



**DEBT\$NET**  
Collection Software from TCM • The Computer Manager



# Newsletter

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## SPRING EDITION

**Vol. 20 Issue 1**

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## GET YOUR PASSPORT READY!

We are definitely headed to a warm destination this fall for the Annual Users Conference, as a special way to commemorate our 20<sup>th</sup> Year Anniversary. We are thinking Cancun again, but are also exploring other exotic locations. We want to make this a truly memorable User's Conference.

Travel regulations have changed significantly since then. To travel to any non-US location, you MUST have a valid Passport. Now is that time to get that done. For those of you that have never had a passport, start by logging on to the Department of State's web site ([www.travel.state.gov](http://www.travel.state.gov)). Locate the nearest passport facility by clicking on the link "8,000 passport acceptance facilities". When you go, you will need two photographs of yourself, a valid photo id (such as driver's license), and proof of U.S. Citizenship (typically a birth certificate). You will also need to complete a DS-11 Form, which can be downloaded at the web site or filled out at the acceptance facility.

If you have an expired Passport, you have the option to renew by mail. Again, log on to the web site indicated above. Scroll to the bottom and connect to the link "How to renew your passport". Follow the instructions. You will be required to fill out an Application for

Passport Renewal by Mail (DS-82). We look forward to seeing you in October!



## REGIONAL TRAINING IN TEXAS

Our next regional training session has been scheduled for Addison, TX at the Courtyard Marriott. Like other regional sessions, this one day training event covers new features and how to get the most out of Release 6.9. Topics covered include 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.

Attendees receive a copy of the regional training guide for use during the session and as a resource back at the office. You also receive a hard copy of the Debt\$Net™ Release 6.9 User's Guide.

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

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

Email:  
[sales@debtnet5.com](mailto:sales@debtnet5.com)

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## TWELVE MONTH RECOVERY REPORT

One of the most effective ways to letting your clients know the results of your efforts to collect on accounts is through the Twelve Month Recovery Report. This report provides the client historical information on what you have recovered on their behalf. Although the report is named the Twelve Month Recovery Report, it is actually capable of printing the report for up to 999 months in version 6.9. Thus, for long-term clients, you can look at your recovery performance since the start of the relationship.



To evaluate the recovery for a client, it is necessary to understand how the report is generated. Each month, the "Net Accounts" placed with the agency is tabulated (both in terms of quantity of accounts, and total value of those accounts). The "Net Account" amounts start with the accounts sent over (placed), less any accounts that are returned to the client. Debt\$Net™ then keeps track of the amounts collected during the current month, for all accounts placed to date by that client. The report shows both the number of payments that were received, as well as the total dollars recovered. Reporting of these amounts is done in accordance with the full trust accounting capability of the software.

The final step of the report is to calculate the recovery percentage.

Debt\$Net™ calculates the recovery percentage by month, as well as the total recovery percentage for all accounts placed. For each month, Debt\$Net™ divides the total amount collected to-date on a month of assignment, by the total amount placed during that month. For example, if \$7500 worth of accounts were placed in May, and so far to date you have collected \$895 against those specific accounts, the percentage would be 11.9%. Finally, Debt\$Net™ divides the total amount collected during all preceding months, by the total value of accounts placed to date. These percentages allow a client to understand how well your agency is collecting on aging accounts, as well as how you are doing overall.

## TWO NEW ESO'S

Heads up that we are about to release two new ESOs. Our *Collection Advantage ESO* provides you access to an Experian service. Data from collection activity files is forwarded to Experian, and they calculate a score to indicate how "collectable" the debtor's account(s) are. In addition, Experian will provide service members with additional information (e.g., updated address) via a return file. Debt\$Net™ can capture this data from Experian and attach it to the appropriate debtor record. The debtor score can be used to select accounts and reassign them through the Mass Account Change option, or incorporated into Debt\$Net™'s own work scoring process and used to prioritize collector's work activities. Miscellaneous data returned from Experian is stored in a form accessible from the ESO button on the base working screen.

Our new *Insight America ESO* works with Acxiom Insight's Investigate

product, a skip tracing tool that uses sophisticated data sets and customized analytics to find persons of interest.

Both ESOs are available in this month's Hail of a Sale!

## WINDOWS VISTA™ REMOTE CONNECTION

Everyone wants to have the latest and greatest of all gadgets and gizmos, and operating systems are no different. As you may know Microsoft has recently released their new operating system that they lovingly call Windows Vista™. Windows Vista™ has a prettier interface and has a wealth of new features, but just like with any upgrade things change in the new versions which could cause some software to no longer work correctly or at all. This is the case with Microsoft Windows NetMeeting, in the new version of Windows it will no longer be available for use nor will it work as a way to remotely connect to computers.

Although some agencies may be directly affected by this and some may not, there is still a silver lining here. Microsoft has included another great free way for us and you to remotely connect to computers outside of the office, this piece of software is called "Remote Assistance". Remote Assistance requires that you have an available Internet connection, an E-mail account or Microsoft Live Messenger. Remote Assistance works by sending an invitation to another user via E-mail or Microsoft Live Messenger, once the user has received the invitation they will then be able to access your computer

remotely by opening the invitation file or clicking accept from Microsoft Live Messenger, and when prompted entering your predefined password.

*Remote Assistance* is not our only option for remote connection to out of the office computers, if remote assistance just is not working for you or you simply do not like it, there are a lot of third party software out there to try. These include but are not limited to *GotoMyPc.com*, *LogMeIn.com*, *RealVNC*, and *PCHelpWare* are all said to be Vista Compatible remote connection software. *GotoMyPc.com* does have a monthly fee, but it is a web based program which allows easier access through firewalls with little to no changes to be made. However *LogMeIn.com*, *RealVNC* and *PCHelpWare* are free programs that are readily available on the web and claim to be Windows Vista compatible.

Free software is sometimes frowned upon because of lack of support or the ease of use may not be quite so easy, So if you are planning on making a purchase towards a remote connection software, as with any purchase for your new Windows Vista™ machines please make sure to check with the vendor of the software to make sure it is Windows Vista™ compatible.

## CHANGES AT EXPERIAN

Experian is making some changes on how files and updates should be submitted. In order to keep their system as up to date as possible, they would like to receive only updated information. This means you no longer have to send entire files each month. They want only the changes, and they do not want data that has already been deleted off their system or is past the purge date of seven

years from the date of first delinquency. In addition, they will take update files at any time during the month: on a daily, weekly, or monthly basis.

Again, they are trying to get away from receiving full files in order to reduce processing time and ensure the accuracy of their database.

To support these changes at Experian, we have made changes in the credit bureau reporting area of Debt\$Net™. We have added a check box to create “updates only” files for submittal in version 6.9. To update your system and install this enhancement, select Help from the main menu, then About Debt\$Net, then click the Update button on the system information screen.

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## BYE BYE UB92 AND A NEW FACE FOR CMS 1500

Changes are occurring in the world of reporting health care accounts. The two standard forms are both being updated. These changes are being driven by the Health Insurance Portability and Accountability Act (HIPPA).

**CMS 1500.** The revised CMS 1500 claim form accommodates the reporting of the National Provider Identifier (NPI) number. The NPI must be used by all HIPPA covered entities, such as health plans, health care clearinghouses, and health care providers. Also, the barcode has been removed. Scanners can be programmed to read the 1500 symbol in black ink. The old version of the CMS 1500 (12/90) will no longer be acceptable as of 1 April 2007.

**UB92.** The UB92 is being replaced by the UB 04. Either form is acceptable for awhile, but the UB92 will no longer be accepted as of May 23, 2007. The UB 04 also incorporates the NPI, as well as taxonomy and additional codes. Many of the data locations have changed on the new form, although most data usage descriptions and allowable data values have not.

We are in the process of getting these changes incorporated into the Health Care Form ESO's. There has been some difficulty in getting copies of the revised forms. We have just received the first, and will be implementing the changes immediately. Watch our web site to make sure you download the changes as soon as they become available.



## HOW TECHNICAL SUPPORT WORKS

You may be new to Debt\$Net™, or it may have been a long time since you have read your support agreement. Rather than try to find a copy, take a moment to read this and refresh your memory on how to make the most out of your tech support plan.

Our technical support department provides support services through a team, consisting of triage, support technicians, and senior technicians, all supervised by the Technical Support Director. The support team services calls in the order received, with

priority given to “downed” agencies that cannot operate.

The triage staff member initiates the support process by taking the call, identifying the nature of the problem, and gathering supporting information to expedite problem diagnosis. Triage passes the call to a support technician, but remains a secondary point of contact for follow on calls.

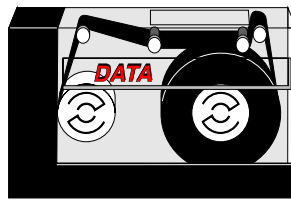
The support technician works the problem. Should the problem prove complex, the technician receives immediate assistance from senior technicians. The Technical Support Director also monitors and supervises all support work. Technicians may consult with programmers, trainers, and senior software developers, as well, to resolve the problem. Although complex problems require multiple staff members for resolution, the original support technician remains the main point of contact to reduce the need to “re-explain” the nature of the problem.

Please note that diagnostic work and problem resolution always require assistance (and information) from the agency staff. It may be prudent to identify a main point of contact in the agency to achieve efficient communication with the technical support staff.

Agencies should contact Rachel, our Customer Service Representative if they are uncertain about problem resolution, or have concerns about the efficiency or operation of the technical support team. The Customer Service Representative can also assist with concerns that are outside of the scope of technical support.

## TIPS FROM TONY ON How *WE* DO BACKUPS

We talk about doing backups all the time and inevitably we come across someone who either was not listening, or was led astray by their IT or hardware people. If your advisor suggests backing up to anything other than tape run away, don't walk, **run**. They might have all these grand schemes, but the safest is still tape.



Here at The Computer Manager we back up to tape with a tape drive on the server. It is totally automatic and we only have to change the tape twice a week. There are two types of backups that are used, a full backup, which we do every Friday night, and a differential backup which is done Monday thru Thursday. The differential backup backs up all files changed since the last full backup. The software allows one tape for the week, but creates a backup set for each day.

We have 5 tapes designated as daily tapes, then a number of tapes designated as weekly tapes. The daily tapes are labeled “Week1” through “Week 5”, to signify which week of the month to use them. The weekly tapes are used on Fridays and not reused again for 4 weeks. This scheme ensures we can restore data for any day for a full month.

In addition, the last full backup (last Friday backup) for a month is not reused for 3 months, and the last full Friday backup for a quarter is saved forever.

While this backup scheme may sound expensive, it is relatively cheap compared to data restoration costs and downtime. We use Veritas backup software, and it is set to verify every backup to ensure a it is working, and it is set to email the administrator if any failure occurs.

## su | do | ku

© Puzzles by Pappocom

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2				7		6	
	1	9	8	5			2
		8	1		4		
	2	3				9	1
			7		3	8	
	3			7	9	2	5
	5		4				6
	4	2					

EASY

#2

Solution to last edition's puzzle:

8	1	6	4	5	9	7	2	3
4	3	5	6	2	7	9	1	8
9	7	2	3	1	8	6	4	5
2	4	9	8	7	3	5	6	1
5	8	7	9	6	1	2	3	4
1	6	3	2	4	5	8	9	7
3	5	4	7	9	2	1	8	6
6	9	1	5	8	4	3	7	2
7	2	8	1	3	6	4	5	9





10% Off  
Users & ESOs\*

PLUS, Large Package Discounts!

Contact Cheri Carr to take advantage of this offer at:

1-800-552-8397.

\*Offer applied equal or lesser value. ESOs Included in offer: Accurint, Acolloid, Banko, Batch RCK, Check Verification, Client Input, Client View, Client Upload, Collection Advantage, Collector Monitor, CPE, Electronic Funds Transfer, HCFA, Insight America, Internet Dialer Messaging, Judgement Tracking, Legal Accounting, MICR Scanner, NCOA, Notice Outsourcing, Online Consumer Credit Reports, PhoneCheck, Pre\$Net, Predictive Dialer Interface, Smart Collect Pro, TransUnion CPE, UB92, VOIP Dialing Interface, and Web Access.

Offer valid 03/15/2007 - 4/15/2007



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