



Newsletter

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Prestige 2013



The Computer Manager, Inc. is happy to report a productive year, endeavoring to maintain Debt\$Net®'s position as one of the most proven and powerful software packages available to the collection industry. This year's release, Prestige 2013, takes a primary focus on building interconnectivity between the different aspects of a debt collection operation. There are improved ways for collectors to interface with their work, for managers to interface with their collectors, and for companies to track and report information regarding their clients. Along with a few additions that increase the general utility of Debt\$Net®, we think the improved interconnectivity of Prestige 2013 makes for a more efficient and more powerful product than ever before.

At the collector level, our developers have boosted the general efficiency at which a user views and manages the information relating to his or her in-the-moment operations. The base working screen has been widened and we've implemented 'hotspots,' or quick glance screens, that enable a collector to view notes and account information without covering up the existing screen of data. Taken together, collectors now have simultaneous access to even more of the information, controls, and tools

Debt\$Net® puts at their disposal. Prestige 2013 also adds a new color-coding system for collectors that allows all phone numbers to be categorized according to their 'call' or 'do not call' consent status. We've also added a comprehensive complaint tracking system for collectors to log debtor complaints and for managers to oversee how they are handled. You can read more about this important new complaint feature in a subsequent article.

Like complaint oversight, Prestige 2013 adds several other features that empower managers to connect more effectively with their team of collectors. Collectors now log in to a more detailed welcome screen that contains messages from managers, call lists, and an up-to-date view of how that collector is performing toward his or her monthly goals. Speaking of which, both goal orientation and workload management received attention in this new release. Hoping to empower managers to increase the productivity of their staff, they now have the ability to create resource lists that provide collectors additional work when they run out. Managers can also bolster a culture of accountability by setting monthly collection goals for their individual staff within Debt\$Net® itself. This includes a new collector ranking system that enables managers to identify top performers according to MTD or YTD activity figures.

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On top of collector rankings, Prestige 2013 implements an analytical means to compare recovery performance as it pertains to your different clients. Managers can now see how different clients stack up against each other in terms of assignments and recoveries. They also have access to a new 'Stair Step Report' that gives a monthly breakdown of recovery rates during the past twelve months. These detailed analytics improve your ability to tailor your operations as well as support transparency and communication with your clients.

Beyond connectivity, there are even more added features pertaining to the handling of accounts. Convenience fees for payment processing can now be recouped automatically by having them included in a debtor's payment. Users can save time by reactivating archived or uncollectable accounts from history according to their status instead of individually. Finally, managers have gained the ability to create locked status codes that only allow authorized users to change the collection status of an account.

And those are just some of the new features we've added. Collectively, Debt\$Net®'s 2013 release represents our best work yet, allowing users to demonstrate their Prestige at every link and junction of a company. Whether linking collectors to their work, managers to their collectors, or your company to its clients, The Computer Manager, Inc. spent 2013 adding valuable new features to Debt\$Net® that will empower its users and— more than ever before— connect them to their profits.



Debt\$Net® User's & Training Conference 2014



Our 2014 Debt\$Net® User's & Training

Conference is on the way! This year's conference will be held at the ever-exciting Planet Hollywood Resort and Casino in Las Vegas on June 9th and 10th. We're eager to host this event both to showcase powerful new features from our latest Debt\$Net® releases as well as train users in how to make the most of them. The conference and locale will also provide attendees a great chance to connect with fellow Debt\$Net® users.

This year's theme sums up our primary focuses for the 2014 Conference:

*More Debt\$Net® Features * More Debt\$Net® Training * More Debt\$Net® Networking.*

Though 2013's upgrades and releases are some of the most powerful ever, we want to think of this year's conference as an opportunity to go beyond just showing off what's new with Debt\$Net®. We're planning three separate educational sessions, each aimed at optimizing user interaction with specific high-use areas of our software. Each session will be held three times, enabling interested users to attend them all. In an industry like ours, productivity counts. Learning to utilize the best techniques and numerous useful Debt\$Net® features will improve user operating efficiency and help collectors get the most out of their work hours.

Along with providing trainings on the topics we feel to be important, we view this year's conference as a powerful opportunity to maintain the partnership between us and our users. User feedback has helped guide Debt\$Net® to where it is today and we're as eager as ever to tailor our presentations to those topics which are crucial to your operations. Send your requests and feedback to Julee Warner at julee@debtnet5.com or 1-800-552-8397.

We look forward to seeing our users in the bright lights of Las Vegas and to making the 2014 Debt\$Net® User's & Training Conference an interactive, informative, and fun event! We hope to see you there.

Collection Service Providers

The Computer Manager, Inc. is always looking for ways to grow alongside of its clients. We'd like to take a moment to discuss a new opportunity in the debt collection industry, the collection service provider. As we all know, many large companies run their own in-house collection operations. The problem with these in-house departments is that they aren't nearly as successful at recovering debt as your agency's fully trained and experienced collectors. They don't have a full arsenal of skills and tools because collecting debt, after all, isn't their business.

But it is yours— The difference between their low recovery rates and your high recovery rates is an opportunity to sell your expertise to these companies and manage their in-house collection operations as a service. By training their collectors or



staffing their in-house departments with your fully-trained, part-time or full-time staff, both you and your client benefit from the increased returns.

And since your company is already licensed to use our software, you can take this to the next level by adding the collection power of Debt\$Net® at their location through our monthly lease option, Running Start. The Running Start program includes all of the same functionality as a fully-licensed Debt\$Net® package, but is charged on a month to month basis. This minimizes your start-up costs and lowers risk because the cost to you terminates when the software is no longer useful. When your contract with the large business is up, you simply quit paying the monthly charge and the system shuts down.

Beyond helping to establish closer client relationships and additional revenue streams, one of the most exciting features of the collection service provider is how it opens up new ways to bill your clients. A service-oriented approach entails fewer facility or equipment charges, providing a chance to charge steadier base fees and labor rates, commissions, or any combination of the three. This billing flexibility may also be a boon to sales teams pitching these ideas to your clients for the first time.

The Computer Manager, Inc. is excited about the idea of the collection service provider and we hope you'll take some time to consider it and send your thoughts and questions our way. More information about Running Start can be found on our website www.debtnet5.com or by contacting Julee at 1-800-552-8397 or julee@debtnet5.com.

Complaint Tracking

The dawn of the CFPB created new challenges all across the collections industry. At a recent ACA forum, CFPB compliance officers mentioned the need for financial services companies to implement better complaint management policies. More specifically, officers expressed a need for companies to emplace systems to track, manage, self-police, and self-report complaints.

As the collection industry braces for the Consumer Financial Protection Bureau's (CFPB) increased regulation and oversight, we at Debt\$Net® have added new complaint-related workspaces to both our Prestige 2013 and Power 2012 releases.

Equipped with key new features, these workspaces provide your company with solutions to establish and show your compliance to the CFPB. These workspaces are simple and easy to use, enabling users to input, organize, and manage the information relating to a debtor's various and often numerous complaints.

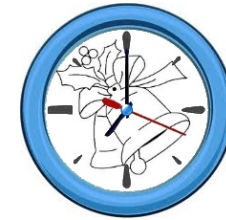
For collectors, a new complaint screen allows users to log the specific details and nature of each complaint, the identity of the complainant, as well as the status of the complaint as it pertains to the CFPB. The administrator workspace has been additionally updated with an ability to view and monitor a work list of all outstanding complaints. Admins can also add specific codes, definitions, and follow-up schedules for the different species of complaint.



Our Prestige 2013 and Power 2012 releases also come equipped with a reporting feature that allows administrators to sort and print complaint related information in a variety of ways. Whether by status, collector, type, or time, these reports provide an analytical perspective on complaint management and give your agency the nuts and bolts necessary for substantiating compliance to the CFPB.

Taken together, the new features of our Prestige 2013 and Power 2012 releases provide your agency with the capability to create and police a robust policy for your complaint-related operations. If you're interested, please contact Julee Warner for more information at 1-800-552-8397 or julee@debtnet5.com.

Holiday Hours



In observation of Christmas and New Year's, The Computer Manager, Inc office will be closed on December 25th and January 1st.

If you should require assistance on either of those days, please email support@debtnet5.com. This email address will be monitored for emergencies.



Happy Holidays

For being such loyal customers we are offering you an End of Year Sale. This sale will allow you to save more with each item purchased.

<i>Purchase</i>	<i>Discount</i>
<i>2 Items</i>	<i>10% off</i>
<i>3 Items</i>	<i>20% off</i>
<i>4 + Items</i>	<i>30% off</i>

Items = Users or ESOs.

Offer good till end of business on 12/31/13 and is for payment in full purchases, sorry no payments plans.

From everyone at The Computer Manager, Inc., wishing you pleasant holidays and a happy, healthy and prosperous New Year!