

RMEX Release Montana Documentation Software Version V-Montana 1.0

Introduction

RMEx Montana is the first version of the product named after a US State. It is also likely the most integration-intensive version of the software yet. As an early adopter, you are seeing the first draft of our documentation. This document will change significantly in the coming days, so please be alert to updates!

David Lahr December 18, 2023

Welcome to Montana

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NEW FEATURES

Restricting credit reporting in a specific state

We have added a new option to the "Credit reporting (N,M)" field on page 1 of state options. An "M" in this field will exclude all medical accounts from being reported in that specific state.

Additional 5 recent accounts on Account Inquiry

Previously, you could only see the last 5 accounts accessed on the account inquiry screen. What about the 6th to 10th? If you touch many accounts quickly, that can be very useful. We have added a new feature on the account inquiry screen that will now allow you to access your 10 most recently viewed accounts. Under your most recently accessed accounts column, you will now see a plus sign in the bottom right-hand corner. You will need to page down to view the other 5 accounts. Also, in the search data field, you can enter "10" to toggle between the last 5 accounts and accounts 6 - 10.

2-way texting access

We have now added the ability for free form two-way texting. The option is controlled at the User ID level and was added to the last page of System Security - Allow free-form texting (Y). Please review the help text for more detail.

Password protection of CSV files for client reports

We have added the ability to password protect your CSV files for your client reports by utilizing our partnership with International Presence. The files will now be sent as a .zip file which is then password protected. We have also made a change to the wording in the report email screens. The field that previously said 'Encrypt (Y)' has now been changed to read 'P/W Protect (Y)'. This change is due to the fact that we don't encrypt the reports being sent out from RMEx, but rather they are given a password.

Company indicator on the account detail screen

On the account inquiry screen, we have now added the company code after the company name. This will display the current company code you are actively in.

Ability to search where letter codes are being used

We have added a new function to the letter options (Main menu – System Control Menu – Letter Codes – F5 = Where used?). This gives you the ability to search for the places where the letters are set up.

Changes made to cell scrub option 1 and 2

The Cell Scrub options 1 and 2 have been modified to cancel if there is no data in the cell block or ported number files. This would mean the required programs were not run after files were downloaded.

"Move to details from links" addition for phone codes

We have added a new option in the Other Phones menu (I-Tel options – other phone number options – other phones system control file) called "Move to details from links N=No". This option will allow you to stop a certain phone code from getting added to the account detail screen after a previous number has been removed. Please see the help text for more details.

Extended notes module (To be released in the next RMEx Version)

We have added a new feature to the account detail notes that can be used to address specific cases where you receive extensive information either directly from your clients or from other sources, with the intention of incorporating it into your account notes. This can be accessed by clicking on the new icon found in the notes section of the account detail screen. It is presented as a blue clipboard with a green plus sign on the bottom right corner. Selecting this will open a separate window where you can enter your free hand notes.

Viewing and posting another user's payment batch

We have added a new feature that will give users the ability to view and post another user's batch. Now, when entering and posting debtor/agency payments you will now be presented with the option to enter the userID the desired batch is under. You will also need to know the batch number to view it. If you do not wish to view/post another user's batch, you can simply enter through this option. Once the batch has been posted, the userID that posted the batch will be associated with the payments. For example, the userID of the person posting the batch will be listed under the "By" column on the commissions screen from the account detail. To grant a user access to this feature, they will need to have access to "Collector Updates" in their system security profile.

Pending Text Messages Breakdown

We have added a new feature that will show you the messages that can be sent, delayed messages, and other text messages based on the time zones. This is accessed from the "Send text messages" menu (Letter format menu - Send text messages). When taking this option, the first screen shown is the Pending text messages by earliest send time.

Welcome messages or post-welcome messages (from the welcome texts) are not selected to be displayed on this screen.

Communication Preferences

If texting preference is N, text messages will not be sent, and accounts will be noted.

Starting hour: This column shows the hours with the system time. E.g. 02 is 02:00AM. All other info is shown.

The earliest text message send time for an account is taken.

Texts: Texts display the total number of texts for that hour.

E.g. If a text can be sent to an account between 08:00 AM (08) and 02:00 PM (14) it will be shown in the 08 row as the text can be sent at 08:00 AM.

Sample account: Sample account shows a case number from the set of accounts that have texts to be sent out.

Can be sent now: Text messages that can be sent out at that hour are shown in this column.

This is relative to the time that the option is taken. Texts from any time zone that can be sent at that time are shown here.

Too late: Texts that could have been sent at an earlier time are shown in this column.

The number shown here represents the number of accounts where the time of the day when texts are allowed has already passed. These texts are not sent.

Inconvenient time: shows the number of accounts that have inconvenient times for texting.

Restricting emails to work (business) email addresses

We have added two new fields to the "Letter Control Specifications" menu that allows you to stop sending emails to work email addresses based on the data you have entered in the "Domain Codes for Personal Emails" table. In this table, you will need to enter the personal email domains that you do not want to restrict. Any domains that are not included in this table will be considered work email addresses. You will need an N in the "E-mail to work addresses" field to activate this feature. The second field "Allow with Desc. Code" is required if you have consent to send emails to the work email address. If you have consent, you will need to make sure that the account has the specified description code on it.

Applying a smart code when a client notates an account

We have added a new field to the online client setup that gives you the option to apply a smart code when the client enters a note onto an account. This field can be found on the second page of the "On-Line Clients" setup and is called "Apply Smart Code when notes are added by client."

About Text Messaging

Text messaging is one of the most effective tools for reaching consumers today. Text messages arrive quickly, have a high read rate, and generate excellent response rates if used strategically.

This communication channel is, however, complex in its details. Quantrax and Solutions by Text (SBT) have partnered to address these challenges and offer you the most effective text messaging platform in the industry. Our fully integrated platform offers:

- Strong opt-in procedures: They have been thoroughly vetted by the mobile carriers and are clearly documented in the account history.
- High Delivery Rate: The mobile carriers are constantly blocking and filtering unapproved commercial messages. With SBT, approved short codes can be used to send high volumes of messages and be assured of their delivery.
- Integrated inbound text routing: We capture all inbound text messages and replies. These
 messages are automatically paired to any matching accounts in your database. Unmatched
 messages can be worked by an agent and ultimately paired to an existing account and even work
 with inbound messages with texting recalls from the smart code setup all of this within the
 platform.
- MMS: Your consumers can send you images of receipts or documents that will be matched to their account. Incoming MMS are also uploaded to the RMEx Scandocs and can be viewed from the account at any time.
- Express Prior Consent: Clients can obtain text messaging consent on accounts before placing those accounts in RMEx. We can mark all these accounts as numbers with prior consent for sending messages. This is done upon posting of newly placed accounts with cell phone number.
- Quick Link: send your consumers a unique hyperlink that allows them easy access to an online virtual assistant. This self-service portal allows the consumer to access in real time their account information, make payments, and much more. This works for both CSP and Alex (web bot). More on this later: Opt-in and Welcome Messages.

Getting Started

Settings

The company settings screen is the command center for text messaging. You will control key logic, smart codes, and payment reminders and receipts from here. You can find the settings here:

SYSTEM CONTROL 4 > TEXTING OPTIONS > SBT OPTIONS > COMPANY SETTINGS

Below is an example configuration of this screen. Your implementation team will guide you through the setup process. There is help text within the screen as well as additional detail later in this document.

	<u>Texting-Company Sett</u>	ings for SBT		
Company name	Quantrax RMEx	(01)	Activate	(Y)
Description co	des for consumer authorizin	g/opting out of te	xt messagi	ng CC C
Send letter whe	en text sent for payment pl	an reminders (N=No))	Ν
Smart code to a	apply when consumer opts ou	t / opts back in		446 447
Smart code to a	apply when any payment remi	nder is texted		434
Smart code when	n consumer sends a text mes	sage		444
Smart code to a	apply for short code incomp	atible carriers		
	The second secon			
User ID for te	xt message distribution whe	n no agent is avai	lable	
User ID for te: Special Keyword	xt message distribution whe d (Sent through a letter to	n no agent is avai auth. text messag	lable (ing)	
User ID for te: Special Keyword	kt message distribution whe d (Sent through a letter to	n no agent is avai auth. text messag	lable ging)	
User ID for te: Special Keyword Show consent of	xt message distribution whe d (Sent through a letter to n account (Y)	n no agent is avai auth. text messag	lable ying) Y	
User ID for te: Special Keyword Show consent on Payment receipt	xt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor	n no agent is avai auth. text messag n-Debtor/Directs-N	lable ging) Y N N	
User ID for te: Special Keyword Show consent of Payment receipt No payment rece	<pre>xt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor eipt with Description Code</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N	lable ying) Y N N NR	
User ID for te: Special Keyword Show consent of Payment receipt No payment rece	<pre>xt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor sipt with Description Code</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N	lable jing) Y N N NR	
User ID for te: Special Keyword Show consent of Payment receipt No payment receipt Template code :	<pre>kt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor eipt with Description Code for posted agency payment r</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N eccipt	lable ging) Y N N NR **SBT-1234	45**
User ID for tex Special Keyword Show consent of Payment receipt No payment receipt Template code to Template code to	<pre>kt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor eipt with Description Code for posted agency payment r for CHECK payment reminder</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N receipt	lable ging) Y N N NR **SBT-1234 **SBT-1234	45**
User ID for ter Special Keyword Show consent of Payment receip No payment receip Template code : Template code : Template code :	<pre>kt message distribution whe d (Sent through a letter to n account (Y) t (N=No) Receipt on Nor eipt with Description Code for posted agency payment r for CHECK payment reminder for CRED.CARD payment remin</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N ecceipt der	lable ying) Y N N NR **SBT-1234 **SBT-1234 **SBT-5432	45** 46** 21**
User ID for ter Special Keyword Show consent of Payment receip No payment receip Template code : Template code : Template code : Template code :	<pre>kt message distribution whe d (Sent through a letter to h account (Y) t (N=No) Receipt on Nor sipt with Description Code for posted agency payment r for CHECK payment reminder for CRED.CARD payment remind for PROMISE payment reminde</pre>	n no agent is avai auth. text messag n-Debtor/Directs-N ecceipt der r(P/A)	lable ying) Y N N NR **SBT-1234 **SBT-1234 **SBT-5432 **SBT-5432	45** 46** 21** **

Templates

SBT maintains the text message content on their platform. They will assign template numbers for each message. Those templates will be matched in RMEx one of two ways:

Reminders and receipts messages (above)

This includes reminders and receipts which are set up in the company controls above. The template numbers are assigned using the format ****SBT-XXXXX****

Letter codes (below)

Most SBT templates will be assigned to letter codes. These letters codes will be designated as text messages and will be assigned on page 3 of the letter setup in the format **SBT-XXXXX**.

Text messaging/1	Direct drop language	
***SBT-10 ***		
Email/Text/Drop	(1,2,3,4) 1 Send to all cells-Y Update last letter date-Y	

Opt-in/out

To keep favored status with the carriers, SBT maintains relatively strict opt-in governance. Opt-in status is managed by SBT and mirrored by RMEx.

When you start with SBT, NONE of your consumers will be opted in – you must use the following methods to opt them in. Note that RMEx manages opt-ins at the phone number level. Therefore, it is possible for multiple accounts to be opted in based on having the same phone number.

The following section explains the different methods of opting in a consumer. Express Prior Consent (also referred to as "implied" or "pass through" consent)

PIN from the account

The PIN opt-in occurs while the consumer is on the phone. The agent texts the consumer a PIN by typing "PIN" into the smart code field. The consumer then reads this PIN back to the agent and the agent enters the PIN into the smart code field. The system verifies the PIN and opts the phone number in.

Keyword

Under this scenario, you provide a keyword on your letter or email to the consumer asking them to text this keyword to your short code. The keyword is set in the system controls above and must be registered with SBT. Texts received with this keyword will have the phone number opted in automatically and the account will be updated.

Reply yes message sent to consumer

If you do not have prior consent to text, you can use a feature called "reply yes" without speaking with the consumer. This is a preset template that can be sent in bulk or as a one-off. Note that the consumer must reply "yes" to be opted in. If they do not – the number will be opted out. Use this with caution as you can opt-out a large number of accounts using this feature.

Welcome message sent to consumer

Welcome messages will often be the first message the consumer receives. These can be sent to any account which has express prior consent (pass through consent) from the original creditor. This is managed in the CLIENT UPDATE > page 11 (below). Accounts under a client with this setting will be enabled to receive welcome messages at any time. Any account receiving a welcome message will be opted-in by the following day – giving the consumer one day to opt-out. This is considered a best practice by the wireless carriers and SBT. See "post welcome" messages in the sending messages section below.



Sending Messages

This section explains the different methods you can use to send text messages. Texts can be sent directly from the account or in batch at various times throughout the day. We will soon be offering a scheduling and pacing option.

Texting Directly from the Account

Company # Client Number	01 /	Account #	212620 CLIENT -	135 Get F • CRH	rimary	NEXT	INQUIRY 000	lome i	hone		-		EVENTS SCAN DOC	S.
Owner Client Account	#	Worker	01	Split			A	Cell Ph	one 🕓	300-2	- 505	C RPC I	EXIT	
Circlic Account	" <u> </u>					Dodu	act 1	ا:م:	-					
Guarantor	None v	, TEST1		TEST		Arear	.dSt 4 (ugi	LS		LK.AD	Smart Cod		Q
Extra Address					R/Mail 🗸	indica	ates or	oted	din. 丨			Ar CC		
Street Address	MAIN S	ST			RM Once						E t.a		CUTC	
City/State/Zip	ORLANI	00		FL 2563	1	Number paid	in-full		0		Ente	r Shoki	CUIS	
Home	~	/ 🗆 🔽				Date Placed			5/06/22		in sn	nart cod	e field.	
Email					✓ □	Last Transact	ion		2/21/21					
Employer						Last Worked			5/09/23					
Social Security	325-3	4-5345	Date of Bir	th 10/10/1	.998 💷	Last Letter		C4	10/24/23					
Patient (L/F)	TEST1			TEST		Last Payment	Date		9/16/22			Pay	ments	
X-Reference						Post-dated ar	nount		5/10/22			Date	Description	Amount
Spouse (L/F)							From	m				0000	ocourption	
ACat code	Sta	tus				Next post-dat	te							
Letters Pending		Credit F	Reporting	Do not Re	port	Follow-up dat	:e							
							Tim	e						
						Promise Amo	unt							
Close Code				Close	d Date				1					
Date 1	Time	NC	Note		User		Page down		Tempora	ry Notes	5			
11/27/23 07	:07	9X	Cell Ph - 0	00-000	PSMASTE	R	rage up		Date No					
11/27/23 07	:12	9X	Cell Ph - 6	14 599-6114	PSMASTE	R Searc	1 to 5 of 29	entries						
11/27/23 07	12 13	9X	Cell Ph - 3	00e texted	PSMASTE	R Texting	History							
11/27/23 07	:14	37	Security co	ode texted	PSMASTE	R Load me	ore notes Ex	pand						

SHORTCUT	DESCRIPTION
PIN	This step sends the consumer a PIN#. Consumer reads back. Agent enters PIN in smart code field - 5 digits. Enter. Consumer is opted in.
Т	Will send any template instantly (if account is already opted in)
ALX	Will invite consumer to Alex
СРС	Send CSP URL with Case number
СРА	Send CSP URL with Case number and zip code
ALR	Send payment confirmation number for last payment

Sending Messages in Bulk

There is a menu option to send all queued messages.

LETTER FORMAT MENU > 7. SEND TEXT MESSAGES

Queued messages consist of:

- Texts requested via Smart Code, UCS, or Contact Series
- Reminders, Receipts
- Welcome messages on accounts with pass-through consent.
- "Post Welcome" messages

All queued messages are subject to time zone restrictions. RMEx uses *allowable calling time* logic based on the consumer's mailing address AND all phone numbers on the account and linked accounts. Thus, it is possible for a consumer with phones in multiple time zones to be placed in a very restrictive allowable calling time.

<u>Pending text messages by earliest send time</u>								
Starting	Texts	Sample	Can be	Too late				
hour		account	sent now					
02	0		0	0				
03	0		0	0				
04	0		0	0				
05	0		0	0				
06	0		0	0				
07	0		0	0				
08	93	000005814	93	0				
09	95	000706002	0	0				
10	16	000719704	0	0				
11	5	001032978	0	0				
12	1	001036594	0	0				
13	1	001099088	0	0				
14	2	001037223	0	0				
15	0		0	0				
Totals	213		93	0				
		Incor	nvenient tim	ne 1				
Press ENTER to continue	F10-Re	port	C	urrent time us	ed 08:20			

Note that you will see three consecutive screens that look like this. They are:

- 1. Messages that are scheduled to be sent.
- 2. Post welcome messages from the previous day.
- 3. Welcome messages. These are sent in a batch one time per day regardless of the time zone.

A note on WELCOME and POST WELCOME messages:

When you attempt to send a consumer a text message to a phone number that is not yet opted in, RMEx will automatically send a welcome message and then queue the actual message for the following day.

This is considered a best practice – recommended by SBT and the carriers – to give the consumer a day to opt out if they want.

Receiving Messages

- Distributing inbound messages to agents: This is done by applying smart code in the following menu:
 - SYSTEM CONTROL 4 > TEXTING OPTIONS > SBT OPTIONS > COMPANY SETTINGS

	EXIT
Texting-Company Setting	<u>gs for SBT</u>
Company name Quantrax RMEx	(01) Activate (Y) 📓
Description codes for consumer authorizing/ Send letter when text sent for payment plan	opting out of text messaging CC CX reminders (N=No) N
Smart code to apply when consumer opts out	/ opts back in 446 447
Smart code to apply when any payment reminde	er is texted 434
Smart code when consumer sends a text messa	ge 444
Smart code to apply for short code incompat:	ible carriers
User ID for text message distribution when a	no agent is available

• The smart code should be set to distribute accounts using the transfer immediately option on page 6 of the smart code. <u>This option should be set to "T"</u>. Please review the help text for options D and U which also apply to text messaging.

->Go to have	mart Codes ng/6
Smart Code 444	Override Type (A, P, C, N, O) O
Description CONSUMER SEND A TEXT MS	G
Immediate update of Desc.Code N=No	Desc.code group to remove
Desc.codes to be added	Desc.codes to remove
Stop decisions on codes	Desc.codes needed
Remove all description codes (Y)	Check linked accounts (Y)
No decisions with QCat/ACat (N)	(for desc.codes in sel.criteria)
Start contact series (or *S,*R)	Make decisions on legals (Y)
Force user to verify (Y)	Unlink account (Y,R)
Keep follow-up date (Y)	Do not undate date last worked (Y)
Smart Code for duplicated cases	Transfer immediately (Y,O,S,T,D,U)
	User ID for Option 'U'
Start S/Code series	Stop Smart Code series (Y,1-6)
Re-start S/Code series (Y, 1-6)	Left message (Y,A,R)

- Messages will be distributed using the following logic:
 - Check the last agent who sent a text message (texting history) and if the reply is received within 10 minutes, give it to that agent. This is needed because a text messaging session may be transferred from "some agents" to agents who can do free form.
 - 2. Check notes if person worked in last 10 minutes.
 - 3. If it was worked and the worker is active give it to that worker.
 - 4. If not, try equal distribution logic.
 - 5. If none are available give to default collector.

Handling Unknown Numbers

If the system cannot match the phone number to an account from which we receive a text message, then the message is passed on to the special processing explained below.

	Unmatched Incoming Text Messages
New message	es: 0 Read (old) messages 3
Select Y to	o work message queue 🛛 🕹
	Phone Number : 2767016572
	Select one of the following option
	 Transfer to an account Send text message
	Option
	F7-Cancel Enter-Select an option or next Phone#
	Unmatched Incoming Text Messages
New mess	ages : 0 Read (old) messages 3
Select Y	to work message queue Σ
	Transfer to an account
	Phone Number : 2767016572
	Enter Company and Acct#
	Company : 🕕 Acct#:
	F1-Search F7-Cancel ENTER-Confirm
F7=Exit	View texts for this phone number

On the Account Processing menu, take option 9. Unmatched incoming text messages. From here, an agent can send text messages to the number to ask for more information and move texting history to an account once they identified the number is for an account on the system.

Free Form Texting

Freeform texting is a feature that is offered through RMEx to send dynamic text messages to consumers. This will allow agents to type out free hand text messages to a consumer from the account.

Emails, letters and text messages that are sent through RMEx follow a template system, where the messages have a pre-defined template and the agent and/or the system can only send the pre-defined messages. Even in these template messages, RMEx can send them as dynamic messages with features such as merge codes, allowing RMEx to send relevant information to consumers like their account numbers and names.

Freeform texting will allow agents to send open messages to consumers, allowing for more flexibility in situations where the existing message templates are not suitable for the pending requirement.

Setting up Freeform Texting

Freeform texting is a feature that is offered through the texting vendor Solutions by Text (SBT) and will need to be set up. If you are already subscribed to SBT services, Quantrax will make the necessary arrangements with SBT to get the Freeform texting setup for your company. This is a one-time setup.

User permissions

You have the ability to control the users that can use the freeform texting option. User level control is required to allow agents to use freeform texting.

This control is accessed via the system security settings in the system control menu. (System control menu > 1. System security > 1. System security)

Enter the User ID to give the authorization for freeform texting in User ID field and enter. Go to page 2 to view the system controls and key in ' Υ ' in this field below and update to give freeform texting permission to this user.

<u>System</u>	<u>Security</u> (Page 2)
User ID JONAP	Name JONA P
AREAS USER SHOULD NOT BE ALLOWED TO .	ACCESS (N) -
Insurance screens (N,V)	Medical information (N,V)
UB04 (N,V)	1500 information (N,V)
Credit report Requests (Y)	Bankruptcy information
Preview dialing	Power dialing
Predictive dialing (N,I,b)	Progressive dialing (N,I,b)
Inbound and ACD for I-Tel	Clerical sign on for I-Tel
Allow free-form texting (Y)	Y On-demand letters (Y,N)

Using Freeform Texting

Freeform texting is available in the account inquiry screen.

Ho Wo Ce	me Phone Cork Phone Cork Phone Cork Phone	 	• • • • • • • • • • • • • • • • • •	EVENTS SCAN DOCS. PAYMENT INTERFACE EXIT	
		1	W		
	20.00		Smart Code	TF Q	
	20.00				
	20.00				
	1				_

In the smart code field of the account, type "TF and press ENTER" and a new window will pop up to type the free form text. The system will first check for existing cell phone numbers on the account. If there is none, an error message will be displayed.

Date	Time	NC	Note	User	Page down Page up
08/21/23				DAVIDL	Search
11/07/23				*CS	1 to 5 of 5 entries
11/29/23				JONAP	
11/29/23				JONAP	
11/29/23				JONAP	🛎 🍋 🦉

If there is a cell phone number but has no consent, it will also prompt an error.

Close Code				Closed Date		
Date	Time	NC	Note		User	Page down Page up
11/29/23					JONAP	Search
11/29/23					JONAP	1 to 5 of 7 entries
11/29/23					JONAP	N 🚯 🚯 🕠
11/29/23					JONAP	
11/29/23					JONAP	🛎 🊈 🙂 🥸
Consumer opted	out or no	t set up fo	or text 🔫			

If there is a cell phone number in the account, consent to text to that number is checked. If both exist, another screen for free form texting will be displayed.

						RMEX QUANT
Company Client Number Owner Client .Acct #	99 Acct # 002199848 444444 JPMK CLIENT 2 4 Worker ² 4			INQUIRY 000 M	Home Phone Work Phone Cell Phone Follow Up Date Promise Amount	301 -648 -3607 11/17/23
Guarantor Extra Address Street Address City/State/Zip	0 JPMK34 124 MAIN ST BETHESDA	JPMK34 MD 20814			Amount placed Balance Total balance No. Of Accts	20.00 20.00 20.00
			Send Text Message You can type with lowercase or UPPERCASE and there is spellcheck to corect words ACP 08:00 to 21:00 F7-Cancel			

An agent can type with mixed lowercase or UPPERCASE and since this is through GUI, there will also be spellchecker so agents can correct the misspelled words, if any. Once the message is complete, the agent needs to hit ENTER to review the full message and then F7 to go back if needed, but if all good, hit ENTER to send.

Real Time Credit Report

Quantrax is now giving you the ability to request a credit report from an account in real time. We use a third-party that can pull credit reports from any (or all) of the major credit bureaus. The reports are

properly formatted and viewable using Scandocs. Note: you must have GUI, scandocs, an account with at least one credit bureau and our third-party subscription to use this feature.

Requesting the Credit Report

The credit report is requested from the account detail screen by entering "CR" in the smart code field. Once the report has been requested, the system will verify that the user has permission to request. Access to this feature is controlled in the System Security profile of the user. If the user has authority, the agent will receive secondary confirmation.

If a user has not been given permission in system security, they will see the message "You are not set up for credit reports" in the bottom left corner of the screen as indicated below.

Company #	99	Account	# 00220	01549	Get Prim	hary	NEXT			Home Phone	C	 -	0		EVENTS		
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Client Account	#									OtherPhone	C		6	_	EXIT		
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City/State/Zip	VIRG	INIA BE	ACH	VA	23456		Number paid	l in-fu	11		0		Code	Desc	cription		
Home		 □ M 					Date Placed			11/02	2/23			E) / E	NTTEOT		
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Employer						_	Last Worked			11/0	3/23						
Social Security	222-	11-1234	Date of	Birth		12	Last Letter			0111/0	1/23						_
Patient (L/F)	TEST			PREST	ON		Last Paymer	nt 			.00			Davia	nonto		
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Letters renaing		creat	e Reporting	9			ronon up uc		Tin	11/2	0/23						
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Date	Time	NC	Note			User	Page do	wn P	age u	Tem	pora	ry Notes					
11/03/23	03:27		recall s	set up		THARIN	DI Search.					le					
11/03/23	04:20		CC Re	ported - 10	.00		1 to 5 o	f 19 entri	es								
11/03/23	04:23	cc	Author	ized : A101	28	CCBAT	S 🛃	6	•								
11/03/23	04:23	сс	Cr.Car	d AMOUNT	10.00	CCBAT											
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SC-0732 You are	not set	up for cre	edit reports														

Receiving and Reviewing the Report

Once the credit report has been requested, and the system has verified the necessary information, the report will be added to the accounts under Scandocs and a note will be added to the account that the report is ready. Please see below for a sample credit report.

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ipen file	Print File	(Credit_Report	1_2023-10-17mzgdv	r4douuo xml) D	elete selected file	Rename selecte	d file New name	
ype: Ir ource: X	idividual PN		Tra Ref	cking Number: ference Number:	99002201344 COM53049243		User ID: Date Reported: 1	0-17-2023
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				Miscellan	eous Alerts			
Bureau	Commen	ts						
DMS Borrower	*** NO 8	ANKRUPTCIES	FOUND IN PUBLIC F	RECORDS ***				
XPN Borrower	0007 ***	** NO RECORD	FOUND					
				Credit Repo	ort Summary			
Bureau Applicant			Se	ore Name	8		Score	
		Account	Summary			Public	Records	
Тури		Number of Accounts	Current Balance	Est. Monthly Payment	Туре	Last Reported	Amount/Status	Count
Mortga	ge	0	\$0	\$0	Bankruptcies			0
Installm	nent	0	\$0	\$0	Foreclosures	-	\$0	0
Revolvi	ng	0	\$0	\$0	Repossessions		\$0	0
Open-E	nded	0	50	50	Total Count of	Public Records		0
		Accourt	nt Totals			Inquir	v History	
		tion: S	0		Inquiries in th	e past 3 month	s: 0	
Monti	ly Obligat				Inculsies in th	e past 6 month	s: 0	
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RMEx Email Robotic Process Automation

Email Response Bot

The email response bot is a new feature offered through RMEx. With the email response bot, the email responses sent by customers are intelligently and automatically sorted into their accounts. Additionally, the bot can also identify the context of the contents in the email and take action on the accounts based on that context.

Product Onboarding

The bot can be set up for a dedicated email address for your company. This email address also needs to be used for outbound emails for customers so replies will be received here as well.

Important: The email address and login credentials must be provided to Quantrax for the incoming and outgoing emails to be read by the bot. The bot reads the incoming emails to identify and segment them based on the responses. The credentials must be supplied securely to Quantrax, and any changes in the passwords must also be communicated with Quantrax. The credentials will only be used by the bot for mailbox access.

Scandocs: The Scandocs product by Quantrax is required for the functionality of the email response bot for storing received emails as documents on accounts.

The email response bot mainly identifies email responses sent by customers as replies to emails that are sent to them.

The bot uses RMEx case number in a specific format in the body of the email and is included in the emails that are sent to the customers. The replies to that email are then identified based on context and using the case number. The RMEx Case number format sent out follows the format of [(COMPANY CODE) (CASE NUMBER)] which is included in the subject line of the email.

E.g. 01-123456789

This format can be set up with the use of merge codes under the define standard letter option. Please contact Quantrax for more help on this.

The email and any document attachments sent through the customer response email are first added to the Scandocs for the customer (Contact Quantrax to learn more about the Scandocs feature) and can be viewed. A note is also added when a file is added to Scandocs.

				RMEX QUANTIES COMP
Company # 01 Account # EXTENSIONED Clef Premary Cleent Number 000002 CLIENT 2 Owner 01 Worker 01 Splt Cheff Account #	NEXT PICTURE OF	one Phone (3) ork Phone (3) all Phone (3) therPhone (3)	3 - 3 3 - 3	O RPC II SAVEST ACEMACE
Guaranter Bone v EUAILS TEST Extra Address TESTING STARET RH Once Chr/State/Cip IONA FAILS IA 50126 Nome V V V Email V V V Email V V V Chr/State/Cip IONA FAILS IA 50126 Nome V V V Email V V V Email V V V Status Letters Panding Cradt Reporting Do not Report Cose Code Cosed Date	Amount Placed Balance Total Balance Number paid in-full Date Placed 2 Last Transaction Last Vorked Last Vorked Last Reyment Oale Post-dated amount Next post-date Follow-up date Promise Amount	6000.00 6000.00 6000.00 7/12/23 2/02/22 C4 7/20/23 .00	C NEN	Smart Code Co Col Cole Description Col DESCOR SERVED Payments Mile Description Amounts
Date Time NC Note User	Page down	Temporary	Votes	
07/12/23 13.18 EM 01/231200131_em_022eym1ku SCAND 07/12/23 13.18 SD p=52x546u/c.pdf SCAND	Incode Search			

Taking the Scandocs option will take you to the document viewer where the emails will be displayed as shown.

Document list	RMEx Document viewer	
	Count No. Proz File (1222)202124 (and Jil goldsmand/N224001000 (Orbite MinCold No. Resource Selected No. Tool 10710	
	Promi Seale des Wedensidey, July 12, 2023 III (Ed.? PM Tei Sicklasert (EV.2333):2013 A Queenumer may have securemen	

With the email response bot identifying the context and the contents of the emails sent by the customers, actions though smart codes can be set up to be automatically applied based on the content identified by the bot.

Smart code actions can be set up in the smart code menus. To set up and create smart codes to email actions, go to the back menus of the letter code menu. 1. System control menu > 11. Letter codes (hit F7 four times to go to the fourth back menu page).

				RMEX	QUANTRAX CORPO
				EXIT	-
Smart Codes for uplo	aded E	mails			•
Company name Quantrax RMEx		(01)			
	Code	Smart Code	Override		
Consumer says they paid	PD	230			
You contacted the wrong party	WR.	231			
Consumer may have insurance	IN	232			
Possible bankruptcy	BK	233			6
Consumer may be deceased	DE	234			
There may be an attorney involved	AT	235			
Consumer is not able to pay	CP	236			•
Consumer says charges are not theirs	WC	237			
Consumer says balance is wrong	WB	238			
Consumer needs documentation of charges	DO	239			
Other dispute	DI	240			
Bounced E-Mail	BO	302			
					-
					<
					-
ENTER-Undate Information E7.Evit					
Entren-opdate mornador					

The description on the right side of the screen are the contents that can be recognized by the email response bot. Set the relevant smart codes and overrides for those options and press ENTER to update.

Once appropriate smart codes and actions are set up on the system, the RPA is ready to be used.

Email Inbox Behavior

In the email box that you provide Quantrax to set the RPA up, only emails that contain the company and case number in the provided format are marked as read. All other inbound emails that do not contain the company and case number in the format are marked as **Unread**. With this, other emails can be easily recognized.

Important: The emails are picked up for RPA ONLY if the company and case number in the body exactly matches the given format.

Bounced Emails

The email RPA is also able to identify bounced emails and categorize them. This includes soft bounces such as the customer's inbox being full or hard bounces such as the email address not existing.

This will provide you with valuable information on the deliveries of the emails. These are identified by a BO in the file name in Scandocs. A smart code can also be set up to apply for bounced emails from the email smart code setup.

Business vs. Personal Emails

It's important to have the ability to distinguish between personal and business emails.

- We may not want to send e-mails to work email addresses we obtained from a client. This creates a 3rd party disclosure risk because employers have access to employees' email.
- We may only want to send e-mails to a work address if a consumer gave consent to do so.

Solution

RMEx has a database of personal e-mail domains (e.g. Gmail, Verizon etc.). For example, @gmail.com. The system comes with a comprehensive list of the most common personal domains. You can add to it if needed.

How to Configure

System Control 1 > Letter Codes > F7 twice. You need the "N" AND a Description Code to activate the option. The description code will be used for exceptions. Simply add the description code to any account in which you want to bypass the business domain filter.



To view a list of existing domains or to add a new one take System control 1 > Letter codes > hit F7 five times. Note that F10 is used to load a default table of domains.

** Note this database only accepts the domain for example @yahoo.com = yahoo

		RMEX QUANTRAX CORPORATION I
		EXIT
	Domain Codes for Personal E-mails	
	ADELPHIA	
	AIM	
	AIRMAIL	
	ALICE	
	ALLTEL	
	AMERITECH	
	AOL	
	ATLANTIC	
	ATLANTICBB	
	ATT	
	BELLSOUTH	
	BIGPOND	
	BIZ	
	BLUETIE	
	BLUEWIN	
	BTINTERNET	
	BUCKEYE-EXPRESS	
	CABLEONE	
	CAROLINA	
	CAVTEL	
		More
	F1-New Selection F7-Exit	
_		

You can add and delete entries!

If you set up the option (Be careful and make sure table is accurately populated with default data), UCS and e-mail logic program LETPRA will check if there is a work email address that DOES NOT have the special description code. If so, *it is treated as NOT having an e-mail address on the account.*

Extended Notes Plus

The expanded notes module has been designed to address specific cases where you receive extensive information either directly from your clients or from sources, with the intention of seamlessly incorporating it into your account notes. This solution not only simplifies the process. In the following sections of this document, we will cover the details of this addition, exploring its functionalities, user-friendly features, and how it seamlessly integrates into your existing workflows. By the end of this document, you will have a comprehensive understanding of how the expanded notes module can be harnessed effectively to meet your organization's unique needs.

This feature has been added to the account detail screen in the notes section. By selecting the icon indicated below, you will then be presented with a separate window that will allow you to enter your indepth notes.

Date	Time	NC	Note	User	Page down Page up
08/10/23	05:58		Postdated Cheques	IBOT	Search
08/10/23	06:31		Conversation ended	IBOT	1 to 5 of 76 entries
09/06/23	06:07		CC Reported - 163.50		
09/06/23	06:07		CC Reported - 160.00		Texting History 🚺 💑
09/06/23	06:07		CC.INF deleted by system	SHAMILA	Load more notes

When agents need to enter text, a pop-up screen will appear on top of the GUI. This screen provides ample space for agents to type in their message. Once the agent has finished composing their message, they can press the submit button to save the note to the account.

During the call, I ide and may discuss the understanding the d	ntified the debt and presented pos eir financial situation or request mo	ible resolutions. The consume e information. The call ends wi weats. Theoushout the call 1 en	has acknowledged the debt th both parties clearly use that all communication is
professional and ad	heres to consumer protection laws	terner, through the line want the	9 G
Submit			

A hyperlink will be added to the account notes that will indicate an extended note has been added.

Date	Time	NC	Note	User	Page down
08/10/23	06:31		Conversation ended	IBOT	Page up
09/06/23	06:07		CC Reported - 163.50		Search
09/06/23	06:07		CC Reported - 160.00		1 to 5 of 77 entries
09/06/23	06:07		CC.INF deleted by system	SHAMILA	Texting History 🚺 📸
09/11/23	12:34	FN	"NOTE ADDED"	COLUSR01	Load more notes 📰 🚝