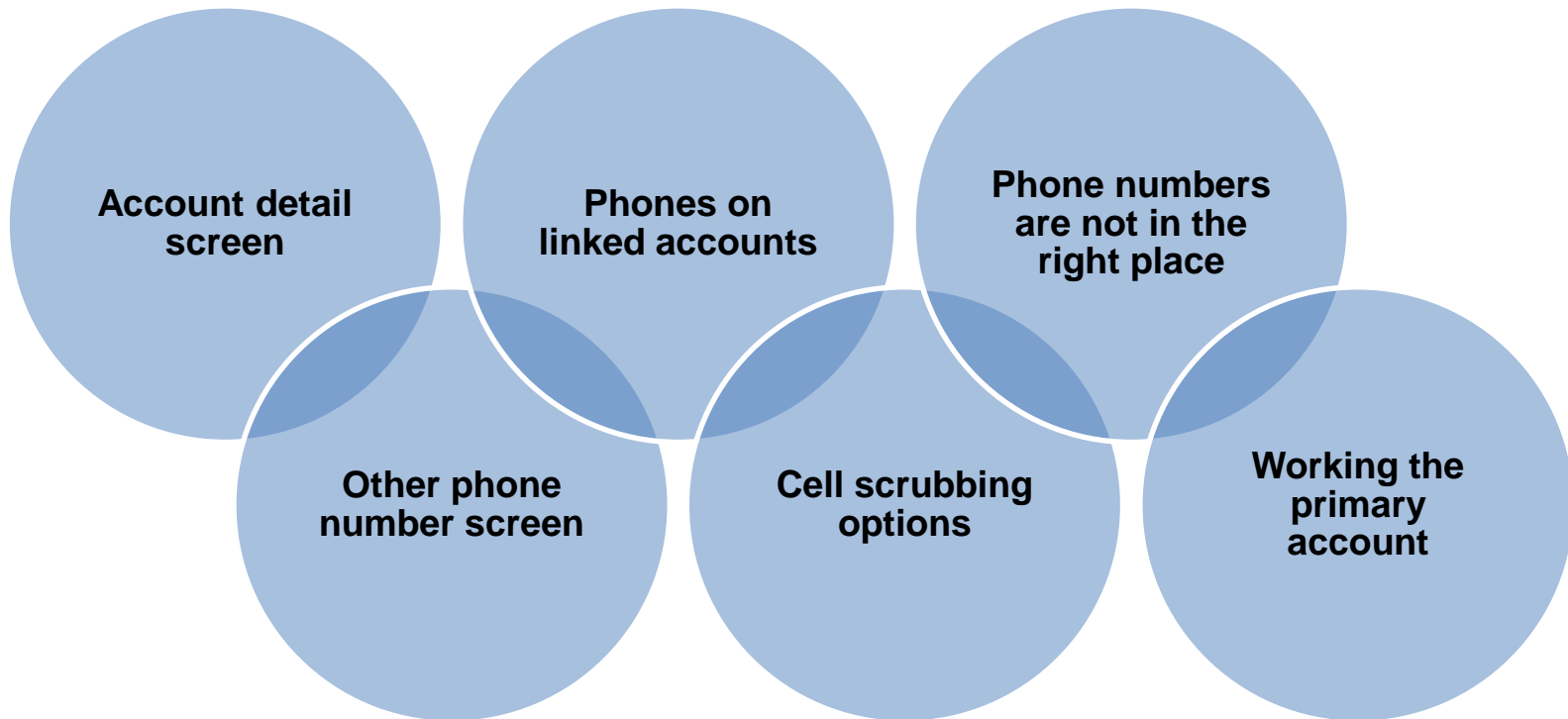# RMEx Management Training: Contacting Consumers

Agenda

❑ Managing Phone Numbers In RMEx

❑ Understanding How RMEx Creates Queues

❑ Simplifying Account Management

❑ Contacting The Right Consumers At The Right Time

❑ Integrating Your Dialer

❑ Understanding Events

❑ Understanding Smart codes (SC) And Making Them Work For You

❑ Allowing The System To Audit Accounts To Ensure Productivity

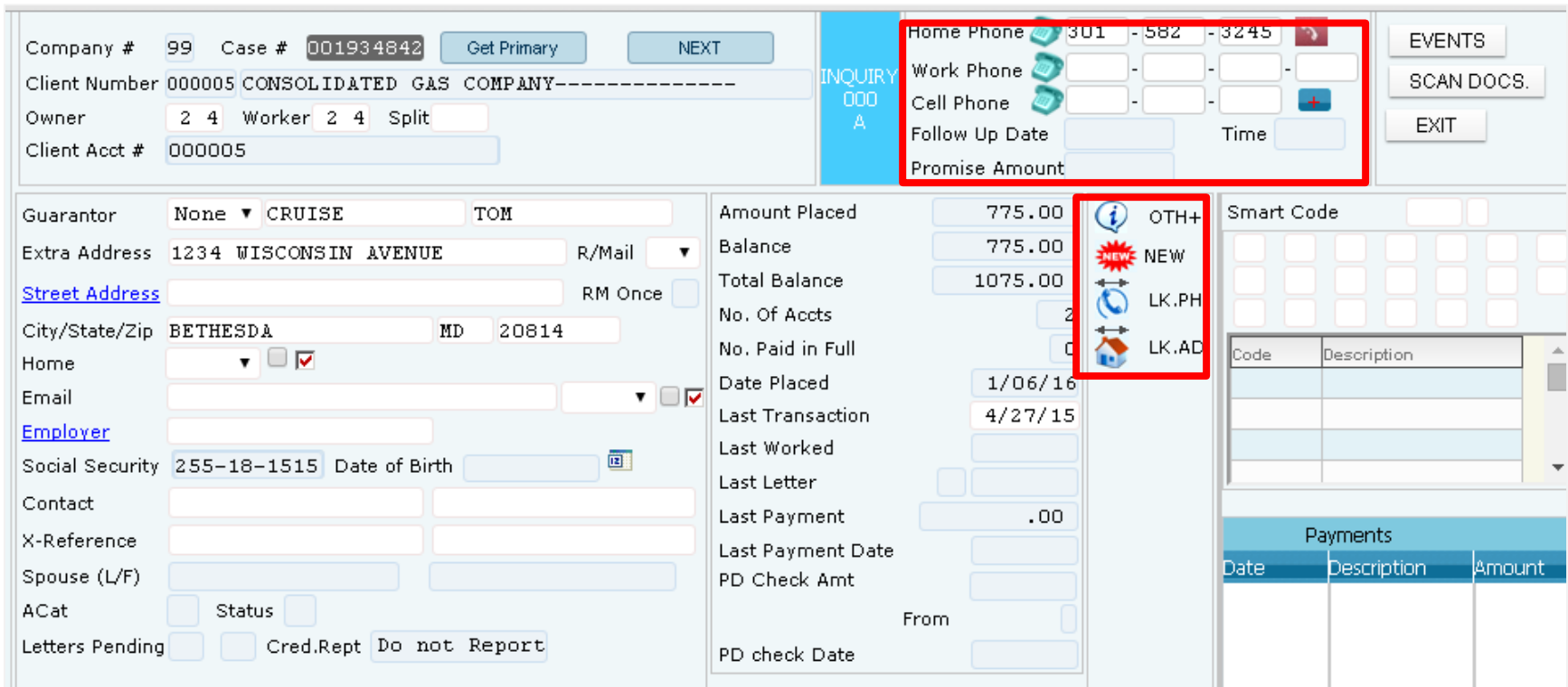❑ Communicating With Consumers In Unconventional Ways

Managing Phone Numbers In RMEx

Account detail screen

Phones on linked accounts

Phone numbers are not in the right place

Other phone number screen

Cell scrubbing options

Working the primary account

Your RMEx solution. . . . . .

Managing Phone Numbers In RMEx – Account Detail Screen

Inquiry menu > Account inquiry > Account Detail

- ❑ Agents can view and modify phone numbers
- ❑ Numbers determined to "not be useful" can be removed from the Account detail screen (home, work or cell with permission)
- ❑ A home, work or cell number that is changed on the Account detail screen, automatically the information is intelligently duplicated across linked accounts

Managing Phone Numbers In RMEx - Other Phone Number Screen

Inquiry menu > Account inquiry > Account detail screen > Tab - +

❑ Additional phone numbers can be loaded into a "Other phones" window, along with a user-defined phone code

❑ The phone code can be changed to a "lower case" code, indicating that the number is bad

Managing Phone Numbers In RMEx - Phones On Linked Accounts

Inquiry menu > Account inquiry > Account detail screen > F5- Linked Accounts > F24-Alt. Format

❑ Home phone and work phone are <u>automatically</u> duplicated on linked accounts
❑ If a good number exists on any linked account it will populate into the account

System Control menu 3 > Cell phone scrubbing option

- ❑ Cell phone scrubbing identifies cell phones and takes user-defined action in real time. This applies to new accounts loaded into the system and information later changed or added
- ❑ Real-time information allows an agent to immediately know that a cell phone is being put into the landline field
- ❑ Permission is obtained immediately and documented as a part of your compliance processes

```
                          Cell phone scrubbing options


Company Code              99
Company Name              QUANTRAX .7 BOX - COMPANY 99


Activate the options (Y)                      Y     We do not use client
                                                    rules - N (faster)

Remove work if cell (Y)                       Y     Disable non-debtor cells
 Phone code if work number is changed         L       (N=No)


Phone code if cell number is a land line            (Number also moved to Tab+)


Phone code if land line ports to cell         C     Move to cell number (Y)
Phone code if cell phone ports to land line   H     For new accounts, move
                                                    Home to Cell# if cell (Y)
S/Code to apply if land line ports to cell          Cell phone ports to land


Warn user when cell set up in H/W (Y)        Y Y    Allow override (Y)


Phone code for cosigner work is cell          E     Disable cosigner work (Y) Y


                                    Last ported number update   07/19/13
```

Managing Phone Numbers In RMEx - Notifying Agents When Phone Numbers Are Not In The Right Place

System Control menu 3 > Cell phone scrubbing option

❑ When a cell phone number is put in a home or work field and cell scrubbing is on; it will notify the agent that the number is a cell phone

```
                          Cell phone scrubbing options


Company Code              99
Company Name              QUANTRAX .7 BOX - COMPANY 99


Activate the options (Y)                      Y    We do not use client
                                                    rules - N (faster)

Remove work if cell (Y)                       Y    Disable non-debtor cells
 Phone code if work number is changed         L     (N=No)


Phone code if cell number is a land line           (Number also moved to Tab+)


Phone code if land line ports to cell         C    Move to cell number (Y)
Phone code if cell phone ports to land line   H    For new accounts, move
                                                   Home to Cell# if cell (Y)
S/Code to apply if land line ports to cell         Cell phone ports to land


Warn user when cell set up in H/W (Y)        Y  Y  Allow override (Y)

Phone code for cosigner work is cell          E    Disable cosigner work (Y) Y


                                    Last ported number update  07/19/13
```
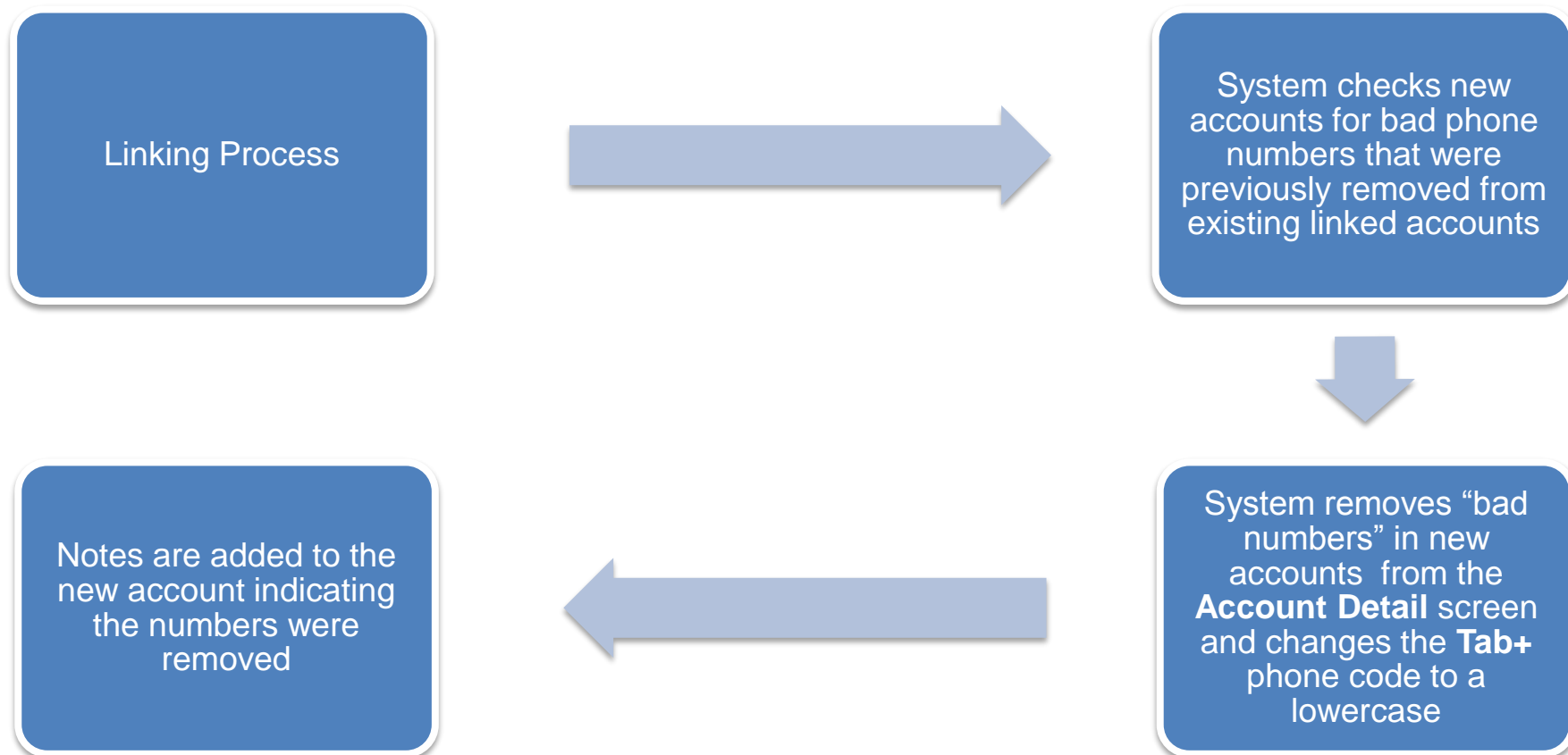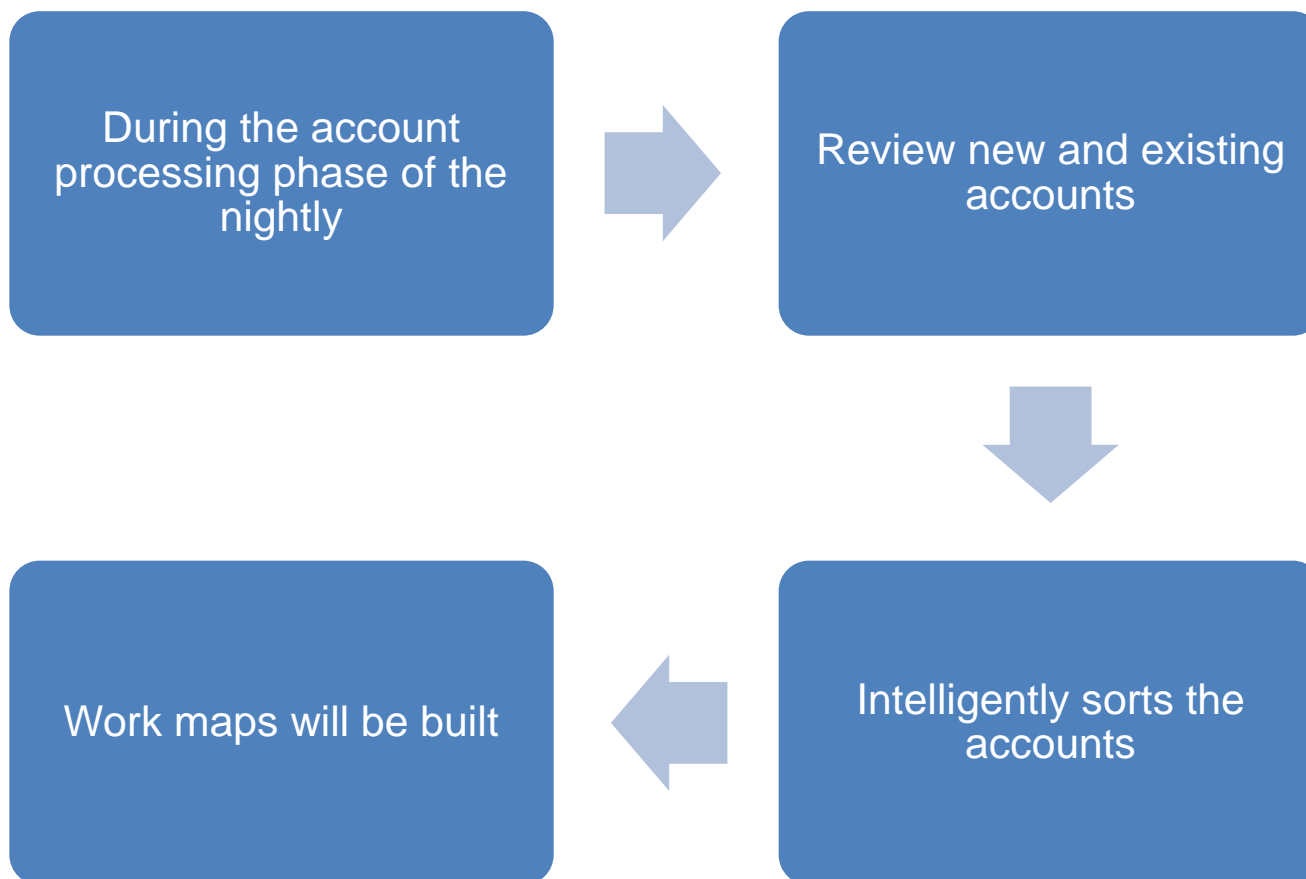
Managing Phone Numbers In RMEx - Working The Primary – How Cell Phone Numbers Are Moved

During the **nightly process**………..

Linking Process	System checks new accounts for bad phone numbers that were previously removed from existing linked accounts
Notes are added to the new account indicating the numbers were removed	System removes "bad numbers" in new accounts from the **Account Detail** screen and changes the **Tab+** phone code to a lowercase

During the **nightly process**………..

During the account processing phase of the nightly

→

Review new and existing accounts

↓

Work maps will be built

←

Intelligently sorts the accounts

Account processing menu > F2- Work Map

- ❑ Work Maps display the collector's accounts to be worked
- ❑ Consists of Processing Types = "buckets" that organize accounts

Account Processing

Type Of Processing

Type of processing	▼
QCat	
Time frame (A,M,P)	A ▼ Time: 43:27
User ID	WorkCode
Insurance starting	
☐ Bypass time zone logic	☐ Priority client

Account Processing Summary

1. Broken promises	0
2. Follow-up dates	0
3. New business	0
4. Work phone numbers	0
5. Home phone numbers	0
6. No phones	0
7. Hot accounts	0
8. Non-collector work	0
9. Cell phone numbers only	0
0. Other phone numbers only	0

Total

Worked through account processing:	0
Number of debtors worked:	0

Total number of debtors worked   3

| F2 - Work Map | F9 - Goals | F7 - Exit | ENTER - Continue |

Account processing menu > Work Map inquiry

```
          ACCOUNT PROCESSING WORK MAP FOR - DAWNAB


Company : QUANTRAX .7 BOX - COMPANY 99

                                        ------Time Frame------
    QCat     Description      With phones     A         M         P         Amount
    ***      Broken promises                                                          The Processing Type
    995    PAYMENT ARRANGEMENT          0         1         0         0         500.00
    ***      Dated follow-up
    999    NO PHONES                    0         3         0         0       1,646.55

          Total number of debtors   :         4


    Enter-Continue          F10-Current status        F11-Productivity        F12-Payments
```

Understanding How RMEx Creates Queues - QCat Codes (By Company)

System Control menu 2 > QCat Codes > By Company

❑ Consists of Processing Types = "buckets" that organize accounts

❑ Processing Types can be broken down to have "sub-buckets" or categories called QCats (Queue Categories)

```
                          QCat Codes


Company name      QUANTRAX .7 BOX - COMPANY 99
Code              000
                                    SORT/SECONDARY SORT CODES
Description       STANDARD            C - Client code (ascending)
                                      B - Descending balance
Sort category       □                 P - Primary insurance
Secondary sort      □                 S - Secondary insurance
                                      Z - Skip tracing (zip,street)
Breakpoint (days)   □                 F - Forwarded agent code
                                      A - Age from placement (oldest
Best time to work   □                     accounts first)
                                      D - Date last worked (longest
Omit from dialer (Y) □                    not worked presented first)
                                      R - Court code
Delete 'D'          □                 N - Guarantor name
                                      O - Owner code (Collector)
                                      I - Internal score (lowest first)
                                      T - Last transaction date
                                      E - External score (descending)
                                      W - Age from placement (new first)


   F1-New Selection    F3-Search    F7-Exit
```

Understanding How RMEx Creates Queues - QCat Codes (By User)

System Control menu 2 > QCat Codes > By User

Understanding How RMEx Creates Queues - The Powerful "Contact Series"

Keeps accounts away from a collector

Automated process to schedule when contact is made with consumer

Gets accounts into a dialer campaign

Manage your accounts

System Control Menu 1 > Contact series definition

Understanding How RMEx Creates Queues - The Powerful "Contact Series"

System Control Menu 1 > Contact series by client

Contact Series by Client

Company name   QUANTRAX .7 BOX - COMPANY 99
Client code   A

Description   ST.MARYS HOSPITAL

Balances up to	Use contact series	If no phone exists (optional)
100.00	AO	B1
500.00	A3	AR
9999999.99	C2	C3

Delete 'D'

Simplifying Account Management - Queue Consolidation

Management menu > I-Tel menu > Queue consolidation

☐ Takes a group of accounts from the work queues and puts them in a separate bucket to be accessed via work maps or a dialer

☐ "Done on the fly" - this is a manual process

☐ Can also be setup in the nightly (can automate)

```
              Consolidate Account Processing Queues By User

Company Name      QUANTRAX .7 BOX - COMPANY 99
Code              PLTEST        (*ALL for all users)              First pass-Y
Run on MTWTFSS (Y) blank=ALL                                     Bypass every Xth
Description                           PLTEST                       account
User ID's to include (or *X where     COLBIN      DEBBIE      DELIGHT
 X is Dialer Group Code)
Processing types to include (Reqd)    *ALL      (or *ALL)      (A=B/P D=Dated, G=New
Time frame - A,M,P,b (Optional)           Omit Q/C 000-Y          J=W/P M=H/P N=No ph.
QCat's                                                          P=Hot S=NC C=Cell X=+)
QCat's to omit                                                  Scr.      to      Type
States to include/omit (I,O)                                    Int.Score    to
Desc.Codes (I,O)                                               L/Trn date->        MMYY
IVR (I,O)        Shift window (Y)           Cosigner YOD        Pl.Dt-Y    to        MMYY
Del.if worked/contact (CR) within      5   days or payment within    30   days    Cont
Omit, do not delete (Y)               Y    Change within to prior to (Y)
Order for Proc.Types (optional)            (e.g. ADP)          Bal$      25   -  9999999
Sort by (1=Date last worked 2=Bal.    2     New client         ACat(I/O)
 3=Ext.score 4=Internal score)        Phones (Y,H,W,C,h,w,c,+,A)      H      Other
Consolidate into User ID    INTGUI1   Proc.Type ADGJMPCX    P  Time frame   A  QCat   400
 (Proc.Type and QCat Reqd.)           Special sort code          Max.per user
                                                                 Make inactive (D)
 F1-Sel   F3-Srch   F4-Del   F7-Exit   F10-Run now (update first)   RPC (Y,N,b)
```

Contacting The Right Consumers At The Right Time - Right Party Console (RPC)

I-Tel Options menu > Right Party Contact Console – Page 1

- ❑ Manages cell phone strategy
- ❑ Set up the rules at the campaign level
- ❑ Makes attempts to different types of numbers (home, work, cell and third parties), making sure that each number receives the same number of attempts and that each attempt is made at a different time in the day

Contacting The Right Consumers At The Right Time - Right Party Console (RPC)

I-Tel Options menu > Right Party Contact Console – Page 2

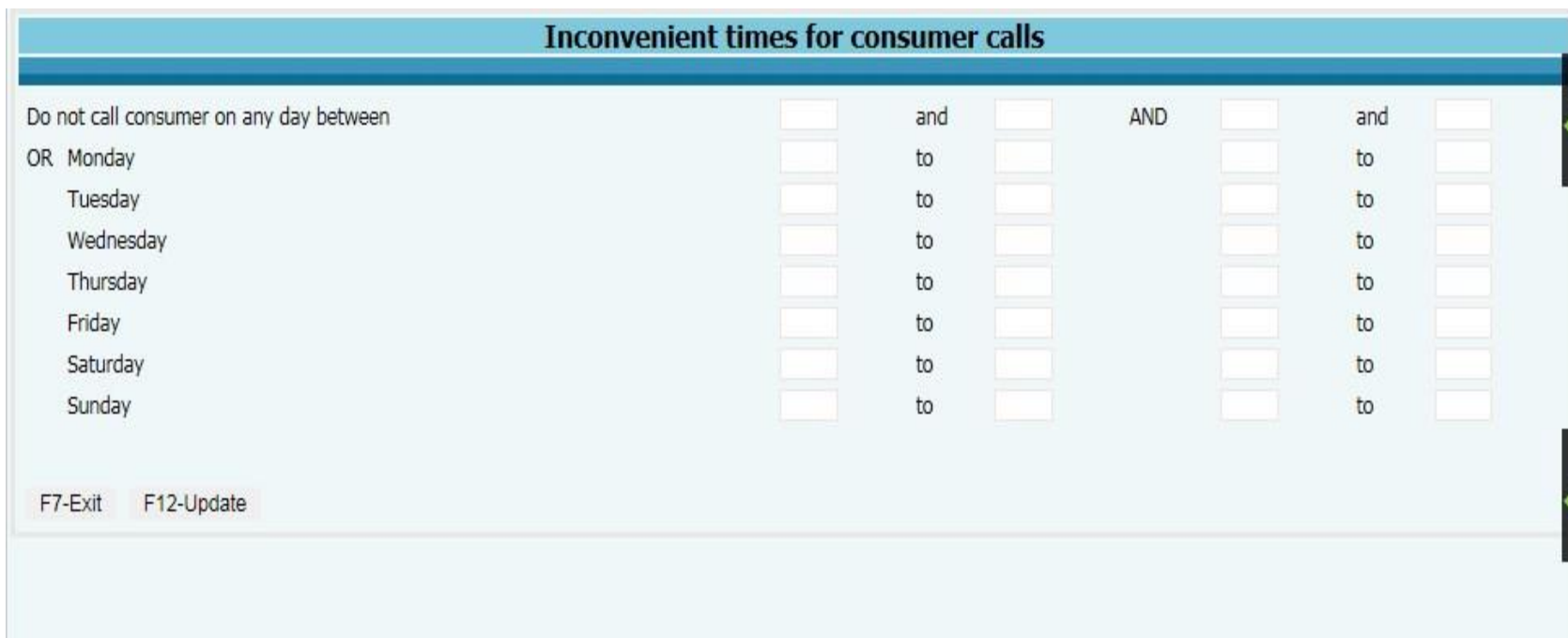❑ Target different types of phone numbers in account management

Contacting The Right Consumers At The Right Time - Inconvenient Times

Other phones" screen (Tab+) > F2

❑ Set up times for all days of the week, or up to two times per day of the week

❑ Use option **S/Code for inconvenient times,** to set up when a smart code is applied and inconvenient times are entered on any of the consumer's accounts **(System Control 1 menu > Company Information>Page 20)**

❑ 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

Inconvenient times for consumer calls						
Do not call consumer on any day between		and		AND		and	
OR Monday		to				to	
Tuesday		to				to	
Wednesday		to				to	
Thursday		to				to	
Friday		to				to	
Saturday		to				to	
Sunday		to				to	

F7-Exit   F12-Update

Integrating Your Dialer – Third Party Dialer

❑ RMEx works with the I-Tel fully integrated predictive dialer

❑ Limited integration is available for other dialers, including

  ❑ Generation of account lists for campaigns

  ❑ Upload of campaign results
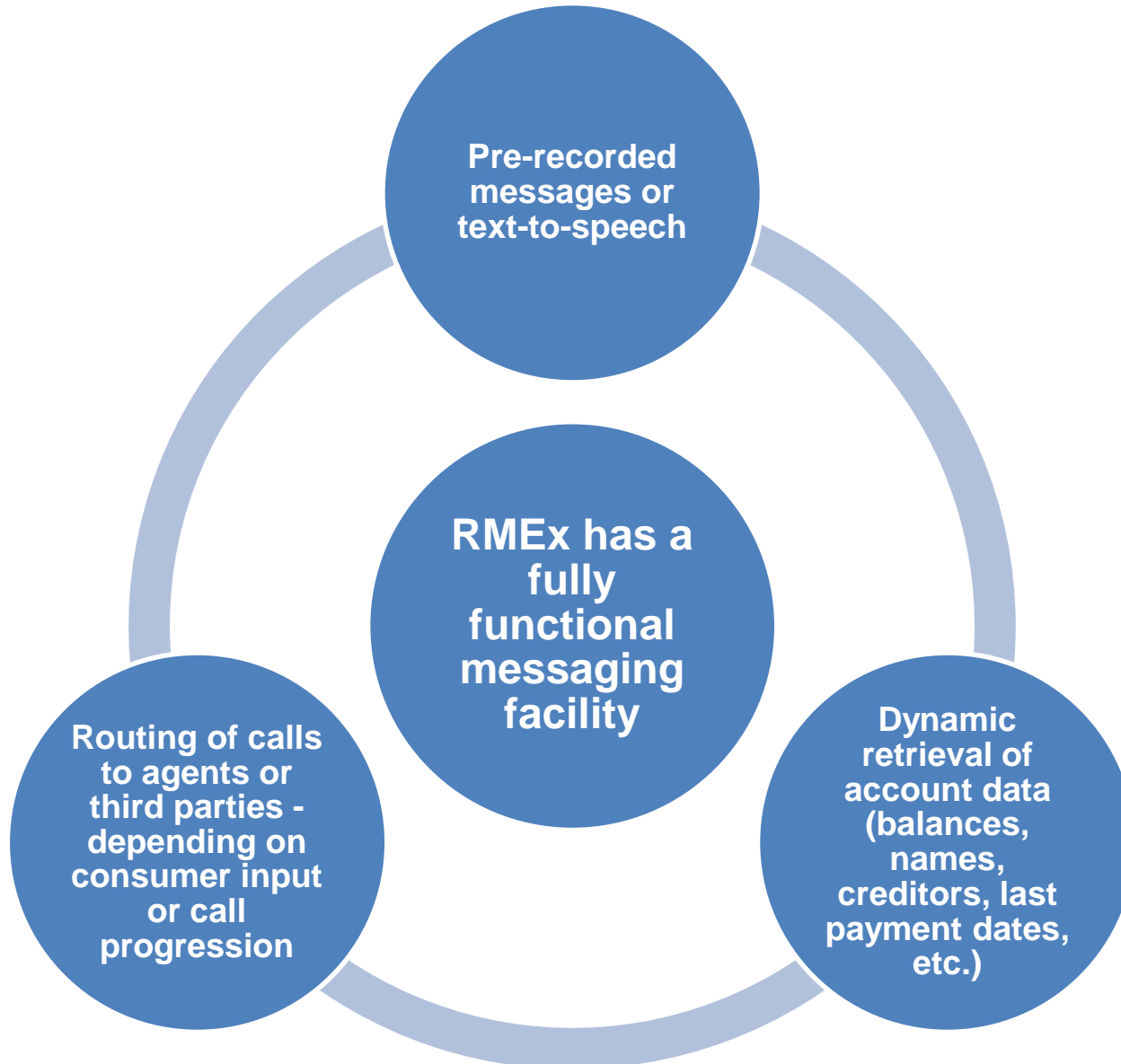
Integrating Your Dialer – Types of Campaigns

- ❑ I-Tel supports all type of dialing:

  - ❑ Preview
  - ❑ Power
  - ❑ Progressive
  - ❑ Predictive
  - ❑ Inbound
  - ❑ Message Blasting

Events

❑ New "scripting engine" that guides a collector through a series of steps, making sure the correct questions are asked, the right information obtained and the accounts are worked in the best way

❑ Smart codes can be applied, <u>without</u> the collector actually entering a single smart code

Understanding Events – The Model

Event System Controls

❑ There are two types of Events,
    1) Main Events – system defined
    2) Sub Events – user defined

❑ By default, events are "expandable"

EXIT

Event system control - First level

Event Override

Type options, Press Enter.
2=Change 6=Sub event

Opt	Event Code	Description	Expand	Smart code	Dyn. Sc
	01	Attempt		66	
	02	Answering machine		202	
	03	Contact	Y	501	
	04	RPC	Y	600	
	05	Promise/Payment		207	
	06	Dispute/Attorney/BK/Deceased		212	
	07	Legal request		100	
	08	Skip tracing		100	
	09	Written correspondence	Y	100	
	10	Client interaction	Y	100	
	11	Manager talk off	Y	248	

Bottom

F7-Exit

EXIT

Event system control - Sub Level

Main event Attempt   Level 01 Event Over.

Type options, Press ENTER.
2=Change 4=Delete 6=Next level
  Sub event

Opt	path	Description	Smart code	Dyn.Score
	A	CALLED HOME	69	
	B	CALLED POE	100	
	C	CALLED CELL	100	
	D	TEST 123	100	
	E	TEST	100	
	F	CALLED HOME	69	
	G	CALLED HOME	69	

Bottom

Event Set up

❑ Add uniforms notes automatically
❑ Apply smart codes

Event Maintenace - First level

Event override

Event code   04

Description   RPC

Smart code   600   Do not apply if expandable(N)   N

Dynamic score   04001

Notes   RIGHT PARTY CONTACT

Do not display(N)   Expand always(Y/1)   Y
Auto apply smart code

Notes   Letter   Recall N
Follow up date

F7-Cancel   Enter-Update

What Is A Smart Code?

It is an Action!

It is the collector telling the system what just occurred

It allows the agents to make the same decision that the manager or owner would make if THEY were working the account

It helps you stop the overworking and under working of accounts

It is user defined

It can behave differently based on clients, collectors, ACats (type of accounts), whether they are in a Contact Series or not

It can make decisions today based on what you may find in the future

Smart Codes - Write it / Say it in "Plain" English!

System Control menu 1 > Smart codes

SELECTION CRITERIA = If an account meets certain conditions then . . .

AND

```
SELECTION CRITERIA
                                                       POE        --Days--      Addr
Sel.X Age      -Ac/Plcmt$-      -Lk/Plc$-     Lett     SS    Ds   Not   No   Phon        #        Cd
YWPRS          From      To     From    To    ers      YN    Cd   wrk   pmt      YN    At/Con
```

OR

```
ACTION
Send        Note to be added         Send to     Change     Follow-     Close     Des          +
Let.        (or S/Code to apply)      worker      owner      up days     acct      Cd    QCat
```

OR

ACTION = _THEN_ send a letter, note the account, send to a worker , change owner, follow up days, close account, adds description, or several other actions

Understanding Smart Codes (SC) And Making Them Work For You

- ❑ Ask yourself the following questions:
    - ❑ What processes can I automate?
    - ❑ How can I avoid human error?
    - ❑ How to insure the correct actions happen at the correct time?
    - ❑ How can I maintain standards and consistency?
    - ❑ How do I enforce compliance?
    - ❑ How do I work accounts intelligently?
    - ❑ How do I keep from over OR under-working accounts?

How Can You Apply a Smart Code

❑ Can be applied to an account manually by a user

❑ Can be applied by the system behind the scenes

❑ A Smart code can apply a smart code

❑ Call Residence Phone – No Answer
  ❑ *Selection Criteria* = If a call (attempt) was made to the home number **AND** there is no answer
  ❑ *Action* **= THEN** automatically notate the and move to the next account

❑ Debtor Dispute
  ❑ *Selection Criteria* = If the balance is >100 OR If the balance is <100
  ❑ *Action* = **THEN** >100 send to a manager OR <100 close account

Call Residence Phone – No Answer Smart Code

SELECTION CRITERIA = If an account meets certain conditions then . . .

ACTION = _Add a note to the account._

Debtor Dispute Smart Code

SELECTION CRITERIA							POE		--Days--		Addr			
Sel.X Age		-Ac/Plcmt$-		-Lk/Plc$-		Lett	SS	Ds	Not	No	Phon		#	Cd
YWPRS		From	To	From	To	ers	YN	Cd	wrk	pmt	YN		At/Con	
R		101	99999											
R			100											

ACTION									
Send	Note to be added		Send to	Change	Follow-	Close	Des		+
Let.	(or S/Code to apply)		worker	owner	up days	acct	Cd	QCat	
	ACCT TRNS TO MANAGER		MNGR						
	ACCOUNT CLOSED					C			

Page Up/Down F8-History   F11-Last screens   Use Bal. for Plcmt (Y)   Y Age code

Allowing The System To Audit Accounts To Ensure Productivity – Smart Code Series (SCS)

System Control menu 2 > Smart Code Series Option > Smart Code Series Definition

❑ Automate an account that will be worked in the future

❑ Apply a smart code at a future date based on the conditions of the account at that time

Allowing The System To Audit Accounts To Ensure Productivity – Account Crawler

System Control menu 2 > Smart Code Series Option > Account Crawling Options

❑ The Account Crawler allows you to review your entire inventory of accounts and take actions on the accounts you select

Account Crawling options

Company name   QUANTRAX .7 BOX – COMPANY 99

		Apply Smart Code	Override
Payment within 90 days		100	ABCD
120 days		102	QWWE
With check or credit card transactions pending		101	
With promise or payment arrangement		102	
Positive contact within 110 days		103	
160 days		104	105
RPC within 110 days		001	
160 days		001	D3A1
With phones (Home or work)		408	
With cell phone on detail screen		001	
Without phones (Home or work)		001	

Client types to select (blank=ALL)

Bypass if placed within ___ days   Run between time ___ and ___

Apply smart codes to primary (Y) ___   Add to smart code history (Y) ___

Days to wait at end of company ___   Run on (MTWTFSS) ___

[ENTER-Update Information]   [F7-Exit]   Next run date   9/26/11

Allowing The System To Audit Accounts To Ensure Productivity – Account list for Audit

Management menu > Smart code/User audit options > Display Accounts For Audit > Run Account List For Audit

Account list for Audit

```
Sort 1-3                                                              Primary

      Client code    [    ]  to  [    ]   Client code is Group# (Y)     only(LYN)
      Forwarded agency code    [    ]     Client consolidation code   [    ]
      Balance range ($)        [    ]  to [    ]    Desc.Cd (I/O, Code)
      Worked (999999=None)     [    ]  -  [    ]  H    R/M flag (Y,S,N=blank)
      Last transaction date from      [    ]  to [    ]    Att (YN#)     Con (YN#)
      Follow-up date                  [    ]  to [    ]    Legal (I/O, L/P)
      Age from placement (days)       [    ]  to [    ]  OR dates  [    ]  to [    ]
      Primary insurance               [                      ]
      Secondary insurance             [                      ]
      Owner code (O, Code)     [  ][    ]    POE (with *)
      Worker code (O, Code)    [  ][    ]  [              ]    Client, owner or
      Internal score           [  ] to [  ]                   worker code must
      External score           [  ]  to  [  ]  Score type  [  ]   be entered.
      Select states (I,O)    [ ][  ][  ][  ][  ][  ][  ]
      Payment arrangement (Y/N)  [  ]   P/D checks (Y/N)  [  ]    RPC-YN  [  ]
      Promise to pay (Y/N,b)     [  ]   Close date range  [    ]  to  [    ]
      Closes (Y-Include O=Only)  [  ]   Close codes (Blank=ALL)  [      ]
      Cosigner (Y,N)             [  ]   Phone (YXACHWN+Ocw)  [  ]    Sec.Cls  [  ]
      Include if payment within  [  ]   Omit if payment within  [  ]  days
      QCat Code (I/O, Code)    [ ][  ]   ACat Code (I/O, Code)  [ ][  ]  Batch  [    ]

 99  QUANTRAX .7 BOX - COMPANY 99            [F2-More]  [F3-Search]  [ENTER-continue]
```
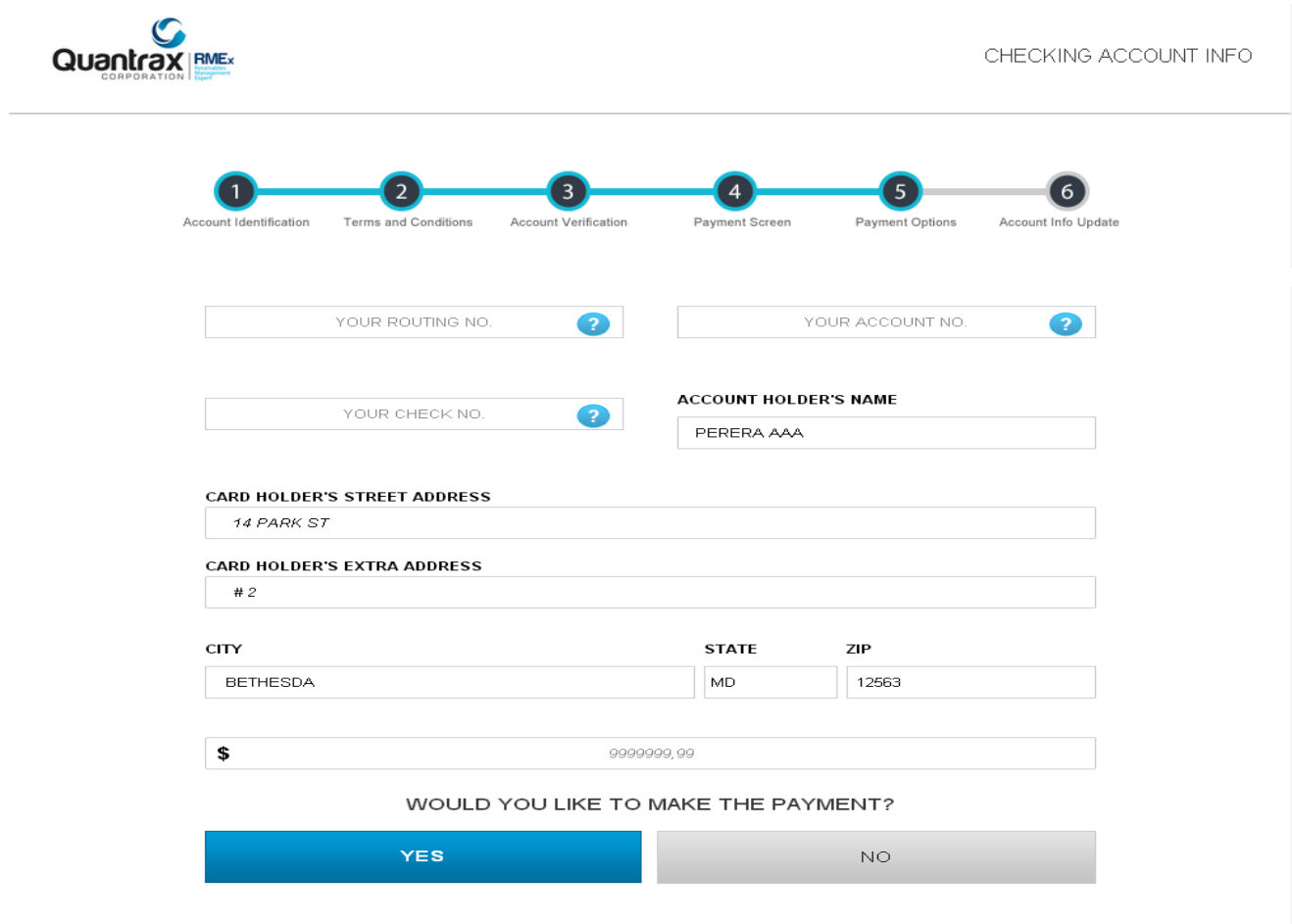
Communicating With Consumers In Unconventional Ways – Text Messaging

❑ RMEx has created a texting platform for agent to communicate with the consumer using text messaging.

❑ We authenticate consumers using last four digits of the SSN, first three letters of the last name and any Phone number or DOB
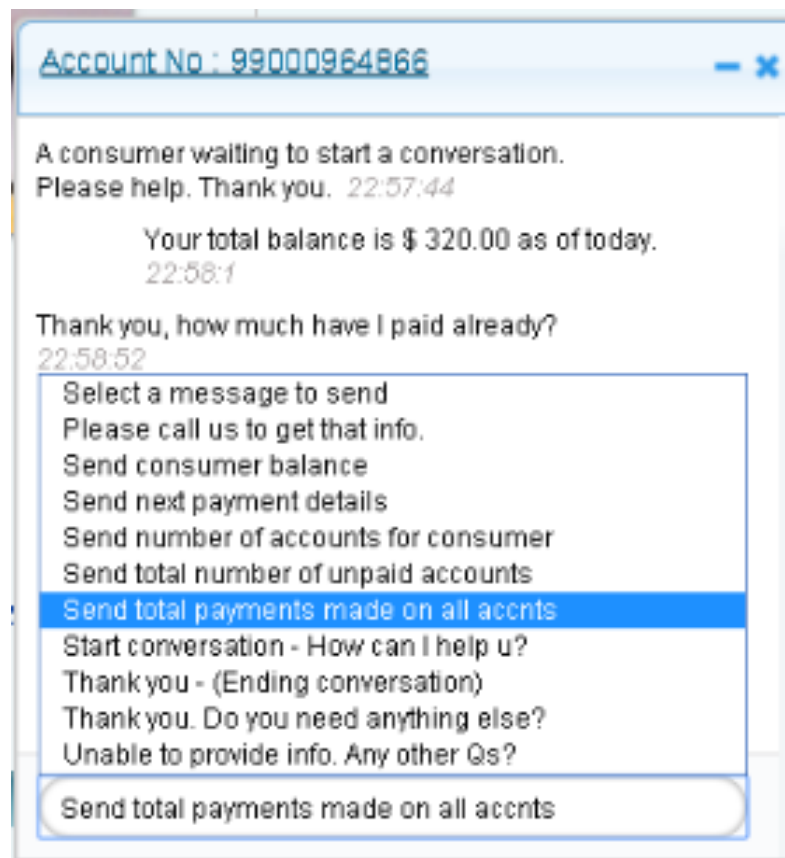
Communicating With Consumers In Unconventional Ways – Mobil Payment Portal

❑ RMEx Mobile Payment Portal allows your consumers to make payments through RMEx using their I-Pad, Smartphone or PC

Communicating With Consumers In Unconventional Ways - Email

- ❑ Emails can be sent to consumer with permission
- ❑ Cut down on letter cost

In your system, use COMPANY 99

1. Add a phone number to the Account detail screen, cell phone field. Check the **Other phone number** screen, how is the number appearing?

2. Now remove the same number from the **Account detail screen**. Check the **Other phone number** screen, what has changed?

3. Try to add the same number to the **Account detail screen**? Is the resulting behavior what you would expect?

4. In the **Other phone number** screen, change a "good" number to a "bad" number.

5. Set up 3 QCats to be used with Queue consolidations:

   a. 910 - dialer campaign 1
   b. 911 - dialer campaign 2
   c. 912 - dialer campaign 3

In your system, use COMPANY 99

6. Set up a multiple user consolidation rules (Nightly processing) to create a queue for the *UserID* **HOUS**. This consolidation will be used to create a campaign for the following:

      a. Dialer campaign 1
      b. Hot accounts
      c. AM time frame
      d. Wednesday and Friday

7. Select the accounts from *UserID* **DEFT**, *Home phone* only processing type then:

      a. Omit *Description codes* for bankruptcy chapter 7 and 13
      b. Omit any account that has a phone number other than a home number

8. Set up the RPC campaign system controls.

9. Set up the RPC campaign.

10. Run the RPC simulation.

In your system, use COMPANY 99

11. Set up separate Smart codes for each of the following criteria (use 700-705):

    a. 700-Close an account bankrupt
    b. 701-Put an account in QCat 910
    c. 702-A RPC positive contact SC, check that the linked balance is over $500.00 and change the collector to the house collector
    d. 703-An attempt SC that checks to see if the account has been worked within the last 30 days and if not, send the 02 letter
    e. 704-A contact SC with the consumer's attorney, who is no longer representing the consumer, and you want the collector to call the consumer tomorrow.
    f. 705-A other SC to be used with **Events** to return an account to the collector

12. Set up an **Event** and use SC 705 that a Manager can use to return an account to a collector that they do <u>not</u> want closed.

13. Set up a **Smart code series (SCS)** to apply SC 701 in 15 days; setup for the following:

    a. You do <u>not</u> want it to present in account processing
    b. You do want the SCS to stop the series if the account is closed or if a payment is made

In your system, use COMPANY 99

14. Set up the **Account crawler** to apply SC 705 to any account that:

    a.   Has a payment in the past

    b.   Has <u>not</u> had a payment in the last 35 days

    c.   Has <u>not</u> been worked within the last 10 days

RMEx Management Training: Contacting Consumers

Thank you!