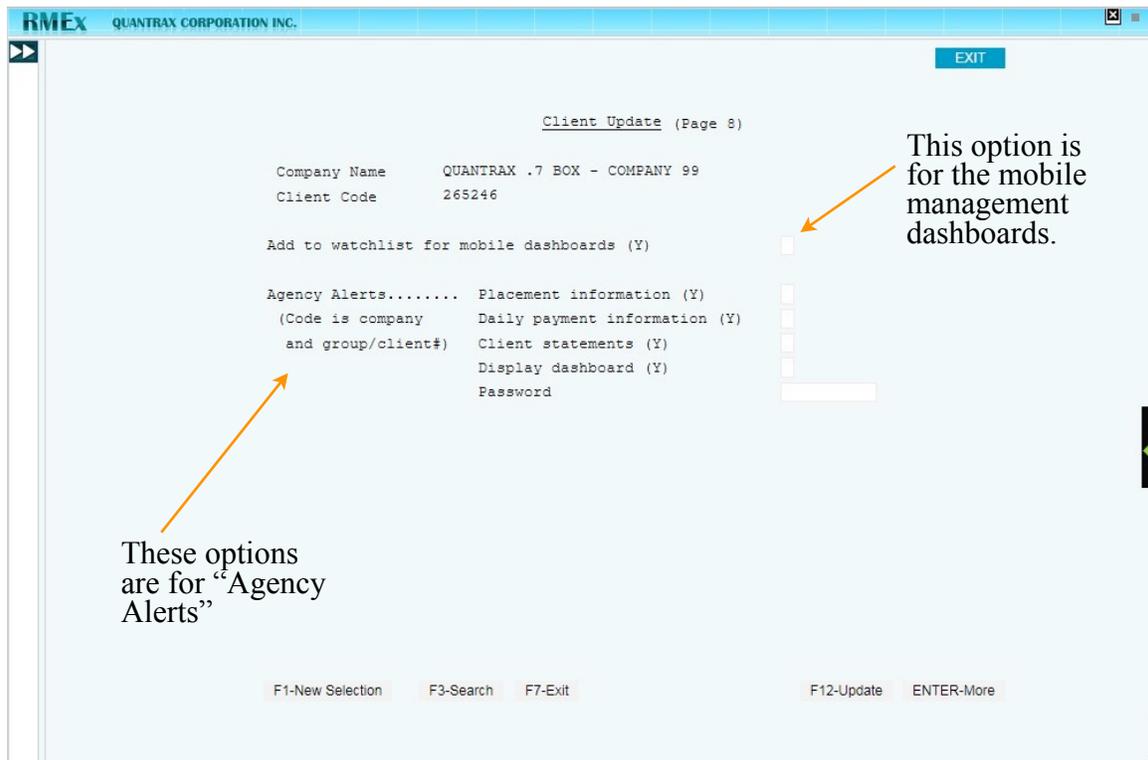
Form the PC-server, the data is pushed to the Amazon cloud, which you access from any smart phone!

Agency Alerts

Our second mobile feature is “Agency Alerts”. It is a method of letting your client use a smart phone to view a simple dashboard with payment and placement data (similar to the client watch list details without fees). In addition, you will be able to schedule and send messages that will let your client know the payments and new business posted each day. We will also give you a method of sending important news to your clients (these details will be provided later).

The following information explains this feature which many users felt would be a great sales tool for their companies to project the perception of being modern, service-oriented and tech-savvy!

This is where you set up the clients who are to receive alerts.



If you have the mobile dashboards set up, we can set up a scheduled job to run at a specific time, after you have posted new business and payments for the day. This will send out the alerts based on what you have set up on the screen above. We will set up tests for you to review the simple messages we send out, prior to turning this on for all your clients. When the user touches the title, the complete message is displayed. We have formatted the message to show placement number and amount, and for payment - the total payment amount. Your company name and the client code is also identified.

Here is an example of an alert message.

We posted 121 account(s) for \$25350.00 – Bethesda Collection Systems, Inc.
12/12/15 - C# 012222

You will need to contact our support team about setting up the scheduled job for sending out payment and new business alerts.

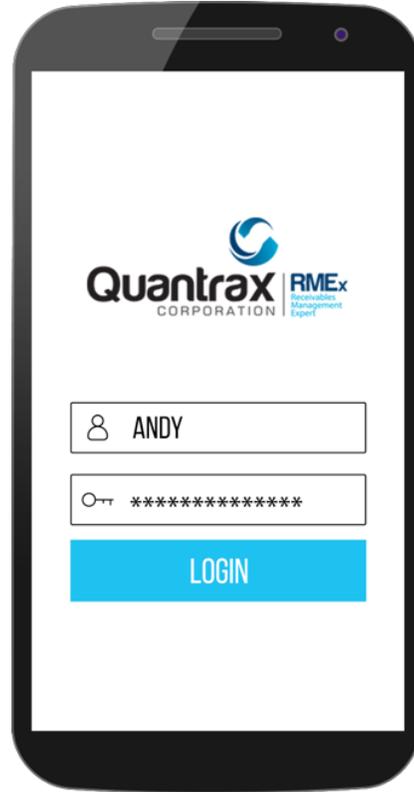
We believe that this technology has great potential. Without sending any private or personal information, could you use this option to quickly notify a small client that a consumer says they have paid the client, or that they are disputing an account? All you need to send, along with the message, would be the last name and a client account number! This could happen automatically when a smart code was applied!

Payment and new business alerts will go into the “For me” tab. These are *specific to the user*. What if you wanted to tell all your clients that you were having a party for the holidays and wanted them to stop by your office? Or that you had just started collecting for the largest hospital in the area? You can use the option that allows you to send a message to a specific client group or all your clients with alerts.

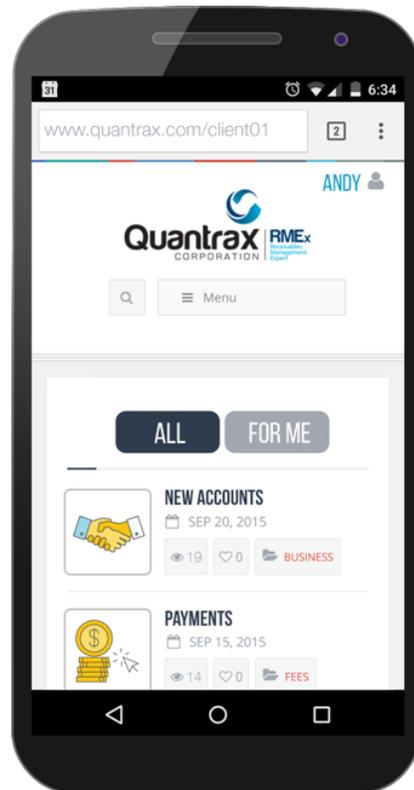
When you exit client update, if you have dashboards set up, you will get a new option called “Send a message using agency alerts”. Simply fill out the title and message text. Alarm is not active at this time. It is that simple.... Beware - Press ENTER and the message is GONE!

Dashboard for clients to see new business and payments for the month? *It's coming soon.*

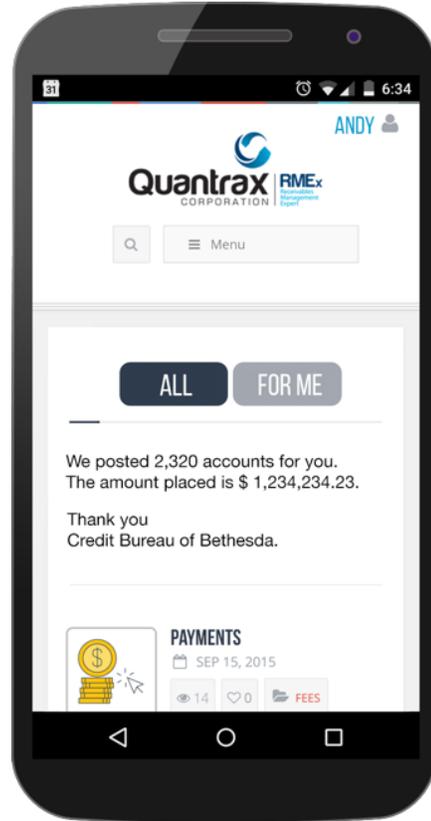
The client would be given a user name and password. The user name would be their company code + client group code (e.g. 01028890). This creates an 8-character user name. The password is set up on the client master.



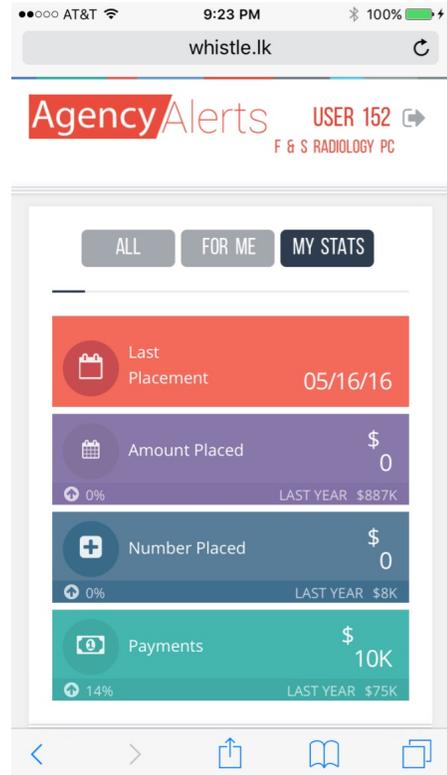
This is an example of messages being classified as “New accounts” or “Payments”. Messages can be coded as being client-specific (For Me) or general (All). Click on the classification to see all stored messages for the classification. *Simply swipe to delete a message - it is that simple.*



.... and here is an example of a message that has been received, after you posted a batch of accounts for your client.



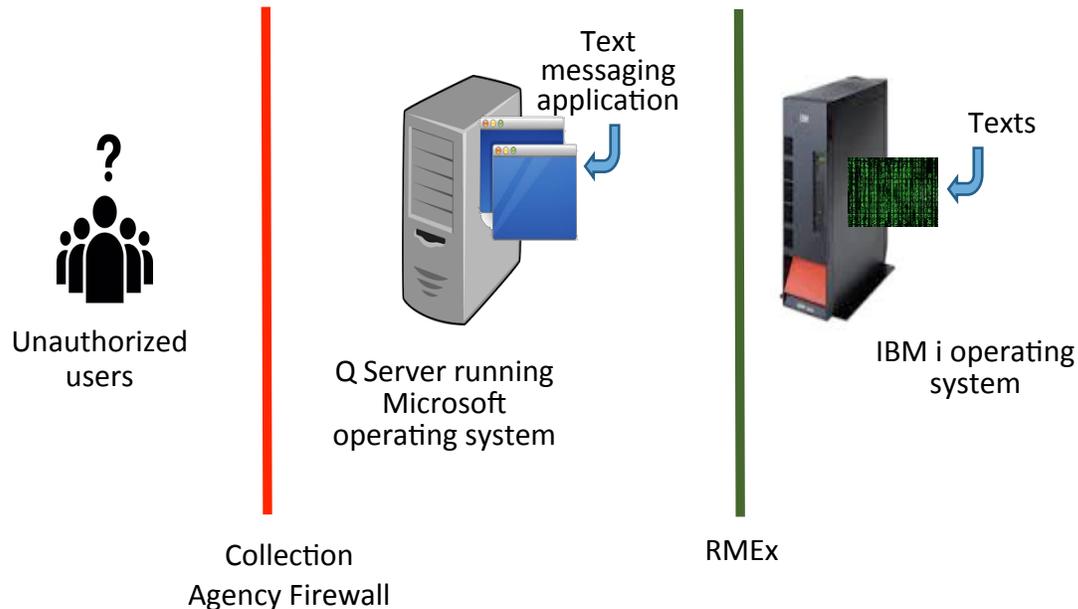
And here is an example of where you have set up the clients to be able to view their "Dashboard". Touch the "STATS" option, the the information is right there.



Security and technical information for text messaging

Data security was extremely important when designing the text messaging application. Our developers paid attention to detail and came up with a plan to address any potential security concerns related to communications and the storage of sensitive information. The following will answer the questions you are likely to have.

Where are text messages stored?



The text messages are stored within RMEEx. The “Q-Server” (a PC used by the GUI software) powered by Microsoft’s operating system, runs the text messaging application. This application does not store or access any vital information. The text messaging application communicates with RMEEx in a safe programmatically defined channel. All this is setup behind a company’s firewall, making it very secure from unauthorized outside access. It can be assumed that the carriers store every message that is transmitted. This will be a consideration as your clients may require anyone who has access to “your data” to sign vendor or sub-vendor agreements. It is very unlikely that they will provide any assurances or signed documents that confirm that those stored messages will be secure.

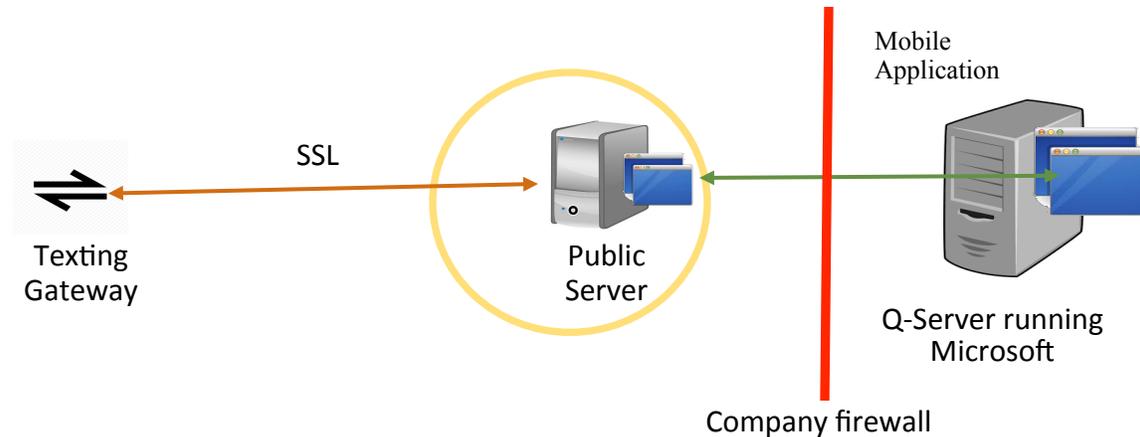
How about the security at the consumer’s end?

Consumers use smart phones for text messaging and those text messages reach a mobile carrier. These companies are assumed to be extremely vigilant when it comes to the security of transmitted data. The text message is passed to a gateway. They too are expected to maintain the same high security standards as the mobile carriers.

How do we handle messages moving between the gateway and the RMEEx text messaging application?

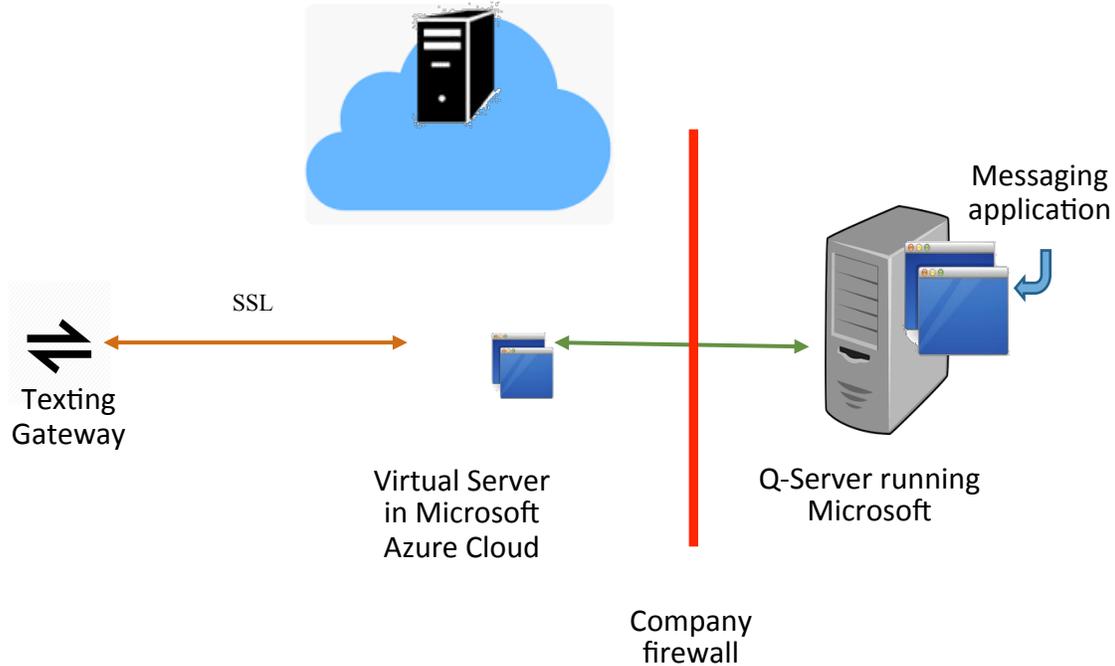
The gateway provides a very secure channel to a public machine that runs specific programs. Quantrax has two recommendations for implementing this part of the process. Both communication options are industry standard solutions for similar requirements and are very secure. You can provide the required server, or you can use a cloud-based solution. The cloud-based server is not used for storing information. It is only used as a “passthrough” to the carriers.

Option 1 : We use an external Web Server maintained by your company



With the above configuration, you will be required to pay for and maintain your SSL certified public server outside your firewall. It will be within its own firewall with public access that allows it to be visible to the secure gateway channel. Between the two firewalls, we create a secure data channel using our software. All the text messages are encrypted during transmission.

Option 2 : Use a Quantrax-maintained Virtual Server in the Microsoft Azure Cloud



The Quantrax-maintained virtual server will be in the Microsoft Azure Cloud and will add about \$30 to your monthly costs. Since you do not have to invest in any hardware or software (PC, SSL certificate or public IP), it offers a faster implementation route, without increasing overall costs. The texting gateway's secure channel will be directed to this virtual server. Between the virtual server and the Q-Server, our software creates a secure data channel, offering you a very secure environment.

Regardless of the configuration you select, this application is designed and implemented around world class IBM and Microsoft technologies, with leading mobile carriers and service providers.

TECHNICAL LIMITATIONS

Text messaging works in two different operating modes - using "long" and "short" codes. Short codes are used for blasting messages to hundreds or millions of subscribers, and while they do not have a limitation on the number of messages that can be sent, they use a shared phone number. It may take a long time to get a short code, the carrier could reject your message if they do not like it. Monthly charges are high. Long codes allow users to send and receive messages. The most popular example of a long code is your 10-digit wireless phone number. With long codes used for commercial purposes (as opposed to personal use), you "own" the numbers, but there are some limitations.

Text messaging can be categorized into two groups :

- P2P (Person to Person)
- A2P (Application to Person)

RMEEx's text messaging is A2P and A2P usually has a limit on outgoing message limit of 200 messages per number per day. This is a limitation enforced by the carriers. We have worked around these limitations with clever code, and by selecting a provider who will manage the outgoing texts in such a way that your outgoing numbers are not disabled due to your daily message volumes.

If you send a large number of outgoing messages a day, you may need to subscribe to multiple outgoing numbers, to speed up the delivery of messages.

DNC (Do not call) by client group code

We are aware that large clients could send you thousands of phone numbers and ask you to make sure you did not call those numbers. This could only be for that client and you may want to call those numbers if the accounts belonged to other clients. We already have DNC lists for all companies and individual companies. We have made updates to set up DNC lists by client group code.

The DNC list is updated from the I-Tel features, within the Management options. There is a new option to set up DNC numbers by client group code. When you search, you can enter a group group number and optional phone number. The search will at start that group number / phone number.

For those of you who may wish to load our files by program, the file name that holds this client group data is SCITDNCC. The client group options will be checked along with the existing DNC controls.

Other changes

We have made the following changes.

- *Bankruptcy Warnings* - Presently the warnings are based on the consumer's social. We have added code to issue warnings based on spouses and cosigners too.
- *Payments* - In some rare cases, there have been more than 999 payment transactions posted on an account. This creates a problem because we had designed for a maximum of 999 payment history records per account. We have created an automatic archival system for payments. When we get close to the limit, we will copy and delete the old transactions, similar to the archiving of notes on an account. A new function key F2 has been added to the payment history display. This will display any archived payment records.
- *Masking phone numbers* - We have made changes to mask DNC numbers in the account details and the other phones screen (not display first 7 numbers). We have also added options on the System Parameters to stop calls to home and cell numbers. These options will also mask numbers. On the other phones window, cell number means accounts identified as cells, which means you need the cell scrub to be running. This expands the phone masking option to the following features.
 - Mask phone numbers after maximum calls (Y)
 - Mask consumer numbers for Description Code
 - Mask 3rd parties when work is masked for home before work (Y)
 - Description code to stop calls to work phones
 - Description code to stop calls to home phones
 - Description code to stop calls to cell phones
 - Mask DNC numbers
- *Changes to new business* - We have a change that will allow you to apply a smart code if the consumer is a minor. This is determined by checking if the number of years between the consumer's date of birth and the last transaction date is less than 18. If so, the smart code will be applied at the time of posting. You could use this to close an account or do something else. The smart code can be set up on the last screen of the System Parameters.
- *Greeting codes for cosigners* - We have added a new field (GC) to add greeting codes to co-signers in the multiple co-signer screen. The valid greeting codes are as follows;
0=None
1=Mr.

2=Ms.

3=Parents of

4=Commercial Account (Guarantor is a company name)

5=Estate of

- *Copying POE to primary account* - During nightly processing, we move phones from linked accounts into the primary when there are no phones on the primary. We have done something similar for POE's which will be copied onto the primary from linked accounts.

