

intelec-tual pursuits

The newsletter for Intelec users

Summer 2007

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2007 Technology conference update

Our Technology Conference 2007 was designed to be a “second” user meeting and one that would continue to set direction for product development. We also wanted to use the opportunity to present some of our new products and research.

We attracted the right people and a great deal was accomplished in a short period. For those of you who could not make it:

- We reviewed Intelec Version 8.2
- i-Score, our scoring product was discussed
- The upcoming graphical interface for collectors was presented
- Users talked about the challenges they face as an industry and as companies
- Users presented features they would have like to see in Intelec

Feedback and some pictures

The feedback was that most people found the meeting interesting, and felt that we were on the right track. As always the experience of meeting other users was of great benefit. Quantrax hosted an informal reception on Thursday night that was attended by all of the 35 or so attendees, plus the Quantrax team.

Sometimes a picture says a great deal

and here are some examples from the meeting.

First, some pictures of randomly selected knowledge engineers who were at the conference.



And we must wonder if constantly working with knowledge can affect people in some common way?

As much as we try to suppress negative comments about Quantrax, we could not but overhear the following.



Jeff was explaining how good a programmer he was, and how little work he had to do in his previous job. After Intelec and Quantrax, he has so much work that he has little time for fun and friends. (Continued on last page) ❄

Quantrax brings you competitive batch skip tracing



Quantrax is pleased to be able to take advantage of its client base to bring you discounted batch search options for phone numbers, addresses, bankruptcy and deceased data.

These features will be offered though our partner Center One, a subsidiary of Capital Management Services, of Buffalo, New York. This partnership offers -

- Economical batch searches
- A standard base interface

More information is available in this issue.

A message from Ranjan

THE QUANTRAX TEAM continues to focus on helping our clients utilize Intelec in more interesting and productive ways. I am happy to say that the last 6 months have been a very productive period for Quantrax.



A happy "local" team

We are also committed to delivering the best support in the industry, at the lowest cost. The present cost of Intelec now reflects its true value and we are also happy to have only raised our support fees twice in the life of the product (17 years). Under those circumstances, you should feel that it is more than fair for us to announce a price increase for support, starting 2008. Support fees will go up from \$550 a month to \$600 a month from January 1st, 2008.

Many of you may have noticed some management changes within Quantrax. If you weren't aware of the changes, we hope that you have felt the positive impact of some of those changes. Pat has adapted well to his new role, directing much of our operational and relationship strategy.

The technical team continues to grow from the Sri Lanka office. Tharshan was recently appointed Manager of operations. He has played a key role in a period where we converted our clients to Version 8.0, and have had more activity than in any prior period in the life of Quantrax. Software development is always challenging and will always be a

"people" industry. Developing and retaining good people is a great challenge, closely followed by communication challenges between user and programmer! The Q2 office (what it is often called) would not be what it is without Nafaiz, who most of you have worked with at some time. We are very happy to have two people with the experience and skills of Tharshan and Nafaiz on our team.

Michelle has been a great addition to the Quantrax team. She, like many at Quantrax, plays multiple roles and has been a great help in assisting with some of the administrative issues that come up from time to time.

In the coming months, we will continue to work closely with all of you. You can expect:

- Proactive communication from our support team
- The delivery of our new web-based training modules
- New training courses that will be conducted using WebEx
- A newly designed reports manual

Some of you have asked about our next user conference. We believe that meetings about 8 months apart would be very practical, and we will work on planning the next meeting for around January of 2008. We expect to be well on our way to completing Version 8.3 by that time.

Thank you for continuing to support our efforts. We continue to do what we can to be different from our competitors. As we talked about at our meeting, breaking through against the major players is a formidable challenge. Fortunately, it has nothing to do with the quality of our products. We believe that our technology is vastly superior and we will continue to invest in the research that has helped us stay ahead.

Ranjan ❄

Version 8.2

This new and exciting version of Intelec is now in general release. We had very few problems with the early users, but have added to the original release. The complete version is documented and can be reviewed and printed from the client section of our web site.

We will be contacting you shortly about installing this new version. Neither Quantrax or its clients should be under any pressure to install this new version quickly. However, some great new functionality and encryption of social security numbers should encourage you to convert quickly.

Note that IBM no longer supports V5R2 of its operating system. You should be on V5R3 or V5R4. Note that we have issued an advisory that you should contact us before upgrading the operating system or applying any PTF's.

We urge you to review he documentation and make plans to have the new version installed between now and the end of the 3rd quarter of 2007.



Concerns with encryption

We had had some problems related to the encryption of sensitive data. This had only been an issue at the time of upgrading from Version 5R2 of the IBM operating system.

What we did learn has prompted us to take additional precautions at the time of IBM upgrades or Intelec updates. The changes will involve

- Creating a decrypted copy of the encrypted data prior to any changes
- Saving the decrypted information
- Reviewing the data after the installation of the new software
- Deleting the decrypted data

We have made some software changes and will need to install these changes on your system as soon as possible. We will be contacting you regarding this and we appreciate your cooperation with regard to this very important matter. ❄

The new UB04 (and 1500)

The National Uniform Billing Committee (NUBC) approved the UB04 claim form as a replacement for the UB92 form at a meeting in February 2005. As a result of this decision it is stated that it is mandatory that all institutional paper claims must use UB04 form starting from May 23rd 2007. In many cases, changes are made or the deadlines are shifted at the very last moment, offering great challenges for implementing the changes. It is for this reason that we did not work on this until fairly recently.

It is not clear as to whether there will be any extensions of the required starting date for the new forms or if some companies may still require the old form. For this reason, we have kept both formats. We have also given you a conversion program for the UB92 to UB04 data mapping.

In compliance with the above we have made provisions within INTELEC to accommodate the new UB04 Claim Form. The documentation is being finalized and will be added to our web site, within the documentation link in the client section.

There are changes to the physicians 1500 form too. ❄

The new Graphical Interface for collectors

For over a year, we have been working on 'modernizing' Inteltec. This typically involves replacing the green screens with modern PC-like screens.

While there were many ways to modernize Inteltec, we chose to not

rewrite Intelc! That was simply too complex and would have taken too long. Our solution is a transformation of the collector screens.

- We use a client-server model
- We offer the user-friendliness of a PC GUI interface
- Our significant investment in iSeries code that works is retained

“There is a perception that “green screen” means old technology. A PC-like interface could ensure that your clients never question your technology. Although green screens can be very productive for a collector, you will probably find it easier to hire collectors if they felt you used a modernized application.”

And what technologies were used?

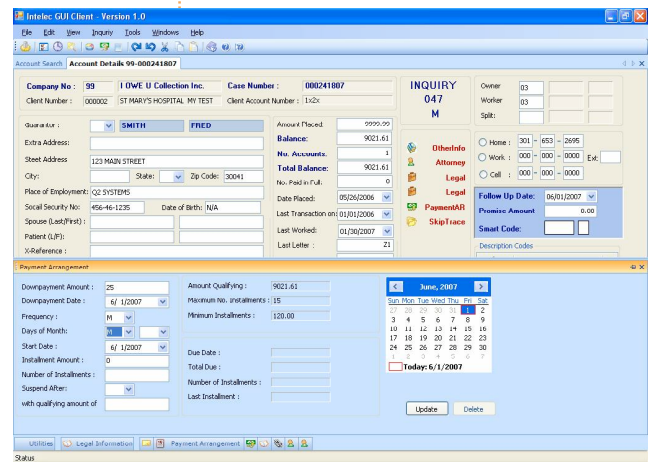
- On the iSeries, we use HATS and Websphere Application Server
- On the PC (client), we use the .NET framework that uses the web service hosted on Websphere to interact with Intelc
- Under V5R4 of the IBM operating system, the product will not utilize interactive CPU. This could be a significant savings compared to cost of interactive processing power

Users can use the new GUI screens or the green screens!

The new technology will also be extended to other areas of the system in the future. The initial delivery will be for all of the collector screens.

How much will the new product cost? Our web site will shortly have our pricing. We will as can be expected, have a special offer provided you decide quickly! While some may think the cost is high, it is relatively small compared to the cost of purchasing a new product, which is what this really is.

We expect to start testing the product in July. We will keep you updated. A sample screen has been included below.



Web-based collector training

It had been our objective to replace our training modules within Inteltec with new, web-based training that would be delivered over the Internet. This has now been accomplished.

The new modules can be accessed through the client section of our web site, from within the “Collector training” link in the “Documentation” section.

What we have done is bring the power of instructor-led training, to your office, without the expense or scheduling of an on-site trainer. This is powerful, new technology, and a new and innovative approach to training. It will allow us to continually enhance our documentation, and to do it easily and quickly. ❄

Scoring

We have continued to refine our models and test with new clients. The results have been excellent and we are moving into production mode with several new clients. As is often the case, we expect our users to be slow to embrace this essential technology. But consider this. With increased postage, you may be spending close to 50 cents on every account regardless of its potential to pay.



With those costs, it is now very important that you try to evaluate the collectability of an account before spending on postage, phone lookups or skip tracing. Scoring technology will help you to identify who is least likely to pay, as well as the most collectable accounts. Based on this, you can decide how, where and when you spend on working each account. Scoring an account with us will cost in the range of 30 cents an account. The potential savings in expense are staggering. We showed you how one of our users went from recovering 3.5% in the first 3 months, to collecting 5% in the first 3 months after putting more effort on the collectable accounts! Of course, they put less effort on the lower scores, lowering their expenses and adding to the benefits derived from the technology. ❄️

Instructor-led web-based training

Want to learn about credit reporting because you have a new clerical person? You would have to come to Quantrax to be trained by someone or have us come out to you for one-on-one training of any topic.

With new web technology, we can stay at our office and share our desktops and train you as you listen to us and watch us navigate through the screens. We could even have you participate and make changes! We have tested the technology with a few clients and the reception has been wonderful. Look out for new and innovative courses coming soon. Cost? We will be charging based on \$80 per hour. ❄️

Product plans for Version 8.3

Product development is always a key part of our strategy. The plans for Version 8.2 were very ambitious, but we met our goals. That was a compliment to our team as well as all of you who contributed some great ideas. As always you continue to see Quantrax leading the research efforts.

Version 8.3 will be the next version of Intelc. The changes planned are challenging and are describe in detail within the web site. Some of the areas we plan to modify include the following.

- Making sure that the validation letter has been sent is critical. We will create a method of checking that that letter has been generated and have it requested when any key action takes place. This will be outside of the normal smart code logic.

COLLECTOR TRAINING MODULES – New web-based modules will be available in June 2007.

MEDICAL DATABASE CHANGES – We will make database changes and add functionality to the area of medical collections. We have a long list of enhancements, based on input from the users, received when Version 8.0 was being designed.

SMART CODES

- We will allow you to take more actions on each selection / action line of a Smart Code
- Allow a user-defined window to be displayed to the user, based on the smart code used.
- Log changes to Smart Codes, so changes can be viewed at a later time.
- For multiple smart code simulations, option to print a list of accounts along with the actions to be taken.
- Support for 6 Smart Code Series per account.

SECURITY

- Security at the menu option level that a user can define
- Controlling what account information a user can update
- Concept of a security profile that can be associated with a user
- Ability to create a menu for a user, setting up options from any part of the system.

MANAGEMENT

- Allow system to decide if a collector should receive credit for a payment or not
- Handling overpayments, including the creation of checks for clients

LETTERS

- Option to set up letters using Microsoft Word. Quantrax is also looking at the option of working with a letter service to create letters in Word format with fonts and colors created as a part if Intelc.

(C) TNS250 - PowerTerm InterConnect/32

File Edit Terminal Communication Options Script Help

I-SCORE ANALYSIS 08/01/06 TO 09/30/06

Score range	grp.size (Dbtrs)	%	Cuml %	Amount paid	%	Cuml %	Paying Debtors	Grp %	Tot %	Cuml %	Prof. Index
801 - 999	13	0	0	112.41	0	0	4	31	0	0	9
701 - 800	7	0	0	619.47	1	1	2	29	0	1	88
601 - 700	12	0	0	446.24	0	1	5	42	0	1	37
501 - 600	70	1	1	3,849.73	3	4	20	29	2	3	55
401 - 500	136	1	2	2,981.39	3	7	20	15	2	4	22
301 - 400	422	3	5	12,999.33	11	18	69	16	6	10	31
231 - 300	459	3	8	10,074.16	9	26	66	14	6	16	22
201 - 250	812	6	14	19,316.41	16	43	122	15	10	26	24
151 - 200	1197	9	23	11,937.87	10	53	130	11	11	38	10
101 - 150	2953	21	44	19,980.27	17	70	229	8	20	57	7
076 - 100	2612	19	63	16,099.49	14	84	215	8	18	76	6
051 - 075	2754	20	83	12,742.84	11	95	190	7	16	92	5
026 - 050	1702	12	95	4,814.34	4	99	77	5	7	99	3
001 - 025	704	5	100	1,531.84	1	100	17	2	1	100	2
	13853			117,505.99			1166				8

AV-SC-117 Paying-156 others-113
NOTE - All linked accounts are considered. Payments are only those made AFTER scoring. Paying debtors are counted once for multiple accounts (links).

F7-End F8-List F10-Paying accounts F12-Audit Press ENTER for more

01/001

5250 Display 1:1 Caps Hold On Line

- Investigate base changes that will allow direct check and credit card fees to be applied to an account.

COMPLAINTS – We plan to track, manage and report on complaints

SKIP TRACING – For the manual skip-tracing operation, we plan to allow you to analyze the accounts using the account audit feature.

The complete list of changes is on our website, in the client section. ❄

Quantrax and Capital Management Services to offer competitive batch skip tracing

You have from time to time asked us why we do not leverage our large user base to take advantage of discounted services. We today have an opportunity to do that.

Capital Management Services, one of our larger clients, has been working on setting up service operation that will help other agencies. The manual skip-tracing operation was one example.

We have worked with them to come up with a plan to offer our clients batch skip-tracing using the tools presently available to CMSI, at rates that would usually not be possible based on the volumes you would generate.

We plan to offer phone, address, bankruptcy and deceased information.

We have extremely competitive rates as most of you agreed. We will have more information soon. ❄

Update on manual skip tracing

The operation in Sri Lanka has now found its own feet, with Ranjan's participation being limited to a technical role. Simply stated, if you do

any type of manual skip tracing, this operation can make that happen cheaper, faster and better. It is probably for this reason that many Intelec clients now use those services and we expect to have about 40 skip tracers allocated to Intelec clients. Since it was started exactly 2 years ago, that operation has manually worked over 5 million accounts! Presently, they have 100 skip tracers and we are happy to say that the quality and standards continue to be maintained. If you need more information, please contact Ranjan. ❄

Outsourcing your operations

Operations are a key part of any collection agency. We are referring to the loading of new business, letter processing, sending files to clients etc. As long as a process can be defined and documented, it can usually be done by someone who may be in a different location.

We have been providing operational support for some large clients for over a year. We have learned a great deal in that time as we have worked with finding the best people and processes. It is a great option for companies that do not want to spend on full-time operations people. We are able to offer this to any of our clients. Please contact us if you need more information. ❄

Changes to our support tools

In the coming weeks, you will see many interesting changes in the area of support and training.

- More and more web-based training modules will be delivered
- The Q/A database with be enhanced with more audio and video-supported topics
- PTF information will be updated in the section "Software and PTF's"

- Look out for WebEx training

We will continue to work on improving our processes to monitor and quickly respond to support and project e-mails. Please do not copy others. This will probably hurt more than it helps. This is a key part of our support process and we will appreciate your cooperation. Please review the section "Contacting us" for more information on support procedures and how to contact us after hours. This section also tells you how to escalate a support or programming issue if you do not get a timely response.

We have for a while, used instant messaging as a part of our support options. This has (when correctly utilized), been of great value. But corporate firewalls and security concerns do not allow all of our users to take advantage of this option. As a part of our continued search for better technology, we have installed new tools for live on-line support. This will replace the instant messaging that is presently in use. The new options can be accessed from within our web site.. Just sign into the client section – you cannot miss it.

Our new live support chat options allow you to talk with support or our programming team. They have the following features,

- Will work from behind corporate firewalls, without compromising security
- Will work on different systems and browsers (although we have encountered some minor issues with the Firefox browser)
- Indication when the support staff are offline (As at this writing there was a bug that always showed both teams on-line, when one was available)
- If the staff is offline, you will be taken to an e-mail option. The e-mail will be sent to projects or support, depending on who you tried to contact

- Conversations are encrypted (strong 128 bit)
- There is no software to be downloaded
- Conversations are recorded and can be e-mailed when required (you will have the option presented at the end of the conversation)
- Our operators can easily handle multiple chat sessions at the same time, and transfer the text of a conversation from one area to another (e.g. support to programming)

This is a wonderful tool for operational support. Many support and programming issues can be difficult to communicate quickly. This can help! A word of warning though - Do not use these options for providing us with programming specifications! These are best documented in more detail using e-mail. We encourage all of you to use the new options, but only when it is appropriate.

Also, please, send e-mails only to projects and support. Copying others only makes our job harder and often results in delays.. ❄

Automation and integration spell more collections for Intelc users - Message from EPP

Automated payment channels have gained focus in recent years due to their ability to meet consumer demands for simplicity and flexibility as well as reduce costs to the biller. Much of the driving force behind these trends has centered on Electronic Payments and their ability to shorten the receivables lifecycle. Whether it be through a website or automated IVR payment channel, consumers want diversity when it comes to payment options, method of payment, as well as control over frequency and timing. Billers and collectors demand faster payment notification, expedited access to funds and efficiency gains through automation. How much can automated payment channels impact

your organization's profits? Most agencies experience a receivables growth in upwards of 20% and efficiency gains of 70% or more.

No matter how you receive non-cash payments today, chances are you deal with two basic payment types, Credit Cards and Checks. Quantrax integrated payment vendor, EPP, provides access to those two basic gateways directly through the Intelc interface, which provides you with every available option for accepting payment. Because of this integrated functionality EPP solutions pave the way for a paperless billing and receivables system, while giving you back time to focus on your business.

Through the Intelc payment interface you can:

- Accept Checking and Credit/Debit Card Payments
- Improve Collection Rates
- Re-present NSF Returns Automatically
- Establish Automatic Payment Plans
- Get a Real-Time Payment Approvals

What does automation mean to your organization? EPP's experience and partnership with Quantrax alleviates the need to manually apply payments and ensures that funds are transferred in an accelerated manner. EPP also offers a comprehensive line of solutions that includes Virtual Debt Negotiation, Hosted IVR and Paper Check Conversion.



[Click Here](#) to contact EPP.

Technical tips

We will include a few technical tips regarding areas that you may find useful.

- Credit reporting taking a long time? Check option being run. Most stats allow you to only report an account when it is new of PIF'ed.
- Don't want to run client statement on last day of month? No problem. You can wait and post new transactions as long as you don't post client-agency payments)or A/R transactions).
- Do you use many "thinking" smart codes? They are documented in audit notes and will take up a lot of space. After testing, stop them from being added, using the Smart Code feature "Stop audit notes".
- Still using I-Tel for preview dialing? Try progressing – It is faster and more efficient.
- Campaigns not large enough for predictive? Want to target specific clients? Do it automatically with queue consolidation options.
- And do not forget, you should be on V5R3 or V5R4 of IBM's operating system. V5R2 is not supported! Make sure you contact us before you upgrade, if you are on version 8.0 or higher of Intelc.

Update on Sri Lanka and post-Tsunami work

Many of you contributed to Ranjan's appeal for help after the Tsunami that killed over 40,000 in Sri Lanka. Those monies are finally being utilized in a manner that is directly contributing to the welfare of a very appreciative group of people.

As Ranjan told some of you, an entire village in Ireland called Arklow was motivated into contributing to the construction of new orphanages and vocational training centers in the affected areas. Over a million dollars was raised, and Ranjan just happened to meet the



Arklow Girls Orphanage
 Site Purchased 25/03/05
 Completed 25/11/05



Arklow Boys Orphanage
 Site Purchased 27/10/05
 Completed Nov. '06



Arklow Training College
 Site Purchased Oct '05
 Completed Nov '06

Completed on time and on budget.
 Funds in place to cover the running
 cost of all 3 projects for the
 next 20 years.
 Total Arklow Funds Raised -
 €1, 0021, 521
OVERHEADS ZERO



**Kildare Orphanage
 & Training College**
 Commenced Nov '06
 Due Completion Nov '07

Total Kildare Funds Raised -
 €450,000
OVERHEADS ZERO



**Wexford Orphanage
 & Montessori School**
 Commenced Feb '07
 Due Completion Nov '07
 Funds Required €350,000
 To include a fund to keep the
 project running for 20 years.

PLEASE HELP - THE WEXFORD ORPHANAGE FUND
 Sponsor Walk being held on 2nd Sept 2007
 Contact: niamhneville@patneville.ie



Irish Sri Lankan Orphanage Fund
providing help, creating hope

person who had taken the responsibility for overlooking the program. An Irishman, a successful hotel operator, his goal was to make sure there was *no overhead* for this project. At the time he met with Ranjan, a girl's home had been built and they were working on the boy's home.

After checking on what is being done, Quantrax has from 2007, taken over the responsibility of meeting the running expenses for the girl's home. We pay about \$550 a month and that takes care of food, electricity, fuel costs, books and other living expenses for about 35 girls (aged from 5 – to 18) and about 5 staff (mainly Catholic nuns) that care for these children.

We have plenty of funds to continue to continue to fund the running costs of the girl's home and will look at helping them in other areas. We will keep you update. Thank you again, for your interest and generosity! ❄

2007 Technology Conference update (continued from Page 1)

We face many challenges in software development and your participation at these meeting can only help Quantrax and your business. We have seen many

instances of companies making large strides in the adoption of technology and new processes, within their companies. Joey Leydens of Berlin and Wheeler in Jefferson City Missouri, was recognized for their success in incorporating technology into his business process. Joey uses I-Tel, our manual skip tracing and I-Score! He is surrounded by a talented team which is always a key part of technology.

Thank you for some great ideas. Those will be converted to product as we did with Version 8.2. We will look forward to another update to Intelec in the early part of 2008. We are planning to have our main User Conference during January of 2008. We are looking at interesting locations! ❄