

PORCUPINE COMPUTERS



C a r d e s s
C o l l e c t i o n
S y s t e m

TABLE OF CONTENTS

SYSTEM DESCRIPTIONS

Overview _____	S-1
Choosing Your Operating System _____	S-2
General Guidelines for Changing A System _____	S-4
The Porcupine Collection System _____	S-5

AUTOPILOT DESCRIPTION

Introduction _____	A-1
What Is Autopilot _____	A-2
Assignment/Reassignment _____	A-2
Prioritization _____	A-2
Sorting _____	A-4
Multiple Debts _____	A-5
Built-in Collector _____	A-5
Collector Calendar _____	A-5

AUTOPILOT AND THE COLLECTION MANAGER _____

Management Calendar _____	A-6
Human Resource Management _____	A-6
Collect Activity Report _____	A-6
Collector Commissions _____	A-6
Tape Monitor _____	A-7

FEATURES

ACCOUNTING; COMPLETE TRUST HANDLING _____	F-1
Commissions _____	F-1
Transaction Types _____	F-1
Statements _____	F-2
Daily Balancing _____	F-2
Monthly Balancing _____	F-2
Month End Accounting Data _____	F-3

SALES _____

Client Master _____	F-4
System Reports _____	F-4

CLERICAL, SKIP TRACING, PRECOLLECTION & LEGAL _____

Clerical _____	F-5
Skip Tracing _____	F-5
Precollections _____	F-5
Legal _____	F-6
Autopilot _____	F-6

DESCRIPTION OF REPORTS

Accounts Receivable Report _____	R-1
Accounts Payable Report _____	R-2
Current Client Advance Totals Report _____	R-3
Debtor Overpayment Report _____	R-4
GST Paid On Billings Report _____	R-5
GST Collected On Billings _____	R-6
GST Paid On Forwarded Accounts _____	R-7
GST Owing On Forwarded Accounts _____	R-8

GST Collected On Commission _____	R-9
GST Contraed Report _____	R-10
Forwarded Transaction Report _____	R-11
Court Cost Advanced Report _____	R-12
Court Cost Advanced Contraed Report _____	R-13
NSF Report _____	R-14
Client Advance Transactions Report _____	R-15
Branch Listings Statistics Screen _____	R-16
Historical Statistics Report _____	R-17
AutoPilot Diagnostics Display _____	R-18
Collector Commission Status Report _____	R-19
Debts Being Traced Report _____	R-20
Collector Activity Report _____	R-21
Post Dated Cheque Report _____	R-22
Debts Recommended For Closure Report _____	R-23
Collector Inventory Report _____	R-24
Collector AutoPilot Listing _____	R-25
Alphabetized Active Account List _____	R-26
Autouser Active Account List _____	R-27
Reversed Collector Inventory Report _____	R-28
Collector Listing Distributed _____	R-29
Client Statistics By Industry Classification _____	R-30
Salesperson Commission Summary _____	R-31
Highest Listings By Client _____	R-32
Client Inventory Report _____	R-33
Forwarded Client Inventory Report _____	R-34
Client Non active Listing _____	R-36
Client Business Volumes Listing _____	R-36
Client Data Listing (Client Number) _____	R-37
Client Data Listing (Client Name) _____	R-38
Client Data Listing (Postal Code) _____	R-39
Client Reference List _____	R-40
Client Data Listing (Client Without Listings) _____	R-41
Client Data Listing (Date Listed) _____	R-42
Debts Paid in Full/Settled _____	R-43
Debt Intake by Date Listed _____	R-44
Debts Closed Report _____	R-45
Debt intake by System Date Inputted _____	R-46
Precollections Paid in Full/Settled _____	R-47
Precollections By Date Listed _____	R-48
Client Label Print _____	R-49
Deposit Summary Report _____	R-50

OVERVIEW

In today's collection business, automation is definitely an asset in improving productivity. The amount of time saved by reducing the filing and misfiling, searching for and recording of information can improve the bottom line aspect of any Collection department.

The automated system should be eclectic, allowing user specific criteria to enhance operating performance. It must perform the functions of a complete trust accounting system and produce meaningful reports for analysis of performance. Most importantly the collector's interface should be easy to understand and designed to maximize the agency's revenue.

The operating system used should be from an established company with proven worldwide installations. It must be capable of supporting multi-user environments with the ability to connect with other types of systems.

The hardware must be reliable, with service and replacement options on a timely basis.

Customer support should be available from one location regardless of the type of problem being experienced. There is nothing more frustrating than the applications, operating system or hardware support staff telling you that your down machine is the concern of one of the other guys.

The software supplier should have the ability to modify or enhance the software to a user's specific needs. This can only occur when dealing with the software developer directly.

Interconnectivity and portability is a must in today's computing environment. The ability to connect to other machines and to allow the transfer of information between them will be the future direction of all computer installations. Your system must have this ability.

CHOOSING YOUR OPERATING SYSTEM

SCC (Santa Cruz Operations) develops and markets the UNIX Operating System for the PC. The company has experience phenomenal growth since its inception in 1981.

It was designed from the ground up as a multi-user, multi-tasking operating system (LeBlond et al, 1991). This philosophy of design allows multiple users to run multiple jobs on shared equipment.

Reasons for the success of SCO's family of Unix products include:

Performance

SCO operating Systems are consistently the top performers in the Intel TPC-C benchmarks. Additionally, PC based systems often surpasses the performance of mini computers at a fraction of the cost.

Availability

Business Critical availability features include filesystem journaling, UPS support, Virtual Disk Manager and Raid levels 0,1,5,.

Scalability

Scales from low-end 386 footprints to large-scale multiprocessor systems featuring as many as 32 processors and clustering systems of up to four machines.

Robustness

With over 30 years of development, SCO UNIX systems offer stability and maturity ideally suited to serve a wide range of environments including lengthy unattended process monitoring, automated embedded systems, mobile combat environments, ocean and space research, and many more.

Security

SCO operating systems exceed U.S. Government Orange Book C2 security equirements. An operating system base on SCO technology is available with the B1 level of security.

Management

Tools that simplify the tasks of system management are built into SCO systems. Advanced tools are also available for system monitoring, proactive system maintenance, and integration with enterprise environments such as HP OpenView and IBM NetView.

Interoperability

Unix was designed as an Open System Operating System. That means that Unix was designed to be independent of any particular proprietary hardware architecture, and is based on standards (with standard interfaces). Hardware independence and adherence to standards by the Unix developers ensure that investments are protected and will not soon become obsolete.

Business Critical Applications

Unix systems have a proven track record of running the largest mission-critical airline reservations, banking and retail systems. Over 80% of all database applications run on the UNIX platform.

Innovation

Whereas Windows NT is based on the innovation of a single company, the UNIX system leverages the collective innovation of many of the industry.

GENERAL GUIDELINES FOR CHOOSING A SYSTEM

When making your determination of the type of system to serve your needs choose a computer manufacturer with a proven reputation for reliability and performance. Speeds of processing power and conformity to industry standards are equally as important. The ACER line of CPU's is an example of a superior product.

In terms of storage capacity, again conformity to industry standards, speed in read/write access time and reliability are the important parameters. The 4+ Gig Fujitsu Hard Drive is an example of a Hard Drive combining high performance with adequate storage space.

Multi-user access is available through specialized controllers. These controllers must of course be reliable and conform to industry standards. Digiboard controllers have defined the standards for many years. Digiboards will allow access by workstations (which are pseudonyms for computers) in place of terminals. Digiboard controllers also range in sizes depending on the number of users, which will be accessing your system.

For offsite access, including data transfer, US Robotics has defined the standards for modem communication.

Printers exist in every shape and size. Choice depends on both the volume of work and the type of printing desired. The Fujitsu or Seikosha brands of printers have proven to be workhorses for voluminous output requirements. They are a variety of laser and bubblejet printers available for fine work for presentation purposes.

A variety of tape backup products exist which basically ensure the safety of your data. The Tanberg 2+ Gig tape drives conveniently allows for complete unattended or interactive backups of your large hard drive.

THE PORCUPINE COLLECTION SYSTEM

Porcupine Computers is a subsidiary of the Porcupine Credit Corporation, which has been in the collection and credit reporting business for over 60 years.

The Porcupine Computers system was designed and developed in-house for collectors, managers and support staff by collectors, managers and support staff teamed with the technical expertise of software engineers.

It became very apparent from the beginning of the development stage, that Porcupine Computer could fill a need in Canada. As a Canadian company working in the confines of the Canadian Collection Industry, we quickly realized that there was a desire by other agencies to acquire a product sensitive to their needs. The Porcupine Collection System is designed for the legislative, fiscal, and ergonomic needs of a Canadian Agency.

With the power of microcomputer technology today which can exceed that of minicomputers we are able to provide lower cost solutions than some of the larger foreign companies. Many of our current users have converted from minicomputers to the Porcupine System with a corresponding reduction in cost, maintenance fees, and downtime. At the same time the conversion resulted in faster response times.

The Porcupine System allows for systems of 4 users to 64+ users with easy expandability. So if your office starts with a system for 5 collectors and in a year you want to expand to 12 users, the addition is simply a matter of plugging in more terminals or workstations.

We have chosen the SCO product line as a base for our application development. By incorporating the Open Systems philosophies within our own development criteria we insure continued compatibility with a large range of products and ensure less obsolescence.

INTRODUCTION

Responding to the needs of the collection industry, Porcupine Computers has spent years developing a cardless system-with a difference!

We call it AUTOPILOT.

The Porcupine system is a versatile package performing many functions of conventional systems, together with new innovative ideas. Collection agency owners, collectors, accounting, sales and clerical have helped establish our design criteria. Each feature has been tested. Refined. Perfected. Then proven on the job.

There is unbelievable ease of handling! The system is menu driven and flows the same way you normally conduct business. It is not tedious, cluttered or difficult to learn.

Porcupine Computers has gone all out to ensure the delivery of:

- timely collections
- management controls
- increased efficiency
- increased productivity
- increased profits

Not only is your bottom line improved but so is your work environment...

- streamlined operations
- increased job satisfaction by eliminating boring, repetitive procedures.

More than retail...a complete commercial accounts system

Multi-user

Multi-tasking

Multi-branch

AUTOPILOT DESCRIPTION

Cardless: No cards-just a computer. Instant debtor information. You can eliminate manual searches, stop writing voluminous notes, avoid wasting time looking for misfiled information. The collector and the computer interact smoothly and steadily.

WHAT IS AUTOPILOT

The Autopilot represents the ultimate in automated collections! In a continuous, interactive mode autopilot assigns, reassigns, prioritizes, schedules, sorts and will “feed” the collector automatically on screen one debt after the other. As collector action must be taken to proceed to the next debt, card shuffling is eliminated. As each action is recorded, management is provided with state-of-the-art collector assessment report.

ASSIGNMENT/REASSIGNMENT

As debts enter the system they are automatically distributed to collectors in a pre-established order. Assignment table categories include retail accounts, commercial accounts, alpha ranges, dollar amounts, specific clients or any combination. Automated reassignment to new or existing collectors can be made readily using the same criteria.

PRIORITIZATION

Once debts are assigned, autopilot allows for flexible, multi-level management determined prioritization criteria. All debts when entering the system or as they are being worked are automatically classified into one of several categories: new debt, promise to pay, scheduled debt, diarized cycle debt and other more complicated classifications. Weigh factors are allocated by management to each group. Classification and reclassification is continuous.

Should debts remain unworked, additional bumping factors are utilized per category to ensure expedient collector handling.

Result---balanced client time service and revenue generation.

AUTOPILOT DESCRIPTION

All debts for specified clients can also be given increased emphasis.

Autopilot goes beyond current standards that utilize account balances. The Porcupine Computers Collection system calculates the actual revenue potential per debt, applies the factors per category of debt and automatically determines a priority value.

Result...maximized agency revenues. Utilization of autopilot diagnostic reports and a screen breakdown of classification priority values by debt allows for assessment and fine-tuning.

SCHEDULING

Every debt in the system is scheduled either by collector direction or by an automatic, agency determined, default diarization cycle. As new debts enter the system they are assigned, prioritized and scheduled for work that day. When skips are located and tracing is flagged as ended debts are immediately tossed back to the collector for handling the next day.

As accounting enters payments and promises are honored, autopilot excludes these debts from collector scheduling.

When post dated checks run out, a promise is broken or a check bounces, autopilot immediately schedules the debts for handling for that day.

No scheduling codes, review lists or screens are needed.

Results...increased efficiency.

Debt can be scheduled for any date and time; including evening, for night calls.

SORTING

Autopilot automatically sorts, according to priority values, and arranges each collector's daily debt workload. Sorting is dynamic and occurs as new debts enter the system and as debt balances change. As debts are rescheduled they are also resorted and "fit in" appropriately for that particular day's handling.

Every active debt in the system is scheduled and sorted.

AUTOMATED COLLECTION PROCEDURES

Minimum collector input and logical flow of information is a priority built into every program. Awkward manual procedures are replaced with automated handling solutions.

Debts are automatically reprioritized and rescheduled as collectors work them. Debts placed with the no answer/busy and left message handlers remaining in that status will automatically be "pulled back" by autopilot according to management defined criteria.

- automated searches by debtor name
- automated diarizing with individual debt override
- automated multiple debtor blasting
- automated left message screen handler
- automated no answer/busy screen handler
- automated no answer/busy "reprompt later"
- automated to and from skip tracing transfers
- automated returned debts by client criteria
- automated collector comment codes
- automated post dated check handler
- automated cash payment plan handler
- collector word processing
- complete financial transactions viewing

Result...productivity increases.

MULTIPLE DEBTS

Automatic debts to debtor matching. Maximized collector handling is achieved utilizing a “multiple debt summary window” providing the most relevant data for all linked debts. Left message, no answer/busy and multiple debt screens have instantaneous two-way channeling access between these summary screens and the detailed debt records.

BUILT-IN COLLECTOR

Even a “built-in collector” for small ticket item clients is included. The System will mail first notices, check for payments, mail follow-up notices and close out the account if paid-in-full or if all collection methods are exhausted. In this way autopilot can reserve collectors time for more lucrative activity.

COLLECTOR CALENDAR

Daily breakdown for current and following month:

- daily collections and revenues
- MTD collections and revenues

Reflecting:

- promises
- post dated checks
- schedule debts
- cash payment plan
- diarized debts
- projected average dollar value of new business
- number of debts scheduled
- interactive, continuous updating

AUTOPILOT AND THE COLLECTION MANAGER

MANAGEMENT CALENDAR

Autopilot manages your entire active debt inventory whether it's 1,000 or 999,999! Every debt has been scheduled. You are able to review the workload by collector for any future period.

HUMAN RESOURCE MANAGEMENT

By comparing the number of scheduled debts to the collector's maximum daily "workload ability", the manager can easily determine if the agency is:

1. Optimally staffed
2. Understaffed-large numbers of debts remain unworked day after day.
Agency revenues not maximized.
3. Overstaffed-collectors complete workload early, day after day

COLLECTOR ACTIVITY REPORT

Daily, records start time, stop time, the action taken per debt and how the collector has spent his day.

A clear distinction is made between "debts worked"; debts accessed but unworked and time spend utilizing various routines. The statistics section gives the total amount of the time spent in each category, amount of idle time, the average daily and month-to-date time each collector spends on debts as well as the number of debts scheduled but left unworked daily.

COLLECTOR COMMISSIONS

The system provides daily collection totals, daily agency commissions, as well as MTD and YTD average collections and agency commissions.

TAPE MONITOR

- automated control over collectors notices
- accessibility
- automated control over account closures
- daily, month-to-date collector production report
- management controlled limits to notices, exceeded limits reported to management

Result...total automated management

ACCOUNTING: COMPLETE TRUST HANDLING (multi-branch available)

COMMISSIONS:

- Standard retail and commercial rates by branch
- Standard retail and commercial rates by client
- Individual debt override
- Ability to charge/not charge commissions on court costs recovered

TRANSACTION TYPES:

- paid to us
- paid direct
- paid third party agency
- automatic record of commission due forwarded agency on the three transaction types
- NSF cheque transactions for the three transactions types
- error processing and journal entry adjustments
- client billings for legal fees
- client/debtor billings for court costs advanced
- client billings for miscellaneous charges
- client payments and reversals
- NSF bank charges
- bank charges recovered to agency
- client advances for court costs held in trust
- court costs contra-ed against funds held in trust
- flat rate or percentage on transactions flagged as merchandise returned
- ability to process transactions as settlements
- payments automatically allocated to bank charges recovered, court costs recovered, costs recovered, interest, and principal
- ability to override allocation of payments
- automatic processing of overpayments to control account

STATEMENTS:

- individual client statements sorted by name, date of transaction or by reference number
- net, gross and split proceeds
- weekly and monthly remittance to clients
- customized format to your statement format
- compresses transaction format or detailed transaction format
- automated cheque printing
- ability to rerun cheques or statements in multiple copies

DAILY BALANCING:

- deposit summary processing provides a summary of transactions processed daily
- transaction deletion and reinput is handled prior to closing the daily summary
- transactions are grouped by transaction type
- trust deposit and general deposit amounts are itemized
- branch statistics based on summary data for day, month, and year to date
- summary of commissions by collector
- payments by collector code with daily and month to date totals

MONTHLY BALANCING:

- balanced disbursement verification verifies that statement printing programs are accurate in disbursements compared to the daily balancing statistics
- record of all NSF transactions for the month for bank reconciliation
- record of all commission due forwarded agencies for directs and paid us transactions

MONTH END ACCOUNTING DATA:

- accounts receivables aged current, 30, 60, 90+ days
- cheque register with client name, cheque numbers and amounts
- month end statistics on screen or hard copy

SALES

CLIENT MASTER:

- user programmed for client defaults
- comments for sales result input on-line
- user programmed for client changes
- name search for client name
- hard copy listings by client number or alphabetic
- client prospect file
- sales autopilot for scheduling of calls with prioritization criteria

SYSTEM REPORTS:

- automated debt acknowledgment reports
- client inventory reports on demand
- progress reports on individual debts or by range of debts
- modem access by clients to their data

CLERICAL:

- Automatic assignment of debt numbers and client numbers
- Automatic assignment/reassignment of debts to collectors
- No filing or misfiling
- Automatic first notices
- Debtor name, sin, address, phone and reference number search
- Word processing (additional module)
- Automated statistics

SKIP TRACING:

- accommodates tracing by collector or by specialty department
- automatic transfer of accounts between departments
- accounts flagged as trace on or ended show as such on management reports and client progress reports
- priorities are user set for trace accounts

PRECOLLECTIONS

- customized notices for precollections systems
- notice dunning is automatic if payment not processed
- expired precollections are automatically set up as regular accounts
- ability to override commission rates on precollections

LEGAL

- court costs advanced tracking
- automatic reduction of court costs through payments
- non-recoverable legal fees billing to clients
- ability to contra billings against fund held in trust
- ability to charge/not charge commission on court costs recovered
- accommodate legal work by collector or by legal department

AUTOPILOT

- accounts scheduled automatically by cycle period
- accounts schedules automatically for NSF cheques
- accounts scheduled automatically for promise to pay broken
- new accounts automatically scheduled
- expired precollection accounts schedule automatically
- post cycle debts automatically increased in priority

DESCRIPTION OF REPORTS

REPORT TITLE: Accounts Receivable Report

FUNCTION

This report lists Accounts Receivable totals (Current, 30 days, 60 days, 90+ days, total) for each client as well as totals for all clients. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

05...A/R Report

DESCRIPTION OF REPORTS

REPORT TITLE: Accounts Payable Report

FUNCTION

This report lists Accounts Payable amounts for each client as well as totals for all clients. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

06...Trust Accepts Payable Register

DESCRIPTION OF REPORTS

REPORT TITLE: Current client Advance Totals Report

FUNCTION

This report lists current funds on hand from clients to be contraed against future court costs advanced. The information displayed is the client number, Client name and the amount. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

07...Current Client Advances Totals

DESCRIPTION OF REPORTS

REPORT TITLE: Debtor Overpayment Report

FUNCTION

This report lists transactions, which are overpayments given a specific date range. The information displayed is the Debt number, Transaction number, Date, amount and Cheque number. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

09...Debtor Overpayment Report

DESCRIPTION OF REPORTS

REPORT TITLE: GST Paid on Billings Report

FUNCTION

This report lists all G.S.T. paid on court costs advanced and legal fees. The list is restricted by a specified date range. The information displayed is the debt number, transaction number, date, amount, status and registration number. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

01...GST Billings Paid

DESCRIPTION OF REPORTS

REPORT TITLE: Collected On Billings

FUNCTION

This report lists all G.S.T. billed to clients on court costs advanced and legal fees. A specified date range restricts the list. The information displayed is the debt number, transaction number, date, amount and registration. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

02...GST Billings Collected

DESCRIPTION OF REPORTS

REPORT TITLE: GST Paid on Forwarded Accounts

FUNCTION

This report lists all G.S.T. paid to forwarded agencies on commission agent. A specified date range restricts the list. The information displayed is the debt number, transaction number, date and amount. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

03...GST Paid On Forwarded Accounts

DESCRIPTION OF REPORTS

REPORT TITLE: GST Owing on Forwarded Accounts

FUNCTION

This report lists all G.S.T. owing to forwarded agencies on commission agent. A specified date range restricts the list. The information displayed is the debt number, transaction number, date and amount. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

03...GST Owing On Forwarded Accounts

DESCRIPTION OF REPORTS

REPORT TITLE: GST Collected on Commission

FUNCTION

This report lists all G.S.T. billed by clients on gross commission. The information displayed is the client number; client name, gross commission and G.S.T. billed. Totals are also included at the end of the report. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

03...GST Collected on Commission

DESCRIPTION OF REPORTS

REPORT TITLE: GST Contraed Report

FUNCTION

This report lists all the G.S.T. billings paid. A specified date range restricts this list. The information displayed is the debt number, transaction number, date, amount, client number and the G.S.T. code. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

11...GST Reports

03...GST contraed

DESCRIPTION OF REPORTS

REPORT TITLE: Forwarded Transactions Report

FUNCTION

This report list transactions which are either paid to us or paid direct and where commission agent owes to a third party agency. A specified date range restricts the list. The information displayed is the debt number, transaction number, date, amount and cheque number. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 01...Financial Management
- 12...Forwarded Transaction Report

DESCRIPTION OF REPORTS

REPORT TITLE: Court Cost Advanced Report

FUNCTION

This report lists all court cost advanced transactions including legal fees and court cost advanced. A specified date range restricts the list. The information displayed is the debt number, transaction number, date and amount. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

13...Court Cost Advanced Report

DESCRIPTION OF REPORTS

REPORT TITLE: Court Cost Advanced Contraed Report

FUNCTION

This report lists all court costs advanced, which were contraed against funds already on hand from the client. A specified date range restricts the list. The information displayed is the debt number, transaction number, date, amount and client. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

13...Court Cost Advanced Report

REPORT TITLE: NSF Report

FUNCTION

This report lists all NSF transactions. A specified date range restricts the list. The information displayed is the date, debt number, transaction code, description and amount. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

15...NSF Report

DESCRIPTION OF REPORTS

REPORT TITLE: Client Advance Transactions Report

FUNCTION

This report lists the advance transactions. A specified date range restricts the list. This information displayed is the transaction number, date, description, amount and client. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

01...Financial Management

16...Client Advance Report

DESCRIPTION OF REPORTS

REPORT TITLE: Branch Listings Statistics Screen

FUNCTION

This report lists the number of commercial and retail debts, along with total and average amounts. The debts are divide into Local, National and Forwarded categories. An overall total is also given. This is an instantaneous report.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 02...Branch Management Menu
- 04...Display Branch Listing Statistics

REPORT TITLE: Historical Statistical Report

FUNCTION

This report lists monthly data for individual clients or a range of clients. The data listed is the number of accounts, total amount of accounts, average amount of accounts, number of payments, number of accounts paid in full, percentage of debts recovered, total amount of payments, total amount of commissions earned, average commission percentage, number of closed accounts, total amount of closed accounts percentage of accounts closed, number of active accounts, total amount of active accounts. Yearly totals are also listed. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 02...Branch Management Menu
- 06...Historical Statistical Report

REPORT TITLE: AutoPilot Diagnostics Display

FUNCTION

This report lists autopilot values for a single debt or values for all debts of specified autopilot user. The values displayed are those that are used to determine a debt's position in the autopilot queue. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

04...AutoPilot Diagnostics

DESCRIPTION OF REPORTS

REPORT TITLE: Collector Commission Status Report

FUNCTION

This report lists monthly commission statistics for a range of collectors and a range of months. This is an instantaneous report.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 03...Collection Management
- 05...Collector Commission C/D/P

DESCRIPTION OF REPORTS

REPORT TITLE: Debts Being Traced Report

FUNCTION

This report lists all accounts that are currently being traced. The list can be restricted to accounts of a specified autouser and to specified dates. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

07...Skip / Tracing Report

DESCRIPTION OF REPORTS

REPORT TITLE: Collector Activity Report

FUNCTION

This report lists either a summary of a collector's activities for a specified date range or a detailed report for a specified day. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 03...Collection Management
- 10...Collector Activity Report

DESCRIPTION OF REPORTS

REPORT TITLE: Post Dated Cheque Report

FUNCTION

This report lists post dated cheques according to debt number, cheque date, or date cheque entered. Items also listed include debt number, debtor name, client, and balance of debt and amount of the cheque. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

03...Collection Management

11...Post Dated Cheque Report

DESCRIPTION OF REPORTS

REPORT TITLE: Debts Recommended for Closure Report

FUNCTION

This report lists all accounts currently recommended for closure. Can list either the accounts for the entire branch or for a specified collector. Totals are listed at the end of the report. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

12...Debts Recommended For Closure

REPORT TITLE: Collector Inventory Report

FUNCTION

This report list all accounts for either a specified collector (or autouser) or range of collectors. Retail and commercial accounts can be list together or separately. The list can be restricted by client range, creditor field or by a date range. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

13...Collector Inventory Report

DESCRIPTION OF REPORTS

REPORT TITLE: Collector AutoPilot Listing

FUNCTION

This report lists all active accounts for a specified collector for a particular date. The accounts are listed in the order they would appear in the autopilot. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

03...Collector Management

14...Prioritized Debt Report

DESCRIPTION OF REPORTS

REPORT TITLE: Alphabetized Active Account List

FUNCTION

This report lists all active account for a specified collector (or autouser). The accounts are listed in alphabetical order and if appropriate divided into retail and commercial. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 03...Collection Management
- 15...Alphabetized Active Acct. List

DESCRIPTION OF REPORTS

REPORT TITLE: Autouser Active Account List

FUNCTION

This report lists all active accounts for a specified autouser. The accounts are listed in the order of the date to be worked. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

16...Autouser Active Acct. List

OR

04...Collectors Menu

07...Active Account Listing

DESCRIPTION OF REPORTS

REPORT TITLE: Reversed Collector Inventor Report

FUNCTION

This report lists all accounts for a range of collectors, range of clients and a range of dates. Totals are included at the end of the report. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

01...Management Menu

03...Collection Management

17...Reverse Collector Inv Rep

REPORT TITLE: Collector Listing Distribution

FUNCTION

This report lists the debts assigned to a specified collector. There is a row for each letter in the alphabet that the collector has debts under. The total of all the debts for each letter are listed along with the number of accounts and the average account. A final total of all accounts, the number of accounts and the average account are given at the bottom. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 03...Collection Management
- 21...Collector Listing Distribution

DESCRIPTION OF REPORTS

REPORT TITLE: Client Statistics By Industry Classification

FUNCTION

This report lists new business month to date and year to date totals. Payments are also given in month and year to date formats. The figures divided by the client's industry classification code (i.e. Department Store). Commission month and year to date figures are also listed on this report. Once the statistics have been generated the report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 04...Sales Management
- 09...Client Stats By Industry Report

OR

- 01...Management Menu
- 06...Client Management
- 10...Client Stats By Industry Report

DESCRIPTION OF REPORTS

REPORT TITLE: Salesperson Commission Summary

FUNCTION

This report lists month and year to date totals for each salesperson. The totals listed are number listed and amount, number of payments and amount and commission amount. Active number and amounts are also given. Grand totals are given at the bottom. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

04...Sales Management

11...Salesperson Commission Summary

REPORT TITLE: Highest Listings by Client

FUNCTION

This report lists top clients by number of listings, number of recoveries, amount of commission or percentage of recoveries. The report will display the specified number of clients and statistics can be for retail or commercial clients or both. A specified date range further restricts the list. This report is instantaneous if previously accumulated statistics are used, but if new statistics are to be generated time is required to do the calculations.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 04...Sales Management
- 12...Highest Listings By Client

OR

- 01...Management Menu
- 06...Client Management
- 08...Client Date Listing
- 08...Highest Listings By Client

REPORT TITLE: Client Inventory Report

FUNCTION

This report lists all the accounts for a client or a range of clients. The debt number, debtor name, list amount, total amount, payment total and debt status are printed on this report. Totals of all the debts can also be displayed at the end of the report. The list can be restricted by a date range, creditor name or client reference number range. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

06...Client Management

04...Client Inventory Report

OR

02...Clerical Menu

20...Client Inventory Report

OR

05...Sales Menu

05...Inventory Report

DESCRIPTION OF REPORTS

REPORT TITLE: Forwarded Client Inventory Report

FUNCTION

This report displays the same information as Client Inventory Report but is lists only accounts for a specified-forwarded client. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

- 01...Management Menu
- 06...Client Management
- 05...Forwarded Inventory Report

DESCRIPTION OF REPORTS

REPORT TITLE: Client Non-active Listing

FUNCTION

This report lists all non-active clients for a specified date range. This report is instantaneous.

FORMAT: Printer

ACCESS:

05...Sales Menu

10...Clients Not Active

DESCRIPTION OF REPORTS

REPORT TITLE: Client Business Volumes Listing

FUNCTION

This report lists the last three listing dates and amounts for a specified client range. The range can be in either client number or client name order. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

05...Sales Menu

11...Print Business Volumes

REPORT TITLE: Client Data Listing (Client Number)

FUNCTION

This report lists client information for a specified client number range. The clients are listed in client number order. The information printed is the client number, client name, address, list date and phone number. This report is instantaneous.

FORMAT: Printer or Screen

ACCESS:

01...Management Menu

06...Client Management Menu

08...Client Data Listing

01...Print By Client Number

OR

05...Sales Menu

06...Client Data Listing

01...Print By Client Number

DESCRIPTION OF REPORTS

REPORT TITLE: Client Data Listing (Client Name)

FUNCTION

This report lists client information for a specified alphabetic range. The clients are listed in alphabetic order. The information printed is the client number, client name, address, list date and phone number. This report is instantaneous.

FORMAT: Printer

ACCESS:

01...Management Menu

06...Client Management Menu

08...Client Data Listing

02...Print By Client Name

OR

05...Sales Menu

06...Client Data listing

02...Print By Client Name

REPORT TITLE: Client Data Listing (Postal Code)

FUNCTION

This report lists client information for a specified postal code range. The clients are listed in postal code order. The information printed is the client number, client name, and address, list date and phone number. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 06...Client management menu
- 08...Client Data Listing
- 03...Print By Postal Code Range

OR

- 05...Sales Menu
- 06...Client Data Listing
- 03...Print By Postal Code Range

REPORT TITLE: Client Reference List

FUNCTION

This report lists client number and client name. The information is listed in both client number and alphabetic order. All clients can be listed or only active clients can be listed. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 06...Client management Menu
- 08...Client Data Listing
- 04...Print Quick Reference List

OR

- 02...Clerical Menu
- 17...Client Ref List

OR

- 05...Sales Menu
- 06...Client Data Listing
- 04...Print Quick Reference List

DESCRIPTION OF REPORTS

REPORT TITLE: Client Data Listing (Clients Without Listings)

FUNCTION

This report lists client information for clients who have no listings from a specified date. A client number range also restricts the clients that are printed. The clients are listed in client number order. The information printed is the client number, client name, address, list date and phone number. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 06...Client Management Menu
- 08...Client Data Listing
- 04...Print Clients Without Listings

OR

- 05...Sales Menu
- 06...Client Data Listing
- 04...Print Clients Without Listings

REPORT TITLE: Client Data Listing (Date Listed)

FUNCTION

This report lists client information for clients who have a list date between a given date range. The clients are listed in list date order. The information printed is the client number, client name, address, list date and phone number. This report is instantaneous.

FORMAT: Printer

ACCESS:

- 01...Management Menu
- 06...Client management Menu
- 08...Client Data Listing
- 05...Print By Last Date Listed

OR

- 05...Sales Menu
- 06...Client Data Listing
- 05...Print By Last Date Listed

REPORT TITLE: Debts Paid in Full/Settled

FUNCTION

This report lists accounts that have been paid in full or settled. The list can be restricted by a date range, amount range and retail or commercial account flags. Debtor, client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This report requires time to be calculated.

FORMAT: Printer or Screen

ACCESS:

02...Clerical Menu

04...Debtor Data Listing

01...Debts Paid in Full/Settled

DESCRIPTION OF REPORTS

REPORT TITLE: Debt Intake by Date Listed

FUNCTION

This report lists all accounts in date listed order. The list can be restricted by a date range, amount range and retail or commercial account flags. Debtor. Client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This is an instantaneous report.

FORMAT: Printer or Screen

ACCESS:

02...Clerical Menu

04...Debtor Data Listing

02...Debt intake by Date Listed

REPORT TITLE: Debts Closed Report

FUNCTION

This report lists all accounts that have been closed. The list can be restricted by a date range, amount range and retail or commercial account flags. Debtor, client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This report requires time to be calculated

FORMAT: Printer

ACCESS:

02...Clerical Menu

04...Debtor Data Listing

03...Debts Closed Report

DESCRIPTION OF REPORTS

REPORT TITLE: Debt intake by System Date Inputted

FUNCTION

This report lists all accounts in system date inputted order. The list can be restricted by a date range, amount range and retail or commercial account flags. Debtor, client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This report requires time to be calculated

FORMAT: Printer

ACCESS:

02...Clerical Menu

04...Debtor Data Listing

04...Debt intake by System Date Inputted

REPORT TITLE: Precollections Paid in Full/Settled

FUNCTION

This report lists pre-collection debts that have be paid in full or settled. The list can be restricted by a date range, amount range and retail or commercial account flags. Debtor, client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This report requires time to be calculated.

FORMAT: Printer

ACCESS:

02...Clerical Menu

05...Precoll Data Listing

01...Precollections Paid in Full/Settled

DESCRIPTION OF REPORTS

REPORT TITLE: Pre-collection By Date Listed

FUNCTION

This report lists all pre-collection debts in date listed order. A date range, amount range and retail or commercial account flags can restrict the list. Debtor, client and creditor information is displayed for each account listed. Total number of accounts and dollar amounts are given at the end of the report. This report is instantaneous.

FORMAT: Printer

ACCESS:

02...Clerical Menu

05...Precoll Data Listing

02...Precollection By Date Listed

DESCRIPTION OF REPORTS

REPORT TITLE: Client Label Print

FUNCTION

This report prints out mailing labels for a specified client range. This report is instantaneous.

FORMAT: Printer

ACCESS:

02...Clerical Menu

19...Client Label Print

REPORT TITLE: Deposit Summary Report

FUNCTION

This report prints a hard copy of the daily summary of the transactions entered. The following are the sections included in the summary.

- Debtor Payment – segregated by transaction type.
- Debtor NSF'S – segregated by TRANSACTION TYPE.
- Court Costs Recovered – segregated by transaction type.
- Billings – segregated by transaction type.
- Adjustments – segregated by transaction type.
- Client Payment/Advances – segregated by transaction type.
- Trust A/C Deposit Data / General A/C Deposit Data
- Billing Summary (recap)
- Chargeback Summary (recap)
- Commission Summary (recap)
- Adjustment Check – (checks for validation)
- Branch Statistics (daily, monthly, yearly)
- Collector Commission Status Report (for each collector)
- Collect Commission Status report (recap for manager)

The Deposit Summary must be run before balancing is allowed, or if a transaction is added to, deleted from or modified in an open deposit Summary. This report requires time to be calculated

FORMAT: Printer

ACCESS:

03...Accounting Menu

06...Deposit Summary Report