DEBT$NET™

Newsletter
Summer 2006

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Sales : 1-800-552-8397
Fax: 1-360-697-2053

Web Page:
http://www.debtnet5.com

Email:
sales@debtnet5.com

FIRST REGIONAL TRAINING CONFERENCE SCHEDULED

We have scheduled our first Regional Training Conference for July 21, 2006 at the Courtyard Marriott at the Philadelphia airport. Regional training conferences will be held instead of an annual User's Conference this year in order to reach more users. The Regional training conferences will cover all the new features of Release 6.9. The small group approach is intended to give attendees more focused information to meet their individual needs.

For those of you who have attended our User's Conferences, expect a different format. The one-day agenda will be focused on more instruction, with less frivolity (sadly). A workbook has been developed to accompany the course. The workbook includes the course content, with additional space for notes and accompanying screen shots. It is designed to be used during the class, and then taken home and used to jog your memory, or share with others in your agency.

Attendees will also get a hard copy of the Debt$Net™ Release 6.9 User's Guide. For those of you who have never taken the time to print out the entire electronic version and assemble it in a binder, this alone may make attending well worth your time.

The first conference will be held at the Courtyard Marriot Hotel. The one day conference is being offered at only $250 per person, or $200 each for groups of two or more from one agency. Compare this to the price of a one-day onsite trainer at $720/day!

Regional training conferences will be held at several locations throughout the US over the next several months. Look for email or fax flyers to announce additional locations. Or, call us and let us know you would like to see our team in your area soon!

TRANSUNION CUTS PHONE SERVICE

Technology marches on! We have learned from TransUnion that they will no longer provide credit bureau reports to customers via dial up connections. Customers must use internet connections. The cutoff date for dial up access is November 30, 2006. The Debt$Net™ Internet Consumer Credit Reports ESO already supports internet connectivity. For those of you running older versions of this ESO, contact technical support to purchase the new ESO.

ACA Top Collection Market Survey

For nearly 40 years, the ACA has surveyed member agencies and conducted the Top Collection Market Survey. This survey provides critical feedback to the collection industry. Information in the annual report generated includes annual dollar volume of gross collections and new business in the selected 12 month period, average balance, number of accounts placed, average age at time of placement, average percent of commission, recovery rates, and healthcare claims and formatting practices. This information is organized according to specific market of origination, such as cable TV, checks, child support, credit cards, clinic, property management, student loans, various utilities, veterinarians, etc. Forty different market segments were included in the 2003 Report.

Collecting this data can be time consuming for both the ACA and the agencies providing it. For this reason, the ACA created a Task Force to develop new methods to collect and compile the information. It was determined that the data could be extracted from the collection software systems. However, it would require the software vendors to develop programming to support the capture and reporting process.

Because of the importance of this survey, and to better serve our customers, TCM has agreed to become one of the participating vendors in the Top Collection Market Survey. Work is already well under way. We have completed the data extraction program and have moved into the testing phase. New fields will be added to the Client screen on the MISC tab. Users wishing to participate in the survey can use these field to categorize clients according to the ACA's definitions for market segment and service area.

The Top Collection Market Survey update will undergo internal testing later this summer, beta testing in September, with documentation and training to be completed before October. Actual survey administration has been scheduled by the ACA for January 2007. We will keep our users informed as we progress on this critical project!

**New Business By Industry Segment**
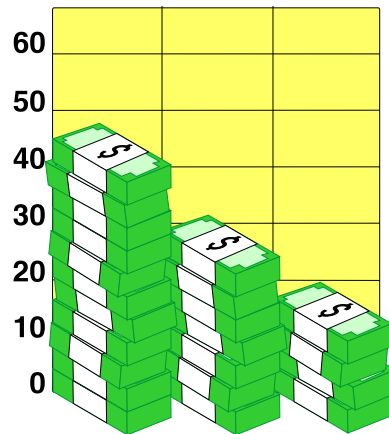
Two New ESO's Under Development: Email Direct and WebSite Pay

We are working on two new ESOs that will be available later this summer. **Email Direct** allows you to send email to clients and debtors from within Debt$Net™, without exiting to another email system. While you need to review spam and local laws regarding emailing debtors, you may find it a preferred method for sending out Debtor Statements.

Even better, you can send emails to clients, prospects, and users within your agency. Reports can be emailed in one of two ways. After this ESO is installed, the report option screen will include the ability to "email this report" and allow you to enter the email address at that time. For example, you can generate a collector's daily activity report and email it directly to the collector. Whether their performance has been stellar, or substandard, this efficient method of providing performance feedback will take far less time then generating, printing, and distributing hard copies each day.

Certain reports, such as the 12 month recovery report, can be emailed directly to the clients who want them that way. When you run statements, you can flag clients to receive them by email and batch them out all at one time. It will not be necessary to queue them up and send them one at a time. Another feature will allow you to design an email, and send it to a list of recipients that you have created. This will help inform existing clients of operational issues (such as holiday closure hours) or let you send marketing information to prospective new clients. The emails you send can be html or pdf formats.
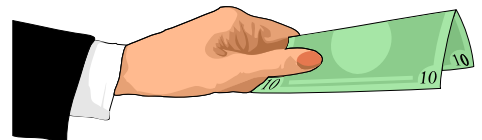
WebSite Pay is going to allow you to have a link on your website that allows debtors to go to online payment service companies and enter transactions (payments). This ESO will also allow you to capture payments directly on your website. Initially, this ESO will be setup to

work with PayPal. PayPal transaction reports will be downloaded, and then processed into Debt$Net™ so that debtor and account records are updated. Agencies will need to set up an account with PayPal. Depending on the response from our users, this ESO may be expanded to work with other online payment service providers.

UPCOMING CONVENTIONS

Debt$Net™ and company will be making an appearance at several upcoming conventions.

• The first, and largest, will be the *ACA International's 67 Annual Convention & Exposition*, taking place at the Manchester Grand Hyatt in San Diego, CA. Scheduled for July 9th through the 12th, this convention typically draws more than 1,000 attendees from all segments of the industry. The theme of this year's convention is "Chart Your Course", and geared toward serving as your knowledge-based resource for success in the credit and collection industry.

Encompassed in the convention are numerous education and professional development workshops, the opportunity to see what new products and services are available, half-day information seminars, and the chance to build business relationships and friendships with other industry professionals. There is also the key feature of being able to mix

business with pleasure while visiting the beautiful San Diego area. If you are not already signed up, contact the ACA at:

http://www.acainternational.com.

• Next on our agenda will be the Northeast Debt Collection Expo, scheduled to take place at the Hershey® Lodge in Hershey Pennsylvania, from September 17th through the 19th. This convention is held for the members of the New York, Pennsylvania, and New Jersey Collectors Association. Again, this convention will provide education and networking opportunities, as well as a venue for meeting vendors.

• Our last event for the summer will be to catch up with the California Association of Collectors, Inc. at their 89th Annual Convention and Expo. This one will take place at the Sheraton Hacienda Del Mar Resort & Spa at Los Cabos, Mexico.
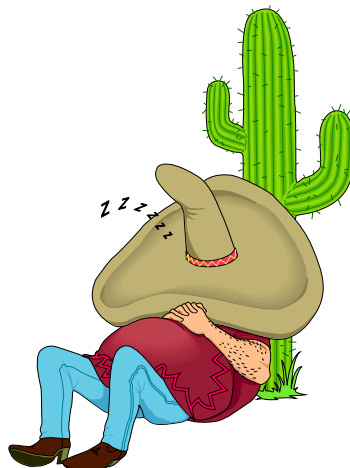
Some of the seminars scheduled include *Tools for Success!, Licensing for Success, Collecting U.S. Consumer Receivables, Broadcast Messaging,* and a *Legal Panel* discussion. Register online at:

www.calcollectors.net.

We hope to see you at any one or more of these events. Be sure and stop by to see us and say hello!

FOCUS ON RELEASE 6.9: RESULT CODE PROCESSING

This quarter's Focus article looks at result code processing in Release 6.9. Result codes first appeared in Debt$Net™ in Release 6.5 to track collector productivity, but can now be used to help automate account processing. Result codes are the agency's pre-determined possible call results. For example, a call result code may be set up to document leaving a message on an answering machine. This would be a "no direct contact" type of result code. You may set up another "direct" contact code to be entered when the debtor was able to talk to the actual debtor, and yet another code for when "indirect" contact was made, e.g., a roommate. While similar information on the collector's efforts are usually available in the notes, the result code information can be more efficiently reviewed via the agency's Account Scroll List and other reports.

You start by creating the result codes. Under the new "Codes and Definitions" menu option under

"Utilities" there is a "Result Code Definition" option. Under that submenu, select "Result Code Maintenance." Each result code is defined by three fields. "Result Code" is the six character short name for the code. "Description" is a thirty character field which allows you to enter a longer definition for the result code. Finally, "Contact" provides you three options to categorize the type of result code, either "Direct", "Indirect", or "None."

The next step is to define the processes. Under the same submenu "Result Code Maintenance", choose "Result Code Processes." Here is where you can set the processing for accounts based on the results the collectors are getting from their attempts to contact the debtor. It starts by creating a list of status codes to match. Keep in mind that a result code may be for a debtor with several accounts in the system. You may not want all accounts updated by the result code process. Some accounts for the debtor may already be flagged for cancellation or returned for other reasons. Enter only those account status codes that you do want to update.

Complete the processing definition by entering the new Priority, Collector, Status, Next Notice Type, Next Notice Span, and Review Date Span that you want to assign based on the result code. There is also a box to check if you want to indicate that the account has been worked. Keep in mind that setting up these processes can save collectors time. For example, when a message is left on an answering machine, result code processing will schedule the debtor for another call in three days automatically, rather than requiring

the collector to do the scheduling manually.

You are now ready to instruct collectors on the need to capture result codes before a debtor can be "Finish"ed, and the base working screen closed. You need to make sure collectors know how you want them to use the result codes before actually turning the feature on, or they will be prevented from moving through their call lists.

For this reason, the last step is to turn this feature on from the Agency File Maintenance Screen. Two fields appear on the "System Defaults" tab.
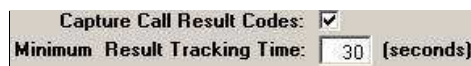
The first is a check box labeled "Capture Call Results Codes", which simply turns the feature on. Checking the box forces the collector to enter a call result code before they can exit base working screen. Immediately below that is a field for setting the minimum time you want to allow collector to "sit" on a base working screen before they have to enter a result code. You want to enable collectors to

sometimes breeze through debtors and review them, without necessarily capturing a result code. Use your own experience and needs to determine this time limit.

PATCHING DEBT$NET™

The methods for patching Debt$Net™ have changed quite a bit as new versions are released. Back in the old days, patches were distributed to our users by mailing out floppy disks.

Since moving to the Windows version of Debt$Net™, we have supplied these update patches using downloadable files. Downloading the files usually saves them into the Debt$Net™ folder. Once the last person has logged out after the file was downloaded, the file automatically installs.

Keep track of the how current your system is by selecting "Help" from the main menu and then choose "About Debt$Net". From there, check the current exec date, which is the third line from the bottom.

For Debt$Net™ 6.5 users, the patch/update file needs to be manually downloaded from our website at www.debtnet5.com /update65. Select the current exec date link you need, then select save and save that file into your Debt$Net™ directory on the server. Again, the patch will execute when the last user logs out.

This is even easier with Release 6.9. At the "About Debt$Net" screen, hit the "Update" button, and you will receive the patch file over your internet connection. Much better than waiting for that disk to come in the mail!
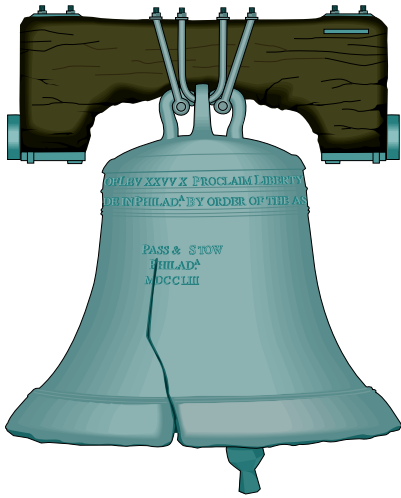
2006 Debt$Net™

Regional Training Conference

to be held in:

PHILADELPHIA, PA

July 21st, 2006

TAKE THIS OPPORTUNITY TO LEARN NEW FEATURES AND HOW TO GET THE MOST OUT OF RELEASE 6.9. RECEIVE A COPY OF THE REGIONAL TRAINING GUIDE TO USE AS A RESOURCE DURING THE CONFERENCE, AND BACK AT THE OFFICE. ALSO, TAKE HOME A HARD COPY OF THE DEBT$NET™ RELEASE 6.9 USER'S GUIDE!

Key Topics to be Covered: Work Scoring, Master Clients and Client Groups, Navigator, Result Code Processing, Account Collection Analysis and Agency Analysis Reporting, Batch Running Mass Account Changes, Time Tracking, Collector Classes, and much, much more!

CONFERENCE REGISTRATION:

Advanced Registration Fee: $250.00 per person

Group Registration Fee: $200 per person

Conference Registration Fee DOES NOT include the cost of hotel accommodations or meals!

Conference to be held at the Courtyard Philadelphia Airport, 8900 Bartram Avenue, Philadelphia, PA 19153.

Call (215)365-2200 for room reservations.

Contact the Computer Manager, Inc. at 1-800-552-8397 for more information.
A registration form is attached.

2006 Debt$Net™ User's Regional Training
Registration Form

Company Name _____

Address _____

City _____ **State** _____ **Zip** _____

Phone _____ **Fax** _____

Attendees

Names:	Titles:	Reg. Fee*
	Total Registration Fee	

* Registration Fees:
Registration: $250/person
Registration Group Discount: $200/person (2 or more registrants from your company).

NOTE: REGISTRATION FEE DOES NOT INCLUDE HOTEL ACCOMMODATIONS OR MEALS.

Payment Information

Method of Payment: ❏ Check (payable to The Computer Manager, Inc.)
❏ Visa ❏ Master Card ❏ American Express

Credit Card Number _____ **Expiration Date** _____

Card Holder's Name (as listed on card) _____

Credit Card Holder's Signature _____ **Date** _____

Please send this form along with payment to: The Computer Manager, Inc. P.O. Box 1961, Poulsbo, WA 98370

If payment is made by credit card, you can fax your registration to: (360) 697-2053

The Computer Manager, Inc.
P.O. Box 1961
Poulsbo, WA 98370