Intelligent Scripting (I-Script)

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Background & Introduction

Intelligent Scripting (I-Script) will take this system to new levels of productivity. Most of you are aware of scripting that is associated with a dialer. We feel that our design has taken the concept of scripting to a new level. This is because traditional scripting only looks at the basic account and some client logic to produce a script. That script is usually predefined and cannot be varied based on the circumstances associated with the account. With I-Script, the system will literally build a script after analyzing the account and picking out what is important, just as a collection expert would. In the design of this module we considered flexibility at the company, client, user and account levels. The skill level of the user must be used to determine what level of assistance the system should offer. Similarly, we need the flexibility to handle different clients using different methods. This is not a simple feature to set up. But neither is the concept of intelligent scripting. Once set up, this feature has the potential to improve productivity in a manner that no other change in the industry has been able to, in the recent past. The potential returns are enormous. Please review the documentation carefully and plan your strategy prior to setting up this feature.

Operational Functions

When your collector first pulls up an account, they can be presented with an opening script (Also referred to as a talk-off). After reading this first script, I-Script can analyze that account (literally read the account) based on various conditions (using Description Codes, Payment Arrangements, in legal etc.) and present a second script. This script can further guide the collector as to the manner in which the account could be handled. As an example, a list of options and function keys to be used for each can be specified – the collector never needs to even know any Smart Codes! A script can then be presented based on those Smart Codes, which can guide the user through different "paths". In this case, the Smart Codes would be used as a "navigational tool". For new people, if they can read, they can collect! For experienced collectors, you can limit which scripts are presented to just those that give the required information, making this a truly intelligent tool.

I-Scripting

Setting up I- Script

1) The I-Script menu is located on the Management Menu, option 11. To activate scripting, the Company options must be set up

```
                    I-Script Main Menu


  Select one of the following options -

  1. Company Setup
  2. User Setup
  3. Script Setup Options
  4. Rules Setup Options
```

```
                I-Script Company Information

Company Code            99

Company Name            YOU OWE-IT COLLECT SERVICES

Display scripts (Y)         Y

Use for collectors (Y)      Y

Use for non-collectors (Y)  Y

Show in Inquiry mode (Y)  Y

Only if user set up (Y)
```

The User options allow you to specify some special rules for individual users, if required. *It is not necessary to set up users within the I-Script system, unless you want to use the special options*

2) Then from I-Script Main Menu, take Option 3. Script Setup Options

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Script Setup

Select one of the following options -

1. Standard Scripts
2. Rule-based Scripts
3. Scripts by Smart Code

 Options __

---

3) Then take option 1 - Standard Scripts

Standard Script Setup

Select one of the following options -

1. Normal Scripts
2. Translation Scripts

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4) Then option 1 - Normal Scripts.

Standard Script Setup

Select one of the following options -

1. Company Scripts
2. Client Scripts
3. User Scripts

5) Then option 1 - Company Scripts

Standard Scripts

Company Name YOU OWE-IT COLLECT SERVICES, INC.

SELECT   STANDARD SCRIPTS
__   Opening script   (**displayed as soon as the account detail screen is presented**)
__   Closing script   (**displayed when the user exits the account detail screen**)
__   Pay/Arrangement - Before   (**for new arrangements only**)
__   Pay/Arrangement - After
__   Direct Check-Before
__   Direct Check-After
__   Attorney
__   Financial Profile
__   Credit Card
__   Promise to pay
__   Skip Tracing
__   Insurance screen
__   UB92 screen

Copy from existing script for new script (Y)
(between normal and translation scripts)

6) Select the script that you want to work on. This example will use "Opening Script"

```
                         I-Script            Company Scripts

Company Name YOU OWE-IT COLLECT SERVICES, INC.
Script Code  *OPENING


Heading Opening for Company        Script Extension                      Color
Script   Hi may I speak to         *DEBTOR
         My name is XXXXXXXX       and I am calling from UoweUs Collections.
         I am calling in regards   to a bad debt you have for:
                                   *CLIENT                                *R
         In the amount of           *AMOUNTPLACED                         *G


         The purpose of my call is  to see if you will be taking care of
         this bad debt today.
         Last payment amount       *lastpayment
         Last payment date          *lastpaymenton
         Insurance company 1        *INSURANCE1
         Insurance company 2        *INSURANCE2




Smart Codes (Std,Con,Prom,Disp,Att,LM,Bad#)     ___   ___ ___ ___ ___ ___ ___

F1-New Selection F4-Delete F7-Exit                      Script Class _____
```

7) Entering text - The script can consist of text and variable data that is obtained from the system. The concept is similar to letters, where you set up text and Merge Codes. Unlike in a letter, with I-Script, you will be able to highlight areas of the script by using different colors!

a. When the actual script is defined, you have the choice if setting up a script where each line is 25-characters. This will result in a smaller script window being displayed. If you choose to enter information in the "Script extension" area of an individual line, a larger window is displayed. The script extension must be used if you will be "merging" account information into the script. There are special codes for merging account information into a script listed below.

b. To set up colors for a specific line, you will enter the color code in the last 2 characters of the script extension area. Valid color codes are *R (red), *P (pink),

*B (blue) *T (turquoise), *Y (yellow) and *G (green). You can use *U to indicate that the line should be underlined.

c.   The special codes that will merge account information with the script must be entered starting at the first position of the "Script extension" field. The code is entered as *XXXXX where XXXXX points to the information needed. You can enter information after the code. If you do this, make sure you will have sufficient space on the line to display the merged information and your fixed text. Information will not automatically flow to a new line. Make sure you leave one blank space after the special merge code. The exceptions are special characters such as, ? or . which you can place immediately following the merge code.

The valid codes are as follows. Most of their meanings will be self-explanatory.

*DEBTOR (debtor name)
*PATIENT (patient name)
*AMOUNTPLACED
*BALANCE (on individual account)
*LINKEDBALANCE
*PLACEDON (date)
*SERVICEDATE (Last transaction date)
*CLIENT (Client name)
*OURPHONE
*CLIENTPHONE
*OURADDRESS
*CLIENTADDRESS
*OURFAX
*CLIENTFAX
*CLIENTINFO1 (information from Collector Notes on client master)
*CLIENTINFO2
*CLIENTINFO3
*CLIENTINFO4
*CLIENTINFO5
*CLIENTINFO6
*CLIENTINFO7
*LASTPAYMENT (amount)
*LASTPAYMENTON (date)
*INSURANCE1 (Insurance company names)
*INSURANCE2

d.   When a script is defined, you have the option of having the system apply specific Smart Codes for a contact, promise to pay, dispute, attempt, left message or bad number. You can set up the Smart Codes to be applied for each of those circumstance and the user has to select F1, F2, F3, F4, F5 or F6, (example in step 8) depending on the circumstances, and.... yes, the Smart Code field will be automatically populated by the system and the user is only required to press

ENTER! We see no reason why a person with no collections, AS/400 or Intelec experience cannot be working an account in less than 5 minutes!

8) When you are done creating your script, your collector should see something like this.
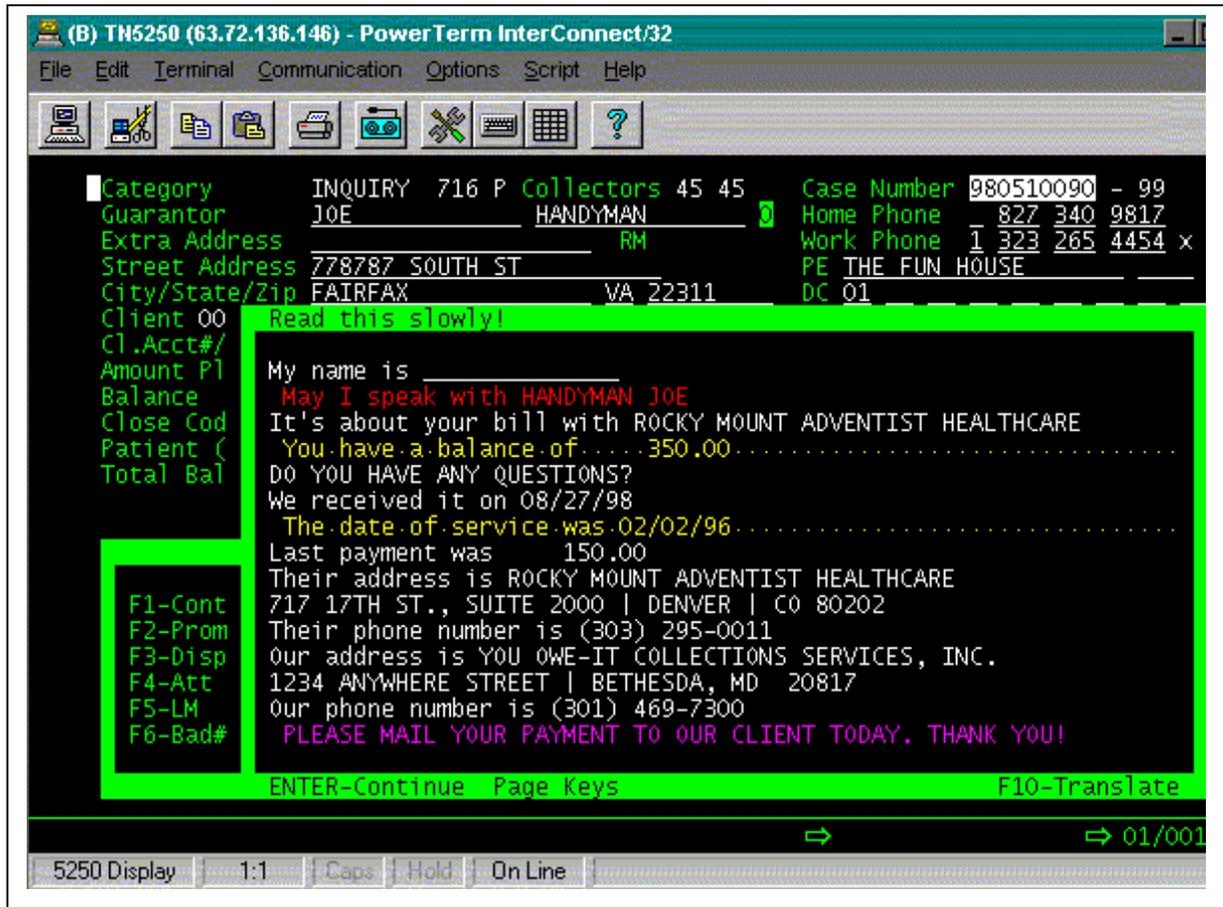
Additional I-Script options

> **Translations** – We have even considered the need to support additional languages! The Spanish-speaking collector would simply select the "Translation" option to display the Spanish version of the script. To set up the translation options, you have to key in the translated version of each script. This option is available on Standard Script Setup menu Option 2. Translation Scripts.

9

Rules - Scripts can be presented based on the results of "analyzing" an account. As an example, you may want to recommend a certain strategy if the debtor has an attorney and the there has been no payment for 60 days. Or there may be a special procedure when insurance has been billed and there has been no payment for 45 days. You will "program" the rules and the system does the rest. These options are defined as a part of the "Rules" on "I-Script Main Menu" option 4. Rules Setup Options

Rules Setup

Select one of the following options -

1. Company Rules
2. Client Rules

1) From Rules Setup menu take option 1. Company Rules

Rules for Company

Company   99

Priority   1

(Example: Priority rules 1-10 for most important, 21 TO 31 for more basic etc.)

2) Priority level - You will also be able to set up the system to omit "basic" scripts for the more experienced users. This is accomplished by the use of a "Priority level" within the rule-based scripts. You should set up the most important rules with the lower priority levels. The higher priority levels would be used to set up scripts for less important issues. For experienced users, you would indicate that the system should not look at rules after a given priority level. This would not display the more "basic" scripts for the experienced users.

```
                              Rules for Company

Company code   99                     Client/Group code


Priority level 001                    Look for more (Y)
Description    BROKEN PROMISES
Script to use BROKE 3 PA'S  ← Also known as the "SCRIPT CODE"
Close Condition (Y/N)         Close type (L/b)              Close codes


Desc.Code Cond. (Y/N)  Y   Desc.Code type (L/b)         Desc.Code (A/O)
Description Codes  10


Payment within    days                                   Letter within    days


Debtor contacted (Y/N)      Debtor has paid (Y/N)     Broken promise (Y)
Broken P/Arr. (Y)     Y     On P/Arrangement (Y)      60 days no contact (Y)
New accts. exist (Y)        Legal accts. exist (Y)    P/D checks exist (Y)
No mail/bad Add.(Y)         Attorney exists (Y)       Cosigner exists (Y)
POE Add/No Wrk.Ph. (Y)      Credit reported (Y)
```

3) This is the next screen you will be presented and where you will define your rules.

Note the "Script to use" name is also the script code name, which you will use below. Field level definitions are at the end of this document in the addendum.

4) After you have defined your rules you can then tie it into a new script based on the new rule that you have created. You do this by next going back to the "I-Script Main Menu" and taking option "3. Script Setup Options"

```
                          Script Setup

  Select one of the following options -

  1. Standard Scripts
  2. Rule-based Scripts
  3. Scripts by Smart Code



```

     5) Then option 2, Rule-based Scripts

```
                    Setup for Rule-based Scripts


  Select one of the following options -

  1. Company Scripts
  2. Client Scripts


```

     6) Then option 1, Company Scripts.

```
                      I-Script            Company Scripts

  Company Name    YOU OWE-IT COLLECT SERVICES, INC.
  Script Code  BROKE 3 PA'S  <- (This is the name of the rule that was
  just created)
  Translation (Y)



  If a new script is to be created based on an existing script enter the
  following -

  Copy from existing script (Y)
  Copy from Script                              Translation (Y)
  Company Code
  Client Code
  User
  Smart Code
```

7) Insert the name of the rule that you just created in the **"Script Code"** field and hit enter.

```
                                    I-Script                          Company Script

Company Name YOU OWE-IT COLLECT SERVICES, INC.
Script Code  BROKE 3 PA'S


Heading  Broke 3 PA's              Script Extension                         Color
Script  DO NOT SET UP ANOTHER PAY   MENT ARRANGEMENT FOR THIS DEBTOR !!!  *R
        _____  _____
        They  have broken the last 3 promise  s they made_____
        _____  _____
        _____  _____
        _____  _____
        _____  _____
        _____  _____
        _____  _____




    Smart Codes (Std,Con,Prom,Disp,Att,LM,Bad#)    ____   ___ ___ ___ ___ ___ ___

F1-New Selection F4-Delete F7-Exit                        Script Class  ____
```

8) Create your script to correspond with the rules that you created.

Smart code specific - We will also be able to display a script based on the use of a specific Smart Code. E.g. you may want to provide some direction when the debtor says they have insurance. The Smart Code used could present a script that has that information. The script can be set up based on the client, user or a default for the company.

You can get to this option from:

The I-Script Main Menu, option 3. Script Setup Options.
Script Setup Menu Option 3. Scripts by Smart Code.
Setup for Smart Code Scripts menu chose 1. Company Scripts, 2. Client Scripts, or 3. User Scripts and create your script as shown above.

Guiding Collectors with Smart Codes

What if you have a series of options that you want documented, but do not want to teach a user a series of Smart Codes that need to be applied? This is easy to accomplish with I-Script. As an example, consider the recording of insurance information. The debtor says they have insurance. The collector applies Smart Code 501. That Smart Code could then display a script that says "F1-Commercial, F2-Medicare, F3-Blue Cross, F4-Other". This would be set up for Smart Code 501.

The user could select F2 for Medicare. The system could display Smart Code 506, which is associated with F2 on the script for Smart Code 501. Smart Code 506 could say, "Ask for proof of insurance F1-Has proof, F2-Has no proof". Those function keys could point to other scripts and more choices! As the collector moves along, using different function keys, no knowledge of Smart Codes is required! Yet the correct Smart Codes are being applied, and the collector is actually being guided through the required steps!

When a Smart Code script is displayed, the user can enter the information in the Smart Code window. The script will usually cover much of the important information on the screen. You can "remove" the script information by pressing F23 from the Smart Code window. If there were function keys set up within the Smart Code script, the system will display the script AFTER the Smart Code information is entered, giving the user the opportunity to read the script again and know what options are available.

Based on the way the options are set up, the appropriate scripts will be displayed. Once a user was familiar with the "rules" they would have the option to turn off a script (F22) so that they would not be distracted as they worked additional accounts. The option is valid for the rest of the session. If the user leaves the account processing or inquiry screen and returns to the menu, the scripts will be displayed again.

In conclusion

How flexible are the rules to accommodate the needs of different clients? As with the rest of Intelec, there will be flexibility at the client, user and company levels. The rules at the client level will take priority over rules at the user level. The company rules would be the "default" or lowest level.

When a script is displayed, it will sometimes be necessary to know why that specific script was displayed. Is it a default script? Is this a client specific script? This information will be needed in the event that you feel that an incorrect script had been displayed. You can use F11 (collectors can not access this feature) to display the details of the script. The information will tell you what caused that specific script to be displayed.

Addendum:

Field Definitions

```
                              Rules for Client

   Company      XX (1)

   Client/Group  _____ (2)

   Priority      ___ (3)








 F3-Search F7-Exit
```

Figure 3.2.1 I-Script – Client Rule Setup Detail screen

```
                         Rules for Company

 Company code   99                  Client/Group code XXXXXX


 Priority level 999              Look for more (Y) _ (4)
 Description     _____ (5)
 Script to use  _____ (6)


 Close Condition (Y/N) _(7) Close type (L/b)   _ (8) Close codes _ _ _ _ _ (9)


 Desc.Code Cond. (Y/N) _(10)Desc.Code type (L/b) _(11) Desc.Code (A/O) _ (12)
 Description Codes __ __ __ __ __ (13)


 Payment within ___ days (14)              Letter within ___days (15)


 Debtor contacted (Y/N) _(16) Debtor has paid (Y/N) _(17) Broken promise (Y)
 _(18)
 Broken P/Arr. (Y)     _(19) On P/Arrangement (Y) _(20) 60 days no contact (Y) _(21)
 New accts. exist (Y) _(22) Legal accts. exist (Y) _(23) P/D checks exist (Y) _(24)
 No mail/bad Add.(Y)  _(25) Attorney exists (Y) _(26) Cosigner exists (Y) _(27)
 POE Add/No Wrk.Ph. (Y) _(28) Credit reported (Y) _(29)




 F1-Previous Menu F4-Delete F7-Exit F12-Update
```

Figure 3.2.2 I-Script – Client Rule Setup detail screen

Company & Client Level Rules setup
Note: The field definitions for both the company and the client level rules are identical.

 (1) Company Code

(2) Client/Group Code
    If client code is also a group code, this rule will be valid to all the clients in
    the group

(3) Priority
    We need to consider the experience of different users. For example you will
    be able to set up the system to omit "basic" scripts for the more experienced
    users. This is accomplished by the use of a "Priority level" within the rule-based
    scripts. You should set up the most important rules with the lower priority levels.
    The higher priority levels would be used to set up scripts for less important issues.

For experienced users, you would indicate that the system should not look at rules after a given priority level. This would not display the more "basic" scripts for the experienced users.

Priority rules will be identified by it's priority number, up to 999.

(4) Look for more (Y)
If "Y", once the initial script has been displayed, the system will display the next available priority (Script).
If blank, system will not display any other priority (script) after this priority (script)

(5) Description

(6) Script to use
The "Rule Based Script Code" or a "Standard Script Code".

(7) Close Condition (Y/N)
If "Y", account will qualify only if specified close codes exist on the account.
If "N", account will qualify only if specified close codes do not exist on the account.

(8) Close type (L/b)
If "L", account will qualify only if specified close codes exist/absent (Y/N) on any of the linked accounts.
If "b", account will qualify only if specified close codes exist/absent (Y/N) on the selected account.

(9) Close codes
When close condition is "Y", you need to specify the close codes (up to 5) that need to selected/omitted by the system.

(10) Desc.Code Cond. (Y/N)
If "Y", account will qualify only if specified description codes exist on the account.
If "N", account will qualify only if specified description codes do not exist on the account.

(11) Desc.Code type (L/b)
If "L", account will qualify only if specified description codes exist/absent (Y/N) on any of the linked accounts.
If "b", account will qualify only if specified description codes exist/absent (Y/N) on the selected account.

(12) Desc.Code (A/O)
If "A" (AND), account will qualify only if all specified description codes exist/absent on the account.

18

If "O" (OR), account will qualify if at least one specified description code exist/absent on the account.

(13) Description Codes
When description code is "Y", you need to specify the description codes (up to 5) that need to selected/omitted by the system.

(14) Payment within 'n' days
Account will qualify only if the account (or any of the linked accounts) has received a payment within the specified number of days.

(15) Letter within 'n' days
Account will qualify only if the account (or any of the linked accounts) has sent a letter within the specified number of days.

(16) Debtor contacted (Y/N)
If "Y", account will qualify only if the account (or its primary account) has had a contact.
If "N", account will qualify only if the account (or its primary account) has never had a contact.

(17) Debtor has paid (Y/N)
If "Y", account will qualify only if the account (or any linked account) has received a payment
If "N", account will qualify only if the account (or any linked account) has never received a payment.

(18) Broken promise (Y)
If "Y", account will qualify only if the account (or its primary account) has a broken promise (promised due date is passed).

(19) Broken P/Arr. (Y)
If "Y", account will qualify only if the account (or its primary account) has a broken payment arrangements

(20) On P/Arrangement (Y)
If "Y", account will qualify only if the account (or its primary account) is on a payment arrangement .

(21) 60 days no contact (Y)
If "Y", account will qualify only if the account (or any of the link accounts) has not had a contact in last 60 days.

(22) New accts. exist (Y)
If "Y", program checks if the selected account is a new account.

19

(23) Legal accts. exist (Y)

    If "Y", account will qualify only if the account (or any of the link account) is a legal account.

(24) P/D checks exist (Y)

    If "Y", account will qualify only if the account has a post-dated check(s).

(25) No mail/bad Add. (Y)

    If "Y", account will qualify only if the account, Return mail flag has "Y" or "S".

(26) Attorney exists (Y)

    If "Y", account will qualify only if the account (or its primary account), has any attorney information. (Checks files SCATORM or SCATORNY).

(27) Cosigner exists (Y)

    If "Y", account will qualify only if the account (or its primary account), has any cosigner information. (Checks files SCCOMAK or SCCOMAKE).

(28) POE Add/No Wrk.Ph. (Y)

    If "Y", account will qualify only if the account (or its primary account), has POE address (in main screen or in Medical screen) and does not have a work phone number.

(29) Credit Reported (Y)

    If "Y", account will qualify only if the account is reported to a credit bureau.