RELEASE 7.0 LATEST UPDATES – *Revised January 20th, 2025*

The following are recent changes to RMEx 7.0 Montana:

January 31st, 2024 – Creating Texting Templates in RMEx
We have added "F5-Texting templates" under the letter setup on Pg. 3 and in the "SBT Company Setting" screen. This now gives clients access to create their texting templates in the system.

January 8th, 2024 – Clearing Failed Reg-F Letters

When a Reg-F letter fails, the system stores the requested letter in "letters pending" so you can resolve the issue and the letter can then go out. Now, we have added a new system note that will be added to an account after two letters fail. If there are two failed notes on the account, the system will now add a note "Pending removed-11" and delete the letters pending.

February 2nd, 2024 – Stopping Inbound and Outbound Text Messages

We have added two new fields to the "Texting – Company Settings for SBT" screen called "Stop texting DC/DC Group" and "Stop Texting Recording". The "Stop texting DC/DC Group" field will block inbound and outbound text messages on accounts that have the description code that is populated in the "Stop texting DC/DC Group" field on pg. 1 of the Texting-Company Settings for SBT.

"Stop Texting Recording" field

February 16th, 2024 – Sending texts through an Account List for Audit

We have made changes to the Account List for Audit screen that will now allow you to request texts messages be sent on accounts with consent. The new field "Send text using letter" has been added to accommodate this new change.

February 19th, 2024 – Adding notes when the group statement is changed

We have made a change to add a note to the client notes in the Client Master when a change is made to a group statement.

February 20th, 2024 – Removing bankruptcies from your credit reporting file

We have made a change within the Credit Reporting System Control settings for the "remove as bankruptcy status" field. The description code in this field is used to remove a previously reported bankruptcy (if you report bankruptcies).

Formerly accounts with this description code would report as such:

1. Base segment, Field 38, Consumer Information Indicator > "Q" (see metro 2 guidelines for more information)
2. Account note: "Credit Reporting - R/BANK"
3. The account would continue to report with a Q and would no longer add credit reporting notes to the account.

After changes made:

4. Base segment, Field 38, Consumer Information Indicator > "Q" is reported ONE TIME
5. Description code is removed.
6. Account continues to report.

7. Account note: "Credit Reporting - ALL

February 28th, 2024 – Changes made for case sensitivity in FTP setup

Remote Library and Directory in FTP setup screen can now accept lower and upper cases to work seamlessly with case sensitive based servers.

February 29th, 2024 - Online Client is not setup in System Security warning

We have made a change to the online client setup. If the flag to enable the online client is BLANK on the System Security profile, and we try to set that userID up as an online client, the following message will be displayed to the user:

"User is not set up as on-line client in System Security"

February 29th, 2024 – Only accept payments from online clients

We have made a change to the "Payment entry" field on System Security Pg. 1 to accept a "P" value. This value is used when an online client userID is ONLY given access to enter payments and no adjustments or reversals.

March 1st, 2024 – New features for texting

We have added several new features to texting:

Delete multiple texts

We have added a new field called "Delete multiple texts (N)" to pg. 1 of the Texting-Company Settings for SBT. This field will allow you to delete multiple text messages to a linked group of accounts, or to accounts with the same cell phone number.

Letter code field

Due to the limitations on the message's length, text messages were designed to generate texts to the consumer, not individual accounts. That means the linked balances are referred and not account balances, and not showing individual client names on a text message either. However, we do have options and merge codes to text an individual account by using special merge codes for individual account information.

Place a 'Y' in this field to indicate that text messages sent through this letter code use individual account information. There are options to delete multiple texts to the same consumer (linked group) or the same phone number (across linked groups). If you are sending texts to individual accounts, the option to not delete individual texts must be turned on (Company setting for texting).

This "by case#" logic only works if the message is requested through the SM setup in page 5 > "Text message (Letter)"

Add notes for inbound messages

If you enter an N in this field, the inbound text. History and notation will ONLY happen on the most. Recently linked group with the cell number. In a case, where the number exists only. Under one linked group then it will be used.

Template code for late payment notification

Allows for a template code to be set up for late payment notification from the company settings.

Text message allowed client master

We have also added a new field to pg. 11 of the Client Master called “Text messages allowed”. This will allow you to allow or block text messages for a specific client. Entering an A in this field, will STOP both the notation of inbound, and outbound texting for that linked group that has an account for the particular client. Entering an N in this field, will STOP the notation of inbound texting for that linked group of accounts. In a case, where the number exists only under one linked group then it will be used for notation.

Text messages request at the account level

Now, text messages can also be requested at the account number level from the smart code audit “Send text using letter” field. It will be added to the letter history file as well. If that text is sent at a link number level it will only add the link number to the letter history.

If it is sent at the account number level It will add the record to the letter history with case number and not the link number.

The text will NOT be written to the SCTEXTCL file if there is already a record with the same letter code, link number and case#. (This is taken from the SCTEXTCL file, from the last 9 characters of the message field).

SBT BOT/CSP Receipt new change

We have made a change for when the silent opt-in program and payment receipt program are run at the same time. With the new change, when the silent opt-in program is called, there will be a 3-second delay until the payment receipt program is called.

This change was made to correct an issue with timing of the receipt and opt-in text message.

Send text option – send text messages option

Now we have the ability to bypass the time zone logic for welcome messages only.

If you put “I” instead of putting “Y” It will bypass the time zone logic for welcome messages.

Cell number displayed in RED

We have made a change on the account detail screen to accommodate this:

Now the accounts’ “Cell phone” label is displayed in RED if any cell number has consent. This is for all cell numbers in any of the linked accounts or cell numbers in the TAB + window.

The TAB + window will show which cell number has the consent to text.

Contact preferences

If the account’s contact preferences have “N” for texting, not texts are allowed on that account. This includes the immediate (TXX, ALX, etc.) texting function as well.

March 4th, 2024 – Do not delete I-Load

We found a few instances where the users mistakenly deleted the I-loads since the field selector automatically jumps to the “Delete” field at the bottom of the screen. We have added a pop-up to prevent users from deleting an I-load mistakenly (Special options menu > I-Load Options > Create New Business Loads), when they select all screens by keying in a “Y” on the “Load format maintenance” screen.

March 11th, 2024 – Correction made to smart code for active closes

Our team identified a bug within the system that has been corrected. If you did NOT set up a smart code for the OPTIONAL Smart Code for Active Closes, the active closes were by passed. This has been addressed to account for Active Closes.

This field is found on the "Statute for closing accounts" screen - Smart code for active closes (optional)

March 14th, 2024 - A change to 'Client Sues' field on Client Update (Page 5)

We have renamed the above field as 'Sues(Y/Min)' and added an additional field next to that field, to define the minimum balance to sue an account for a client.

March 15th, 2024 - New fields added to ? mark logic

We have added 2 new fields related to 'Sues (Y/Min)' fields on Client Update (Page 5). They will check for the minimum balance defined on Client Update (Page 5) to sue an account and apply the smart code accordingly to the relevant accounts.

CLTSUESPRI MEETS PRI.BAL TO SUE(Y)

CLTSUESBAL MEETS TOTAL BAL TO SUE(Y)

March 21st, 2024 – Corrections made to emailing options

Please note that we have now corrected the following issues we identified with emailing options.

On-demand emailing option has an issue where it was triggering all pending emails to go out when the command was used from an account. This is now corrected and only the expected email from the relevant account gets sent.

Email sending option was sending all pending emails from multiple companies when it was supposed to send the emails belonging for the RMEx company from which the sending option was taken. This is now corrected.

April 15th, 2024 – Greeting code added to Account Entry

We have now added a field for the Greeting Code on the Account Entry screen for online clients. This was added in consideration for clients that can enter commercial and non-commercial accounts.

April 15th, 2024 – Online clients request Status Reports

We have made a change that will now allow online clients to request status reports that will be displayed in RMEx. They can see the total number of accounts and dollar amount placed within the date range specified. To navigate this screen/report, you will use your page-down key to move through the report. To return to the first page of the report, hit "Enter" on your keyboard.

April 15th, 2024 – Using the placement date as the last transaction date for electronic loads

We have now created an option to use the placement date as the last transaction date if the file has no information that can be used for it (ONLY for electronic batches).

Main menu > 7. Special options menu > 5. Account load edit (Electronic) > 1. Account load edit reports

April 16th, 2024 – Type coded added to the UCS ? logic

Now the Type code in the Unified series can be found in the ? mark logic of the smart code. The field is UNIFIEDTYP.

April 21st, 2024 – New Version for Montana

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

April 23rd, 2024 – Close code description used when running a data extract

We have made a change to the secondary close code logic when running a data extract. If there is no secondary close code, we use the description from the close code. If there is a secondary close code, we use that description.

May 3rd, 2024 – Accessing the Audit Notes from the F11 Notes window

We have added a more efficient way of viewing the audit notes on individual accounts. From the F11 notes window, we have added an F 10 audit Notes option that takes you directly to screen.

May 23rd, 2024 – History of Statements and Session Totals

We have made a change to the History of Statements and Month-End screen. You can now enter the remit code you want to search for in the "Codes" field on the right.

We have made an additional change to the Client/Agency payment entry menu. A "Session Totals" display has now been added to this screen.

May 31st 2024 – Changes made to welcome text messages and pending texts

We have made a few changes regarding text messaging:
If the welcome message is sent to the consumer and there's a second message that is pending and will be sent the next day:

1) In this scenario, when a consumer sends an inbound message, we now delete the pending second text message when the inbound text message is received.

*Please note that we are not deleting payment reminders and payment receipts.

2) We are deleting the old pending second text messages on the SCTEXTCI file if the text messages have been in a pending status for 3 days.

Example: If we send a welcome text message and do not receive the delivery status, we will not mark that cell number as having full consent. After 3 days, if the text message is still in a pending status, it will be deleted by the system when the user takes the send text option.

June 5th, 2024 - "Letters by itemization date (N)" added to the Client Master

We have added a new field to the Client Master called "Letters by itemization date (N)". Please review the help text for more detail.

June 7th, 2024 – Additional fields added to send smart codes based on delivery for standard emails

We have modified the following RMEx screen to add more fields to enter smart codes and overrides related to IP standard emailing development.

Menu option: Main -> System control menu (4) -> 6. Secure e-mailing options -> 2. Consumer Interactions

June 7th, 2024 – UCS/Seq selection for the Account list for Audit

We have added a new field to the "Account list for Audit" called "UCS/Seq" that will allow you to select accounts based on the UCS and sequence the account is in.

June 8th, 2024 – Bypassing account processing checks

We have added a new option on page 5 of the System Parameters called “Bypass selected edits in account processing (Y)”. This will skip the checks other than “Time zone and inconvenient times to call and “There was a contact today”.

- There is a timed recall
- Time zone logic and inconvenient times to call
- Someone else may have recently worked the account, today
- There was a contact today
- Due to the call frequency rules

June 10th, 2024 - IDI return file processing base change

Special options > 16. Scrub Services Interface Options > 1. Interactive Data (IDI) > 2. Interactive Data Bankruptcy/Deceased file upload

Previously, the program for the file upload would ignore the rows if the first column if the case number was only 9-digits long (missing company code). We have now made a change to ensure that all rows will be processed even with a 9 or 11 digit account number. The program will add the company code before fully processing it. The user must verify that they are under the correct company.

June 24th, 2024 - New Version for Montana

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

June 24th, 2024 – Correction made to time period logic before closing accounts

We have made a correction to the Statute for Closing Accounts Screen from State Options Menu. When there was a standard period AND a period for medical account (usually lower), the non-medical would sometimes close sooner (based on the medical statute period). This logic has now been corrected.

June 27th, 2024 – Editing unposted transactions from debtor/agency entry

We have made changes to the F3 – Transaction screen from the Debtor/Agency entry screen that will now allow you to make changes to transactions before posting. You are now able to edit the payment amount, payment code, adjustment code, credit to collector, special commission percentage and special amount.

June 27th, 2024 – Statewide withdrawal of medical accounts for credit reporting

We have added a new feature in the Management Menu (Management Menu > Other Management Options > 15: Withdraw Medical Accounts From Credit Reporting By State) that will add the withdraw/delete description code to any accounts already reported (refer to your credit reporting system controls for this description code). These accounts will be picked up on your next metro 2 file and it will change the flag on any pending accounts to "do not report".

You will get a summary report when completed.

Note: you will need to temporarily turn off the state-level option "Credit reporting (N,M)" to allow the withdraws/deletes to go through.

July 11th, 2024 – New sort type added to data extract

We have added a new sort type to date extract that will allow you to sort the accounts presented in your data extract by debtor name, patient name, client account number, and placement date.

July 29th, 2024 – Display highest client numbers

The client update screen will now display the two highest client numbers to assist in creating new clients in the system.

August 2nd, 2024 – Time Zone Logic added to System Security

We have added a new field on page 2 of System Security called Use TZ logic-Y __. If a user is not set up as a collector and you wish to use the time zone logic, place a “Y” in this field.

August 14th, 2024 – Opting accounts in and out for texting by using a smart code

We have added a new field on page 9 of the Smart Code setup. This field allows you to opt account in or out for testing.

August 16th, 2024 – Date of Death update across linked accounts

We have made changes to the date of death field in the Tab Q menu. When the date of death is updated via the tab Q menu, option 6, it will update all the linked accounts with the same data as long as the guarantor's name (first and last) matches.

August 21st, 2024 – Bypass time zone logic for ALL users

We have added a new selection for the “Bypass Time Zone Logic” field in the Time Zone control selection (I-Tel Options menu – System Controls (16) and then, Time Zone control selection (12)). We have added an “A” here to use this option for ALL users. C is used exclusively for collectors.

August 21st, 2024 – Running an account list for audit based on collector group

We have made changes to allow group collectors and run account audits based on the predetermined groups. In the “Collector update” option, on page 2, we have added a new field called “Collector Group”. Put any collector code on each of the collector's profile in the same group.

One the “account list for audit screen”, you have the owner and worker fields. Please review the help text for these fields as need information has been added. To run an audit based on the collector group, you can enter G-xx in owner or worker, where xx is the Collector Group code.

August 23rd, 2024 - Dynamic merge codes and blocking duplicate notes on accounts

We have added a new feature on the “Standard note” field on page 5 of the smart code setup. Now, you can add a dynamic merge code along with the note which will include more detailed information such as a date to better identify the notes added. We have also added a new field to page 9 “Add duplicate notes (N)” that can prevent notes from being duplicated. The smart code will check the entire notes on the accounts to see if the note in the standard note is already there. If there is the same note applied once, the note will note be added again.

September 1st, 2024 - Field size increase when entering agency payments

We have increased the field size for the payment amount when entering agency payments. The field will now accept 7 digits (including cents).

September 6th, 2024 - Multi-Family Housing

We have added new features throughout the system for multi-family housing. This is used when you have multiple tenants that are responsible for one bill. Within the Client Master (page 4), we have added a new client type H. We will identify and associate individuals as being in the same “House” when the client number and client account number are the same. We will link the same person using RMEx’s standard options.

We will create a “Housing link” to tie individuals in the same house (part of the same lease, account etc.). We assume that client account numbers will be new (do not exist for the client) and are the same for all the individuals in the same “house”.

To warn a user that an account is associated with more than one person in the same house, you will set up a description code on the System Parameters (Page 4 - “Desc. Code for multiple housing links”) and update the Description Code with a special message and an * in the special authority field, to display the account instead of limiting access to it. The system will create the housing links and add the description code during nightly processing. This allows you to add accounts in different batches and have the system include all the accounts posted for the day.

At the user ID level, to display the House Link warning message, add a “Y” to the page 2 field "Allow access-Special Desc.Code-Y*”.

Multiple accounts will be entered with the same total balance due defined as the placement amount and balance on each account. Secondary balances can be entered (If the amount due is $2400, each account will be loaded with a $2,400 balance).

These processes apply to manually entered, electronically processed or I-Load accounts.

Payments will be entered and posted against individual accounts. The system will update the balance on that account and add a record into the payment history. The other accounts will be notated too, and the balances updated! The person who made the payment will be indicated in the notes. There will be no payment history on the other accounts, only on the account the payment was made. The person who paid is not free to go if there is a balance. Typically, the agency would go after the others and if they could not get them to pay, go after everyone, including the person who paid.

There is a special “Housing link” that ties the accounts from the same house. This code is on the Letter History screen, and it can be updated from that screen. It does not need to be updated.

If you want to see the house link accounts, take the Tab – X option to show all the linked accounts.

September 18th, 2024 – Bypassing closed states with texting

We have added 2 new fields to the Texting Company Settings for SBT. The first field, “Bypass closed state checking by phone number for texts (Y)”. The state of the cell number is used to apply closed state restrictions. A 'Y' in this field will bypass the closed state restriction and send texts regardless of the cell number being in a closed state.

**This is a company level setting and will affect all cell numbers for the accounts in the company.

Next, if a description code is added in the “Description Code” field, only accounts with the indicated description code will bypass the closed state restriction and send the text message.

September 19th, 2024 – Introducing Instant Pay

We have deployed a new feature called Instant Pay which makes it easier for consumers to make payments while on a call with an Agent. With instant pay, the Agent requests a text message be sent to the consumer from RMEx. This message includes a link that will direct the consumer to a payment portal where the consumer can authenticate the account and proceed with a payment. This payment is also posted in real-time to the consumer's account. There must be a cell phone number on the account and the existing number should have consent to text.

September 27th, 2024 – Accessing payment entry from the account detail screen

We have added a new shortcut to the account level. When you enter “PAY” in the smartcode field, the user will be taken to payment entry as long as they have access to payment entry and payments in System Security.

September 27th, 2024 – Searching account notes by UserID and date

In the F11 notes search area, you can use >xxxxx, <xxxxxx, or =xxxxxx to filter dates that are on or after, before, or exactly equal to the specified date. You can also enter a User ID to retrieve notes associated with that User ID.

September 27th, 2024 – Accessing the judgment date or amount in the F6 screen

If there is no F6 (full legal information) available, but there is judgment data or an amount on the F6/F8 screen, the system will navigate there when F6 is pressed.

September 27th, 2024 – Creating the placement history on housing links

We have added new logic to create the Placement History report based on housing links. The system will count all the accounts on one link as one placement.

September 27th, 2024 – Statute of Limitations

We have added several changes in association with the Statue of Limitations. These rules can be controlled at the state and client level.

From the Statute for closing accounts menu under State Options, the F10 Client Classification options have been adjusted. The rules at the state level are the default and can be overridden by the client classification option. If no state is specified on this screen, the client classification will apply to all states.

We have added the field “Stop/Start SOL” on page 9 of smart codes. A "Y" in the field is used to stop the statute of limitations (SOL) while "S" starts it. In the RegF window (account level), a new SOL date field has been added. The delay field represents the number of days between stopping and restarting the SOL, and this delay is cumulative when there are multiple start/stop instances.

September 27th, 2024 – Acknowledgement report adjustments for the housing links

We have made a change to the Acknowledgement report for Housing Links. Now, it will show one account and the additional names responsible for the amount.

September 27th, 2024 – Deployment of the new Notes Module

We have deployed the new Notes Module. Key features:

- **Full-Length Notes**: Agents can now add longer, detailed notes for each account, providing more comprehensive documentation.
- **Voice and Text Input**: We have integrated voice input, allowing agents to speak their notes directly into the system. Typing remains available as well, giving users flexibility.

September 28th, 2024 - Standard Letter Definition

When the option "Define standard letter" is taken and the letter is not defined, the system will now prompt the message "This letter format has not been created. This message confirms that you do not have a blank format in the system."

September 28th, 2024 - Dummy standard letter not needed

We have now made changes that no longer require a user to create a dummy standard letter when there is a special letter defined on the system for letters that are processed via nightly. This change will also affect letter editor, emailed and texting letter codes.

September 29th, 2024 – Hearing Date report (Court schedule by court date)

We have created a new legal report where you can search for accounts using a court date or hearing date range. You can find this report from the Management Menu > 17. Legal files and reports > 4. Legal Reports > 3. Court schedule by court date.

September 30th, 2024 – Multiple credit report requests blocked

We have made a change to stop agents from requesting and receiving credit reports through DMS multiple times a day on a single account. If a credit report was generated and the 'Credit report generated!' note is added to the account notes, the user will be shown a message showing 'Not allowed or report was requested'.

September 30th, 2024 - Hide SS#/DOB on closed accounts

We have added a new field to Client Update (Page 7), 'Hide SS#/DOB on closed-Y'. A 'Y' on this option will not display social security# and / or the date of birth on any closed accounts. Only users with access to the area 'Security' under System Security will be able to view and / or edit the information. The option will also protect these fields.

October 7th, 2024 - Changes to Electronic Loads

The following fields were added to the 'Account Load Edit and Posting' for electronic loads:

- Number of records out of statute
- Number of records with E-mail address

October 7th, 2024 - Update secondary insurance using CSP

We have added the option to update the following secondary insurance details using the CSP:

- Insurance company name
- Insurance company policy number
- Insurance company phone number

When you provide NEW insurance details, if there were records already in the system, those OLD details will be added to account notes while replacing the OLD details (F16) with the NEW insurance details.

October 7th, 2024 - Drop dups within same batch only (Y)

We have added a new field that will drop duplicate accounts during Account Load Edit Modification. By placing a "Y" in this field, the system will look at the Client Account Number and the Client Number or Client Group Number within this batch only to see if the account is already in the system. If it finds a match, the new account will not be loaded.

NOTE : You will have to run the EDIT report again to get the actual EDIT REPORT without the duplicates.
You can find the deleted list of accounts by viewing the following spool file, ACLODDUPD (User Data) - ACCOUNT LOAD - EDIT FOR ELECTRONIC LOAD-DELETED ACCOUNTS.

October 25th, 2024 - Online client; notes from payment entry

Notes entered by an online client from the payment entry screen will now also apply a smartcode that has been setup on online client page 2. The smartcode will also be applied when notes are entered from the inquiry menu and F11 notes.

October 31st, 2024 – First name field added to the CSP

A new field was introduced as 'Give us your first name' to the authentication screen of CSP as a REQUIRED field. Consumers MUST fill in their FIRST name in addition to the 2 pieces of authentication details they used to provide.

Why did we do this?

Case number and last 4 of social? Could they enter the wrong case number and have a hit? Yes. Matching DOB and last 4 of social, and have a hit with the wrong consumer? OF COURSE. That will happen in a company with any reasonable volume. This check will add an additional layer of security to an already-strong process of allowing consumers to access their accounts quickly and safely.

This change will be available with the new CSP deployments. We will inform clients in advance before proceeding with the deployments.

November 12th, 2024 - Payment distribution and posting based on highest commission

We have made changes to post payments to the highest commissioned accounts first when distributing the payment across linked accounts. For this change to work you need to contact Quantrax before activating the following system controls on your system.

For credit cards
System Parameters (Page 4) > Field - Balance type code for CC batch (Review with Quantrax) - Put an F on that field.

For checks
System Control Menu > 20. Post-dated checks > Field - Balance type code for payment batch (Review with Quantrax) - Put an F on that field.

December 11th, 2024 - MERGE Code Search by Category

We have modified the merge code search option under Letter Format Menu > 13. Merge codes. In addition to the direct Merge code search option, now you have the ability to search based on the following categories.
You can either search for all the merge codes under a certain category OR do a filtered search for a particular content under a main category.

A-Account

D-Date

I-Insurance

M-Medical

L-Legal

C-Custom

Eg:

Category A, Search word - NAME

Here it will list all the merge codes under Category A where the description will have NAME on it.

December 12th, 2024 - Ability to search for Merge Codes

We have added the ability to search for merge codes from Opt.1. Define standard letter and Opt.2. Define special letter (Company) under the letter format menu. Go into any position of the screen where you need the merge code to be populated, key in the relevant sign (> or ¬), take F3-Search button and it will pop up the Merge Code Search window. You can search for a merge code by typing the required word or the merge code itself. Next, select a merge code from the displayed list using any key and the merge code will be added next to the sign where the cursor was. And it works for all three screens of the above 2 options. All the merge codes in SCMERGE file will be displayed here.

January 10th, 2025 – Change to statement processing screen

We have made a change to add a RED WARNING message at the bottom of the screen to notify users to make sure to review information before moving forward.

January 10th, 2025 – Change to client payment entry screen

We made a change on the client payment entry screen to add a red font message to emphasize the importance of reading the warning on the screen before moving forward.

January 20th, 2025 – Changes to state options for credit reporting (state options > credit reporting (N,M))

We have made a change to the credit reporting controls in the state options. Now, option M for the "credit reporting" field will do the following:

For medical accounts in the state:

If already reported – will withdraw from the credit bureau. Clients will see on their next metro 2 file as deletes (status DA)

If not already reported – will change the credit reporting flag to "do not report". This replaces the need to run two separate processes to remove medical accounts at the state level.