

# Contract Collector™

For Windows®



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## **Contract Collector Version 4.4x Manual Supplement**

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**The following pages are in addition to the items found in the manual.**

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## Contract Collector for Windows -Version 4.41

### UPGRADE ENHANCEMENT LIST

Winning Edge Software Solutions is committed to providing you with the latest software enhancements.

1. **Contract Window (review on page 12)** - Contact Log : “Log Time” and “User ID” Also in the Contract Listing Report display the new Log Time and User ID fields if the Show Contact Notes option is chosen.
2. **Contract Find Window** – Added ability to search on Tax ID.
3. **Contract Report** – Contact Log: Added new display option fields for: “Log Time” and “User ID”
4. **New Mail Return Feature (review on page 11)** – Added a new “Mail Return” checkbox to the Contract Window – Address Window. Added filtering to all notice printing programs not to print forms with “Mail Return” checked. Added a display to contract window to show if check box is checked and add a display to the contract listing report – detail version.
5. **AutoPay Module (review on page 3 )** – The AutoPay module is available as a separate module for Contract Collector. AutoPay generates preauthorized bank drafts from the Contract’s Bank’s accounts for Loan Payments.
6. **Letter Outsourcing (review on page 6)**– Added a new Letter Outsourcing Feature for CompuMail (to be used with scheduled notice printing). Also, included an NCOA (national change of address) file import process to update addresses.
7. **Contact Notes (review on page 12)** - Added the ability to have common Collector Contact Log notes available from <F2> pop up when logging contact notes in Contract Window.
8. **Delinquent Payment Notice** – Changed the max days past due from 999 to 9999. Anything 4 years past due can now be selected.
9. **Summary of Payments Report** – Added “Inception to Date” option, and new “By Date” grouping.
10. **Predictive Dialer Interface for SmartDial (review on page 8)** – Added a Predictive Dialer Interface for SmartDial. Predictive Dialers are communication machines that will dial a list of contacts that need to be contacted by a collector.
11. **Zipcode Maintenance Window** – Added a Zipcode maintenance window and included a Zipcode find window which can locate a Zipcode by city.
12. **Notice Printing Enhancement (review on page 13)** – Many of the notice printing processes have a new output option to print a line to the Contract Contact Log file so it will be printed by the Batch Notice Printing process. (This can be useful if using a Letter Outsourcing service.

**13. Data Import Module Enhancements (review on page 13)** – Much more functionality has been added. New default contract field setting and also a new import for the Genesis 2000 Loan Origination Software.

### AutoPay Module

The AutoPay Module generates preauthorized bank drafts from the Contract's Bank account for Loan Payments. All you have to do is print the bank draft and deposit it. The payment is automatically applied without any data entry. It is a secure feature that does not allow additional unauthorized money to be taken from the Payers checking account and at the same time eliminates the "checks in the mail" scenario for your company. The AutoPay Module is available for an additional cost. Call the Product and Information department at (509) 852-8000 for more information.

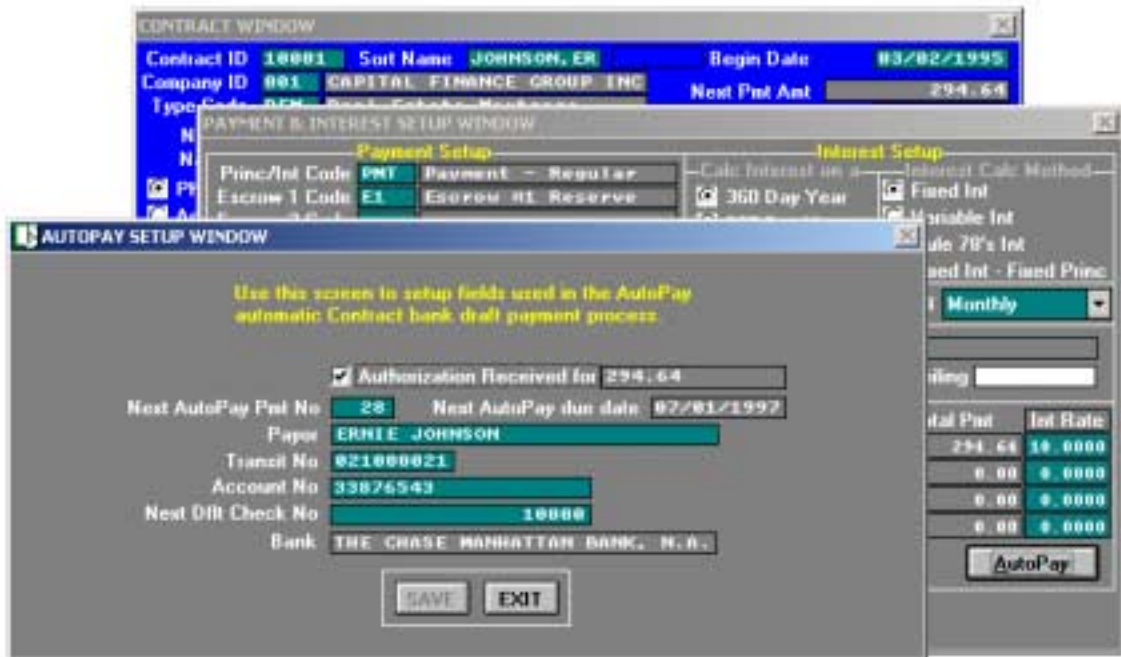
### **AutoPay Setup:**

The screenshot shows the 'AutoPay Authorization Notice' dialog box. It is titled 'AutoPay Authorization Notice' and has a blue background. The dialog is divided into several sections:

- Company ID:** Contains a checked checkbox for 'All Cnts for Company' and a dropdown menu showing 'ALL'.
- Contract ID:** Contains an unchecked checkbox for 'Specific Contracts' and two empty text boxes.
- Include:** Contains three radio buttons: 'All Contracts' (selected), 'Authorized for AutoPay', and 'Not Authorized for AutoPay'.
- Sort Order:** Contains two radio buttons: 'Contract ID' (selected) and 'Contract Name'.
- Form:** Contains a 'Form Name' field with the value 'AUTOPAY1'.
- Output:** Contains three radio buttons: 'Monitor' (selected), 'Default Printer', and 'Contract Contact Log'. There is also a printer icon next to the 'Default Printer' option.

At the bottom of the dialog are 'OK' and 'CANCEL' buttons.

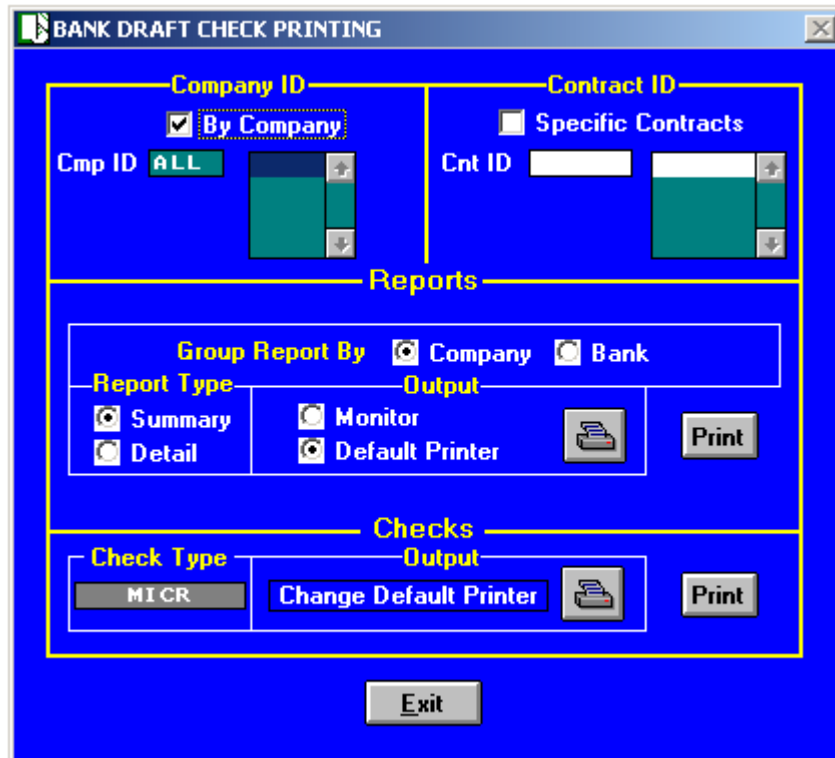
(1) Send the Contract Payer the AutoPay Authorization Notice. The notice printing process is located in the Contract Menu.



(2) When Authorization is received, complete necessary info in Contract Window | Payment/Interest Setup Button | AutoPay Button Setup as supplied by Payer.

**AutoPay Ongoing Procedure:** (this will occur usually on the first day of the month)

(1) Run Autocharge and/or create charges for the Contract.



- (2) From the Bank Draft Printing Process located in the GL Menu | Bank/Check Submenu, run the AutoPay Audit Report from Draft Printing Process to verify all drafts that are ready for printing.
- (3) Complete Draft Printing Process by printing the MICR check bank drafts.
- (4) Print Bank Deposit Slip located in the Payment Menu, and send Drafts to the Bank for deposit.

If necessary, AutoPay Drafts can be backed out like any check received from the Contractee using the Payment Backout process.

### Letter Outsourcing

Letter Outsourcing is a service provided by a company like “CompuMail” that will print your letters/notices for you, fold them and mail them for about what it will cost you for just postage. This can be a great time and money saver.

In Contact Collector, you setup what fields to export to the Letter Outsource provider (LOP). The LOP will setup your form letters and merge the data from Contract Collector into the form letters. The LOP can also provide Contract Collector with a file of address updates from the National Change of Address database. Contract Collector can read that file and automatically update address changes for Contracts.

### **Letter Outsourcing Setup:**

- (1) You must first contact your letter outsourcing provider (like CompuMail) and setup an account with them. They will assign you a subscriber number.

**LETTER OUTSOURCING SETUP**

Service: **CompuMail**

Subscriber No: **342**      Collection Manager: **John Jones**

Market No:       Coll. Manager Phone: **333-333-3333**

Value Limit: **3**       Allow NCOA Updating

NCOA File Rec. Len.: **178**      **Print "Fields to Print"**

Fields Available	Fields To Print
ACCRD_INT - Cur Accrued Interest	CNT_ID - Contract ID
ACCT_NO - AutoPay Acct No	NAME1 - Payer Name 1
AUTOPAY - AutoPay Flag	ADDR1 - Address Line 1
AUTO_AMT - AutoPay Recur Amt	ADDR2 - Address Line 2
AUTO_P_NO - AutoPay Nxt Pmt No	ADDR3 - Address Line 3
BEG_DT - Contract Begin Date	ADDR4 - Address Line 4
CALC_DAYS - 1=360 or 2=365	CITY - Address City
CALC_MTD - Interest Calc Method	STATE - Address State
CB_CHANGE - CB Sts Change Flag	ZIP - Address Zip
CB_CHG426 - Use Metro 426 format	CHK_NO - AutoPay Nxt Ck No
CB_COMMENT - CB Code Comment	CMP_ID - Company ID
CB_DESC - CB Description	CMP_NAME - Company Name
CB_DT - CB Last Reported Dt	CUR_BAL - Current Contract Bal

**Add >**      **< Remove**

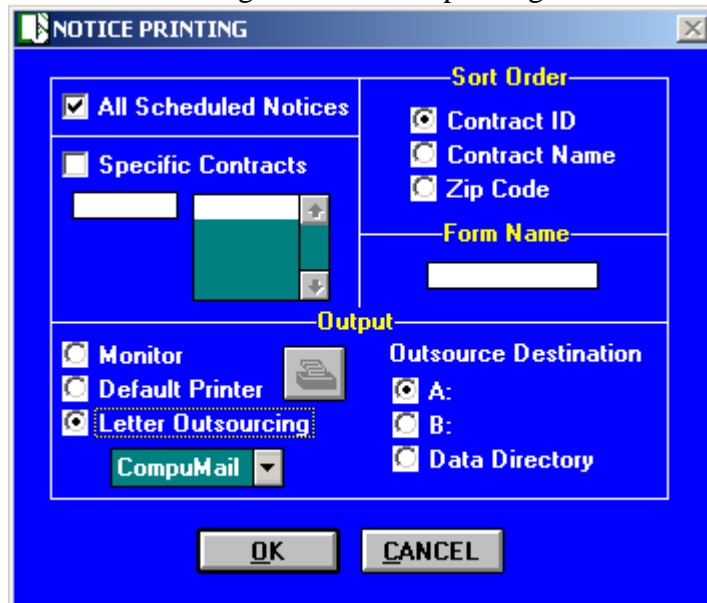
**FIND**   **PREV**   **NEXT**   **SAVE**   **CANCEL**   **DELETE**   **EXIT**      **DISPLAY MODE**

- (2) Setup what fields are exported to the outsource provider and other information. Go to the Letter Outsourcing Setup window located in the System Menu | Setup Submenu.
  - 1) Enter the Subscriber number (usually a 3 digit number given to you by the outsourcing provider.)
  - 2) Enter the Market Number (documentation field only, not used by Contract Collector).
  - 3) Enter the Value Limit. The value limit is the number of multi-value fields that will print. For example: the amount due could be a seperate amount for the past due charge.
  - 4) Enter the Collection Manager name and phone number. This is the person in your office that is responsible for overseeing the letter outsourcing.
  - 5) Allow NCOA file updated checkbox. If you want to import the National Change of Address database information. This may include new address information or standard address conforming.

Press the “Fields to Print” button to print documentation to give to your LOP.

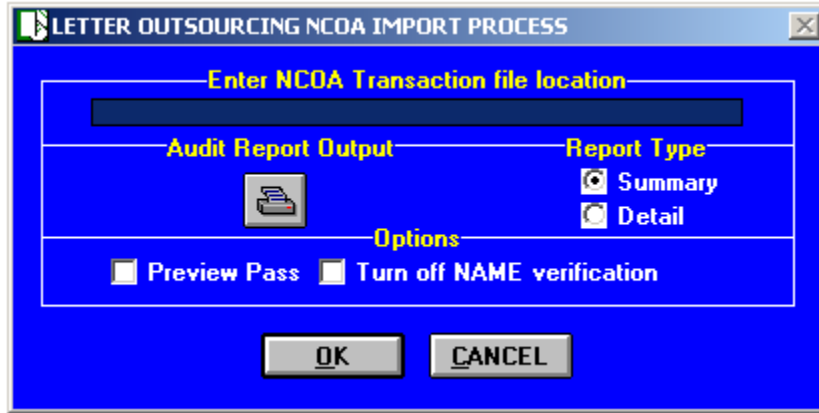
**Letter Outsourcing Ongoing Procedure:**

- (1) Letters/Notices must be scheduled for printing so the Batch notice printing process can export the data to the letter outsource provider. Notices can be scheduled for printing two ways:
  - a. As Collectors are working accounts in the Contract Window, they can schedule letters to be printing in the Contact Log by entering the Notice to send.
  - b. Most notice printing processes have an option to send the notice to the Contract – Contact log for scheduled printing.



- (2) Go to the Batch Notice Printing Process located in the Reports Menu. Choose the output option of “Letter Outsourcing” Then choose the output destination of a

diskette drive letter or the data directory. Once the process is run and the outsourcing file is created, the program will display the name of the file. The Contracts Contact log will automatically be updated that the letter has been sent to letter outsourcing for printing.



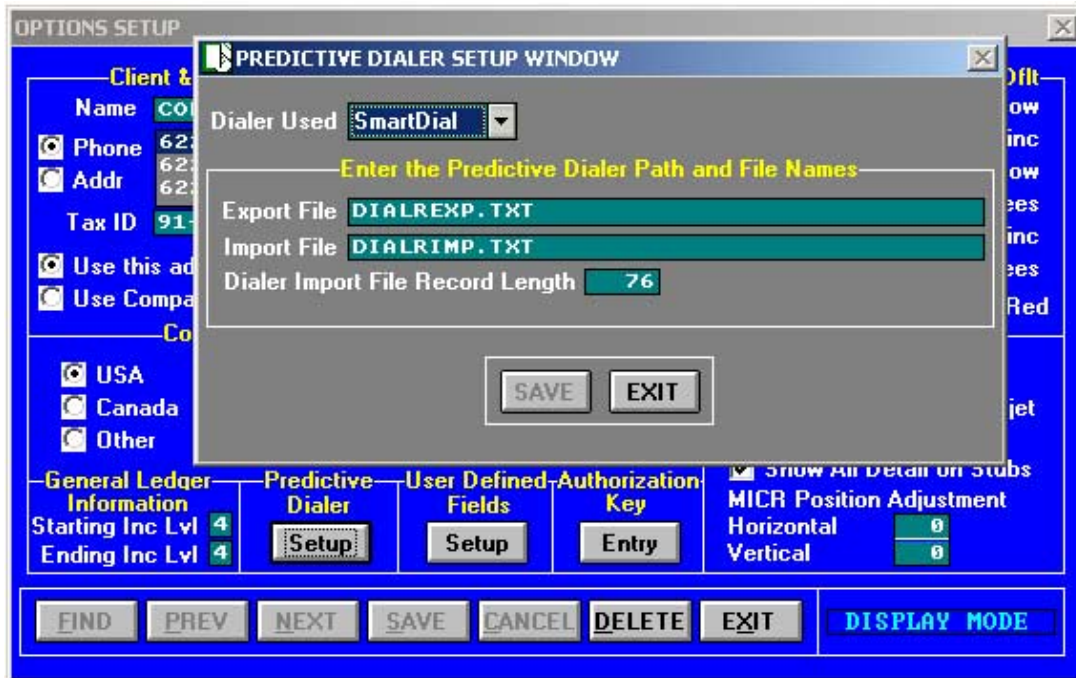
- (3) Go to the Letter Outsourcing NCOA file import process located in the Reports Menu. Use this process to import the NCOA file information returned from your letter outsource provider and automatically update the contract with any updated address information from the National Change Of Address database.

### **Predictive Dialer Module**

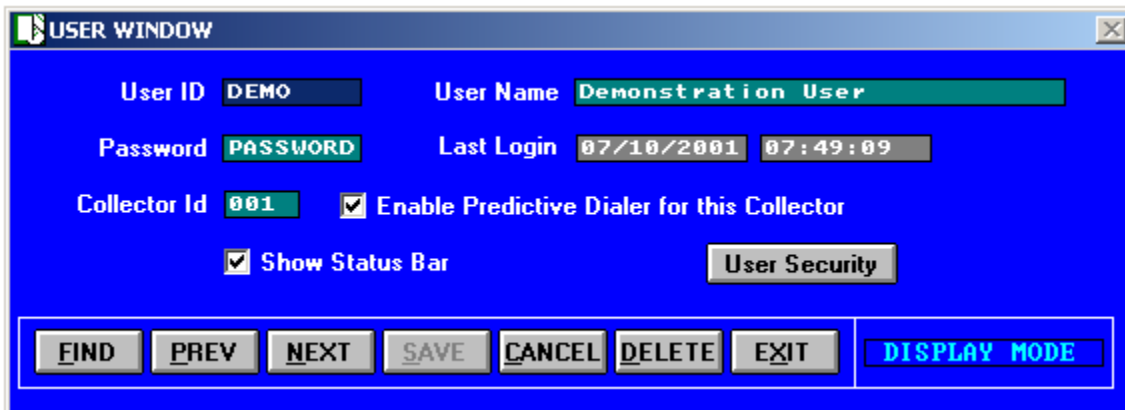
The Predictive Dialer works in conjunction with the Collector Work List feature in Contract Collector. Every night you run a process that will export the call list to the dialer for the next that collectors will work. The dialer will also supply Contract Collector with a file of call results from the previous day that will automatically be logged in the Contact Log for the Contract. The Predictive Dialer interface is available for an extra cost. Call the Product and Information department at (509) 852-8000 for more information.

#### **Predictive Dialer Module Interface Setup:**

- (1) You need to activate the Predictive Dialer Module by entering in the 26 digit keycode from the Winning Edge Software sale invoice in the Options Setup window located in the Systems Menu | Setup Submenu.



- (2) Once the authorization key code is saved and you log off and log back into the system, return to the Options setup window and press the “Predictive Dialer Setup” button. Setup the file import and file export path and file name that will be interfaced with the dialer. (This must match with what you have setup in your dialer software).



- (3) In the User window located in the Systems Menu | Setup Submenu, enter a collector id for the user that will log into the system. Also activate that collector for the predictive dialer by checking the “Enable Predictive Dialer for this Collector” checkbox.

**SETUP INFORMATION WINDOW**

**Late Fee Setup**

Min Grace Days   
 Fixed Lt Fee Pct   
 Upper Lt Fee Amt

**Collection Fee Policy**

Coll Fee Pct   
 Maint Fee Amt   
 Collector ID

**Invoice/Coupon Setup**

Invoice  
 Coupons  
 Sent Thru

**Credit Bureau Reporting Setup**

Report to Credit Bureau Special Comment   
 Orig. Creditor  Compliance Condition   
 Orig. Loan Amt  Chg Off Loan Amt  Creditor Classification   
 Default Sts  Open Account in good Sts Override   
 Info. Indicator

**User Defined Fields**  Last Rptd

**Tax Information**

SSN Tax ID 1   SSN Tax ID 2   
 EIN   EIN

Predictive Dialer Acct

- (4) In the Contract Menu | Contract Window | Other Setup Button | you must setup:
- 1) A collector id that is a predictive dialer collector
  - 2) Check the Predictive Dialer checkbox for that contract. Only contracts that have the Predictive Dialer checkbox checked will be exported to the dialer call list.

**PREDICTIVE DIALER PROCESS**

Dialer

Export Dialer Data

Import Dialer Results

**Audit Report Output**

- (5) Every evening run the Predictive Dialer import/export file Process located in the Reports Menu | Third Party Reporting Submenu. This process will export the dialer contact list for accounts that need to be called the next day, and will import the call results from the current day and log the results in the Contact Log for the specific contracts.

## Mail Return Checkbox Feature

The screenshot shows a software window titled "CONTRACT WINDOW" with a sub-window titled "ADDRESS / PHONE WINDOW". The main window displays contract information: Contract ID 10001, Sort Name JOHNSON, ER, Mail Rtn, and Begin Date 03/02/1995. The sub-window is divided into two sections: "Mailing Address" and "Phone Numbers".

**Mailing Address**

Address line 1	491 NE 15TH ST.
Address line 2	BELLEVUE WA 98004
Address line 3	
Address line 4	

Mail Returned

**Phone Numbers**

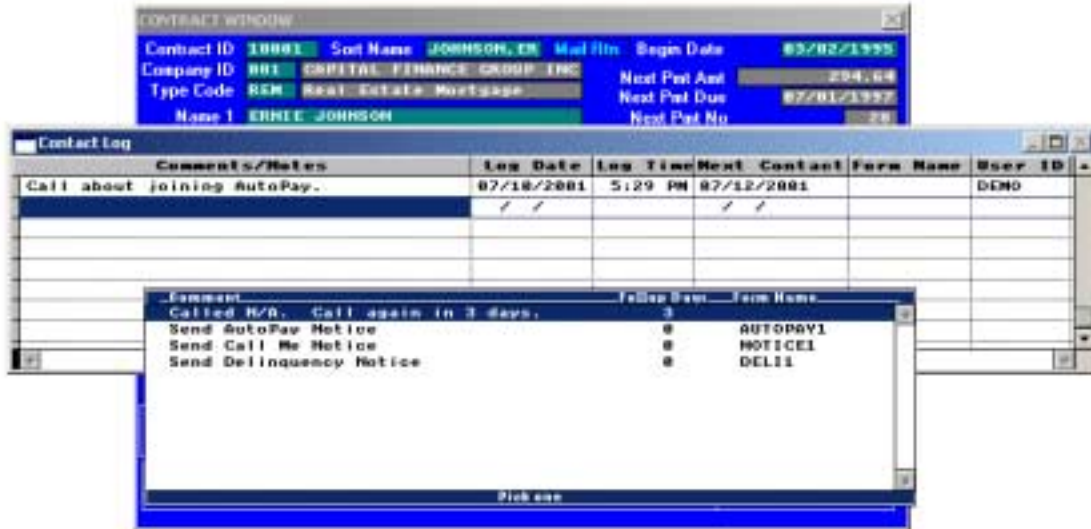
1	455-4918	HOME
2	739-2382	ERNIE'S WK
3	856-3932	BETTY'S WK
4		

Buttons: SAVE, EXIT

Contract Collect now has a new "Mail Return" checkbox located in the Phone/Address window of the Contract Window. Use this checkbox when mail is returned. This will stop all further letters/notices from being printed until a new address is entered saving you wasted postage costs.

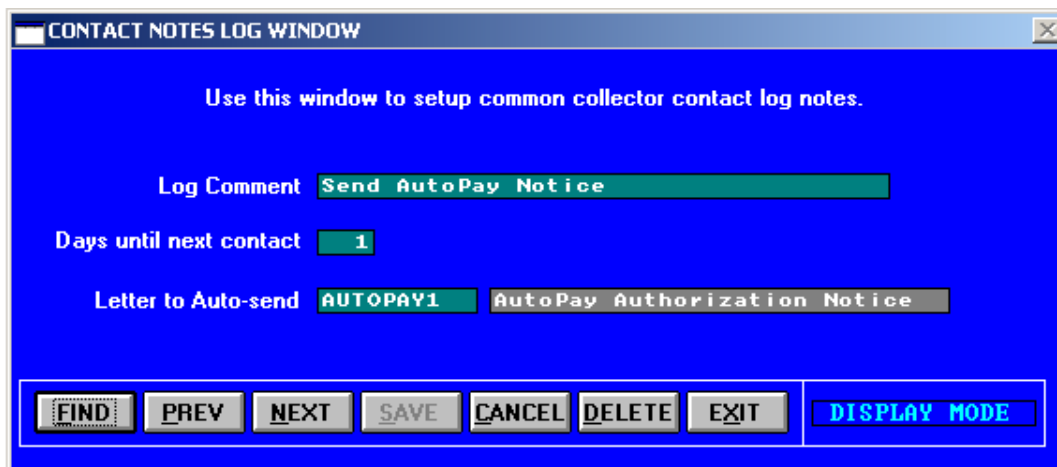
## Collector Contact Log Notes Enhancements

The Collector Contact Log Notes located in the Contract Window has some new improvements:



- 1) New display fields have been added to display the time the note was saved, and the user id of the person that logged the note.
- 2) A new Collector Notes <F2> opup is now available for logging common collector notes.

There is a new setup window to log common collector log notes located in the System Menu | Setup Submenu.

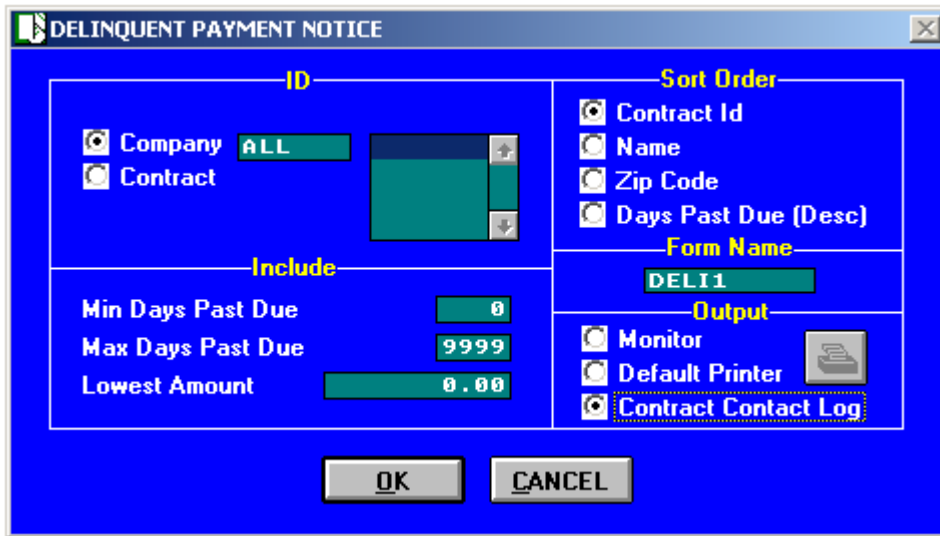


This window can also schedule next contacts in the future and schedule notices to send.

1. Enter the Comment Log.

2. Enter the days until the next contact. A default of zero is used. An entry of 1 or more will automatically make the next contact date in the future by that number of days.
3. Enter the Notice to Sent (optional). If you want the next contact to actually be a notice, enter the notice name in this field. An <F2> picklist is available.

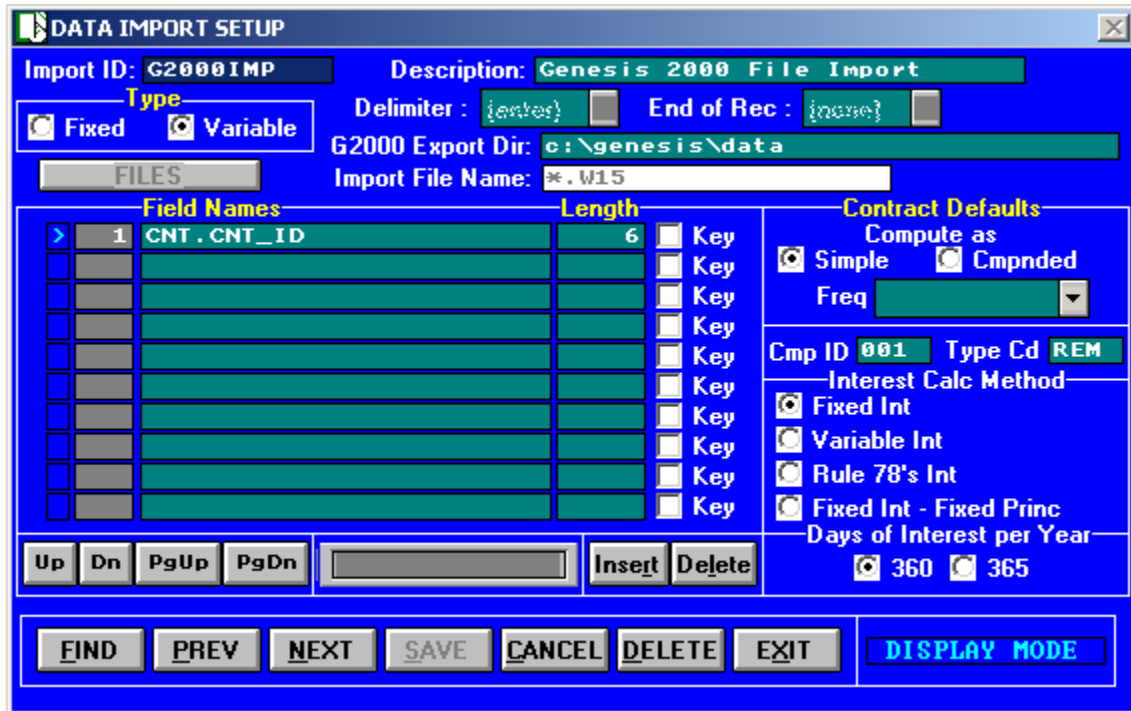
**Notice Printing Enhancements**



Many Notice printing processes have a new option to sent output to “Contract Contact Log”. This new option will add a line to the contact log to schedule the notice for the Notice Batch Printing Process. This can be useful if you are using a letter outsource service provider.

**Data Import Module Enhancements**

Note: The Data Import module is a separate module available for Contract Collector for an additional cost. Call our Product and Information Department at (509) 852-8000 for more information.



New “Contract Defaults” have been added for importing Contract information.

1. Compute as:

This field is used as a default setting for the Contracts when doing an import. Use the <Compute as> radio button to determine if interest is calculated as Simple Interest or Compounded Interest.

The formula used to calculate SIMPLE INTEREST is:

$$(((\text{princ bal} * \text{cur rate}) / \text{days in yr}) * \text{days of interest})$$

The formula used to calculate COMPOUNDED INTEREST is:

$$Fv = Pv * (1 + i)^n$$

$$\text{accrued interest} = Fv - Pv$$

Fv = Future Value (princ bal + accrued int)

Pv = Present Value (princ bal)

i = Periodic Int Rate (days of int in pd/nbr of pds in yr)

n = Number of Periods

Example: \$500 princ bal at 5% int rate for 24 months (360 day year)

$$\text{Simple Int} = (((500 * .05) / 360) * 720)$$

(compounded monthly)

$$\text{Compounded Int} = (500 * (1 + (.05/12))^{24}) - 500$$

2. Cmp ID:

This field is used as a default setting for Contracts being imported.

Enter a valid Company ID. An entry of up to 4 characters is required. When you enter an ID and press the Enter key, the system displays the Company description (as entered in the Company Window) so that you can verify your entry. Press the F2 key or the right mouse button to search for a company already in the database. From the Search Method pop-up, you can select either the Pick List or the Find Window.

3. Type Cd:

This field is used as a default setting for contracts being imported.

Enter a Contract Type code that best describes the Contract Type. Press the F2 key or the right mouse button to select from a pop-up list of the currently defined codes.

When you enter a code, the Description associated with the code appears to the right of the Type field so you can verify your entry. Contract Type Codes are entered in the System Menu | Code Submenu | Contract Type Code Window.

4. Interest Calc Method:

This field is used as a default setting for Contracts being imported.

Use the <Interest Calc Method> radio button to specify the appropriate Interest Calculation Method. Your choices are:

Fixed Interest

Variable Interest

Rule 78's Interest

Variable Interest - Fixed Principal Amt

Fixed - Fixed length interest is calculated for each period for the same number of days in each period. The Monthly payment frequency is calculated using a fixed 30 days for each month.

Variable - Variable length interest is calculated from the date of the last payment to the date of the current payment. For example, if the payment frequency is monthly and a payment was made January 1 and the current payment was made February 10, interest would be calculated on 40 days.

Rule 78's - (Front Loaded Interest) requires that you enter the total interest for the full term of the contract in the Earned Interest field. Each payment then reduces the interest balance based on the Rule of 78's method.

Variable (with Fixed Principal Amt) - This method computes interest the same as the Variable interest calculation method (from payment date to payment date) except the amount of principal for each payment (as defined in the Payment and Interest Setup in the Contract Window) is always a fixed amount. The payment amount for each payment will be the fixed principal amount plus the amount of earned interest for that payment, therefore, the payment amount may be different for each payment.

5. Days of Interest Per Year:

This field is used as a default for Contracts being imported.

Use the <Calc Interest on a> radio button to determine if interest is calculated on a 360 or 365 day year.

New Genesis 2000 Loan Origination Software file import:

Contract Collector can import loan data from the Genesis 2000 Loan Origination Software. (You must be on Contract Collector Version 4.42 or greater).

1. First export the selected loans out of the Genesis 2000 program.

In the G2000 Software, go to the UTILITY Menu | FILE TRANSFER Submenu | EXPORT FILE menu option. This will bring up a window of loans that can be selected for export. Select the specific loans for exporting to Contract Collector by clicking the checkbox on the far left column. When finished selecting which loans to export, click the <OK> button to begin the export. Make note of the "Path to Export Files" setting. It will default to c:\genesis\data.

2. Setup the import in Contract Collector.

Go to the SYSTEM Menu | UTILITIES Submenu | IMPORT Submenu and select the Data Import Setup window. Select the G2000IMP import id. Make sure the "G2000 Export Directory" is the same directory as the Genesis "Path to Export Files" directory. Setup the Contract Defaults in this window.

Setup the Interest Calculation Method used and the Company ID to import the loans for. Also setup the Contract Loan Type Code default setting.

Once this window is setup, you will not have to use this window again.

3. Run the Import Process in Contract Collector.

Go to the SYSTEM Menu | UTILITIES Submenu | IMPORT Submenu and select the Data Import Process. Select the "G2000IMP" import id. You can try an optional PREVIEW Pass before actually importing the data. An Exception Report will print the results.

4. Go to the Contract Window, find the loans that were imported and review before entering any payment information. NOTE: The Interest Start Date may need to be adjusted.