*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

The following are recent changes to RMEx 6.1:

RELEASE 6.1 LATEST UPDATES – *Revised July 18th, 2023*

RELEASE 6.1 LATEST UPDATES – *Revised July 18th, 2023*

December 6th, 2021 – Infrastructure and database changes

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

New fields for the account master file

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

New fields for itemization

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

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

Activating Reg-F edits at the client level

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

Force itemization amounts

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

"Set itemization date to T-"

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

Itemization code "P" special logic

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

Tracking validation notices

We have added three new fields to the account level that tracks if a validation notice was successfully sent out:
- Validation sent (a "Y")
- Last validation sent date
- Validation notice return date

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

Update transaction files

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

On-line client account entry

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

Changes to account inquiry

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

Validation notice and return mail

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

Validation notices and credit reporting

See page 11 of the RMEx 6.1 release document

Changes to the letter-failed report

See page 15 of the RMEx 6.1 release document

New merge codes

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

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

Managing the 7 in 7 rule

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

E-mailing clients

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

Data extracts

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

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

Smart codes

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

Masking changes

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

Smart code shortcuts

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

Attention key menu

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

February 8th, 2022 – FTP module change

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

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

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

March 5th, 2022 – "Go to Reference" field added

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

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

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

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

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

March 7th, 2022 – Linking points value

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

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

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

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

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

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

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

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

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

March 21st, 2022 – BOT setup for settlements

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

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

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

April 1st, 2022 – Stop email option

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

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

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

April 13th, 2022 – Manual return mail flag changes

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

April 14th, 2022 – Change made to account inquiry

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

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

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

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

April 20th, 2022 – Changes on the "Logo screen"

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

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

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

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

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

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

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

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

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

  Y _: Use DOB From patient if name matches Guarantor
  _Y: Use SSN From patient if name matches Guarantor
  YY: Use both DOB and SSN from patient if name matches Guarantor
  PP: Use Patient name if Guarantor Name is blank (will also use SSN and DOB from patient)

May 16th, 2022 – Client contract fields added

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

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

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

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

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

May 20th, 2022 – Auto wash on client statements

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

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

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

June 1st, 2022 – Sending a payment URL through the Payment Interface

We have added new features to the Payment Interface that allows you to send a Payment URL to the consumer via text or email. This feature allows the collector to observe the payment entry without seeing the sensitive information of the consumer. When the consumer enters their credit card information, the collector will see that the fields are being filled in on the RMEx screen, however the information will be hidden.

June 1st, 2022 – Searching with multiple data points for a consumer in Account Inquiry

We have added a new feature to the Account Inquiry screen that allows you to search for an account using two forms of information from the consumer. Assuming you will always have a consumer's last name, full social or the last 4 of their social, or a date of birth, this can be used as a filter to narrow the search to a few accounts at lightning speed. In the "X-data" field on inquiry, you can use the codes below, followed by the search data you wish to use as a filter. You can use this with a "Name search" (Option 2), Social (full of last 4) or the DOB search (in the GUI).

The codes are :
C-
G-
B-
D-
S-
A-
N-

For all of the above, you can use a blank instead of the "-".
These codes indicate a filter of client code, client group, primary balance, date of birth, last 4 of social, address and name fields respectively. However, these codes are not required when doing the search. You may enter in the data you with to use in the "X" field without the corresponding code. For example, if I wanted to do a search using the last name "Morton" and their DOB (010101), I would have a 02 search type, their last name for my search data, and then the DOB in the "X" field.

June 13th, 2022 – Account Entry with long names
A 'Y' in the field 'Contact Inf.(Y)' will allow the user to enter long names in account entry. Once the account is posted, you

will find those long names on the following screens. Tab Q > 11. Additional account information and Tab Q > 12. Address changes > F7-Exit > Long names from I-Load.

June 23rd, 2022 – New refresh for 6.1

A full refresh of RMEX 6.1 has been loaded to the FTP.

June 30th, 2022 – New credit reporting changes for medical accounts regarding the July rule

We have added new RMEx features to comply with the July 2022 rule for credit reporting. The new rule states that they will only accept accounts that are over 365 days from the service. The new features can be found on page 2 of the Credit Reporting Options in System Control Menu 2. "Delay 365 days for medical accounts (Y)" will begin setting the eligibility date of *new medical accounts* to 365 from placement. Please see the additional documentation for setup.

July 1st, 2022 – New version for 6.1

A new RMEx version v070122 has been loaded to the FTP.

July 27th, 2022 – Selecting accounts with an RPC date range for account audits

We have added the changes to the account audits feature that will allow you to select account with an RPC date range.

July 28th, 2022 – Description code groups for que consolidations

We have added a new feature for que consolidations under the description code group. Enter the description code group you want to include or omit. This will only look at the primary account, not the linked accounts.

August 7th, 2022 – Changes made to the online client portal

- On new account entry, cosigners can now be entered. The option is selected on the first screen where the client number is specified

- The account entry option was designed to be user-friendly and fast. As with all interactive solutions, the user is expected to enter information carefully and accurately. It is easy to make a mistake on the placement amount and we have made a change. When the user presses F12 after entering the account information, the placement amount is redisplayed on the bottom right hand, with a "Confirmation" option. The user must enter a "Y" for confirm and have the account added

- On the screen where the client code is entered, there is an option to enter a name, social and date of birth. These entries will look for accounts that match the entered data and are for the same client and display the demographic information on the next screen. This will be very useful for clients who have to enter information for the same consumers from time to time.

- What if you have to enter 3 accounts for the same consumer on one day? We now have a "Duplicate" option. On the screen where the details are entered, use F10 to display the demographics from the previous account entered! Some amounts and the account number are not duplicated, since they will be different and need to be entered for each account.

- On payment entry, if the user tries to enter a payment that exceeds the balance, a message "WARNING - THIS IS AN OVERPAYMENT" will be displayed to the right of the amount on the confirmation screen.

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August 7th, 2022 – New version for 6.1

A new RMEx version (V-080822) has been loaded to the FTP.

August 11th, 2022 – New utility for credit reporting

We have added a new utility option for credit reporting in compliance with the new July 2022 rule. This new utility will:

1. Add the CCT code (02) to all of your medical clients
2. Change the eligibility date of any account posted on or after 7/1/22 to 365 days from service OR the contact series delay (whichever is greater)
3. It will NOT change the credit reporting status on any account – only the potential eligibility date.

You can find this under System Control Menu 2 – credit reporting in the classic menu – Option 8. Once you select this option, you will be prompted for a CCT code– use 02.

August 15th, 2022 – Applying statute logic during account posting

We have added logic that will run the statue program right after account posting and then again during nightly. This will allow you to close any new placement that are out of stat prior to running any scrubs on those accounts.

August 15th, 2022 – Handling large balances (field change)

The account master can take $9,999,999.99. So can the "Original Reg-F balance". The Reg-F adjustments and payments have a limit of 999,999.99 which creates a problem when amounts over a million dollars are involved.

Changing the field sizes will involve a lot of work for Quantrax and our clients. The solution? We created a workaround.

There is a new Reg-F field called "Large balance option (A,P)". Please review the help text. It states:

In the database, the original payments or adjustments cannot exceed $999,999.99. If you have larger placements exceeding a million dollars (the account master supports balances up to $9,999,999,99), these limits could be exceeded. To handle this exception, we can set up this "Large balance option" for individual clients. This field can be an A or a P, and if it is set up and the original adjustment has a value of $999,999.99 we will subtract the placement amount from the original balance, and place the difference in original adjustments or payments (Code A or P on the client will be used) at the time of generating letters. The account will keep the adjustment amount at $999,999.99, but it will not fail any account load or letter edits.

On new business loads, if the Original Balance is more than 999,999.99, we must make the Reg-F adjustment amount 999,999.99 and leave the other amounts blank.

When you run the edits, there should be no errors even though the numbers do not reconcile. The new client flag must be set up. You should be able to post accounts. The new Reg-F screen for accounts will not produce errors if you update it with 999,999.99 in adjustments, even if the numbers do not balance.

August 20th – Allowing a "Through Date" for direct checks

We have added a field under Direct Check Options – 6 option. Entering a date in this field will tell the system to not allow payments after the specified date. Default is the system date.

August 20ᵗʰ, 2022 – Email field added for co-signers

We have added a new field on the Multiple Co-signer screen from the TabQ menu. This field will allow you to add the email address of the co-signer. (note – these fields are not yet functional)

August 22ⁿᵈ, 2022 – New Version for 6.1

A new RMEx version (V-082122) has been loaded to the FTP.

August 29ᵗʰ, 2022 – Updating lowercase emails

We have added the following menu option to update lowercase emails to show uppercase emails on the existing accounts in the system.

Management Menu > 19. Other management options > 12. Update lower case e-mail addresses

There are 2 places that you can look for the e-mail address in the system.
1. Account Inquiry - Search type 2 - Search by Email address
2. From Tab Q > 6

August 31ˢᵗ, 2022 – Credit card total added to Payment Reports

We have added a "Credit Card total" to the "Payments by day" option under the Daily Payment totals for a period (3,13,8 from Main Menu). We look for "CC-" in the client reference or look for the adjustment code for credit cards.

September 9ᵗʰ, 2022 – New ? logic added

We have added new ? logic called "USERDEFINEWDWN". Below is a sample of how it is used.

51 = is the UDW#
3 = line#
30 = position#
all the 3 values MUST be separated by a comma
then leave one space
700.25 = is the balance or number field that will be used

on the example below, we will want to get an account where UDW balance is greater than 700.25

USERDEFINEWDWN   GT   51,3,30 700.25

September 11ᵗʰ, 2022 – New option added for close codes

We have added a new option, "Link to new accounts (N=No)" at the close code level. It will stop linking to a single withdrawn account.

September 12ᵗʰ, 2022 – Cell phone scrub option for consent

We have added a check in the posting stage (with cell scrub option). If new business loads have numbers that came in as home numbers, however we know it is a cell number by using the cell scrub, we will move those numbers to the Cell Phone field on the account detail screen if the client setup has C or B on "Express prior consent" field to say they have consent to call that number.

September 13th, 2022 – New Version for 6.1

A new RMEx version (V-091222) has been loaded to the FTP.

October 5th, 2022 – New texting compliance added

We have added a new feature that warns agents prior to sending a real-time text message. This message will ask the agent to confirm they are texting within FDCPA allowable hours and/or the consumer has given permission. This feature is to help prevent text messages from accidently being sent out. Currently there is no confirmation. This will impact only the text messages sent using the short cuts – 'ALX', 'CPC', etc. and will appear only on the first attempted message of the day, on the account, by that agent.

October 6th, 2022 – Handling over 999 payments on an account

We have made a change to archive payments when there are 950 on an account. We will drop 25 payments, and archive to the archived audit notes. This will automatically happen in Payment Posting.

October 7th, 2022 – Addition to the UCS

We have added a new functionality to UCS, to hold accounts from UCS based on the description codes defined under UCS system controls, page 3. It is not added to the simulation but the nightly option. The menu path is as follows and you can access it from the Contact Series option as well.

System Control Menu 2 > 18. Smart code series options >   3. Unified Communication Strategy (pg.3) > Field - 'with DC'

Please review the help text for these fields. Either of the two description codes entered in these fields can temporarily hold processing of the actions specified on the series.

October 12th, 2022 – "Location Code" added to Collector Update

We have added the field "Location code" to the Collector Update screen. It is used for reporting. This is an alpha numeric field and can be used to run the Payment by Collector for a Period report, from the payment transaction menu.

October 16th, 2022 – Text message notifications as immediate recalls

We have a solution for users who are not in account processing and have a text message and need to be notified. We added changes to notify a user that there were immediate recalls when they were in Account Inquiry.

We have made changes to notify them when they are in another area and switch options. The system with check every few minutes and warn users with the message that there are immediate recalls.

October 20th, 2022 – Email Consent Summary Report added

We have added a new report under the Management Menu that summarizes (per company) your active accounts, the number of accounts with an email address and consent (the Y or B), number of accounts with an email address and no consent.

Management menu – Other options (19). New option 13 will be submitted and produce one line per company

October 25th, 2022 – Greeting Codes using Smart Codes

We have added a new enhancement to Page 9 of the Smart Codes. There is a new "Greeting Code" that can be used to update the greeting code on an account and across links with the same last name and first character of the first name. Valid codes are 1-5 and blank.

October 31st, 2022 – New state system control option

We have added a new field to the State Control options "Apply a smart code when account is PIF". You can now apply a smart code with an account is paid in full. Note: Smart code is global for all states but will not apply if the Y option is not selected. Please review the help text foe more details.

November 4th, 2022 – New Version for 6.1

A new RMEx version (V-110422) has been loaded to the FTP.

November 8th, 2022 – Update for remit frequency

We made changes to pop a screen when F12 was selected to update a client. It asks the user to confirm the selection. When you try to change remit frequency on the second page, you may get a warning there are payments, and you need to use F12 to change.

November 8th, 2022 – Update for statements concerning aging of prior balance

We have made changes to update aging on clients who had a prior balance, had no transactions, and did not print prior balance on statements.

November 15th, 2022 – Credit Reporting - Disputes

You can now classify multiple description codes as disputed on the Metro 2 file by using the Description Code Group field in Metro 2 Credit Reporting menu options.

January 9th, 2023 – Collector Update Changes

We have added the following field on Page 2 of the Collector Update. "Expand ignore follow up and p/arr to Y,F,P".
Y presents both future follow up date and Payment Arrangements
F presents future follow up dates
P presents payment arrangements

January 12th, 2023 – Updating secondary close codes via smart code

We have added an option on Page 9 of smart codes – to update / add a secondary close code. This option allows you to add or replace a secondary close code on an account. The account must be closed, and the secondary close code must be valid.

January 16th, 2023 – Applying a Smart Code for Settlements

We have made a change at the client level (F15) – apply a smart code if a payment received is withing a specific dollar amount of a settlement amount. For example, the consumer is offered a settlement amount of $151.25. The smart code will be applied if the amount paid is within the dollar amount specified.

January 16th, 2023 - Settlement Rounding

We have added a new field at the company level in System Parameters. With this, you can round settlement offers up, down to the nearest cent or dollar.

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January 16th, 2023 - Credit Reporting Medical 365

We have made changes to address the new 365-day rule for credit reporting medical accounts. We check for eligibility at two points with medical accounts – new business posting and when the metro2 file is created. We have updated the logic in both areas to include clients that may have been set up with medical CCT codes (02/A2) but not client type M. We recommend you always use client type M, but the system will wait 365 even the client type is blank as long as medical CCT codes are used.

January 16th, 2023 - Address change and state options

We have improved the logic to apply state options on all linked accounts with an address change. If an addressed is changed on one of the linked accounts, the state logic will be applied to all accounts within the linked group.

January 16th, 2023 - SBT Result Codes

You can now apply smart codes for every possible SBT result code. This is controlled in the SBT menu (option #6) under texting options in the system controls.

January 16th, 2023 – New version for 6.1

A new RMEx version (V-011723) has been loaded to the FTP.

February 15th, 2023 – Updating consent for cell phones from the Client Master

We have added a new option "F10 Update Consent" to Page 11 to the Client Master. This new screen, "Update Consent for a Client Code", This option will update consent for cell phone calls and texting, on all the accounts for the client. If a phone code is entered, a number with that phone code will be moved into the cell phone on the account detail screen if there is no phone on that screen. If no phone code is entered, all the numbers on the account will be searched for a cell phone. If a number is added to the cell phone field, the phone code is changed to "C". The values in "Express prior consent (CTBN)" are used to update the cell phone field and consent for text messaging. Notes are added.

February 21st, 2023 – Tab P to unmask numbers on the account detail screen

We have now added a feature to the account detail screen that will allow a user to unmask the phone numbers on the account detail screen only while they are reviewing the account. This has been added to help identify the consumer calling in. To do this, enter a P in the Tab Q field next to the smart code field.

March 12th, 2023 – Move/Copy 1st delinquency date to date opened (I-Load – company level)

We have created a new option on System Parameters, Page 4 – "Move/Copy 1st delinquency date to date opened (I-Load) (Y/C)". The help text says - This option works with the I-Load product. There is a field for "Date of first delinquency" within the I-Load options. There is no option for date opened. You can specify the option for date of first delinquency and have that date moved to or copied to the date opened. Date of first delinquency is used in credit reporting. Date opened isn't. The move option (Y) will place the date in date opened and clear the date of first delinquency. The copy option (C) will place the date in first delinquency and date opened. You can define a 1st delinquency date in the I-Loads and set these parameters to move or copy the date into date opened. Note that this is at the company level and will apply to all clients.

March 12th, 2023 – Move/Copy 1st delinquency date to date opened (I-Load – client level)

We have now created a setting at the client level to move the 1st delinquency date to date opened. This will take preference (when set up) over the company setting (see above). You can set the client setting to one different from the company setting. However, you cannot load an account with different open and 1st delinquency dates.

March 12th, 2023 – Making dialer calls with our integrated dialer

There are cases where you will not be able to make an outbound call with our integrated dialers because an account may be in a predictive campaign. There is a solution if you do wish to make the call. You need to remove the account from any queues. As long as a user has access to the management menu or Collector Updates (areas in system security), they can key in "DEL" in the smart code field to delete any queued accounts. This should allow the call to go through. The scheduled call is NOT removed from the calling lists. A note is added if any records are deleted from the queues.

March 15th, 2023 – Timed recalls

We have made a change. If an agent has a timed recall, and they are in their queues, working accounts, they get timed recalls presented automatically. The problem is that if they are NOT in their queues and were, say, in Inquiry, they have no idea that there is a timed recall they need to work on.

When an agent tries to access an account in Inquiry, or are moving around other areas of the system, we will check for timed recalls and pop a message that there is a Timed Recall for xx:xx.

Change made on April 24th - On the recall list, new recalls should have case number and collector code of person who created the recall- IF a user set it up through the transfer option or set it up for themselves for later that day.

April 10th, 2023 – Collectors to take ownership on accounts

We made a change to allow one User ID to be linked to multiple collector codes and work them separately in the account processing screen. They only have to enter the specific collector code they want to work on the User ID field under Display accounts to be worked.

April 10th, 2023 – New audit ability for house collectors

We created a "House collector (Y)" on collector update. On the Account List for Audit, for Owner, you can put *H to indicate House Collectors. This gives you the ability to check if the account is with a house collector when you have multiple.

April 10th, 2023 – Checking for text messages sent using queue consolidations

On queue consolidations, they need to omit accounts that they plan to text the same or next day. Why keep texting tens of thousands of accounts multiple times with no results? How do we select only the accounts that have had one text? Or two? There are new options on queue consolidations – T/M – Two fields with the following help.

There are two related fields that allow you to check for a number of text messages that were initiated. Enter the number you wish to check for in the first field (1 to 9 where 9 will include 9 or more). In the second field, enter E, G or L to specify equal to, greater than or less than. For example, 1 and E will mean you want to check for 1 text message. 0 and E will check for no prior texts.

April 10th, 2023 – Tracking your collections efforts (Available in 7.0 release)

We made a change for tracking and evaluating your collections efforts - letter, text and e-mail campaigns.

We created an option on the Audit List to save a list of accounts selected for a campaign. It could be any type of campaign - letter, texting and e-mail. It will allow user to save that list and go in at a later time and will tell user how much was collected since the campaign was run and the number of paying accounts.

Once the list is stored, it can be accessed to be checked later on by going to:

Management menu > Smart Code/User audit options > Communication lists (F3 to search)

May 8th, 2023 – Stop bankruptcy warnings

We have added a new field on company controls to not display bankruptcy warnings. Please contact support if you want to activate this feature.

May 18th, 2023 – Additional changes to recalls

We have made additional changes to our recall features:

- We will now show future recalls in the recall list. There will be a date (e.g. 06/10) on the last column for future recalls. They will be added IMMEDIATELY if you specify a future recall time. If Monday is a holiday, users can check and call people in case they want to remind the person about a payment, on Friday!
- We will not delete recalls automatically.
- Recalls can be deleted by using the I or D from the recall list, or working the account when it is presented in account processing.
- What about seeing another person's recalls? A person with access to collector updates or the management menu can use another person's User ID on account processing, and use the "Recalls" key to see that user's recalls.
- You can see the last 5 accounts accessed on account inquiry. What about the 6th to 10th? If you touch many accounts quickly, that can be very useful. In the search data field, enter "10" to toggle between the last 5 accounts and accounts 6 – 10.

May 24th, 2023 – Client number required when using "Owner I/O Cd/Gr"

We made a change to ensure that at least a client number must be entered when using data extract field "Owner I/O Cd/Gr" where it needs to omit certain collector codes.

June 5th, 2023 – Transferring accounts between user ID's using a smart code

We have added a new option (U) to the following field on SM- pg.6 "Transfer immediately (Y,O,S,T,D,U)" as well as a new field "User ID for Option 'U' _____". Please review the help text for more detail. The option 'U' allows you to transfer the account to a User ID defined on the smart code. You will enter the User ID you wish to transfer to the new field "User ID for Option 'U'_____".

June 5th, 2023 – Identifying the smart code type in F11 notes

On the F11 notes that show two notes on a line, we have added an indicator at the last position of the note that shows the type of smart code e.g. (C) for contact and (A) for attempt.

June 6th, 2023 – Analysis of 7 in 7 violations

We have added a new option in the I-Tel menu that is used to analyze activity (using notes and smart codes) to report on violations of the 7 in 7 (for attempts) or an attempt within 7 days of a contact. Of course, consent could be obtained to call back. From I-Tel menu -> Other phone number options -> Reg-F compliance analysis.

RELEASE 6.1 LATEST UPDATES – *Revised July 18th, 2023*

June 7th, 2023 – New Version for 6.1

A new RMEx version (V-060423) has been loaded to the FTP.

July 13th, 2023 – Preventing linking of accounts

We have added a new field on Page 1 pf the System Parameters that allows you to stop linking by using a description code. This option allows you to stop the linking of an account to existing accounts if a specific description code is present on the existing account(s) and show the account on the possible linking report. The description code must reside on each account within the existing linked group in order to prevent the new account from linking.

July 14th – Additional changes made for recalls

You can now add a recall for another user or set a future recall for a specific time using the smart code field. The "Transfer to" field will be used when you want to add a recall for another user while the "Recall" field will be used for a specific ti

July 18th, 2023 – New Version for 6.1

A new RMEx version (V-071523) has been loaded to the FTP.