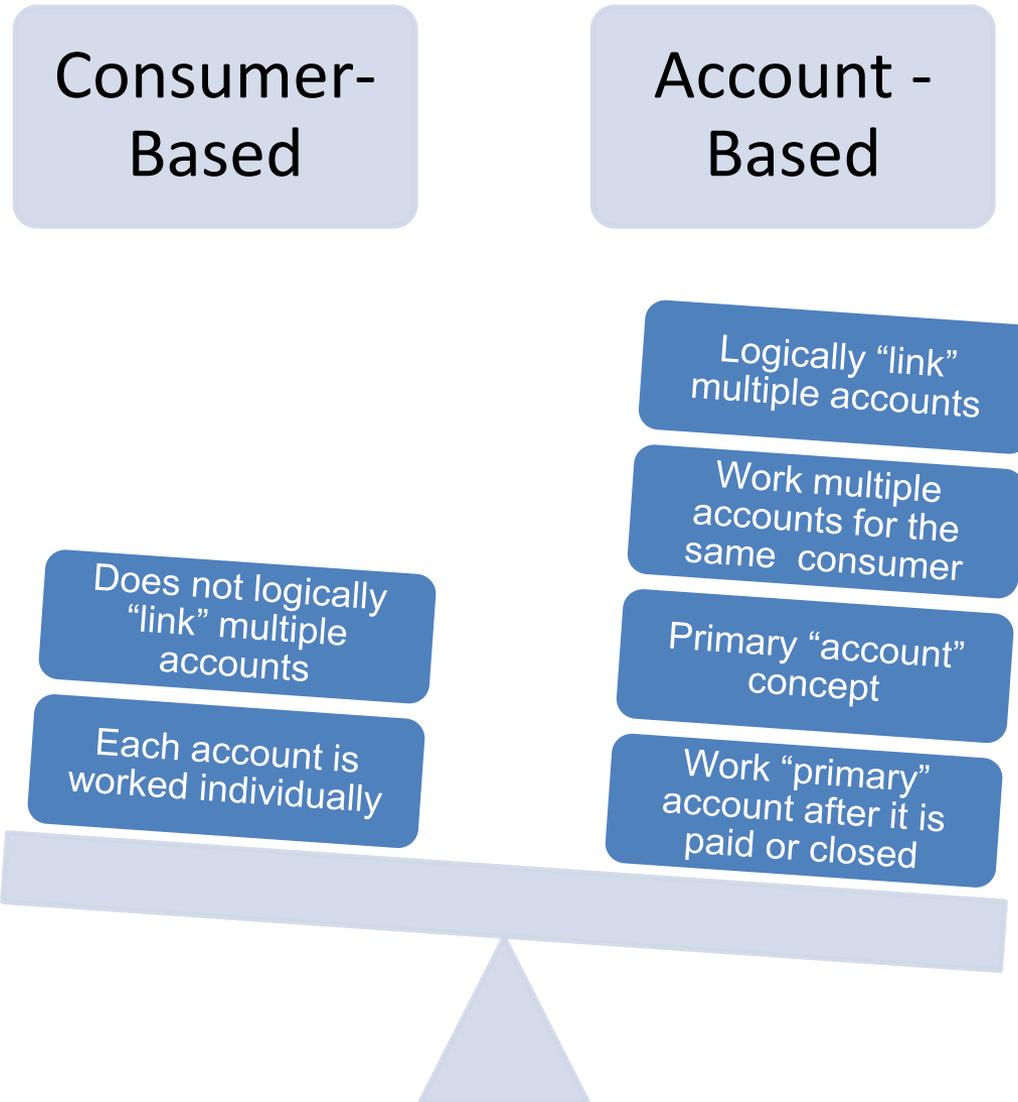


RMEEx Management Training: Identify and Manage Multiple Accounts For a Consumer

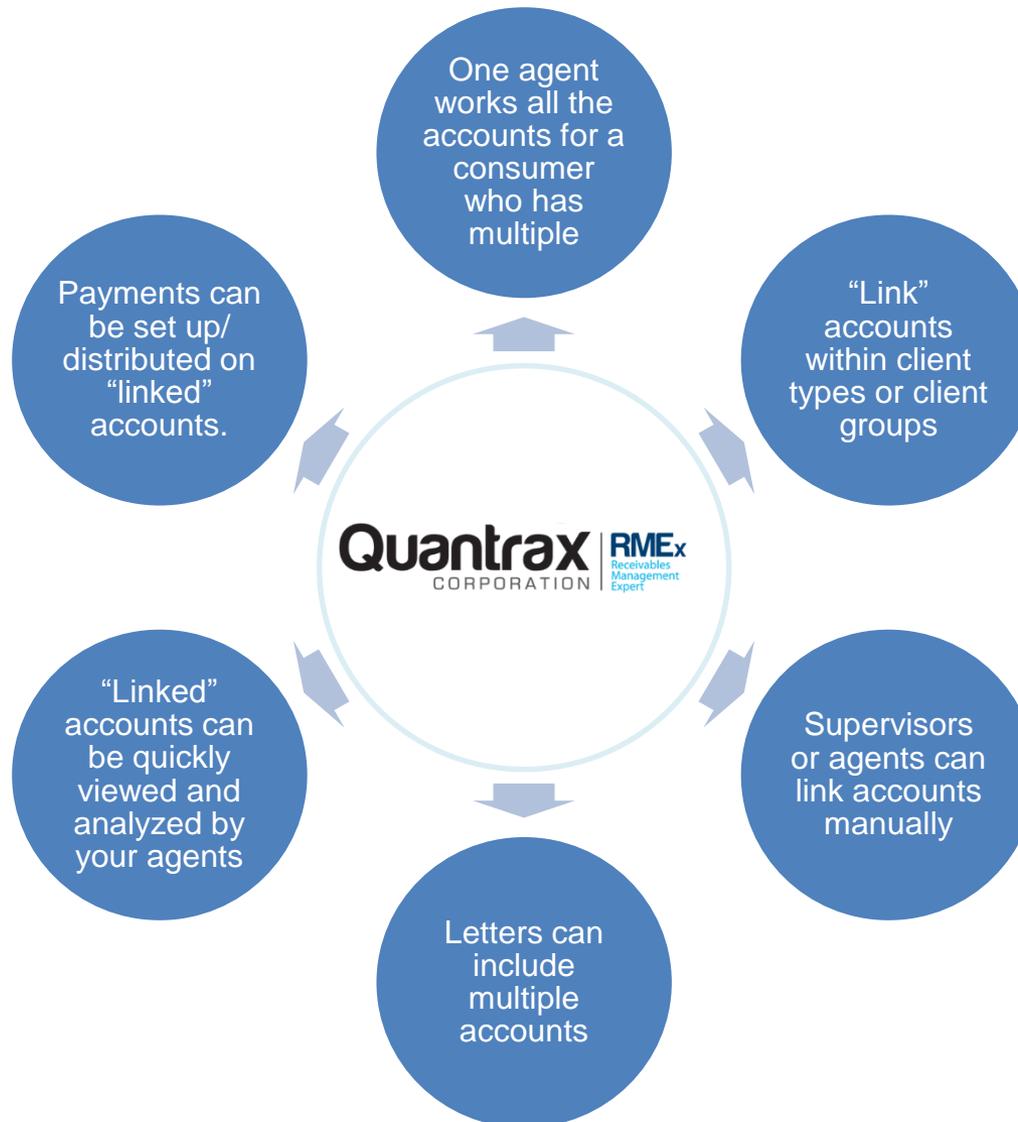


- Working with an account-based vs. consumer based system design
- Identifying consumers with multiple accounts
- Initiating the process of linking accounts
- Distributing payments across linked accounts
- Manage linked accounts using linked account summary
- Thinking about mail

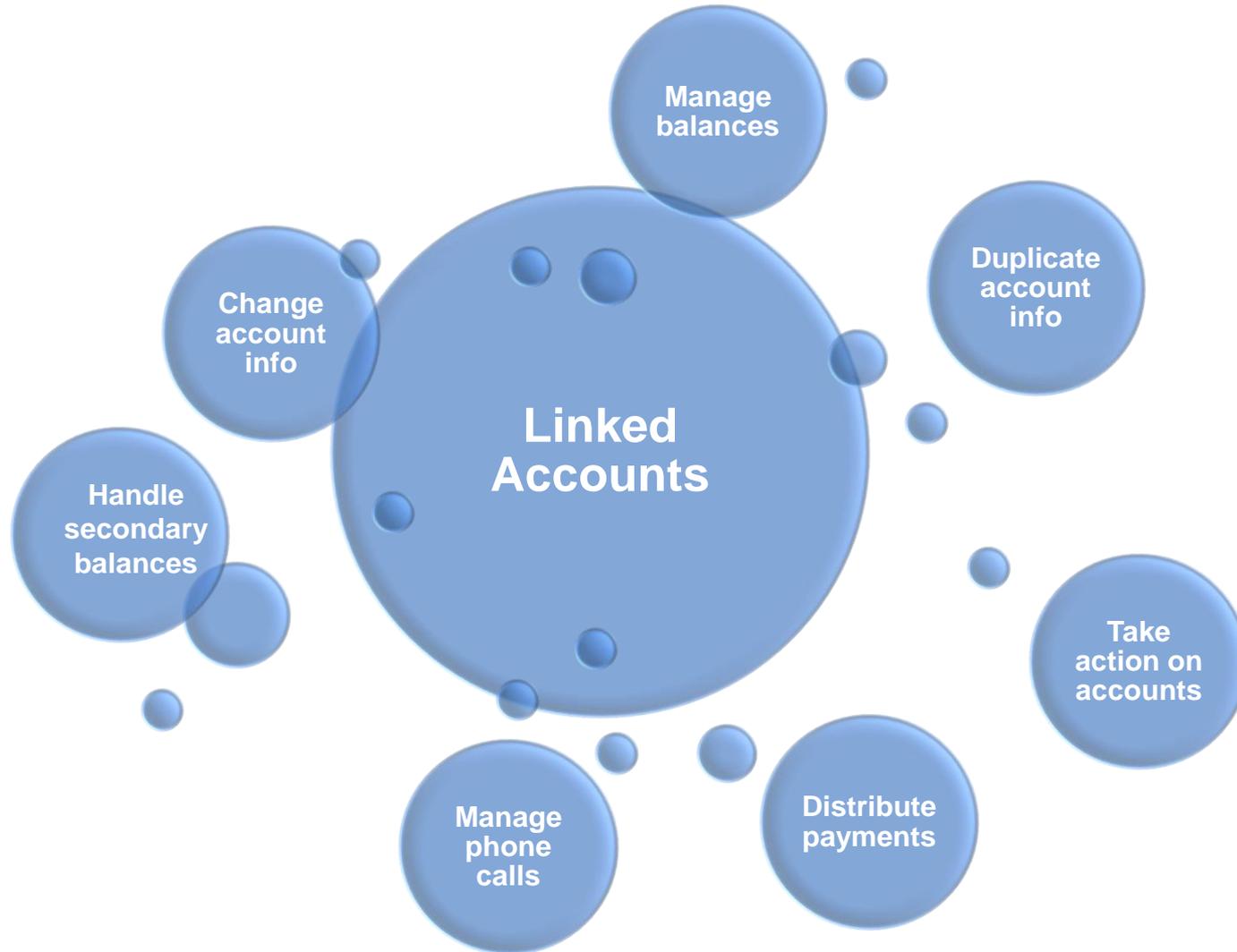
Working With An Account-Based vs. Consumer Based System Design



RME.x Is An Account-Based System

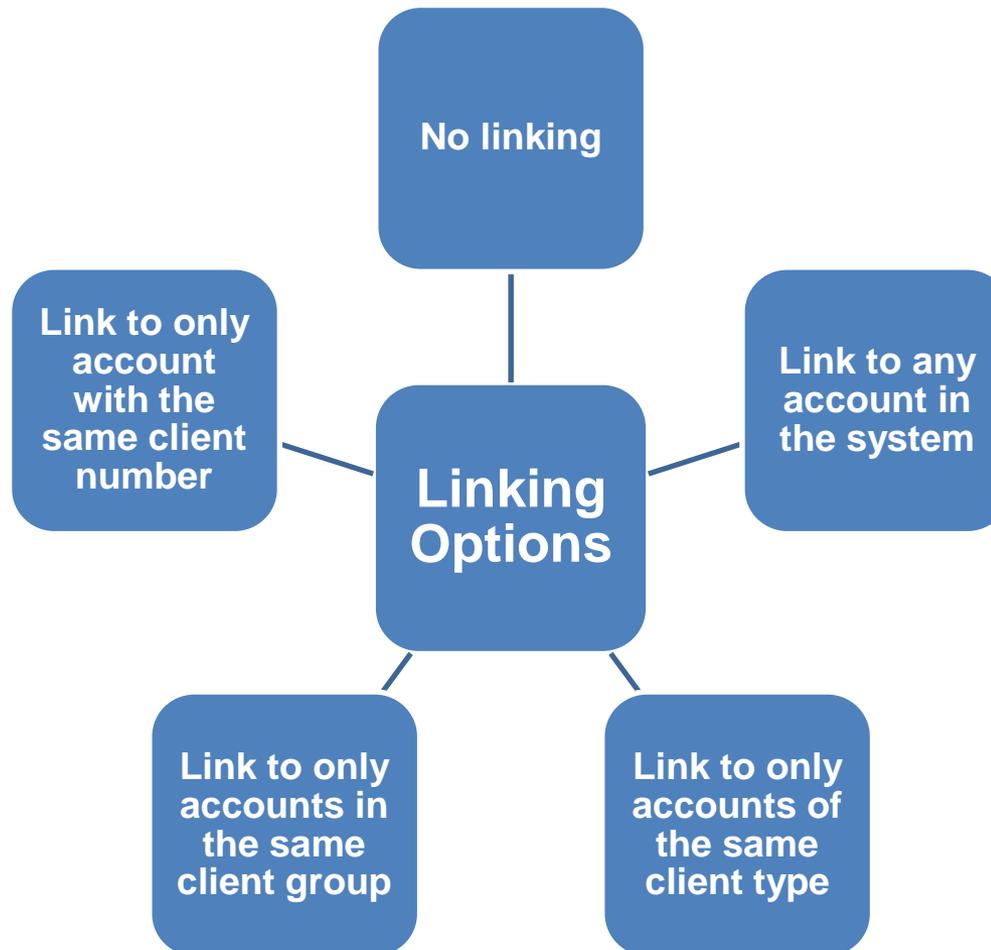


What Are The Challenges Of Managing Multiple Accounts For The Same Consumer?



Using RME_x To Initially Identify And Link Consumer Accounts

- ❑ Linking options are setup at the **Client Master**
- ❑ Allows accounts to be linked during the nightly process that were loaded that day



Strategy For Working Multiple Accounts For Same Consumer

- Why is it important to work a consumer with multiple differently?
 - Have they ever made a payment?
 - Is there a dispute on file?
 - Are they represented by an attorney?
 - Did they file bankruptcy?

- A smart code can be applied to all successfully linked accounts
- Certain accounts can be deleted from linked letters
- Certain accounts can be removed from the account balance at the account detail level

All of these reasons why it is important to work linked accounts differently!



Identifying Consumers With Multiple Accounts

System control 1 > Account linking parameters > Account linking parameters)

- Manage how accounts link by a “points” system
- Reports are generated - *linking report* and a *possible linking* report during the nightly

Account Linking Parameters

Company name Quantrax RME_x (01)

Link code 03 Description

Minimum points to link account

Minimum points to print (no linking)

POINTS FOR MATCHING

Guarantor social security number	<input type="text" value="50"/>	Guarantor name (LAST + FIRST)	<input type="text" value="15"/>
Street address	<input type="text" value="15"/>	Zip code	<input type="text"/>
Client account number	<input type="text"/>	Home phone number	<input type="text"/>
Guarantor date of birth	<input type="text" value="50"/>	Work phone number	<input type="text"/>
Spouse first name	<input type="text"/>	Routing # and bank account #	<input type="text"/>

ON SUCCESSFUL LINK: Change collector if old account is REGULAR (Y)

 Change collector if old account is LEGAL (Y,N) N

 Apply Smart Code Do not change Worker (Y)

ON UNSUCCESSFUL LINK: Apply Smart Code Char. for Cl.Acct# (1-9,0)

Linking options (Y,T,C,1,2,3) Delete 'D'

Manually Linking Multiple Accounts For A Consumer

Daily Operations Menu > Account linking

- ❑ Based on the setup at the collector level – a user can link an account manually, when they fail to meet the point criteria for automated linking

Account Linking

Case number to be linked to
OR reference# from linking Report

F1-Inquiry F7-Exit F9-Auto linking using reference#

Account Linking

Case number to be linked to
Case number to link

ACCOUNT TO BE LINKED TO

	Date	Client/Debt	Owner/Wrk	Placed\$	Balance\$	Case #	Status	
1	03/24/15	ACCOU/DEMO	01 01	5000.00	5000.00	150820001		*
2								
3								
4								
5								
6								

Number of Cases 1

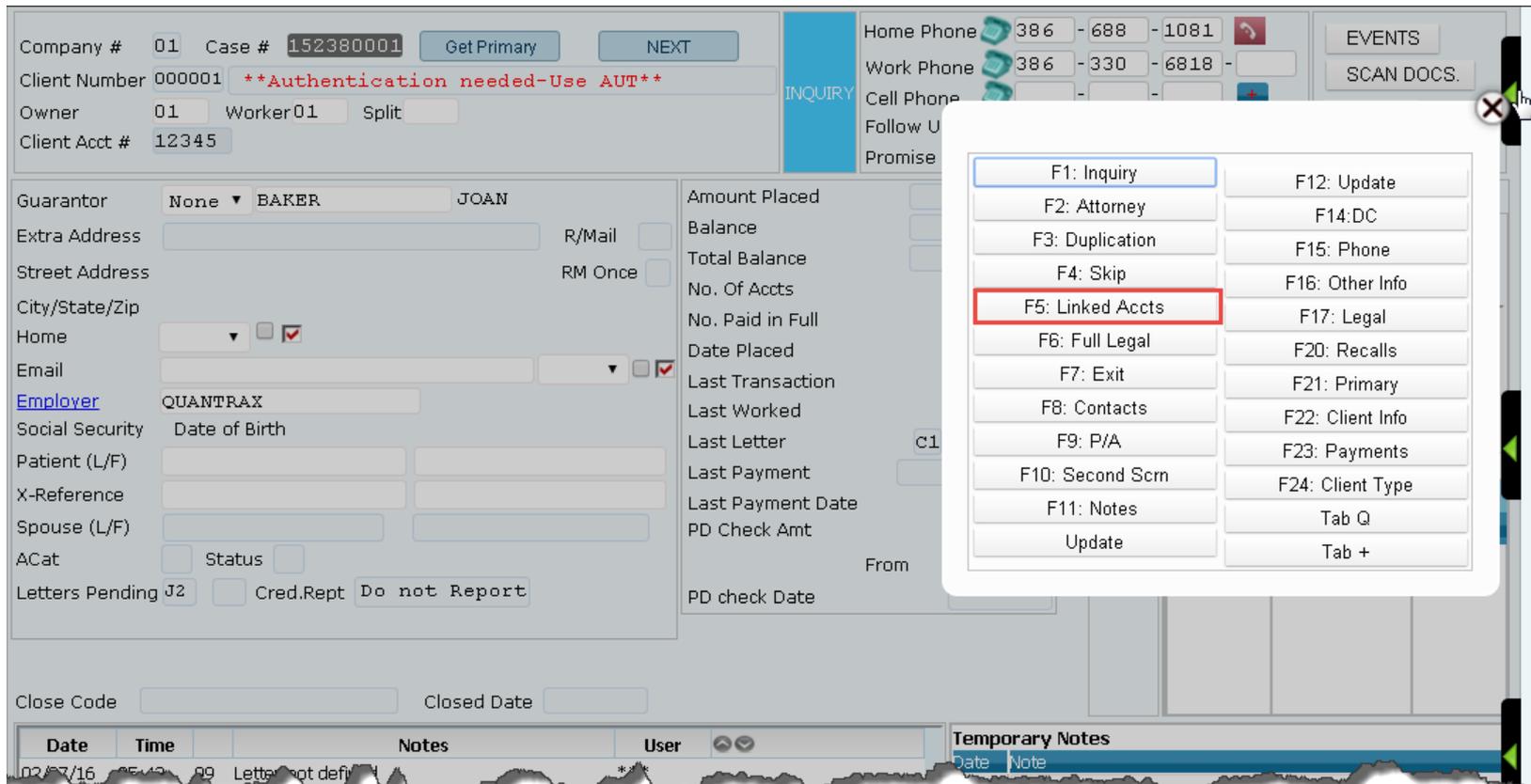
F1-Inquiry F3-New Selection F7-Exit F24-Client Name



Manually Linking Multiple Accounts For A Consumer

Account inquiry > Account detail screen > F5- Linked Accounts

- ❑ Allows agents to “link” accounts (if they have permission)



The screenshot shows the account detail screen for a consumer. The top section contains fields for Company # (01), Case # (152380001), Client Number (000001), Owner (01), and Client Acct # (12345). A red warning message states: ****Authentication needed-Use AUT****. A blue 'INQUIRY' button is visible. The middle section contains fields for Guarantor (None), Extra Address, Street Address, City/State/Zip, Home, Email, Employer (QUANTRAX), Social Security, Date of Birth, Patient (L/F), X-Reference, Spouse (L/F), ACat, Status, Letters Pending (J2), and Cred.Rept (Do not Report). The right section contains fields for Amount Placed, Balance, Total Balance, No. Of Accts, No. Paid in Full, Date Placed, Last Transaction, Last Worked, Last Letter, Last Payment, Last Payment Date, PD Check Amt, and PD check Date. A function key menu is open, showing options: F1: Inquiry, F2: Attorney, F3: Duplication, F4: Skip, F5: Linked Accts (highlighted with a red box), F6: Full Legal, F7: Exit, F8: Contacts, F9: P/A, F10: Second Scrm, F11: Notes, F12: Update, F14: DC, F15: Phone, F16: Other Info, F17: Legal, F20: Recalls, F21: Primary, F22: Client Info, F23: Payments, F24: Client Type, Tab Q, and Tab +. The bottom section contains a table for Temporary Notes with columns for Date, Time, Notes, and User.



Manually Linking Multiple Accounts For A Consumer

Account inquiry > Account detail screen > F5- Linked Accounts > F9- Linking

Company # 03 Case # 113560081	INQUIRY 000 A	Home Phone 528 - 585 - 5454				
Client Number 000016 Z MEDICALS		Work Phone				
Owner HOUS Worker HOUS Split		Cell Phone				
Client Acct # 7863		Follow Up Date				
Guarantor 0 JEAN TWO		Promise Amount .00				
Extra Address		Amount Placed 6000.00				
Street Address 223 HAYFIELD		Balance 5850.00				
City/State/Zip LONDON MD 955274111		Total Balance 5850.00				
		No. Of Accts 1				
ACCOUNT SUMMARY F10-Refresh						
Placed	Client Name	Col-Wkr	Case#	Balance\$	Lst.Pmt.	Status
1 02/27/12	Z MEDICALS	HOUS-HOUS	113560081	5850.00	02/28/12	*
2						
3						
4						
5						
6						
7						
8						
Select a line <input type="checkbox"/> Change Primary to <input type="checkbox"/> Move Notes (Y) <input type="checkbox"/>						Page 1 of 1
F1/F13-First/Last F2/F14-Ord F6-Lk+ F9-Link F15-Sum F17-Prt F21-Pri F24-Alt.Fmt F7-Exit						

Duplicate Account Info On Linked Accounts

Account detail screen > F3 – Info Duplication

- ❑ Allows agents to duplicate info on linked accounts (if they have permission)

Category	INQUIRY 000 A Coll 2 4 2 4	Case number	001895159 - 99
Guarantor	<u>BROWN ANNETTA</u>	Home phone	301 568 7455
Extra address	-	R Y Work phone	- - - -
Street address	<u>120 DREISER LOOP</u>	Cell phone	- - -
City/State/Zip	<u>BETHSDA MD 20814</u>	DC AA	- - - - -
Client 770700	<u>DAWNA'S TRAINING COMPANY</u>	- - - - -	- - - - -
Cl.Acct#/L.Trn		10/02/15	- - -
Amount placed	350.00 on 11/01/15	Follow-up Dt.	11/09/15
Balance	350.00	Promise Amt.	.01
Close code			
Contact		*P/A	
Total balance	350.00 from 1 PIF 0		

-----*INFORMATION DUPLICATION*-----

Select information to be duplicated on linked accounts (Y)

Home/Cell number-YHC	<input type="checkbox"/>
Work phone number	<input type="checkbox"/>
Address	<input type="checkbox"/>
POE	<input type="checkbox"/>
All Desc.Codes	<input type="checkbox"/>
Existing Desc.Codes	<input type="checkbox"/>
Attorney info. (Y,D)	<input type="checkbox"/>
Interest rate	<input type="checkbox"/>



Distributing Payments Across Linked Accounts

Payment Transaction menu > Debtor/Agency Payment Transaction Entry - Balance code(P,I,1-9,0,X,L))

If this option is blank, the system settings under balance types will be used to automatically distribute the payment

Debtor/Agency Payment Transaction Entry

Company name	Quantrax RME _x	(01)
Company Code	01	
Payment date	020916	Original posting date <input type="text"/>
Details on Part Pmt. (Y,A,D)	<input type="checkbox"/>	
Payment code	<input type="checkbox"/>	
Balance code(P,I,1-9,0,X,L)	<input type="checkbox"/>	You can enter a case# and use F6 to add notes.
Adjustment code	<input type="checkbox"/>	
Amount	<input type="text" value=".00"/>	

Enter ONE of the following :

1. Case number	<input type="text"/>	Initials	<input type="checkbox"/>	Client Ref	<input type="text"/>
2. Street address	<input type="text"/>	Initials	<input type="checkbox"/>	(or date for reversal)	
3. Client number	<input type="text"/>	Client Acct#	<input type="text"/>		
(or Group#)		Other info.	<input type="text"/>		
Fwd.Agent Retained	<input type="text" value=".00"/>	Session totals #			
		(F22 to reset) \$	<input type="text" value=".00"/>		
Credit to Collector	<input type="checkbox"/>	Credit to split	<input type="checkbox"/>		
Special Commission	<input type="text" value=".00"/>	% Amount	<input type="text" value=".00"/>	Last entry -	132970003
Receipt required (Y,C)	<input type="checkbox"/>	Type (CA,CK,CC,MO,OT)	<input type="checkbox"/>	COLLECTIONS	
				Ref#	12

F1-Inq F3-Tran F4-Del F9-Last F12-Adj F13-Rcp F15-PD/CC F20-Batch F24-Num.Acct#

Manage Linked Accounts Using Linked Account Summary (Other Phone Window)

Account detail screen > Tab-+ (plus sign)

- Manage phone numbers for linked accounts
- Manage addresses for linked accounts
- Stop calls from the primary account
- Manages information across linked account (e.g. phone number changes)

F1: Inquiry	F12: Update
F2: Attorney	F14:DC
F3: Duplication	F15: Phone
F4: Skip	F16: Other Info
F5: Linked Accts	F17: Legal
F6: Full Legal	F20: Recalls
F7: Exit	F21: Primary
F8: Contacts	F22: Client Info
F9: P/A	F23: Payments
F10: Second Scrn	F24: Client Type
F11: Notes	Tab Q
Update	Tab +

Manage Linked Accounts Using Linked Account Summary

Account detail screen > Tab - + (plus sign)

Company# 99 Case # 001652062	INQUIRY 000 A	Home Phone 301 - 240 - 0733
Client Number 000002 ST. MARY'S HOSPITAL		Work Phone 202 - 204 - 4525 -
Owner COL4 Worker COL4 Split		Cell Phone 202 - 270 - 4006
Client Acct # 000624058756061120		Follow Up Date 1/19/13
Guarantor 0 DYSON-THORNE LA CL		Promise Amount .00
Extra Address		Amount Placed 4132.59
Street Address P O BOX 30668		Balance 4536.76
City/State/Zip WASHINGTON DC 200300668		Total Balance 4536.76
		No. Of Accts 1

OTHER PHONE WINDOW						
	Code	Date	Allow			
Debtor#'s 3 Attempts today 0 Contacts 0 Non-Deb 0						
<input type="checkbox"/>						
W 202 204 4525 WORK NUMBER						L
C 202 270 4006 CELL PHONE						C
H 301 240 0733 HOME						L
N 301 240 8887 NEIGHBOR						L

Sort by phone code Smart Code Callable (DNA) Spouse

DB 12/07/1961
SS 579-94-1800

F5-Format F7-Exit F8-TZ F9-Hist F12-Upd F14-ITel Previous Next

Think about the following questions for letters for linked accounts.....

- Omit from linked balance if within how many days from placement
- Omit from linked balance if after how many days from placement
- Individual letters (IDL could have one letter for multiple accounts)
- How and when do you want to show linked balances and clients owed?
- What about new accounts? How do you omit them from linked balances?

Exercises – Identify and Manage Multiple Accounts For a Consumer

In your system, use COMPANY 99

1. Your motto should be “Work the CONSUMER, not the ACCOUNT”, setup your company to join accounts based on the following :
 - a. Create a Basic Client linking option with some of the following criteria:
 - i. Guarantor social security number
 - ii. Guarantor name (LAST + FIRST)
 - iii. Street address
 - iv. Zip code
 - v. Client account number
 - vi. Home phone number
 - vii. Guarantor date of birth
 - b. Automatically change the collector based on an existing account
2. Your company allows all accounts to be linked regardless of any rules. However, you have a client that wants you to work only their accounts; they do not want them combined with other clients. How would you set up the linking parameters?

Exercises – Identify and Manage Multiple Accounts For a Consumer (continued)

In your system, use COMPANY 99

3. When a new account comes in, it may be assigned to collector BC. However collector PL already has an account for that debtor and you want the system to give the new account to PL. How would you accomplish that?
4. During the night, two reports are produced, an automatic linking report and a possible linking report. What would you find in those reports?

RMEx Management Training: Identify and Manage Multiple Accounts For a Consumer

Thank you!