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

Contents

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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.

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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 E-mails" 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.

```
Texting-Company Settings for SBT

Company name      Quantrax RMEx                       (01)    Activate (Y)    Y

Description codes for consumer authorizing/opting out of text messaging  CC  CX
Send letter when text sent for payment plan reminders (N=No)              N
Smart code to apply when consumer opts out / opts back in               446 447
Smart code to apply when any payment reminder is texted                 434
Smart code when consumer sends a text message                           444
Smart code to apply for short code incompatible carriers
User ID for text message distribution when no agent is available
Special Keyword (Sent through a letter to auth. text messaging)

Show consent on account (Y)                                 Y
Payment receipt (N=No)      Receipt on Non-Debtor/Directs-N N N
No payment receipt with Description Code                    NR

Template code for posted agency payment receipt             **SBT-12345**
Template code for CHECK payment reminder                    **SBT-12346**
Template code for CRED.CARD payment reminder                **SBT-54321**
Template code for PROMISE payment reminder(P/A)             **SBT-45    **
Template code for late payment notification                 **SBT-1     **
```

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/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.

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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

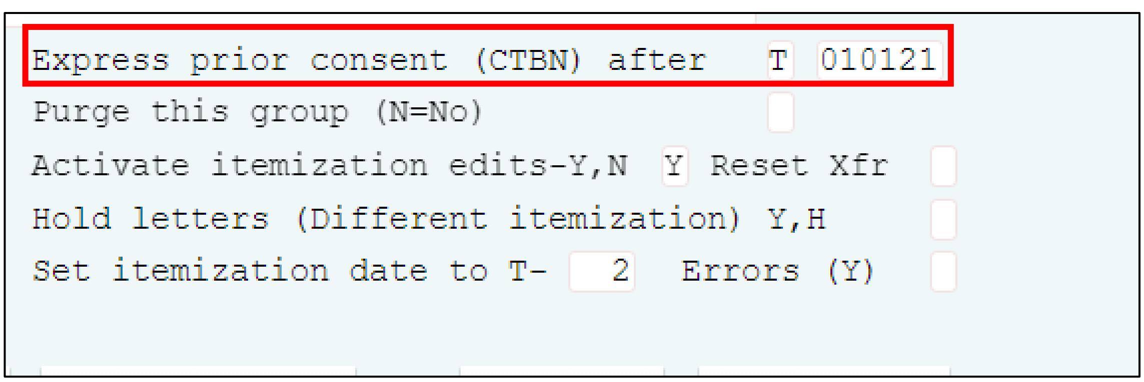
Under this scenario, you provide a keyword on your letter or email to the consumer asking them to text this keyword to your short code. The keyword is set in the system controls above and must be registered with SBT. Texts received with this keyword will have the phone number opted in automatically and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

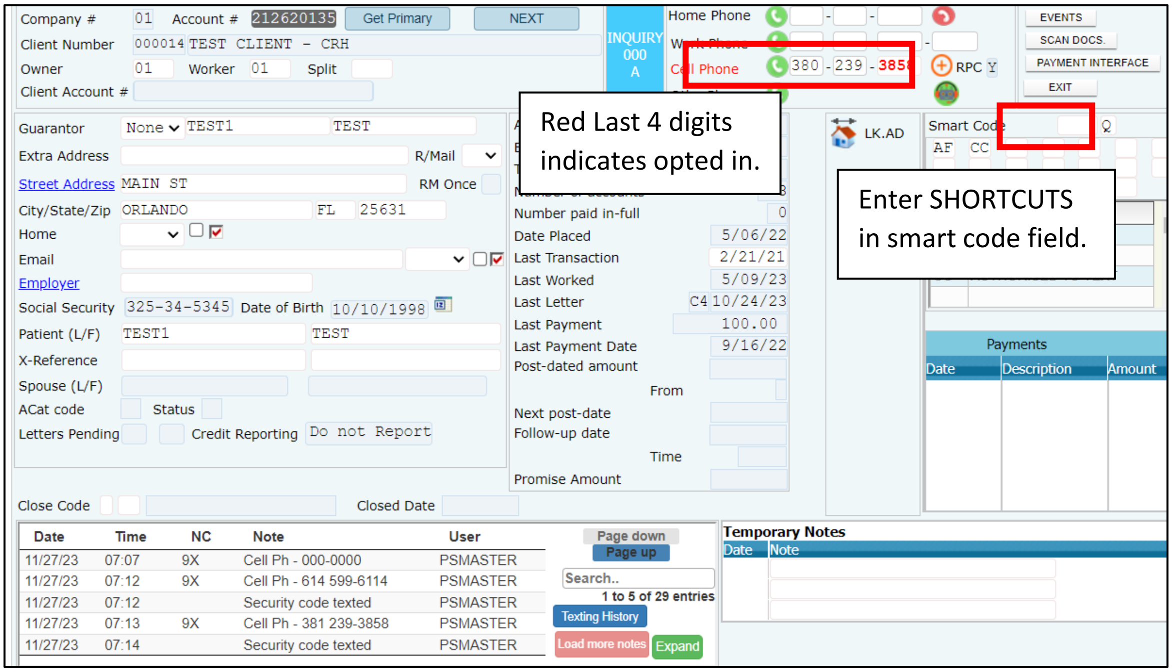
Welcome messages will often be the first message the consumer receives. These can be sent to any account which has express prior consent (pass through consent) from the original creditor. This is managed in the CLIENT UPDATE > page 11 (below). Accounts under a client with this setting will be enabled 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



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.
T__	Will send any template instantly (if account is already opted in)
ALX	Will invite consumer to Alex
CPC	Send CSP URL with Case number
CPA	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.

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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.

Pending text messages by earliest send time

Starting hour	Texts	Sample account	Can be sent now	Too late
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
			Inconvenient time	1

Press ENTER to continue F10-Report Current time used 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.

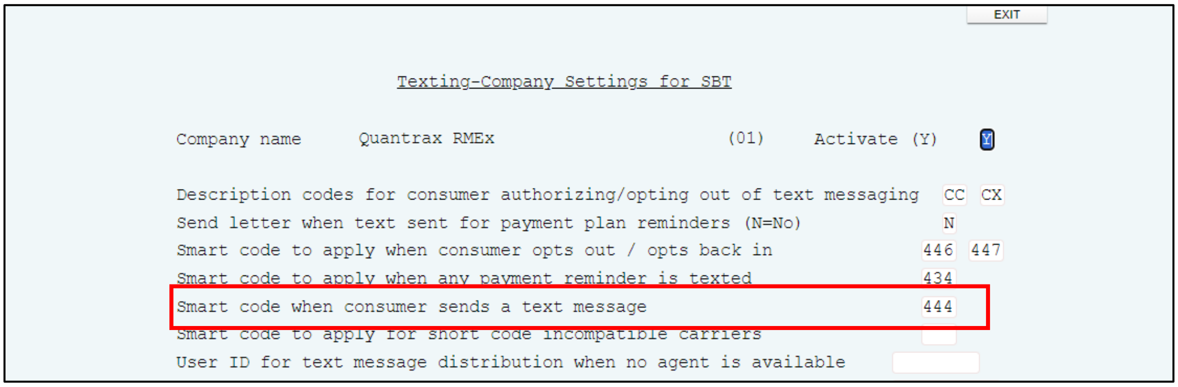
A note on WELCOME and POST WELCOME messages:

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.

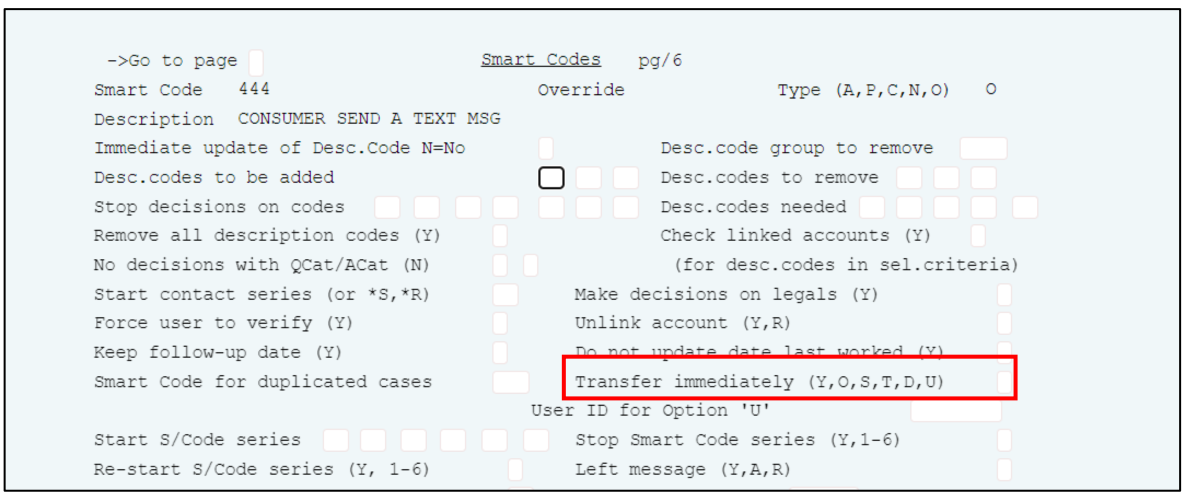
This is considered a best practice – recommended by SBT and the carriers – to give the consumer a day to opt out if they want.

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



- 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.



- Messages will be distributed using the following logic:
    1. 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.

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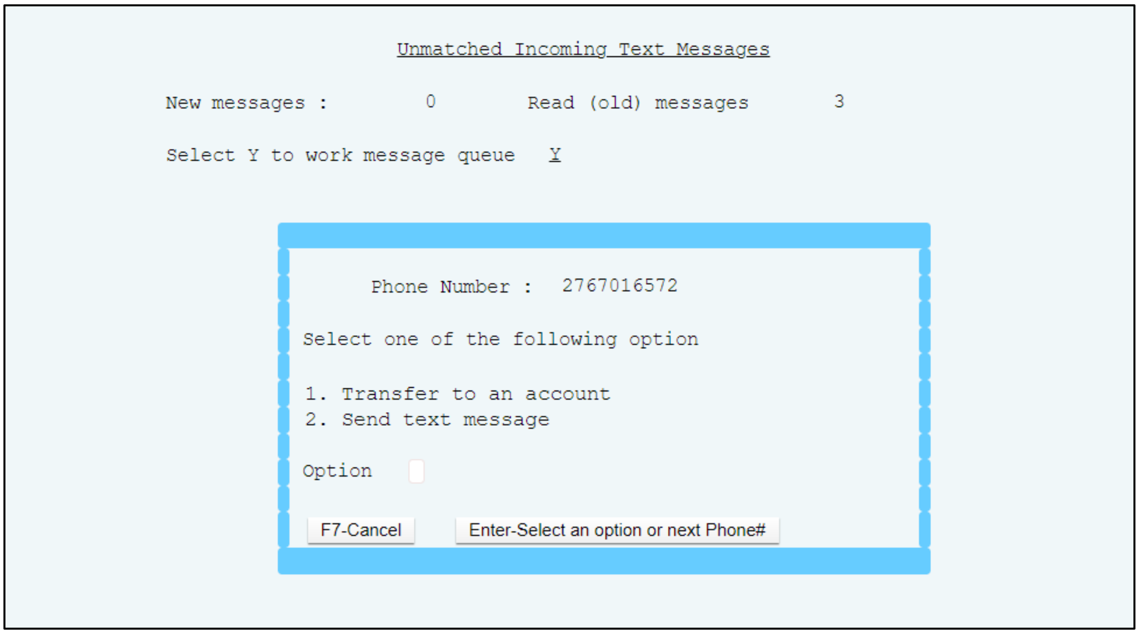
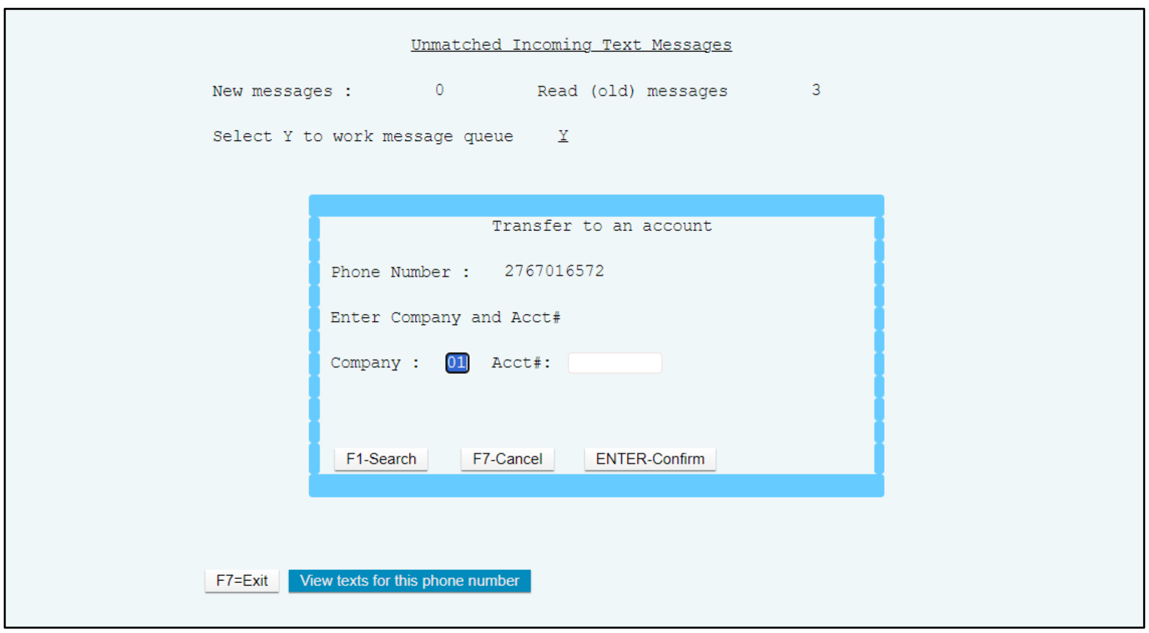
Handling Unknown Numbers

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.





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.

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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

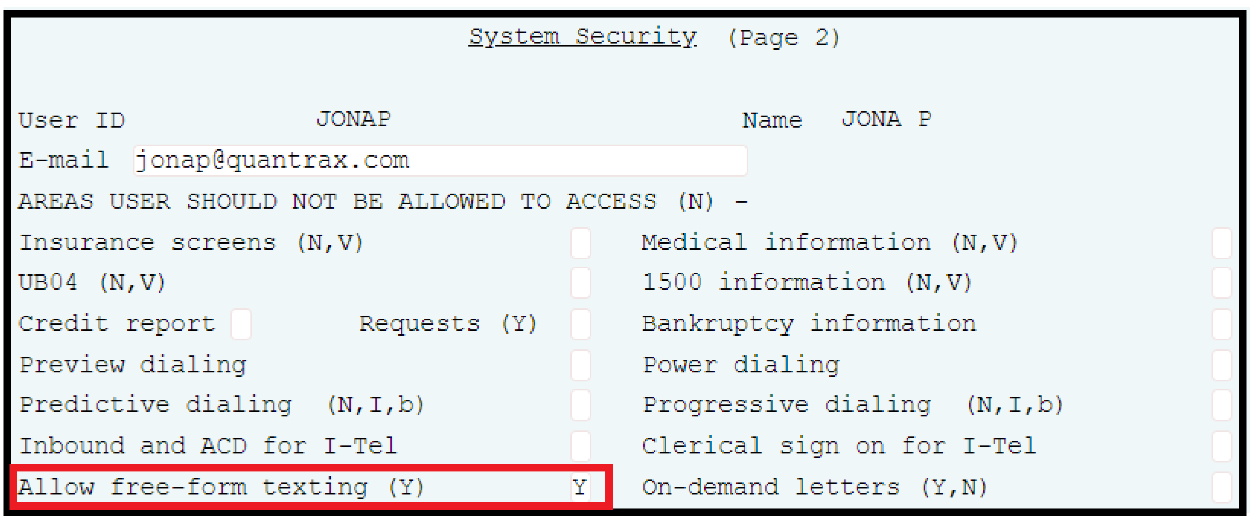
Freeform texting is a feature that is offered through the texting vendor Solutions by Text (SBT) and will need to be set up. If you are already subscribed to SBT services, Quantrax will make the necessary arrangements with SBT to get the Freeform texting setup for your company. This is a one-time setup.

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)

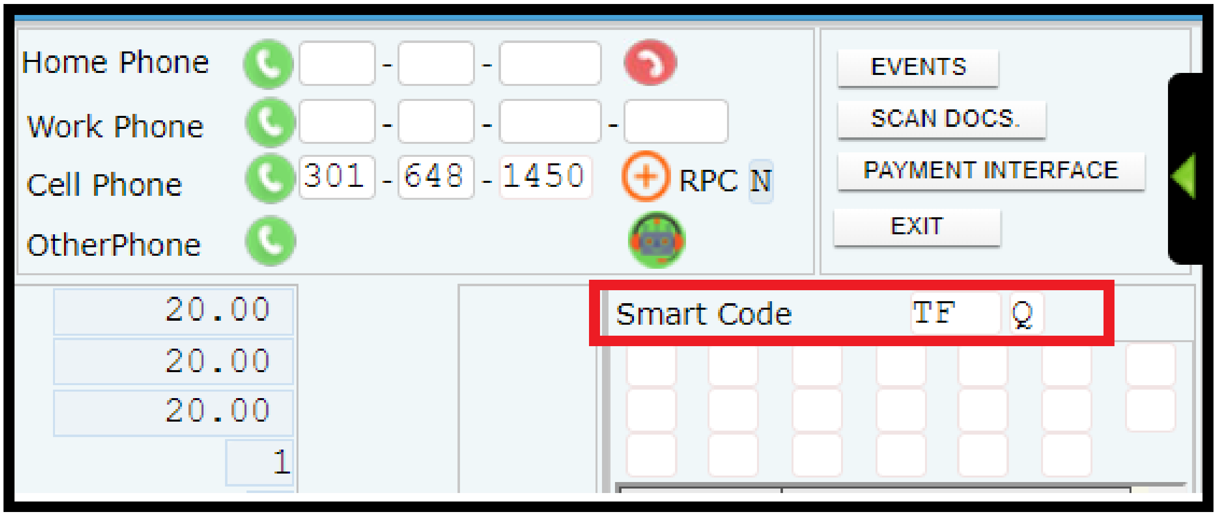
Enter the User ID to give the authorization for freeform texting in User ID field and enter. Go to page 2 to view the system controls and key in 'Y' in this field below and update to give freeform texting permission to this user.


System Security (Page 2)

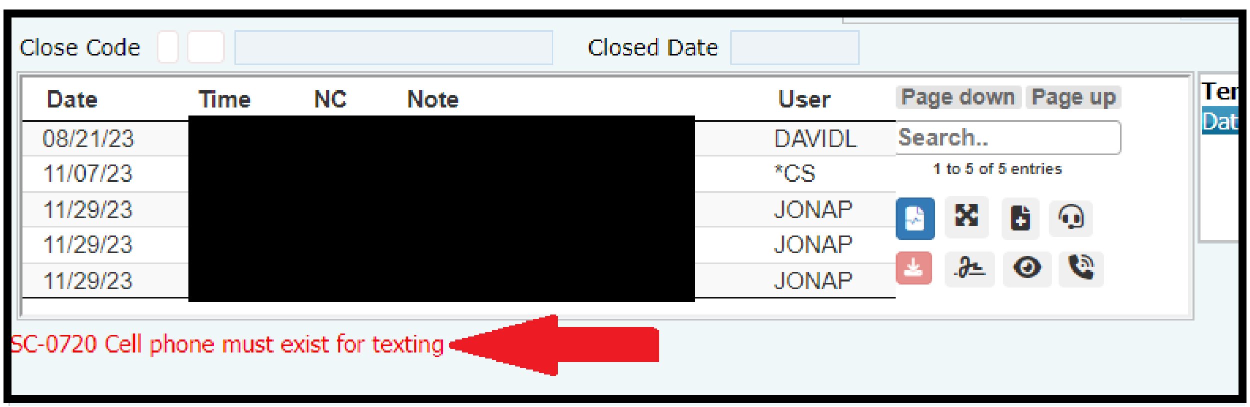
User ID JONAP Name JONA P
E-mail jonap@quantrax.com
AREAS USER SHOULD NOT BE ALLOWED TO ACCESS (N) -
Insurance screens (N,V) Medical information (N,V)
UB04 (N,V) 1500 information (N,V)
Credit report Requests (Y) Bankruptcy information
Preview dialing Power dialing
Predictive dialing (N,I,b) Progressive 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

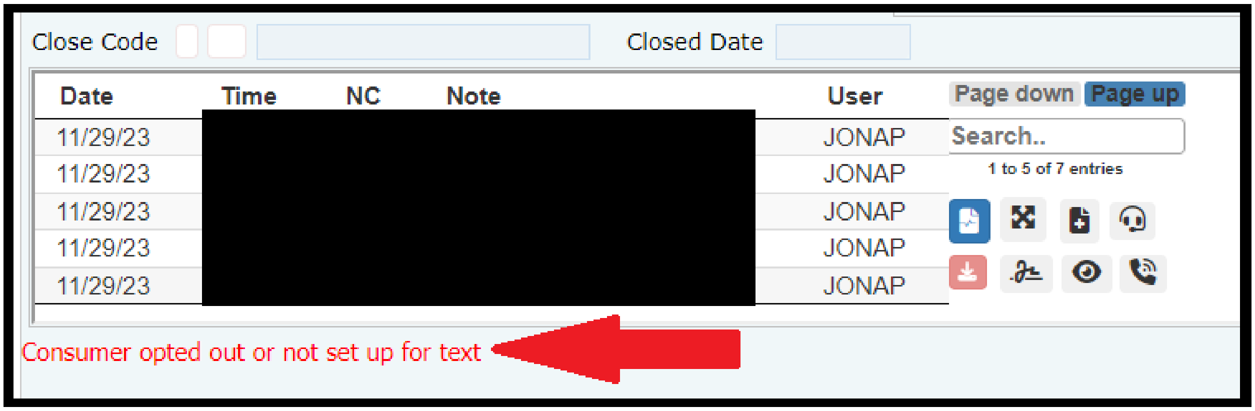
Freeform texting is available in the account inquiry screen.



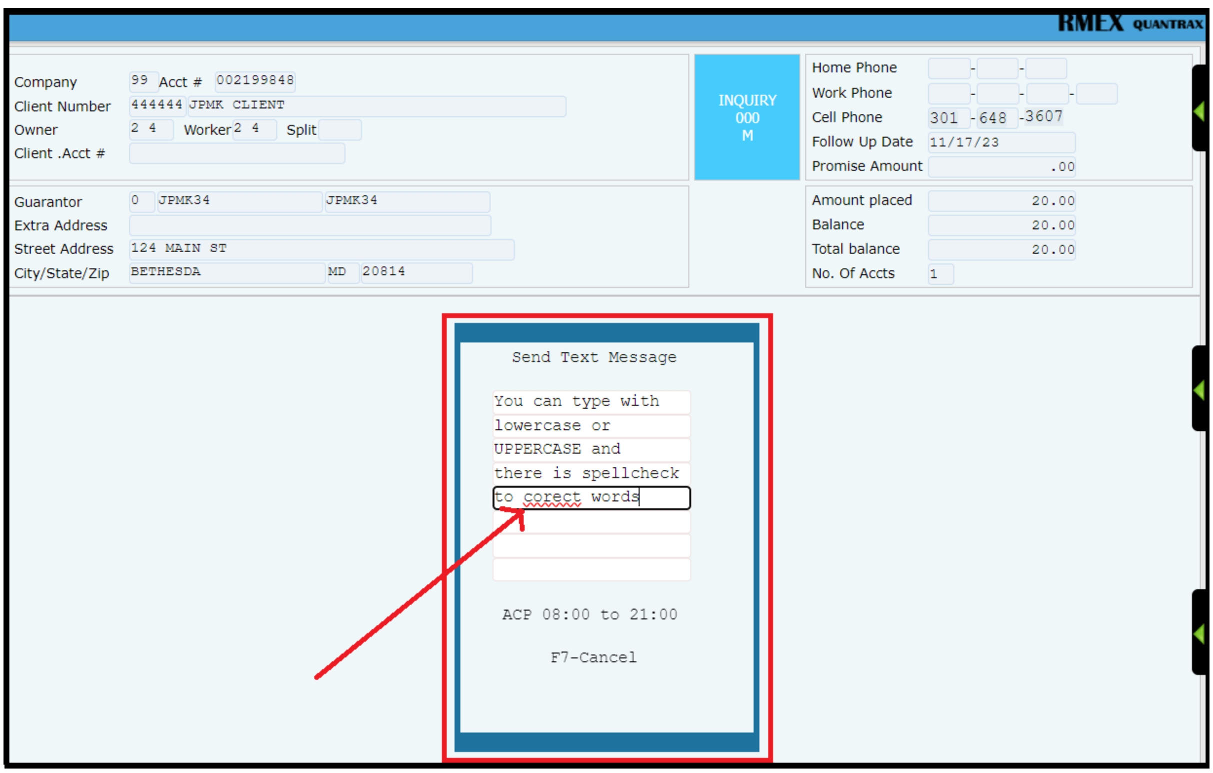
In the smart code field of the account, type “TF and press ENTER” and a new window will pop up to type the free form text. The system will first check for existing cell phone numbers on the account. If there is none, an error message will be displayed.



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



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.



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.

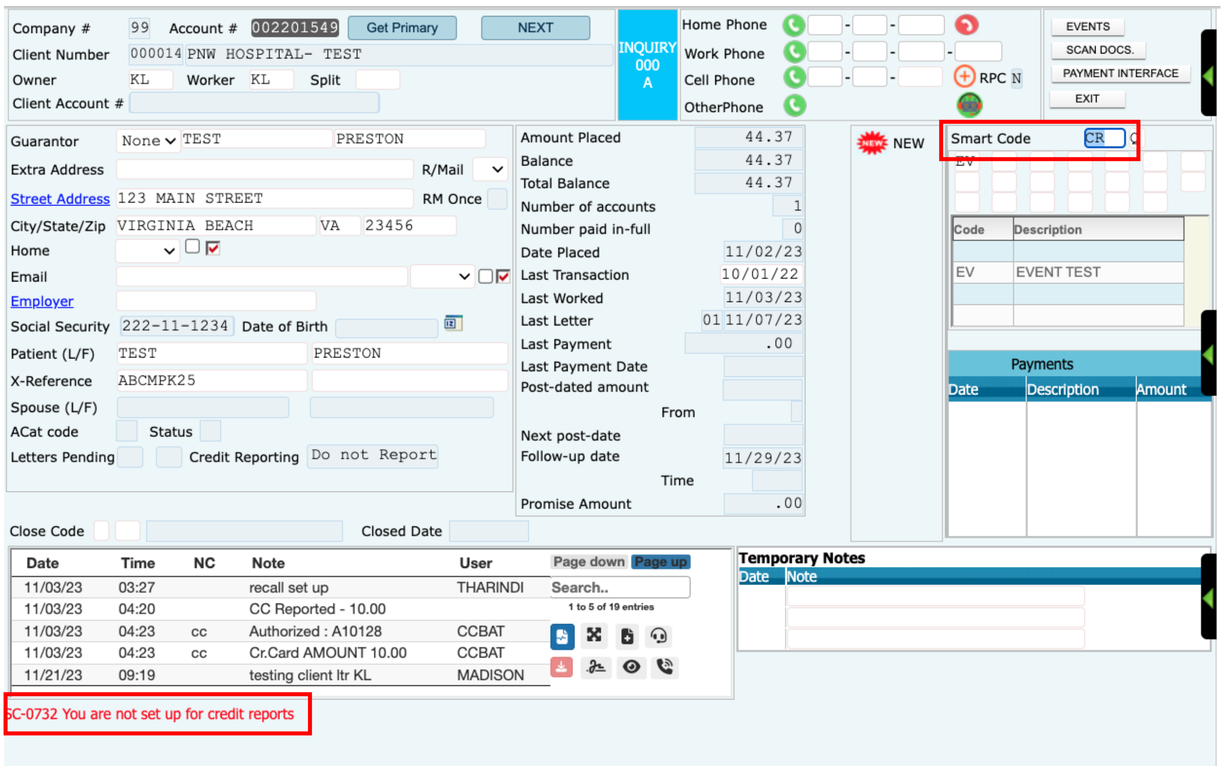
Real Time Credit Report

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.



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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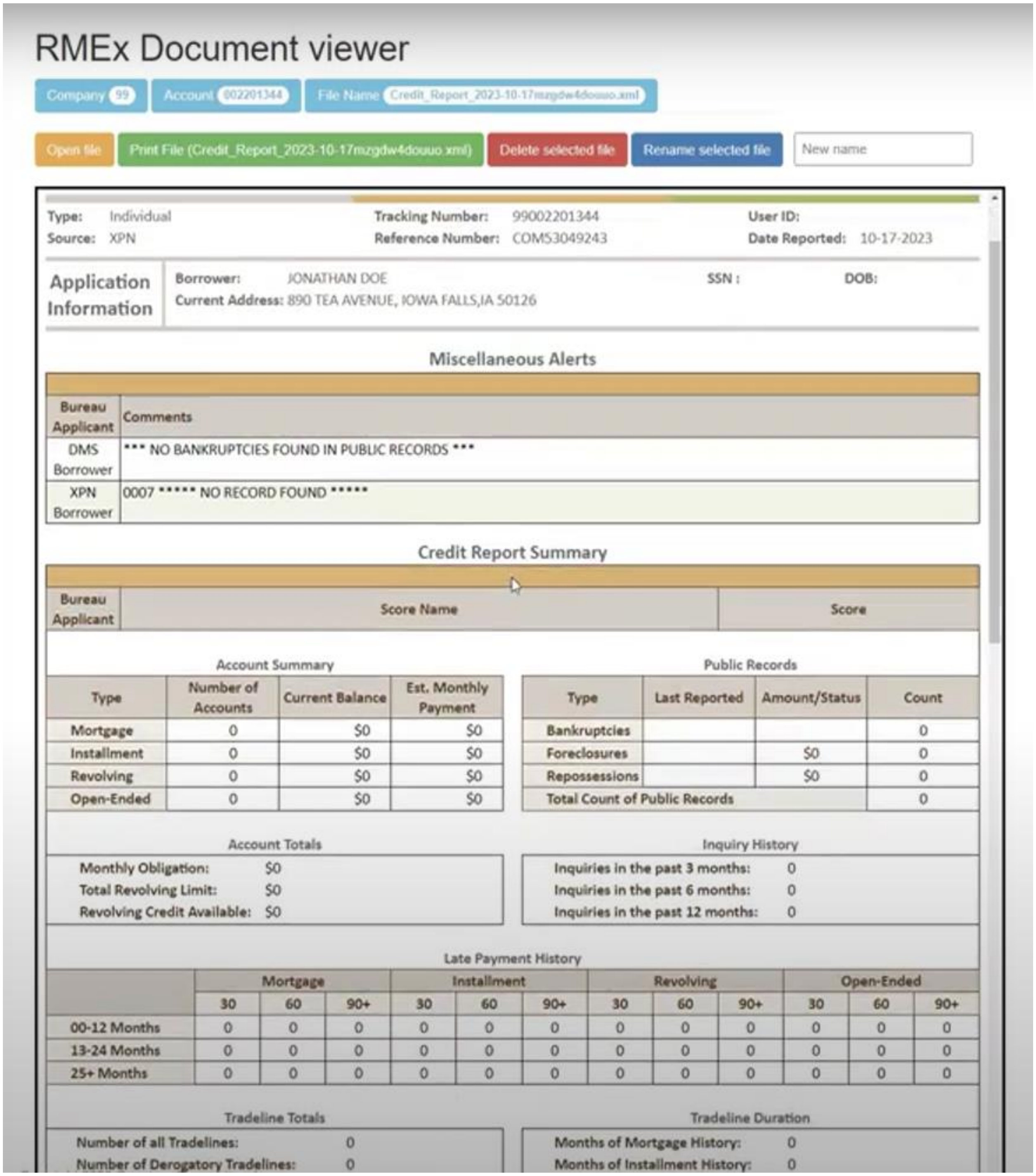

RMEx Document viewer

Company 99 | Account 002201344 | File Name Credit_Report_2023-10-17mzgdw4douuo.xml

Open file | Print File (Credit_Report_2023-10-17mzgdw4douuo.xml) | Delete selected file | Rename selected file | New name

Type: Individual Tracking Number: 99002201344 User ID:
Source: XPN Reference Number: COM53049243 Date Reported: 10-17-2023

Application Information
Borrower: JONATHAN DOE SSN : DOB:
Current Address: 890 TEA AVENUE, IOWA FALLS,IA 50126

Miscellaneous Alerts

Bureau Applicant	Comments
DMS Borrower	*** NO BANKRUPTCIES FOUND IN PUBLIC RECORDS ***
XPN Borrower	0007 ***** NO RECORD FOUND *****

Credit Report Summary

Bureau Applicant	Score Name	Score

Account Summary

Type	Number of Accounts	Current Balance	Est. Monthly Payment
Mortgage	0	$0	$0
Installment	0	$0	$0
Revolving	0	$0	$0
Open-Ended	0	$0	$0

Public Records

Type	Last Reported	Amount/Status	Count
Bankruptcies			0
Foreclosures		$0	0
Repossessions		$0	0
Total Count of Public Records			0

Account Totals

Monthly Obligation: $0
Total Revolving Limit: $0
Revolving Credit Available: $0

Inquiry History

Inquiries in the past 3 months: 0
Inquiries in the past 6 months: 0
Inquiries in the past 12 months: 0

Late Payment History

	Mortgage			Installment			Revolving			Open-Ended		
	30	60	90+	30	60	90+	30	60	90+	30	60	90+
00-12 Months	0	0	0	0	0	0	0	0	0	0	0	0
13-24 Months	0	0	0	0	0	0	0	0	0	0	0	0
25+ Months	0	0	0	0	0	0	0	0	0	0	0	0

Tradeline Totals

Number of all Tradelines: 0
Number of Derogatory Tradelines: 0

Tradeline Duration

Months of Mortgage History: 0
Months of Installment History: 0

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.

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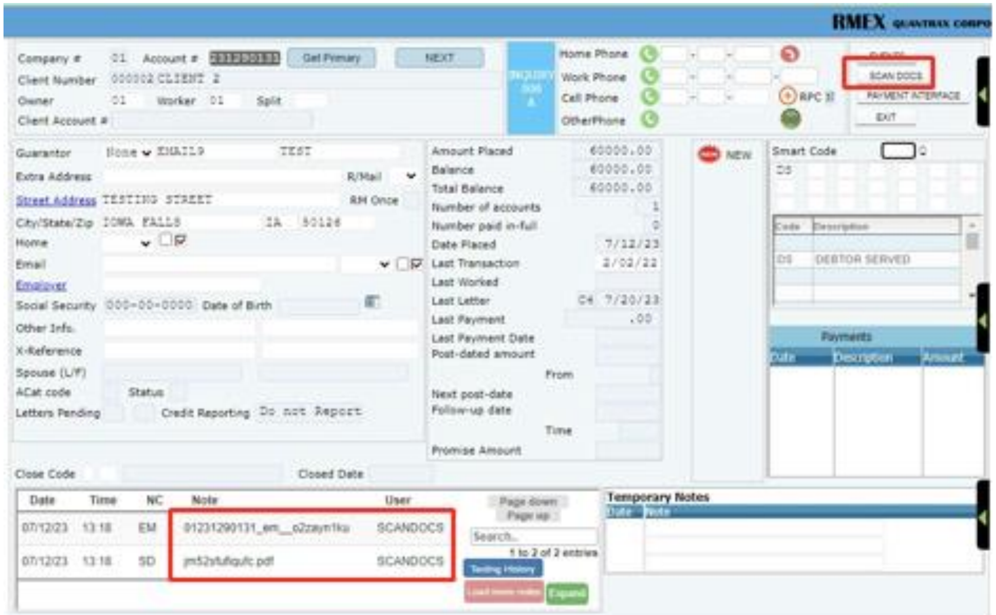
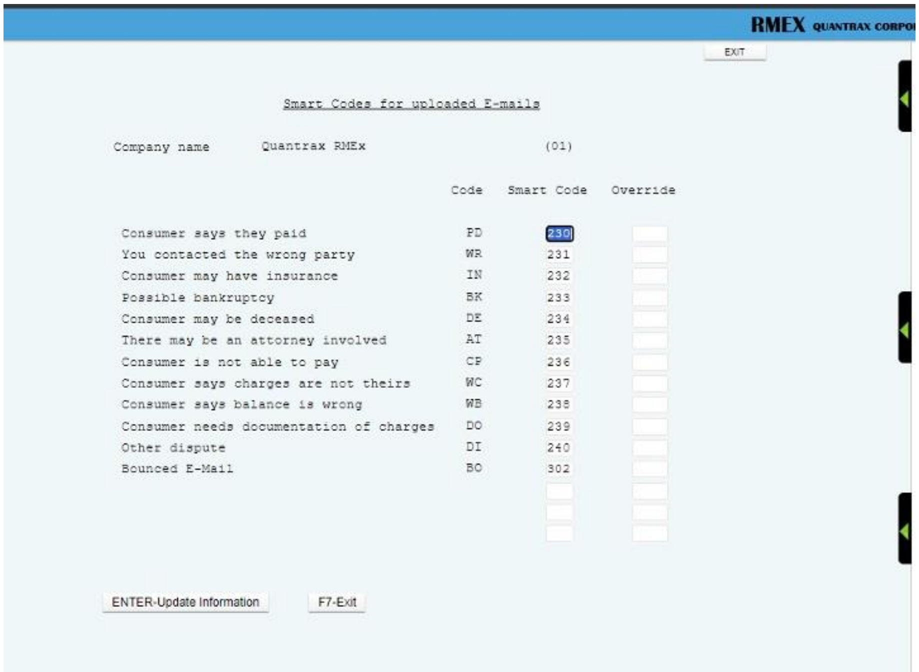


Taking the Scandocs option will take you to the document viewer where the emails will be displayed as shown.

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).



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.

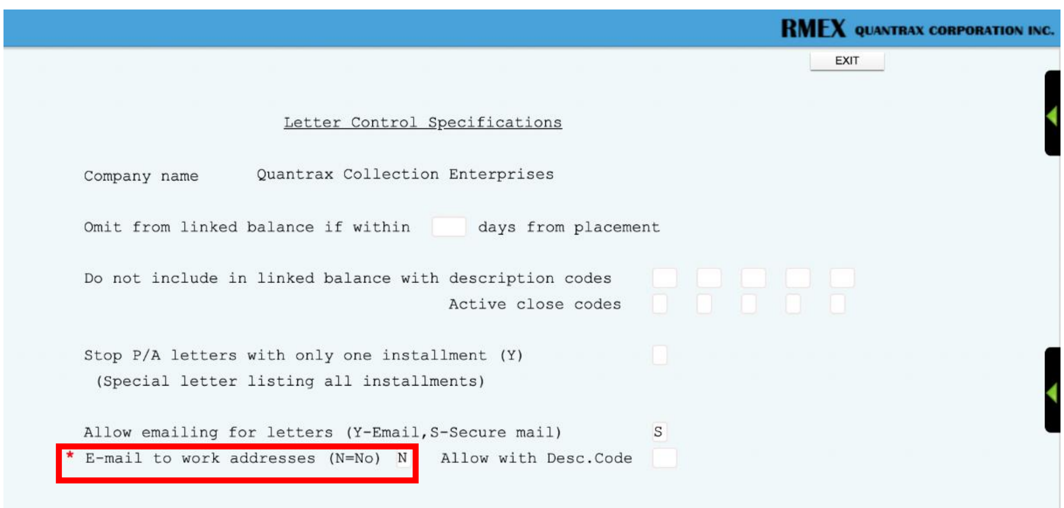
- We may not want to send e-mails to work email addresses we obtained from a client. This creates a 3rd party disclosure risk because employers have access to employees' email.
- We may only want to send e-mails to a work address if a consumer gave consent to do so.

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.

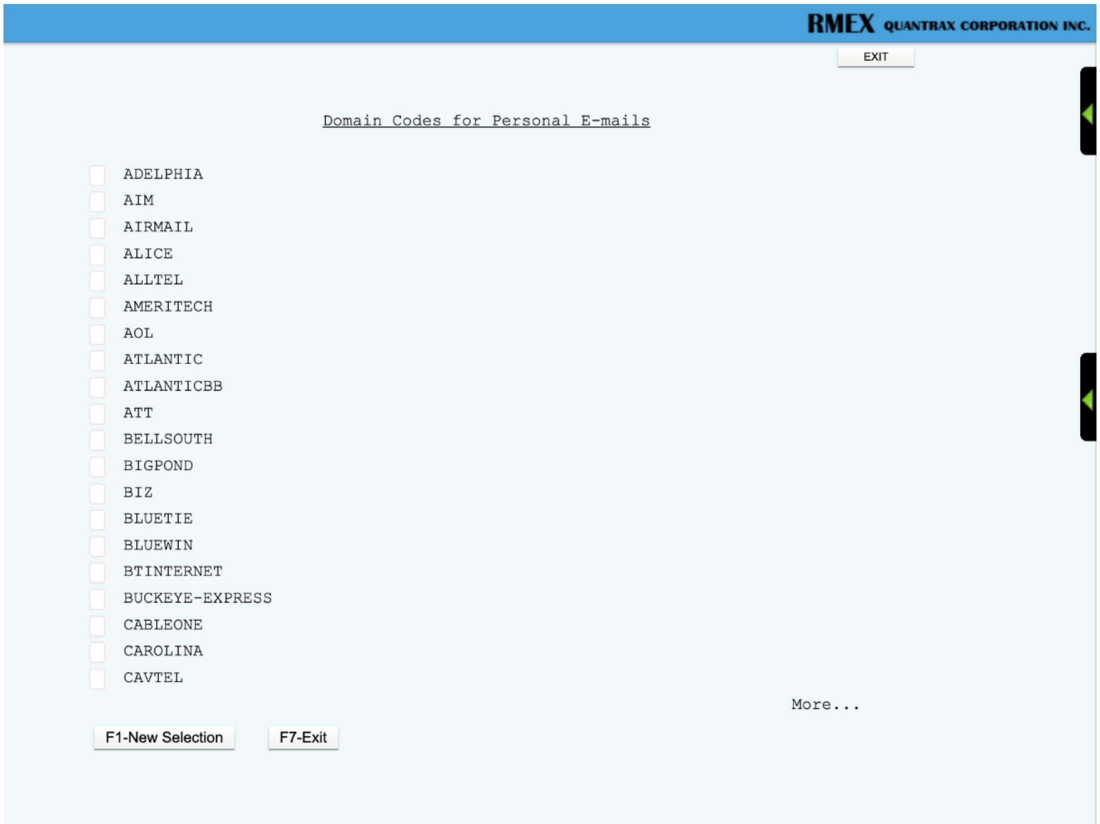
How to Configure

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



You can add and delete entries!

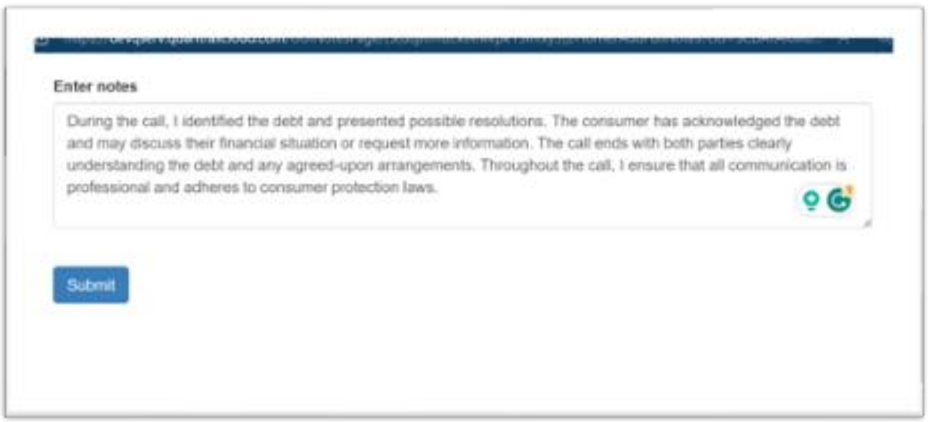
If you set up the option (Be careful and make sure table is accurately populated with default data), UCS and e-mail logic program LETPRA will check if there is a work email address that DOES NOT have the special description code. If so, *it is treated as NOT having an e-mail address on the account.*

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 in-depth 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.



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