

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

[https://quantrax.com/support/kb/RMEx61/RMEx\\_6.1.pdf](https://quantrax.com/support/kb/RMEx61/RMEx_6.1.pdf)

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### **December 6<sup>th</sup>, 2021 – Infrastructure and database changes**

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

#### **New fields for the account master file**

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

#### **New fields for itemization**

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

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

#### **Activating Reg-F edits at the client level**

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

#### **Force itemization amounts**

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

#### **“Set itemization date to T-”**

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

#### **Itemization code “P” special logic**

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

#### **Tracking validation notices**

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

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

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

### **Update transaction files**

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

### **On-line client account entry**

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

### **Changes to account inquiry**

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

### **Validation notice and return mail**

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

### **Validation notices and credit reporting**

See page 11 of the RMEEx 6.1 release document

### **Changes to the letter-failed report**

See page 15 of the RMEEx 6.1 release document

### **New merge codes**

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

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

### **Managing the 7 in 7 rule**

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

### **E-mailing clients**

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

### **Data extracts**

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

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

### **Smart codes**

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

### **Masking changes**

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

### **Smart code shortcuts**

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

### **Attention key menu**

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

### **February 8<sup>th</sup>, 2022 – FTP module change**

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

**February 24<sup>th</sup>, 2022 – User ability to change Reg-F data**

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

**March 5<sup>th</sup>, 2022 – “Go to Reference” field added**

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

**March 7<sup>th</sup>, 2022 – Planning for text messaging with SBT**

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

**March 7<sup>th</sup>, 2022 – Stop all letters in letter translation**

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

**March 7<sup>th</sup>, 2022 – Linking points value**

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

**March 13<sup>th</sup>, 2022 – Collectors able to view other collector’s work map**

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

**March 14<sup>th</sup>, 2022 – Commission rate added to edit report**

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

**March 14<sup>th</sup>, 2022 – Entering phone numbers under Tab+ on Manual Entry**

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

**March 20<sup>th</sup>, 2022 – Duplication of information on linked accounts**

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

**March 21<sup>st</sup>, 2022 – BOT setup for settlements**

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

**March 22<sup>nd</sup>, 2022 – Clients who do/do not sue**

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

**April 1st, 2022 – Stop email option**

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

**April 12<sup>th</sup>, 2022 – “Number of case numbers to reserve” added**

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

**April 13th, 2022 – Manual return mail flag changes**

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

**April 14th, 2022 – Change made to account inquiry**

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

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

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

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

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

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

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

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