Welcome to RMEx Version 5.3. This document is intended to be used by your management to understand the changes that have been added to RMEx. Please read the documentation carefully prior to installing the new version!

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System Controls

We have added some additional options to the System Parameters in the system controls.

- **Ability to hide links:** In some cases, you may have a consumer with a very large number of links that have already been closed or replaced, and this can make it difficult and time-consuming for agents to search for and find the open accounts. We have added a flag to the System Parameters option to give your agents the ability to "hide" closed links from the (linked accounts) F5 window. The options allowed are Y and C. The Y-option will hide inactive closes and close code 1 (PIF's) that have a zero balance. Option C will hide any account with a close code. If the switch is on, you can toggle between hiding and displaying accounts, by using the special icon on the graphical interface.
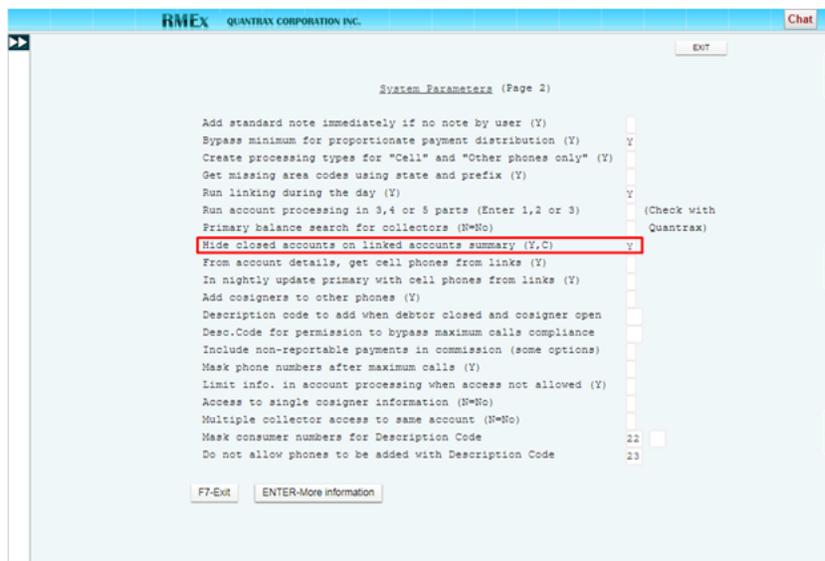
The linked accounts summary will only display open accounts since the system parameter is set to 'C'. In the example below, one account will be hidden.

Use 'the eye' icon to toggle between hiding and displaying all the accounts.

- **Metro2 File- Long   Names:** The current account file limits a customer's first and last name to 15 characters. When reporting to credit bureaus, it is important to use the customer's FULL name. Quantrax has created a "Long Name" file to store these names (SCACTRNFG). The long name can be loaded through I-load. By selecting this new option, the Metro 2 file will automatically use the names from the Long Name file rather than the Account file.

  The option to use the long names has been added to the 4th screen of System Parameters. The name can be viewed and updated (by users who are NOT defined as collectors) from the "Additional account information" option off the Tab-Q selections.

- **Payment Wash:** In some instances, your client may not want to see transactions where a positive and negative entry did not change the balance on the account. For example, if a customer pays $25.00 on 1/1/18 and that check is returned on 1/03/18 (same statement reporting period), there may be no need to report either transaction to the client as it resulted in a "wash". By selecting this option, these transactions will be omitted from the remittance statements, provided both transactions have not been reported. The option is activated within "Set up automatic payment "Wash" for reversals", from within the Payment/Adjustment codes system control file.
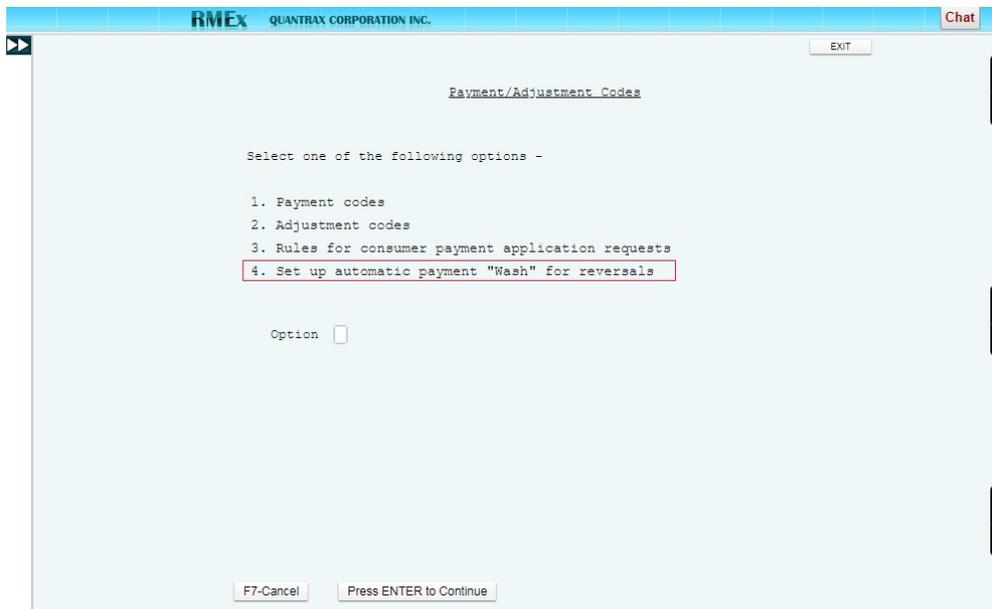
Client Inquiry Search Function

We have added a search by Client E-mail address to the available search options from the Client Inquiry.
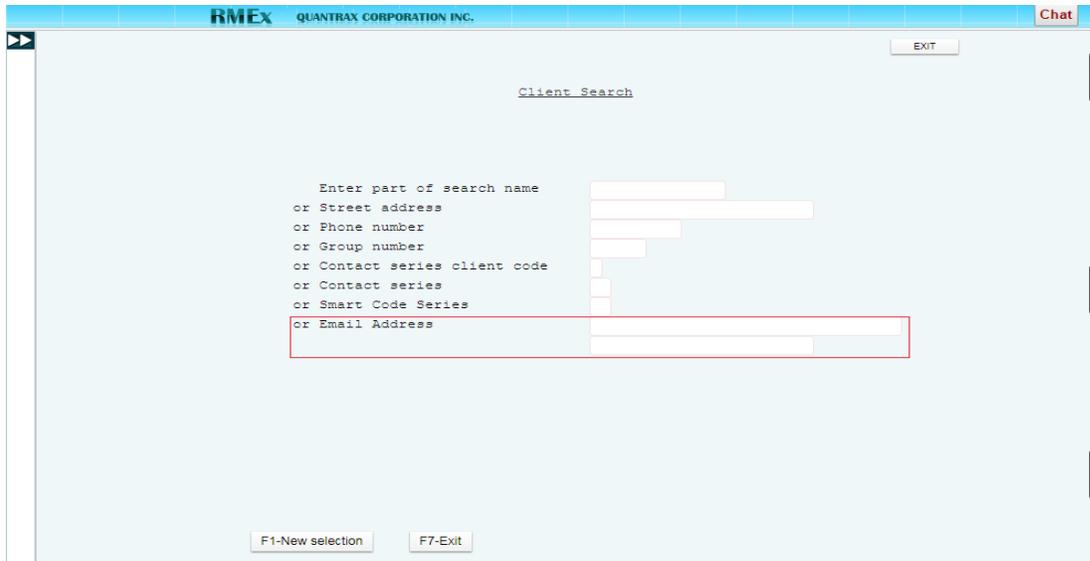
Password Reset Process

We have all been there; we have disabled ourselves and/or forgotten our passwords! When this happens, we have to hope that someone is there to enable us or reset us! We have added a feature that will allow the agents to reset their own passwords by answering a series of security questions that they will setup. This feature will help reduce agent down time and support overheads, while also increasing your management team's ability to focus on security.

This option is only available on the GUI users. A user will be required to set up their security questions if they do not exist. There is an option to view and change the responses to the security questions. If a user forgets their password, or it is disabled, they will sign on with the User ID "iforgot". The password is the same as the User ID. They will be prompted for their User ID, and they will be asked to respond to the security questions. If the answers are correct, the user will be asked to enter and confirm a new password. If there are no errors, the password is changed. The user is signed off and can sign in with the new password.

Update your security questions

For a user to have the ability to reset their password, they will need to answer the security questions and save them in the system. The option is called 'Set up or review security questions' and this option can be found under the tree menu just above the signoff option.

Following is the screen where you would setup your answers to the security questions:

NOTE: The user needs to answer a minimum of two questions.

Once the user has saved the details they will be now eligible to change their password in the system.

How to reset your password

To reset their password, a user will need to login to the system using the following credentials.
User name: IFORGOT

Password: IFORGOT

Once you have logged in, you will be presented with the following screen

On the above screen, enter your RMEx User ID which you use to log into the system.

After entering the user name,

If you have not setup your security question, you will not be able to proceed further, and will be presented with the screen to contact your manager →

YOU HAVE NOT SETUP YOUR SECURITY QUESTIONS
CONTACT YOUR MANAGER TO RESET YOUR PASSWORD
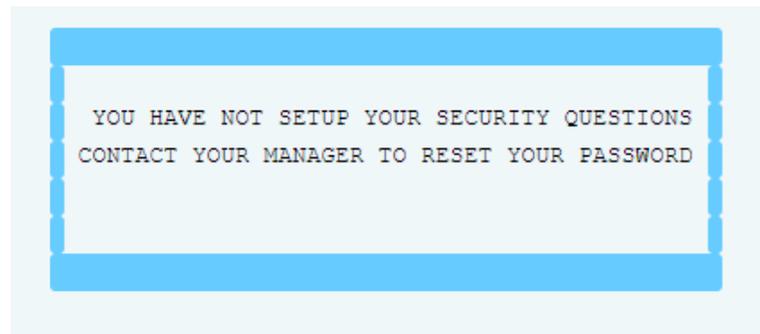
If you have setup the security questions the system will display a screen with the questions that you have setup. For example, if you have answered only three questions out of five, the system will present only the three questions you answered in the security questions setup.

NOTE: The user needs to answer at least two questions correctly to proceed. A user will be given a maximum of three attempts to provide the correct answers.

Once you have entered the correct answers you will be presented with a screen to type in your new password and you will then be asked to re-enter your new password.

If the re-entered password matches the new password, your password will be reset and the user will be presented with the following screen.

Press ENTER from the above screen and you will be signed off automatically. To log into the system, use your new password.

Smart Codes

Ability to delete a Payment Arrangement with a Smart Code

We have added a feature to delete a payment arrangement. Presently, there is an option to start a payment arrangement. This option starts a "Standard payment arrangement". The same field (Option "D") can now be used to delete an existing payment arrangement, where an arrangement could be a linear arrangement, non-linear arrangement, credit card series or direct/post-dated checks. The system control option has been changed to "Start or delete P/Arr (Y,R,D,S)". "D" and "S" are new options.

Notes will be added when an arrangement is deleted.

The option "R" has existed for a while but was not documented. This option will also start a payment arrangement but will check for recent payments. If there is a payment within the last month and the payment amount is at least the minimum installment amount, we will use that amount instead of the amount from the standard rules.

The option "S" will delete a "Settlement" that has been set up. Notes will be added when a settlement is deleted.

Smart code Search Functionality: A new feature has been added to the Smart Code search option (F3), allowing you to search for a smart code based on search words within the description, special note and note lines of the smart codes.

Outbound Text Messaging for collections

Our first attempt at outbound text messaging was for payment arrangement reminders. We allow you to store cell phone numbers. You have a designated field for a cell phone with permission (the cell phone field on the account detail screen). The system will prompt you to ask for consent when you obtain a cell phone number or have a RPC. You can ask for permission to send text messages, send a message from an agent screen and have the consumer text a code back to you. All this is documented. And what do you do with this powerful new communication channel you just created? You have permission to use the cell phone for communications – Why not use it for collections?

The concept is simple. We already have a contact series, a series of letters and/or phone calls. The "letter" can be conventional mail or an email. Now, the letter can be a text message.

You need to set the following flags for this feature to work.

1. In the Letter System Control file, define the text of the 'texting letter' using the field 'Text message language'. Letter needs to be set up to 'Allow as a selected letter'.

You can make use of the following merge codes to populate some of the fields defined in the text message.

NOTE – Make sure these Merge codes are preceded by '<'.

< F1 – First name
< F2 – First name at # (# is the cell phone number)

< N1 – First and last name

< N2 – First and last name at #

< A1 – Company and case number

<A50 is a valid merge code that can be used for 'Client account number'.

Consumers can reply back to a text with STOP, to opt out from receiving any text messages.

An example is shown below.
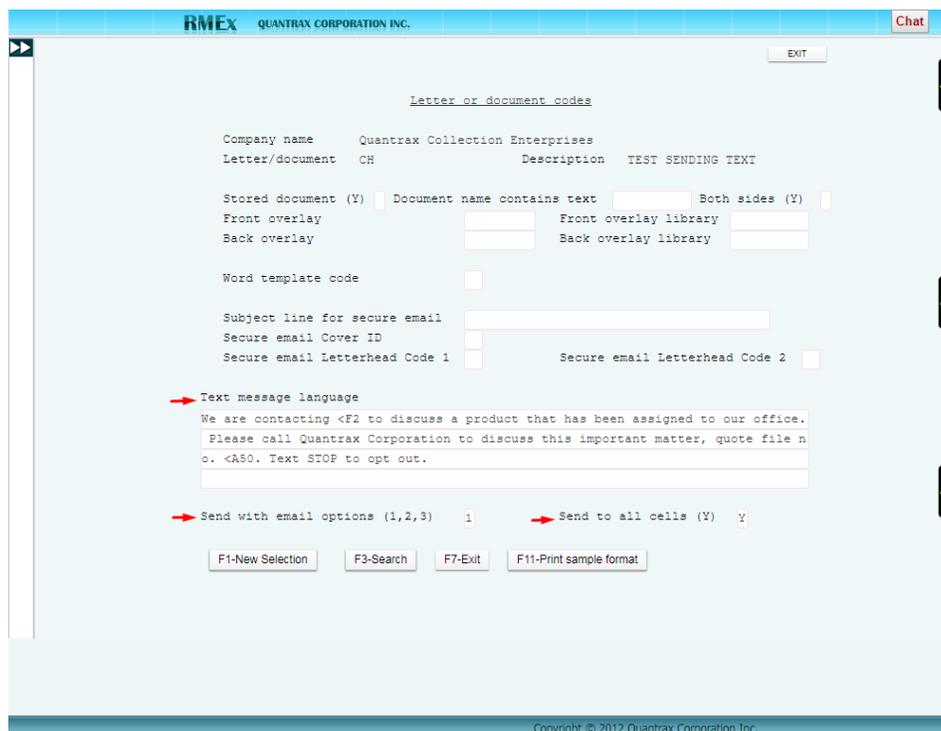
2. Send with email options (1,2,3)

>   1 - Text only

>   2 - Text and Email

>   3 - Email only

3. Send to all cells (Y)

- If there is a Y in the above field, any cell phone related to the consumer will get the same text. (For all phone codes that are set up as cell numbers)
- If there is no Y, the text will be sent ONLY to the cell number on the Account Detail Screen (if there is a cell phone number).

You can request the text message in following ways.

- As a Selected letter through a smart code (will get created during the nightly)
- As an On-demand letter – Tab-Q – 7 which is "Print a letter" (recommended option for testing)
- Through a contact series

There is a new option on the system parameters (Page 4) called "Collection texts are attempts/contacts (A/C)." We anticipate that text messaging will soon be a viable and recognized communication channel, but that collection texts (as opposed to "customer service texts" such as payment reminders) may need to be considered attempts or contacts. As always, we have anticipated the future and given you the option to deal with a likely scenario.

Please remember that you need RMEx's Mobile Suite for text messaging.

Options for Payment Distribution

When a consumer has several accounts placed with an agency, the agency or consumer may wish to allocate certain amounts to specific accounts or have some accounts (e.g. a specific doctor) paid off before others. In the past, agents would take the information and notate the primary account with the instructions. A special description code would be added to "warn payment entry". The payment poster would be alerted and would divide and post the payments on each individual account, as specified in the notes. This was a manual process, and we have always looked for a more automated process.

In this version, we have addressed this operational challenge with two options.

- If the consumer is making a payment and requests that *specific amounts are applied to selected accounts,* we will accomplish this by having the agent set up amounts at the account level. The amount to be applied to each account will be entered as a promise amount on each of the accounts (a promise date and amount is required). When a payment is processed, regardless of the distribution method applicable, the payment will be distributed based on the promise amounts on the individual accounts.

  This option requires some additional set up in the system controls. On the second system control menu, the option "Payment/Adjustment codes" has an option "Rules for consumer payment application requests". There are two option within this -

  "Use promise amount for payments (Y)" and "Description code on primary account".

If you will be using promise amounts to indicate that specific amounts are applied to individual accounts, place a "Y" in "Use promise amount for payments". Simply get the promise date and amount on each account using a smart code (or event that points to a smart code). In order to trigger this special logic on a group of accounts, *make sure a special description code defined in "Description code on primary account" gets on the primary account.* This can be accomplished though everts or smart codes. When payments are entered against the primary, the linked accounts screen *will be automatically populated with the amounts on the promise amounts on the links*. The payment entry staff must be trained to understand this.

Can you quickly review the accounts that have amounts defined for payment allocation? There is a column on the linked accounts (F5) screen (within account inquiry) called "Placed". This is accessed from the function key "Alternate format". When special amounts are specified, this column will show the amount to be allocated (promise amount) instead of the placement date.

As long as no balance type is specified, this option will work for batch payments processed too (e.g. client sends a file of directs).

- The user can also define the order in which a consumer wishes payments to be applied across the linked accounts.

For example, consider a case where the consumer wishes to pay off the account with a balance of $53.42 followed by the $ 106.10 account.

Select F24 and you will be presented with a screen on which you can define the order in which

the consumer requests the payments to be applied.

The new field with a title of "$" is used to set up the priority for payment distribution, across the linked account, with 1 being the first account(s) to receive money. You can put the same priority on multiple accounts or leave the option blank, which makes that the lowest priority.

The rest of the payment process (e.g. payment entry) is similar to what was described for specific amounts being applied to individual accounts.

Payment Arrangements

The following changes have been made.

- **Broken payment arrangements:** Accounts will be analyzed in the nightly. If a check or credit card payment has been missed, the account will be presented in Follow-Up dates in account processing.

- **Payment arrangement reminders with text messaging:** With reminders, we will usually send a letter about 7 to 10 days before the due date, to adjust for holidays and weekends. That is not the case with text messages. Text messages go out as soon as they are released. You would want to send text messages closer to the due date, compared to mailed letters. We have added a text-message related option called "Test message delay days". This applies to reminders and allows for a distinction between printed letters and text messages that will get to their destination the same day. This option will be used for payment arrangements, post-dated check and credit card reminders. This applies to text messages and NOT to e-mails. It is our view that text

messaging will soon replace e-mails for reminders. (You do need our "Mobile suite" to send out text messages)

Ability to pause call recordings while obtaining sensitive information: We have added an option to the dialer system controls to let our clients decide if they wish to pause a call recording when agents are receiving sensitive payment information such as credit card or checking information. When the agent enters the Credit Card or Check screens, the system will check the setting to determine if the system requires to automatically pause the call recording until the agent leaves the screen, at which point the recording will resume.

Option 10 on the I-Tel system controls menu, allows the user to activate this feature.
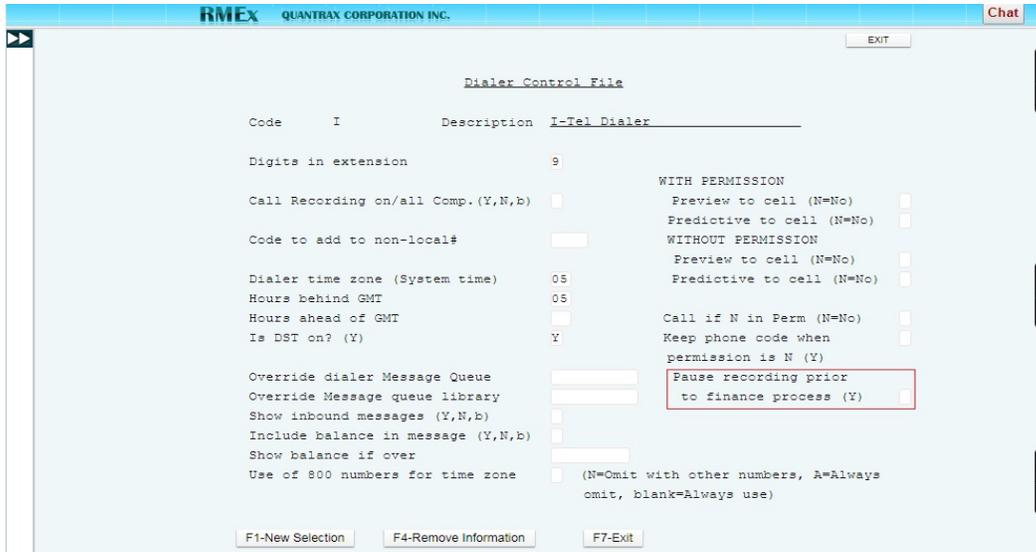
The payment interface will indicate whether this functionality is active or not.
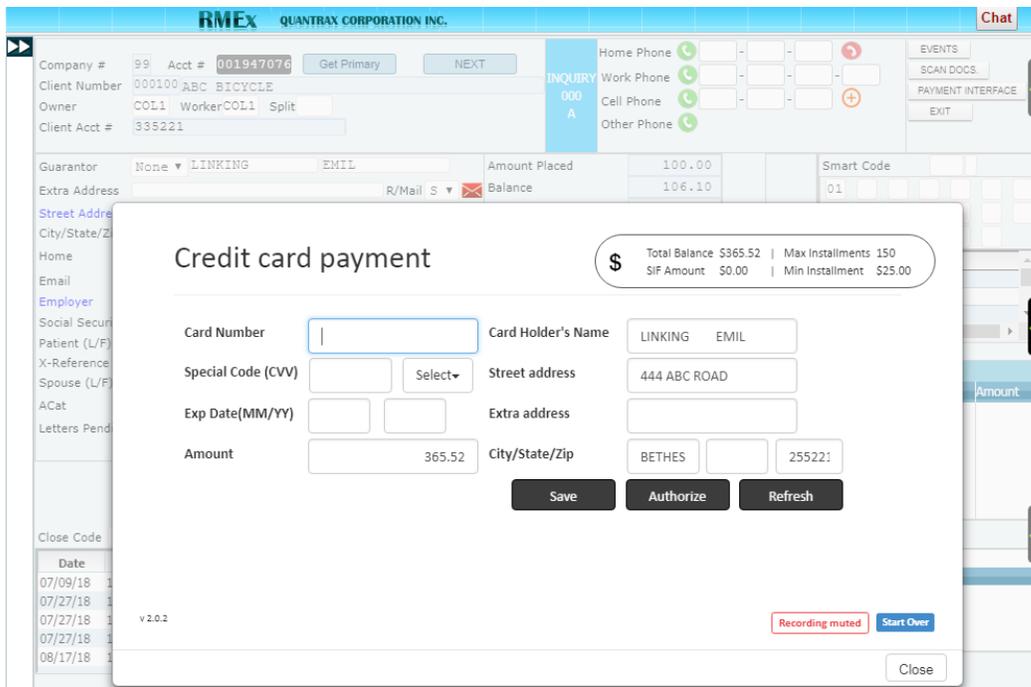
Statute of Limitations

We have had an option that will look at state rules and close accounts every night, based on the statute of limitations. A need has been identified to set up different rules, based on the type of client. Each state could have different rules for medical and financial accounts. We now allow you to set up rules by state and client classification. The existing option "Statute for closing

accounts", will give you access to the "State rules" and "Rules by State and Client Classification". To access the system controls for client classifications, there is function key, F10 from the first screen of the old, state option.

Here is the new option, by client classification.

And here is what the old state option looked like. As we stated, the same options are available for states and client classifications within states. The client classification rules take priority over the state rules.

Extended multiple co-signer screens

The multiple co-signer window now supports up to 12 co-signers (it used to be 3). This is done with the future in mind. The functionality has not been added at this time.

The screen below shows how Cosigners 10 to 12 would be set up.

Other changes

The following changes have been made.

- 'Store long names (Y) under the system parameters will activate the functionality to use long names in RMEx.
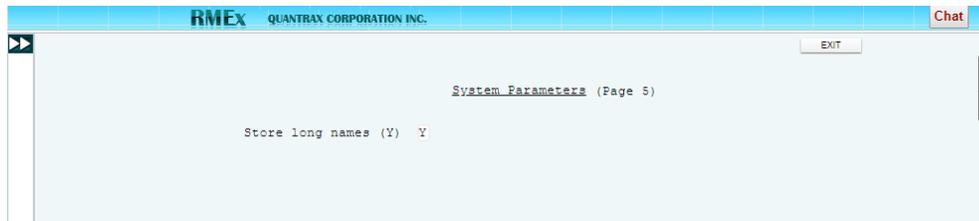
- There is the ability to search by e-mail address. We are adding the design to include Cosigner E-mail addresses as well as the customer. The functionality will be provided in a later release.