



# Newsletter

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## FALL/WINTER EDITION

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### 2012 New Year's Resolution? Optimize Your Debt\$Net® System By Attending The 2012 Debt\$Net® User's Conference!

We are in the midst of planning the 2012 Debt\$Net® User's conference so keep an eye out for registration information coming soon. This year's theme is "Optimize Your Debt\$Net®." In addition to discussing and showing new features, releases and interfaces, we will also be giving Debt\$Net® users the opportunity to make sure they are utilizing all the features they currently have in Debt\$Net®. Often times when we poll users for future enhancements, requests are made for features that already exist. Between updates, employee turnover and the busyness of everyday production, it is easy to overlook features already in your system that can save you both time and money. The 2012 conference will not only be a great opportunity for owners and operators but additionally, collection managers, data managers and those in the financial departments will find the track related to optimization and productivity especially helpful. Let us show you your Debt\$Net®'s capabilities.

### Two New Equifax Interface ESOs!

We have just completed the work on two new **EQUIFAX** interfaces from Equifax. Equifax **EnACT** (Enhanced Automated Collection Transactions™) is an offline risk assessment tool specifically designed for collections professionals. This cost-effective and easy-to-use solution enhances debt recovery efforts by providing current contact information and better predicting account performance. Using a selection of aggregated data attributes, EnACT more accurately segments accounts, enabling you to refine collection strategies and ultimately improve margins. The Equifax EnACT Interface is available for both Debt\$Net® Prestige (7.0) and Debt\$Net® Power (6.9).

Equifax FirstSearch is a front-end skip-trace tool designed to return the freshest contact information on delinquent debtors. In addition to various proprietary data sources, FirstSearch returns new location information from more than 80 different credit grantors who are among the first to know when a consumer has moved or requested service associated with a physical address. Equifax FirstSearch is available for both Debt\$Net® Prestige (7.0) and Debt\$Net® Power (6.9).



Feel free to contact Dustin at 1-800-552-8397 or [dustin@debtnet5.com](mailto:dustin@debtnet5.com) with any questions. You can also reach Equifax at 1-800-879-1025.

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## Online Shopping for Additional User's and ESOs? Yes You Can!

If you have recently visited our website, [www.debt.net](http://www.debt.net), you may have noticed a new menu selection. The new Debt\$Net® shopping cart will allow existing users to actually make purchases directly through our website with a credit card. It is a great tool that will allow you to evaluate costs for new products and additional users with the click of a mouse. Volume discounts are included and we will also be able to offer "coupon codes" and other special pricing discounts. Once the transaction is processed we will be notified of the purchase and will either email you the link to download the additional module or contact you to increase the user count. Take a moment and check it out!

## LexisNexis Batch Interface + IAT's CT Center Interface = Additional Cell Phone Capabilities

As you are quite aware, cell phones have changed the dialing game. With concerns about calling cell phones and potential fines or lawsuits, TCM, Inc. has developed a feature using data received from the LexisNexis Batch Interface to help determine phone number characteristics and if an agency wants to include them in CT Center dialing campaigns. This feature does require both the LexisNexis Batch Interface and the CT Center Interface. If you have both interfaces, contact technical support (support charges do apply), to receive the necessary functionality. This feature will create an additional table in your Debt\$Net® system to store phone



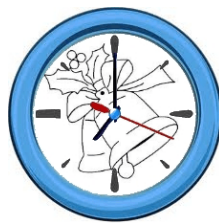
numbers that can then be identified as cell phones or not and you can then decide if you want to include them into the dialer or not.

## Are you Debt\$Net®'s Friend? Like us on Facebook and Join the Debt\$Net® User's Group!



Did you know Debt\$Net® has a Facebook User's Group? What is stopping you from joining? If you join in the month of December or January, receive an additional 5% discount on purchases in conjunction with our current End-Of-Year Sale. That's right, we are trying to buy your friendship. On the more practical side, the Facebook User's group has been a great place for us to make special announcements, inform members of breaking news and in the future announce special coupon codes and savings for members only. Also, you can see funny pictures of us, out-takes from our holiday pictures and even a picture of Tony from when he was in high school! It is one more way for us to be in touch with our many users as well as receive feedback. So what are you waiting for? Join today!

## Holiday Hours



In observation of Christmas and New Year's, The Computer Manager, Inc office will be closed on December 26<sup>th</sup> and January 2<sup>nd</sup>.

If you should require assistance on either of those days, please email [support@debt.net](mailto:support@debt.net). This email address will be monitored for emergencies.

Also for Martin Luther King, Jr. Day, January 16<sup>th</sup> and President's Day, February 20<sup>th</sup>, The Computer Manager, Inc will be operating at reduced staff. Please call the support line, 1-800-893-6335, or email [support@debt.net](mailto:support@debt.net) should you need assistance.

## A New Face on the Team

We are happy to announce Dustin Beus as a new member of our sales team. Dustin began working at TCM, Inc. in July and has enjoyed meeting many of our user's over the phone. With a strong background in customer service and marketing, Dustin graduated from Missouri Western State University where he was also a star pitcher for the Griffons. Feel free to contact Dustin about any discounts we may be offering, he can be reached at 1-800-552-8397 or at [dustin@debt.net](mailto:dustin@debt.net).



## Special EFT Network Promotion for Debt\$Net® Users

HAPPY HOLIDAY!! Sign up with EFT Network for payment processing from December 12<sup>th</sup>, 2011 till January 12<sup>th</sup>, 2012 and take advantage of these specials:

1. One Time set up fee of \$49.95 includes both ACH and Credit Cards
2. Monthly Fee reduced by 50%
3. Transaction fee's reduced by 30%

Call Bonnie Finley at 1-800-492-2794 Ext. 697



# NACHA Relaxes Rules to Improve Payments to Debt Collectors!

By: Alexander R. Bacon, President/COO, EFT Network, Inc.

This fall, the entity that governs electronic funds transfer payments, the National Automated Clearing House Association (NACHA), revised some of their rules that will directly impact debt collectors (and their customers) in a very positive way. This commentary will highlight one of the rule changes, as pertaining to so-called 'Telephone Checks'.

## 'Telephone Checks' – No Longer a Single Debit Event!

We all know that you can engage a debtor during a phone call to use their banking info to initiate a payment via an electronic debit against their checking or savings account. Generically, these types of payments have been referred to as 'Telephone checks'. In NACHA parlance, they are referred to simply as a 'TEL' transaction, and are an entirely electronic type of payment event; no paper check processing is involved.

Historically, by NACHA rule, such transactions were limited ONLY to a single debit event; meaning you could debit the debtor only one-time as associated with a single phone call. Future or recurring payments would have required a separate phone call for each debit event.

No longer! As of September 16, 2011,

NACHA relaxed their rules for TEL so that debt collectors can now engage debtors over the phone, to permit or arrange for a recurring set of payments! This rule change will most definitely make life easier for debt collectors, providing them with a much simpler means of securing a debtor's authorization to permit repayment installment plans, so common in today's debt collection environment.

Now, make no mistake – NACHA is still very protective of consumers when it comes to electronic debits against their accounts. The cornerstone of such protections demands that the consumer must initially 'authorize' the debit, before it hits their account. So, be advised, there are rules, and you as a collector have to follow them!

NACHA requires that your authorization include all of the basic information, such as the date the debit will hit their account; the amount of the debit, whether one-time or recurring, etc. Moreover, it is important to note a fundamental difference between the two types of authorizations that are required for each type of TEL payment, whether single or recurring:

For a single payment TEL authorization, the collector may: (1) record the conversation, OR (2) send a confirming letter/email notice, one or the other.

For a recurring payment TEL authorization, the collector may record the conversation, but they MUST also send a confirming letter/email notice.

Many of you will instantly recognize the similarities of the above to the duty of providing notice to the consumer when utilizing credit cards for recurring payments. Indeed, for collectors, this

latest rule change for electronic payments will provide consistency across other payment methods as well as making compliance issues easier to manage.

Please note that the above commentary pertains only to the requirements of NACHA; please consult your counsel as to any 'collections law' requirements that may apply in arranging such type of payments over the phone.

*EFT Network is a full service payment processing provider, specializing in payment solutions for the collections industry. For more details on electronic payment processing services, check handling and credit card payments, contact EFT Network, 800-492-2794, or sales@redeposit.com.*

## Client Access Web Holiday Promotion

ClientAccessWeb is offering a Holiday promotion, exclusive to Debt\$Net® users! Get 2 months of ClientAccessWeb for free (a minimum of \$300.00 in savings) or \$200.00 off of the PayPath Integrated setup fee! Contact ClientAccessWeb at 1-800-589-5651 to learn more about their web based client access & online payment solutions designed for Collectors by Collectors. This offer is good on all new agreements executed by January 31<sup>st</sup>, 2012.

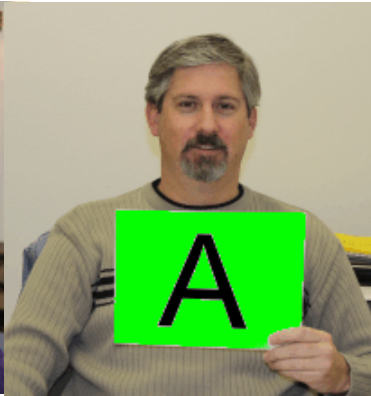




Clay - Customer Srvc./Upgrades



Joyce - Programmer



David - Trainer



Rennie - Accts Payable



Steve - Technician



Lionel - Technician



Joanne - Receptionist

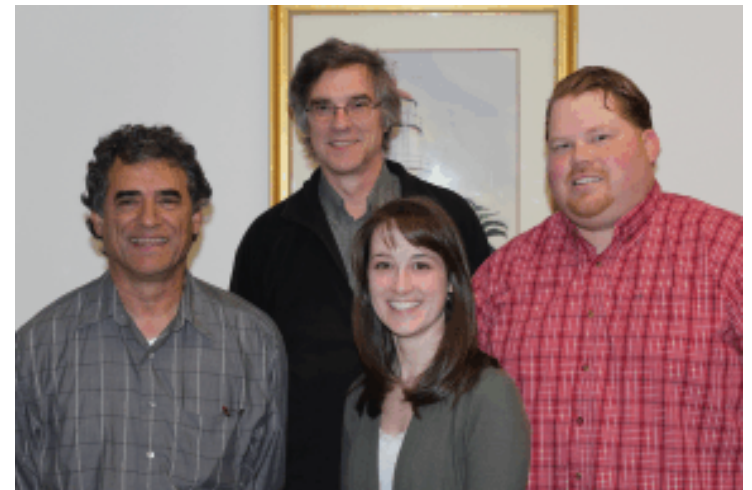


Dustin - Sales Rep.



Because the friendship of those we serve is the foundation of our success, it's a pleasure at this Holiday Season to say "Thank You" and wish you a full year of Happiness and Success.

The Computer Manager, Inc. Team



Tony, Gary, Julee, Justin



# End of Year Sale



10% off your first ESO or User  
15% off your second ESO or User  
20% off your third ESO or User



**DON'T FORGET!**  
Join the Debt\$Net®User's Group on Facebook and increase your savings with an additional 5% off each level.



Sale expires January 31, 2012

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