Client
Access
Web.com

INSTRUCTION MANUAL

Western Mercantile Agency, Inc. General Use Manual

Client Guide

GENERAL USE

Client Guide

Western Mercantile Agency, Inc. Team
1/31/12

Version 5.10

Contents

Introduction

Welcome to the Western Mercantile Agency, Inc. Client Access Portal. This portal has been crafted so that you, our valued client, can have convenient and secure access to your accounts when you need it. Providing you with top-level service and excellent performance is our number one goal, so the features available within the portal have been designed particularly to allow you a number of ways to evaluate the recovery efforts being made on the business you provide us.

This Client Guide has been designed to introduce you to the Client Access Portal and to fully demonstrate how to effectively and efficiently take advantage of all the vast options at your disposal. Step by step instructions will swiftly put you in the driver's seat of the portal making navigation become extremely intuitive. Within the site, you can also find an online Help Menu that is there to assist you with any quick questions you may have.

Please enjoy your visit within our Client Access Portal. If you need any assistance, please contact your local office.

Thank you for your continued patronage.

Western Mercantile Agency, Inc.

Chapter 1

Getting Started

Web Portal Login Page

The Login page is the starting point for all site access. Any information transmitted to the site from this point forward is encrypted using a 128 bit Secure Socket Layer for the highest level of protection possible for your data.

Open a web browser. Enter the URL: www.westernmer.com

Click on Client Center, then Client Web Access. You can bookmark the login screen.

Prompts on the Login Page

The Login page will prompt for ClientID, UserName, and Password (Figure 1.1) which will be provided by Western Mercantile Agency, Inc.. The password is case sensitive so be sure you are using the proper case and that the Caps Lock is not on when you enter your login information. The Client ID and UserName are not case sensitive.

The Change Password checkbox, if checked, will bring up the change password screen immediately after logging in (Figure 1.2).

The Remember me checkbox, if checked, will save the ClientID and UserName entered in the login screen on the local computer only. This option will not store the password.

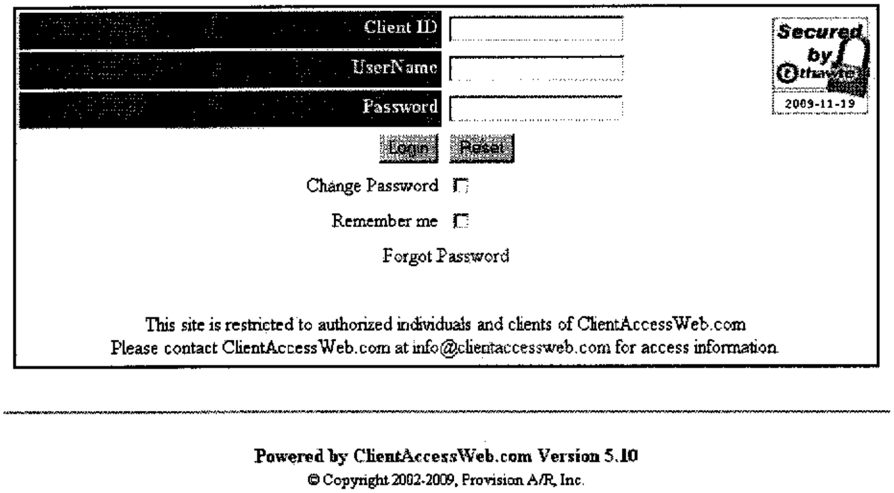


Figure 1.1: Login Screen

The Forgot Password link will bring up a password challenge system based on a series of personally identifying questions and answers. These questions and answers must be configured through the User Options prior to use.

Change Password

If this is the first time logging in with this user account, the password has expired, or you checked the Change Password checkbox on the login page you will be prompted to change your password. There may be certain requirements to passwords such as a minimum length or requiring a digit. Any requirements will be listed at the top of the change password box.

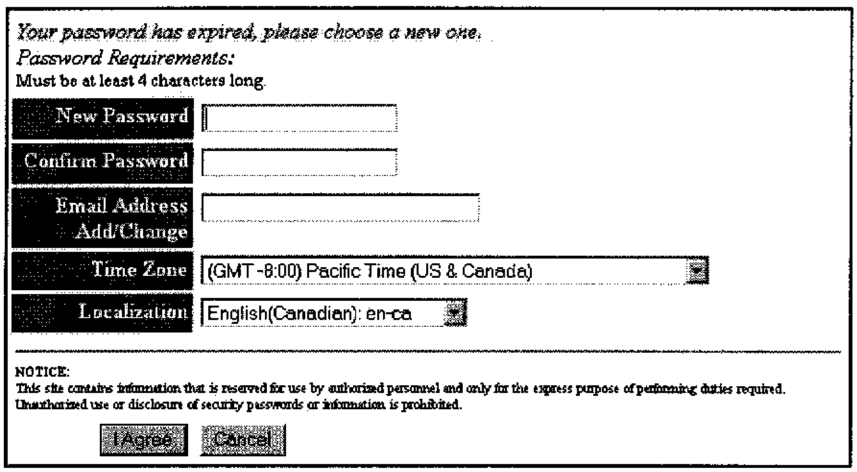


Figure 1.2: Change Password page

From this same screen you have the ability to update the email address, local time zone and localization settings. Emails are often used to send notifications of various changes or actions within the website.

Welcome Screen

After successfully logging in, you are taken to the Welcome Screen. This screen will display the Message Center and list any failed login attempts since the last successful login. This screen will also display the date Western Mercantile Agency, Inc. last updated your data.

In the upper right hand corner is the menu bar. This menu will be consistent on each page, making navigation of the website easy and fluid.

Menu Bar

The following is a list of the basic functionality of each link within the menu bar:

Account Inquiry	Basic account lookup screen with options to report payments, request cancellations, submit account changes, or upload support documentation.
Reports	Main reporting menu including dynamic report generators, statistical reports, reference reports, and more.
New Account Entry	Single account submission form. The page will prompt for various pieces of account information, such as the account name and balance, for placement with Western Mercantile Agency, Inc..
View Submitted Accounts	Screen where any accounts submitted online using New Account Entry can be reviewed, changed or removed. This is only a temporary holding spot for accounts pending placement with Western Mercantile Agency, Inc.. Once accounts are loaded, this list will be cleared.
Client File Upload	Secure file transfer ideal for transmitting large batches of accounts for placement.
Message Center	The internal messaging system with options to send messages to employees with Western Mercantile Agency, Inc. or between your own users. Any messages waiting will display in the Inbox.
Edit Users	User administration screen with options to create additional users, remove users, or edit existing users' permissions or properties.
User Options	User specific settings such as password, email address, time zone and locale.
Logout	Link to stop using the Western Mercantile Agency, Inc. site and log out of your active session. Sessions are also logged out automatically after remaining inactive for too long.
Help	Online help system with information on commonly used features and menus.

Chapter 2

Account Inquiry

The account inquiry screen is an easy way to quickly search for and review details of individual accounts. From this same menu, you can report payments on accounts, request cancellations of accounts, report changes to account information, such as the address or employer, and you can even upload any support documentation. All of these actions are recorded and immediately reported to Western Mercantile Agency, Inc. to expedite the recovery process.

Basic Account Lookup

The screen provides four primary searches based on the account number, name, phone number, and social security number. All of these fields will match partial results with the exception of the social security number. There is also a custom search field, allowing searches by any field within the database. The search screen also gives an option to display the last 15 accounts viewed, allowing for easy retrieval of recently viewed information. (See figure 2.1).

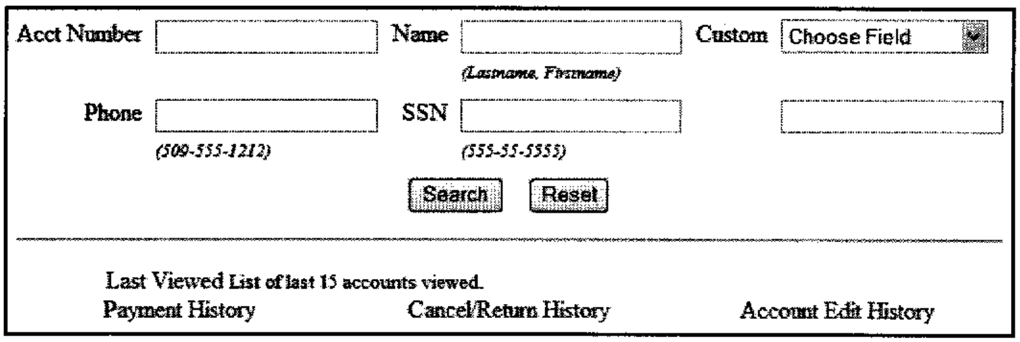


Figure 2.1: Account Inquiry search form.

After entering information on the form, a summary of any matching accounts are returned to the screen (Figure 2.2). The names listed on this screen are links to view the details of each account.

Click on name to load account details

Account #	Name	Packet #	Address	Date Assigned	Principal	Current Balance
1004068	THACKER, ETTA		4464 FALLS AVE SE PO BOX 4444 Walhalla, ND 58282	2/11/1999	$158.14	$0.00
	THAMES, AVA		Chicago, IL 60601	11/13/1980	$13.00	$53.40
602411/40687	THAMES, REY		4444 E PIKE ST #4144 Austin, TX 78701	3/12/2003	$67.69	$32.22
61505/14700	THARP, MICHEAL		664 TERMINAL AVE APT 1 Davenport, IA 52801	10/10/2003	$79.88	$134.57

Figure 2.2: Example of an Account Inquiry Result for name search of "tha".

Account Detail

The account detail screen will display all of the information necessary to know exactly what is happening on any account. The current status of the account and a textual description of that status are shown, along with the current balance (Figure 2.3).

Printer Friendly

1007 - Collection Accounts

Report Payment || Cancel Return || Edit Account || Upload Docs

Account Information

Client Acct. ID	1004068
CAW Acct. ID	781102
SSN	555-26-3021
DOB	2/11/1957
Name	THACKER, ETTA
Name2	
Address	4464 FALLS AVE SE PO BOX 4444 Walhalla, ND 58282

Amount Assigned	Current Balance
$158.14	$0.00

Status	CVD
Status Description	CANCELLED. NO VALIDATION OF DEBT
Assigned Date	2/11/1999
Last Pay Date	
Telephone	

Figure 2.3: Account detail screen.

The Printer Friendly link in the upper right will open a new window with all the current information on the screen. Once the new window is open, simply use your web browser's print functionality.

Packeted Accounts

If the accounts listed are packeted (multiple accounts for a single person being worked as a whole) a packet number will appear in the account search results (Figure 2.4). This packet number is a link to the packet listing, showing all accounts within the packet and totals for amounts assigned and collected.

Click on name to load account details

Account #	Name	Packet #	Address	Date Assigned	Principal	Current Balance
113017	SMALL, ELTON		46466 RIVER RD New York, NY 10001	7/27/1999	$58.09	$124.79
114423	SMALLEY, ANTON		MR-43666 CHUMSTICK HWY Freeport, ME 40320	7/27/1999	$347.68	$568.09
91657	SMALLEY, ERIKA		PO BOX 434 Hastings, NE 68901	4/3/1998	$23.95	$56.35
83207/41034	SMALLEY, MELVA R		MR-3644 NE 415TH CIRCLE E #466 Sacramento, CA 94203	5/5/2003	$37.48	$58.05
103091	SMALLS, ERNIE		46336 TULIP PLACE NW Cleveland, OH 44101	8/27/1998	$53.29	$0.00
72148/1407	SMALLWOOD, JED		46666 BROWN RD Huntsville, AL 35801	3/12/2003	$15.00	$0.00
91656	SMART, ELSA		PO BOX 4431 Montpelier, ID 83254	10/9/1998	$10.00	$9.14
26320/4878	SMITH, KIM	235629	443 STAFFORD -LEAV PO BOX 146 Nashville, TN 37201	2/20/2001	$10.00	$0.00

Figure 2.4: Account lookup screen with packeted account on bottom.

When viewing the account detail screen, packet information is also available by clicking the Show Packet Detail link. This will display information, such as amount assigned and current balance, on every account in the packet, while still showing the current account's detailed information (Figure 2.5). Clicking the account numbers in the packet detail window will change the account detail currently being viewed. To close the packet detail, click the Show Single Account link.

Printer Friendly

1007 - Collection Accounts

Report Payment || Cancel Return || Edit Account || Upload Docs

Account Information

Client Acct. ID	3485
CAW Acct. ID	1049E
SSN	
DOB	
Name	SMITH, KIM
Name2	
Address	434 BIRCH ST. Austin, TX 78701
Status	ACT
Status Description	ACTIVE ACCOUNT
Assigned Date	12/12/1984
Last Pay Date	
Telephone	

Show Single Account

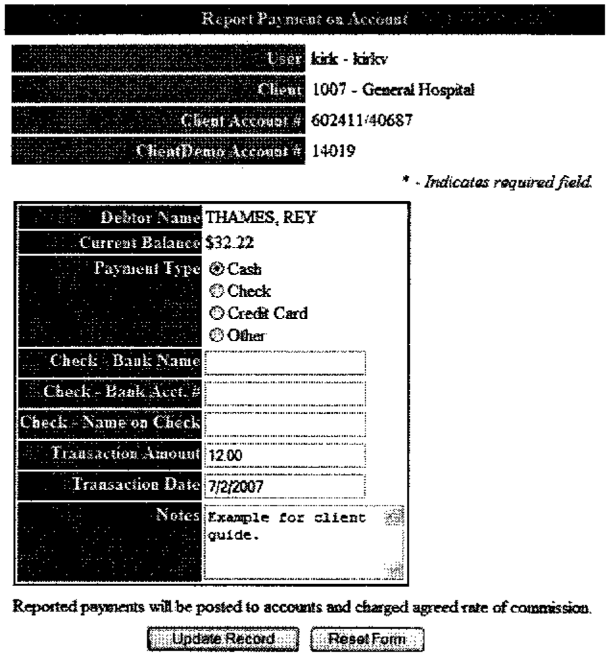
Client Acct ID	CAW Acct ID	Amt Assigned	Balance
98385	742400	$450.91	$1,036.92
97532	742350	$171.49	$0.00
97214	742425	$137.81	$273.25
95595	742325	$89.72	$207.23
1002071	762151	$78.89	$170.24
82736	742500	$27.89	$64.97
95758	742450	$24.43	$56.67
92164	742475	$22.81	$52.90
97793	742375	$17.72	$0.00
3485	**1049E**	**$12.00**	**$45.92**
26320/4878	920675	$10.00	$0.00
	Total:	$1,023.67	$1,908.10

Figure 2.5: Showing packet details screen.

Account Actions

Reporting Payments

Any payments received on accounts placed with Western Mercantile Agency, Inc. should be reported using this site. After searching for the account and viewing the account detail, click the Report Payment link. A new page will appear prompting for the payment type (cash, check, credit card, etc.), transaction date and transaction amount. There is also an area for notes for any additional information regarding this payment (Figure 2.6).



Report Payment on Account

User	kirk - kirkv
Client	1007 - General Hospital
Client Account #	602411/40687
ClientDemo Account #	14019

* - *Indicates required field.*

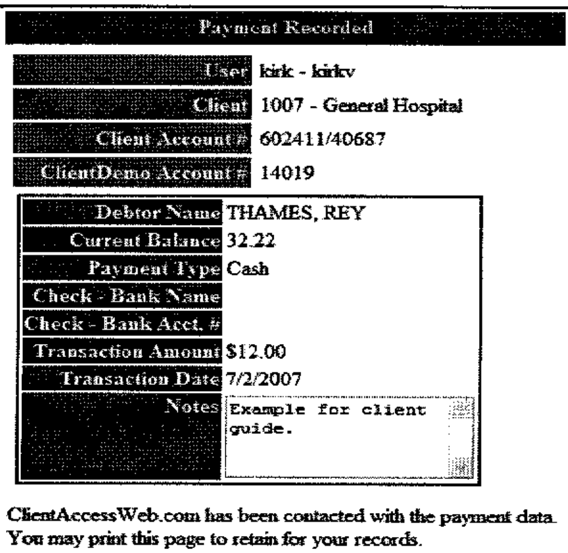
Debtor Name	THAMES, REY
Current Balance	$32.22
Payment Type	⦿ Cash ○ Check ○ Credit Card ○ Other
Check - Bank Name	
Check - Bank Acct. #	
Check - Name on Check	
Transaction Amount	12.00
Transaction Date	7/2/2007
Notes	Example for client guide.

Reported payments will be posted to accounts and charged agreed rate of commission.

Update Record | Reset Form

Figure 2.6: Report payment form.

Once the form is complete, submit the request by pushing the Update Record button and the payment will be sent to Western Mercantile Agency, Inc. to be applied to the account, and you will be presented with a confirmation screen which you can print for your records (Figure 2.7).



Payment Recorded

User	kirk - kirkv
Client	1007 - General Hospital
Client Account #	602411/40687
ClientDemo Account #	14019

Debtor Name	THAMES, REY
Current Balance	32.22
Payment Type	Cash
Check - Bank Name	
Check - Bank Acct. #	
Transaction Amount	$12.00
Transaction Date	7/2/2007
Notes	Example for client guide.

ClientAccessWeb.com has been contacted with the payment data.
You may print this page to retain for your records.

Figure 2.7: Report payment confirmation screen.

Packeted Payments

If an account is part of a packet, as discussed in the above section, you can apply a single payment across more than one account in the packet. Rather than searching for each account individually and reporting a portion to each, simply click the Show Packet Detail link on the Report Payment page of any account (Figure 2.8).

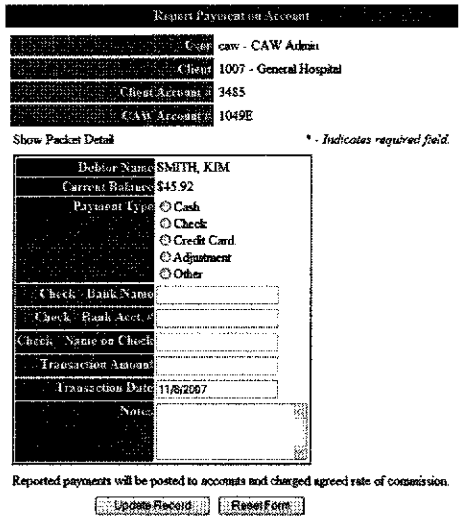


Figure 2.8: Report payment form with Show Packet Detail link.

Once the Packet Detail has been opened all the accounts associated in the packet will be displayed with the current balance on each. From this screen, a single payment may be applied across the packeted accounts in any manner desired (Figure 2.9). To return to the original single account, click on the Show Single Account link.

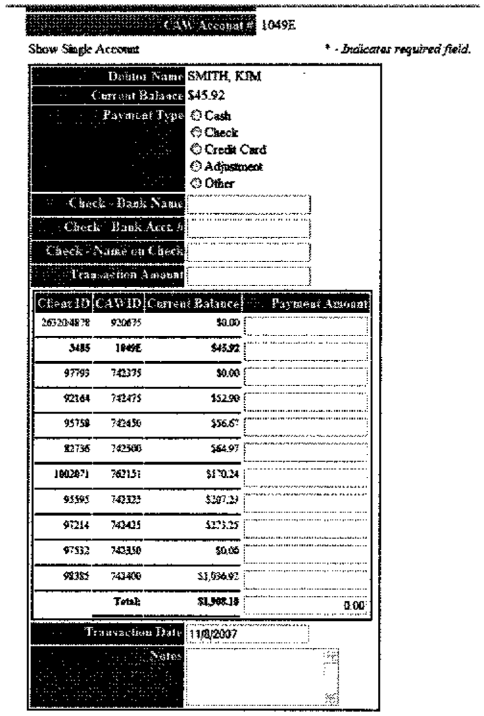


Figure 2.9: Report payment form showing packeted balances.

Requesting to Cancel an Account

Requesting cancellation of accounts is done from the account detail screen of Account Inquiry. Select the Cancel Return option and enter a reason for cancelling the account and the request will be sent to Western Mercantile Agency, Inc. immediately. The ability to request cancellation of an account is sometimes restricted based on how long the account has been placed with Western Mercantile Agency, Inc.. If this is the case, you will see a message on the screen rather than the cancellation form. This does not mean the account cannot be cancelled, just that it cannot be done online and you will be prompted to contact your local office.

Reporting Changes to Account Information

Changing account information is done from the account detail screen of Account Inquiry. The Account Edit option allows basic account information to be modified, such as the employment information. The data is not changed on the portal directly, but rather sent to Western Mercantile Agency, Inc. to be changed. There is also a general comments box where any information on the account may be submitted that is not covered by the entry boxes provided (Figure 2.10).

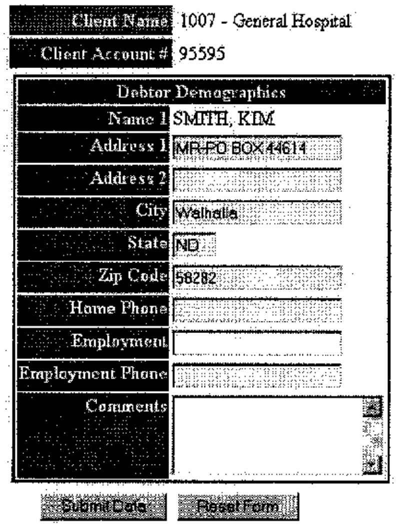


Figure 2.10: Account Edit form

Uploading Documentation

Uploading support documentation regarding a particular account or packet can be accomplished from the account detail screen of Account Inquiry by clicking the Upload Docs link. Click the Browse button to select which file from your local computer or network to upload. To add more than one file, simply click the Add another file button and browse for each additional file. Once all the files are selected, click Upload File to send the information to Western Mercantile Agency, Inc. (Figure 2.11).

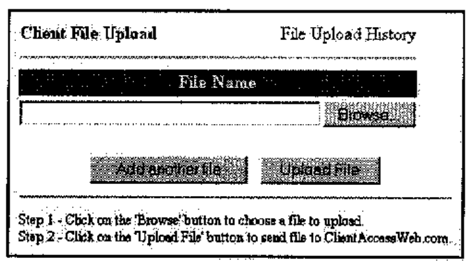


Figure 2.11: Uploading documents for a specific account.

Chapter 3

Reports

The Western Mercantile Agency, Inc. site offers a wide variety of reporting tools designed to deliver the information you need quickly and efficiently. The following chapter will explain, in detail, the capabilities of each report and provide examples of what can be accomplished with these reporting tools.

Main Reports Menu

The main report menu displays all of the reports available. They are categorized by the type of report for easy use. The following is a description of each category and report:

Report Generators — Reporting tools used to construct dynamic tabular reports by selecting various database fields for output as well as the criteria for the report results.

Report Builder — The standard data reporting tool. It creates reports quickly and easily using the most common report criteria such as the amount assigned and date assigned. This type of report is ideal for quickly retrieving client inventories.

Data Mining Tool (DMT) — A custom drill-down style report. Multiple sets of criteria can be specified to further refine report results. Criteria in this report are cumulative, so all specified conditions must match for results to be returned.

Custom Query Generator — A reporting tool that allows report templates to be defined. These templates may be saved so that report criteria do not need to be entered every time for frequently used reports.

Summary Reports — Statistical analysis of accounts by specific criteria. Accounts are grouped by the ranges or values specified, amounts are totaled and recovery rates for each group are presented.

Statistics by Account Status	Breakdown of accounts by their status within the recovery process. Each status code, such as active, cancelled, and paid in full, show the total number of accounts, total dollar amount assigned, total amount collected, and the current recovery rate.
Statistics by Amount Assigned	Breakdown of accounts based on the dollar amount assigned. A series of dollar caps are inputted and the report will return totals for each dollar range.
Statistics b y Age at Assignment	Breakdown of accounts based on how old the account was before it was turned over for collection, displaying totals for amount assigned, amount collected and recovery rates.
Statistics by Age from Date Assigned	Breakdown of accounts based on when the account was turned over for collection relative to today's date, displaying totals for amount assigned, amount collected and recovery rates.
<u>**Saved Reports**</u>	Saved report templates produced by the Custom Query Generator or specialized reports created by Western Mercantile Agency, Inc.. They are only editable by the original creator of the report.
<u>**Reference Reports**</u>	Various informational reports regarding activity on the Western Mercantile Agency, Inc. site.
Status Descriptions	A listing of each status code used by Western Mercantile Agency, Inc. and its description.
Payment History	A report of all the payments reported on accounts via the Account Inquiry screen of the portal for the last 30 days. These do not reflect ALL payments made to accounts, only those reported from this site.
Cancel/Return History	A report of all the cancellation requests via the Account Inquiry screen of the portal for the last 30 days. These do not reflect ALL cancellations or indicate approval of cancellation, just the record of the request.
Account Edit History	A report of all the account changes reported via the Account Inquiry screen of the portal for the last 30 days. These do not reflect ALL changes made to accounts, only those reported from this site.
File Upload History	A report of all the file uploads via this site for the last 30 days.

Custom Reports A collection of special documents uploaded by Western Mercantile Agency, Inc..

Report Generators

The Report Generators are tools used to construct dynamic reports by selecting various database fields for output as well as the criteria for the report results. There are several common reporting options within the three generators. All of the report generators have the ability to restrict the results (Figure 3.1) by Client ID (if multiple client numbers are available), and by status code. Choosing the Select radio button will open up all the possible Client IDs or all the possible Status Codes to include in the report results.

Note: Hovering the mouse cursor over the status code will display a text description of the status code (Figure 3.2).

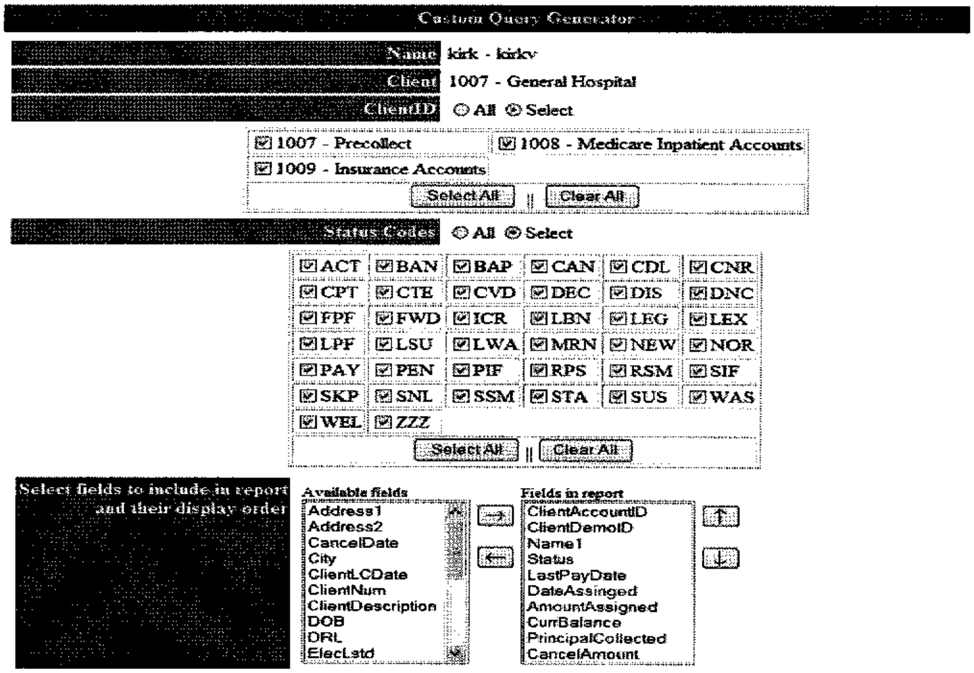


Figure 3.1: Options common to all Report Generators.

The ability to select which fields will be included in the report output is also available on all three Report Generators. Simply highlight and move desired fields into and out of the report using the right and left arrow keys. Fields can also be displayed in any order desired using the up and down arrow keys (Figure 3.1).

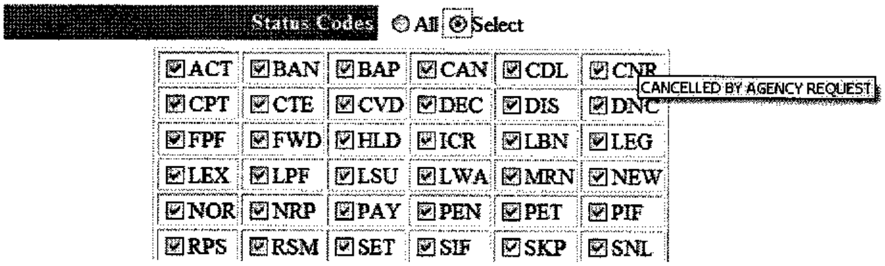


Figure 3.2: Status description displays when hovering over the code.

The Report Generators are designed to output a specific number of records to the screen at a time. This is referred to as paging. The reports output 50 records per page, by default, but can be adjusted to send more or less (Figure 3.3).

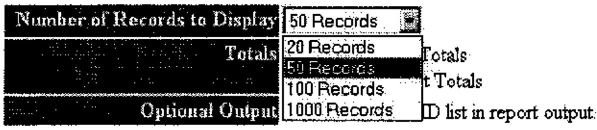


Figure 3.3: Selecting number of records to display per page.

All of the Report Generators have the ability to include totals. Totals (Figure 3.4) can be displayed for the contents of the currently displayed accounts on the page, for the entire results of the report or both. Including totals will automatically calculate sums on any numeric or currency field included in the output.

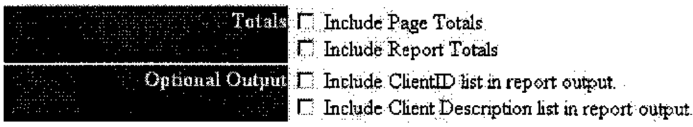


Figure 3.4: Including Report Totals and Optional Output

You also have the option to include a list of the Client IDs and/or client ID descriptions in the output of the report (Figure 3.4). This can help identify the report contents if it is printed or downloaded.

All of the Report Generators return a tabular report to the screen (Figure 3.5). The columns of data will display headers at the top. These headers, when clicked, will re-sort the report results based on the column clicked. Clicking once will sort the report ascending and clicking a second time will sort the report descending.

Client Inventory Report - 11 records   Download Tab-Delimited Report as: .txt .xls   Status Descriptions

ClientAccountID	ClientDemoID	Name1	Name2	Status	LastPayDate	DateAssigned	AmountAssigned	CurrBalance	PrincipalCollected	CancelAmount
610606/7140	15841	BLANKS, AMIE Q		ACT		6/11/2007	$65.32	$98.35	$0.00	$0.00
3231/80928	11875	CAGLE, HIRAM G		ACT		9/10/2007	$79.15	$125.75	$0.00	$0.00
55511/14795	15104	DINGLE, CHRISTY		PIF	5/14/2007	2/11/2007	$20.89	$0.00	$20.89	$0.00
605925/2148	10126	ENRIGHT, LESLIE		ACT		6/11/2007	$221.54	$342.14	$0.00	$0.00
79191/17560	14176	FOLSOM, EMILE		ACT		2/11/2007	$364.90	$584.04	$0.00	$0.00
66050/9672	17314	LINDSAY, CAROLYN R		ACT	10/1/2007	2/11/2007	$68.25	$59.26	$32.00	$0.00
7530310015	13748	PARSONS, HARRISON		CTE		2/11/2007	$60.28	$0.00	$0.00	$60.28
72070/5439	17041	PRITCHARD, ERIKA		DNC		2/11/2007	$60.28	$98.52	$0.00	$0.00
66849/1642	16039	RIGGINS, CHRISTINE		CPT		2/11/2007	$86.03	$0.00	$0.00	$86.03
4675/80159	17436	SCALES, OMA		ACT		9/10/2007	$124.49	$198.69	$0.00	$0.00
62256/9199	18292	ULRICH, TORY		ACT		6/11/2007	$10.00	$16.81	$0.00	$0.00

Figure 3.5: Report Generator results

At the top of the report results you will see the total number of records returned. There are also options to download the report in a tab-delimited ASCII text format (.txt) or to an Excel spreadsheet (.xls). Clicking either of these links will stream the entire report results, not just those visible on the screen for the current page, to your local computer allowing you to save the report data. Next there is an option to view the results as a statistical report. This will be described in more detail in the Summary Reports section. Lastly there is a link to a full list of the Western Mercantile Agency, Inc. status codes and descriptions. Within the report results, if the Name1 field is included, the name displayed is a link to the account detail screen.

Report Builder

The Report Builder (Figure 3.6) is the standard data reporting tool. It is useful to quickly and easily create complete client inventories. By default, the report will return all accounts assigned to Western Mercantile Agency, Inc. with the most common data fields needed, such as the account number, name and current balance. To execute the report with the default options, scroll to the bottom of the report generator and click Run Report.

Even though this report can deliver full inventories quickly, there are many options available to refine the results. Client ID, Status Codes and field output were discussed in the section introduction so we will concentrate on those other options specific to Report Builder. All of the report conditions are cumulative, so the results are accounts that match ALL of the criteria supplied.

Consumer Name, City, and Zip Code can be supplied to restrict the report to a particular person, family, or locale.

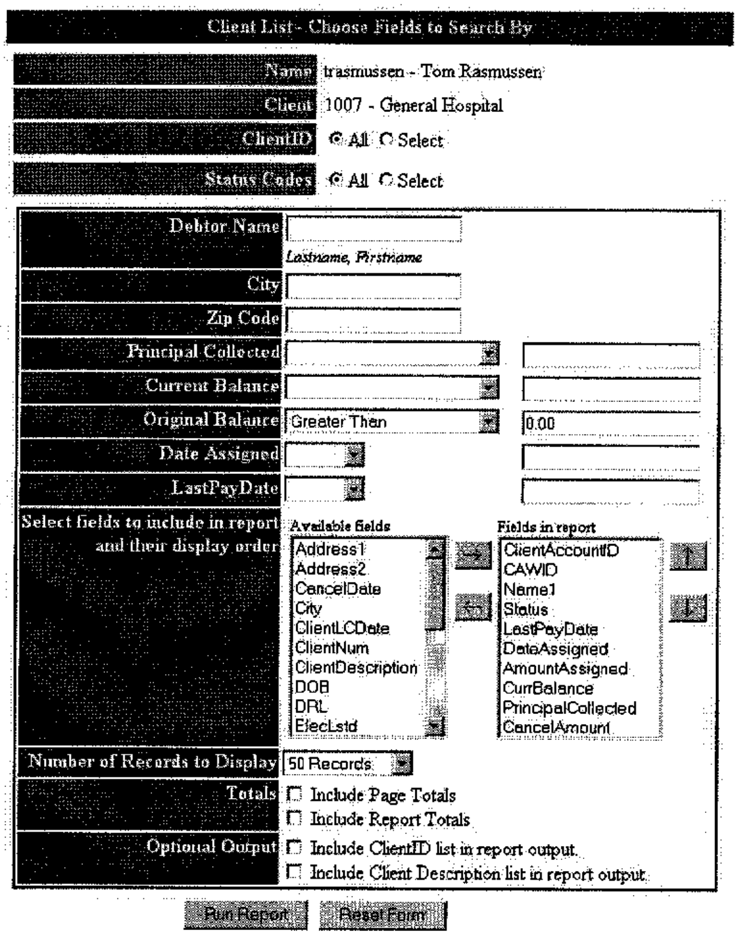


Figure 3.6: Report Builder.

The Principal Collected, Current Balance, and Original Balance fields are all currency prompts. Each of these have the following options: Greater Than, Less Than, Equal To, Greater Than or Equal To, Less Than or Equal To, and Not Equal To. In order to use any of these fields, you must select the appropriate comparison and enter a valid dollar amount. Valid amount should contain numbers and a decimal point only; dollar signs, commas, and parenthesis should not be included.

Valid Currency Entries: 1500; -5; 326.44
Invalid Currency Entries: 1,500; (5.00); $326.44

The Date Assigned and Last Pay Date fields have the following options: Equals, Before and After. These require that valid dates be entered. Date formatting is important when executing any report. All dates entered should include the year (two digit or four) and should begin with the month. The Canadian format of dd/mm/yyyy will not work.

Valid Date Entries: 10-18-05; 6/22/1984; 03-09-2002; May 19, 2007
Invalid Date Entries: 10-18; 22/6/1984; 03\09\2002; May 19th, 2007

Example Report

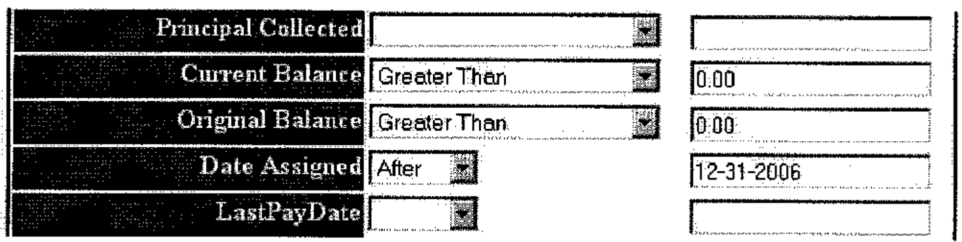
Need: Retrieve a list of all accounts assigned this year that still have a balance and display the total amounts.

Steps:

1. Click Reports → Report Builder.

2. Change the Current Balance option to "Greater Than" and in the value box enter "0.00" (Example 3.1).

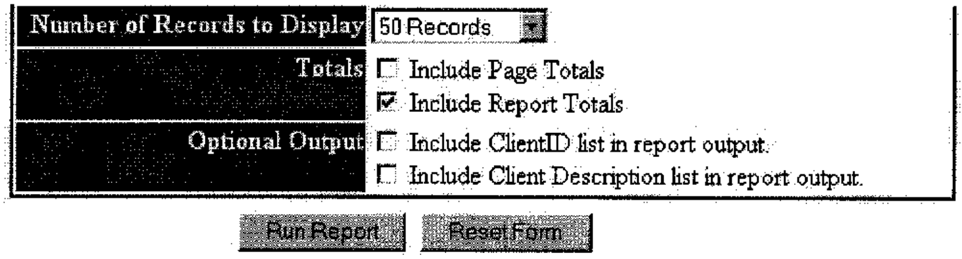
3. Change the Date Assigned option to "After" and in the value box enter "12-31-2006" (Example 3.1). To include the data on the first day of the year we need to set the report to everything after the last day of the previous year.



Example 3.1: Changing the report criteria to restrict by current balance and date assigned.

4. Adjust what fields to include in the report. For this example we will leave the default fields.

5. Check the box to "Include Report Totals" (Example 3.2).



Example 3.2: Including report totals.

6. Click "Run Report" to execute and view the results (Example 3.3). From this screen you can now link into any account detail, resort the results, or download the information to your local computer.

Client Inventory Report - 772 records   Download Tab-Delimited Report as: .txt .xls   Status Descriptions

ClientAccountID	CAWID	Name1 ↑	Status	LastPayDate	DateAssigned	AmountAssigned	CurrBalance	PrincipalCollected	CancelAmount
84479/41337	116140	ABREU, ANNA N	CAN		2/8/2007	$128.64	$128.64	$0.00	$0.00
601483/111	1110372	ACKERMAN, FRANCISCA P	ACT		6/11/2007	$45.28	$71.57	$0.00	$0.00
75885/3513	116119	ADCOCK, GAYLE	CAN		2/8/2007	$100.90	$100.90	$0.00	$0.00
81471/40363	1088336	AGUAYO, GWENDOLYN Y	ACT		2/11/2007	$77.36	$122.39	$0.00	$0.00
12671/117	115241	AGUAYO, ROSARIO	CAN		1/10/2007	$187.50	$187.50	$0.00	$0.00
78898/17497	1088539	AHERN, ELBA	ACT		2/11/2007	$100.90	$161.66	$0.00	$0.00
609523/111	1110381	AKERS, RAMIRO	ACT		6/11/2007	$8.64	$13.09	$0.00	$0.00
82079/16525	1094009	ALANIZ, GRANT	NOR		3/12/2007	$58.86	$92.68	$0.00	$0.00
80024/2406	115230	ALBA, DALLAS	CAN		1/10/2007	$15.02	$15.02	$0.00	$0.00
796/72771	120111	ALBRIGHT, DEXTER	CAN		8/8/2007	$11.62	$11.62	$0.00	$0.00
60363/5194	118736	ALEMAN, ENOCH	CAN		6/11/2007	$84.51	$84.51	$0.00	$0.00
53178/14700	1116517	ALI, LINDSEY M	ACT		7/12/2007	$418.09	$722.23	$0.00	$0.00
14074/90277	1127172	ALLRED, SHANDA	ACT		9/10/2007	$581.77	$855.22	$0.00	$0.00
83986/56	116224	AMARAL, CHARLIE	CAN		2/8/2007	$144.48	$144.48	$0.00	$0.00
4675/80450	1127139	ANDRADE, GISELA	ACT		9/10/2007	$60.28	$96.12	$0.00	$0.00
66180/8286	1088411	APPLE, HASSAN K	ACT		2/11/2007	$69.00	$114.84	$0.00	$0.00
80326/14488	116139	ARAUJO, BEATRICE	CAN		2/8/2007	$60.28	$60.28	$0.00	$0.00
71157/11974	1087408	ARCHIBALD, DONNY	DEC		2/4/2007	$132.39	$214.82	$0.00	$0.00
69507/2148	1088551	ARCHIE, CHRISTOPHER	ACT		2/11/2007	$75.08	$123.60	$0.00	$0.00
77982/1485	115111	AREVALO, GRISELDA	CAN		1/10/2007	$60.28	$60.28	$0.00	$0.00
82282/8827	116190	ARMIJO, JAYME	CAN		2/8/2007	$204.69	$204.69	$0.00	$0.00
62975/3513	116114	ARTEAGA, QUINCY U	CAN		2/8/2007	$126.14	$126.14	$0.00	$0.00
14479/86082	1127047	ASH, ALLISON	ACT		9/10/2007	$35.11	$53.41	$0.00	$0.00
75078/8716	1116491	ASHBY, MILAN	ACT		7/12/2007	$171.76	$278.36	$0.00	$0.00
400258/15636	1093986	ASHFORD, RAYFORD	LEG		3/12/2007	$1,309.58	$2,018.12	$0.00	$0.00
14443/76963	1127166	ATKINS, GRANVILLE	ACT		9/10/2007	$10.00	$16.11	$0.00	$0.00
606001/5600	1110308	ATKINS, NICOLAS	ACT		6/11/2007	$211.44	$326.47	$0.00	$0.00
67747/13756	1088422	AULT, THELMA	ACT		2/11/2007	$15.00	$24.83	$0.00	$0.00
85913/41104	1091042	AUTRY, MARIO C	MRN		2/26/2007	$20.45	$31.17	$0.00	$0.00
81463/16337	1088421	AVERY, ALVARO	MRN		2/11/2007	$1,139.54	$1,804.04	$0.00	$0.00
67221/7635	1082029	AVILA, CHELSEY	ACT		1/2/2007	$189.99	$315.15	$0.00	$0.00
796/69561	120105	AYERS, JACK D	CAN		8/8/2007	$11.62	$11.62	$0.00	$0.00
66848/2406	115221	AYRES, SOCORRO	CAN		1/10/2007	$150.38	$150.38	$0.00	$0.00
7553814479	116206	BACA, ENRIQUE	CAN		2/8/2007	$12.06	$12.06	$0.00	$0.00
81621/12569	1088418	BACA, TOD	ACT		2/11/2007	$359.40	$568.03	$0.00	$0.00
605914/5600	1110307	BADGER, GARY	ACT		6/11/2007	$211.44	$326.53	$0.00	$0.00
796/74936	120115	BANKS, BOBBIE	CAN		8/8/2007	$11.62	$11.62	$0.00	$0.00
611981/7140	1110362	BANNISTER, TISHA	ACT		6/11/2007	$21.27	$31.78	$0.00	$0.00
606098/5600	1110309	BANNISTER, VIRGILIO	ACT		6/11/2007	$260.28	$401.61	$0.00	$0.00
118/87547	1127117	BARKER, CORRINE	ACT		9/10/2007	$37.50	$56.34	$0.00	$0.00
67309/7635	1082028	BARRAZA, KATHRINE	ACT		1/2/2007	$91.96	$152.47	$0.00	$0.00
74118/1779	115349	BARRAZA, RUDY	CAN		1/10/2007	$65.21	$65.21	$0.00	$0.00
607212/7140	1110353	BARTHOLOMEW, KENDALL	ACT		6/11/2007	$3.69	$5.66	$0.00	$0.00
87411/726	1116509	BARTLETT, KATHLEEN	MRN		7/12/2007	$254.35	$382.51	$0.00	$0.00
400190/4662	116156	BASKIN, CARLTON V	PIF		2/8/2007	$924.80	$924.80	$0.00	$0.00
796/74545	120114	BATCHELOR, NOAH M	CAN		8/8/2007	$11.62	$11.62	$0.00	$0.00
65201/2659	1094004	BATEMAN, JULIO	DEC		3/12/2007	$176.80	$295.01	$0.00	$0.00
777654121	116175	BAXLEY, TOD N	CAN		2/8/2007	$41.87	$41.87	$0.00	$0.00
79068/5600	1093972	BAYS, PETE	ACT		3/12/2007	$541.76	$867.82	$0.00	$0.00
71088/11974	1087409	BEAM, ROSANNE	DEC		2/4/2007	$60.28	$98.58	$0.00	$0.00
Report Totals: 772 records						$108,397.83	$158,296.34	$140.00	$0.00

Next Pages: 1-2-3-4-5-6-7-8-...16

Example 3.3: Report Builder results

DMT - Data Mining Tool

The Data Mining Tool (Figure 3.7) is very similar to the Report Builder. It shares many of the same options, such as the ability to restrict Client IDs, Status Codes and choose which fields to include in the output. However, the Data Mining Tool gives you the option to choose exactly which field of data you want to query on and gives you the ability to choose how to query on it.

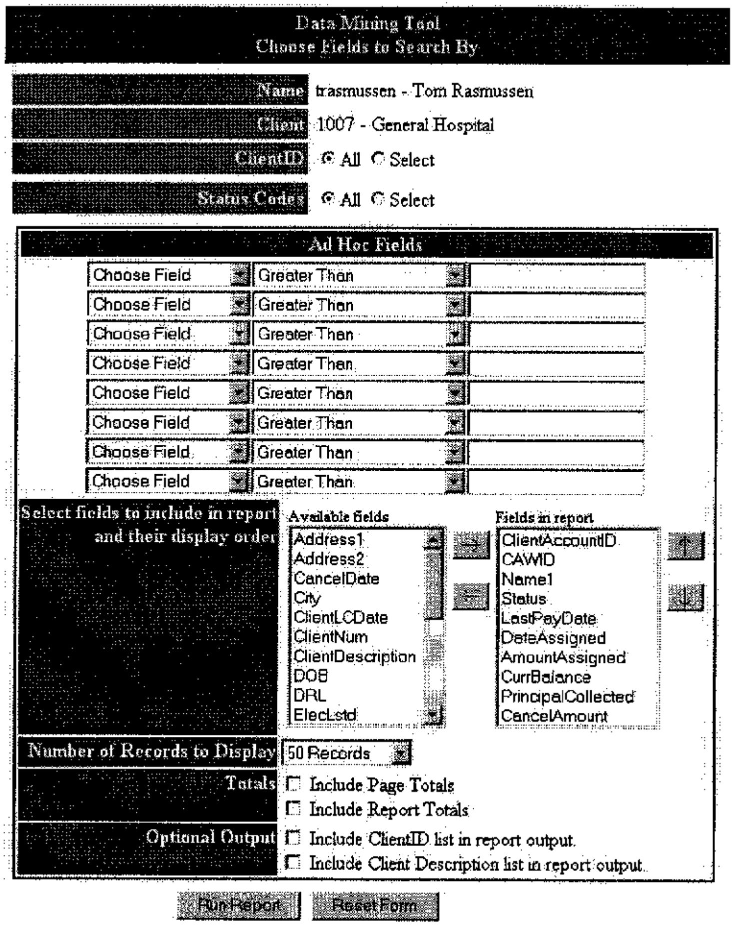


Figure 3.7: Data Mining Tool (DMT)

Just like the Report Builder, the fields you choose to query on are cumulative so the results will be restricted to those accounts that match ALL of the criteria supplied. All of the database fields available are displayed in the drop-down box labeled Choose Field. Select which field to compare against and then select the type of comparison: Greater Than, Less Than, Equal To, Greater Than or Equal To, Less Than or Equal To, Not Equal To, Begins With, Ends With, or Contains. The Begins With, Ends With and Contains options are only applicable to any text based data fields, such as Name1 or Address. All of the other options are applicable to any numeric, currency or date comparisons. Once the field and comparison are selected enter the value desired.

All of the date and currency entries must be valid, as described in the previous section.

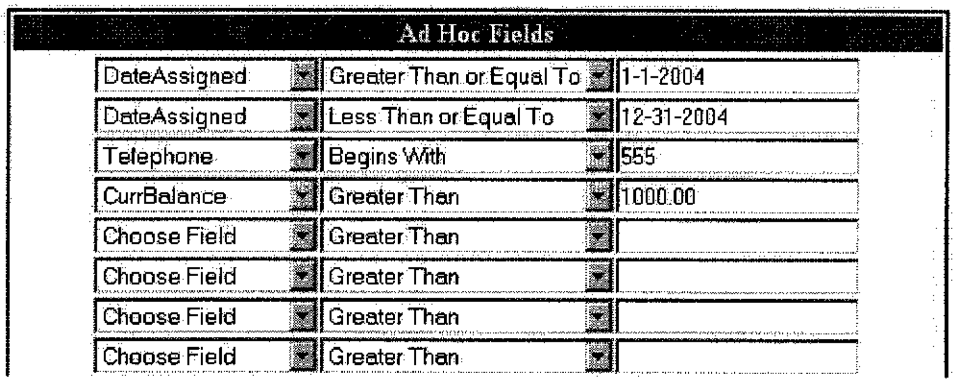
The Data Mining Tool provides eight different field prompts. It is not necessary to fill out each one.

Example Report

Need: Retrieve a list of accounts assigned in 2004 within area code 555 whose current balance is larger than $1,000.00.

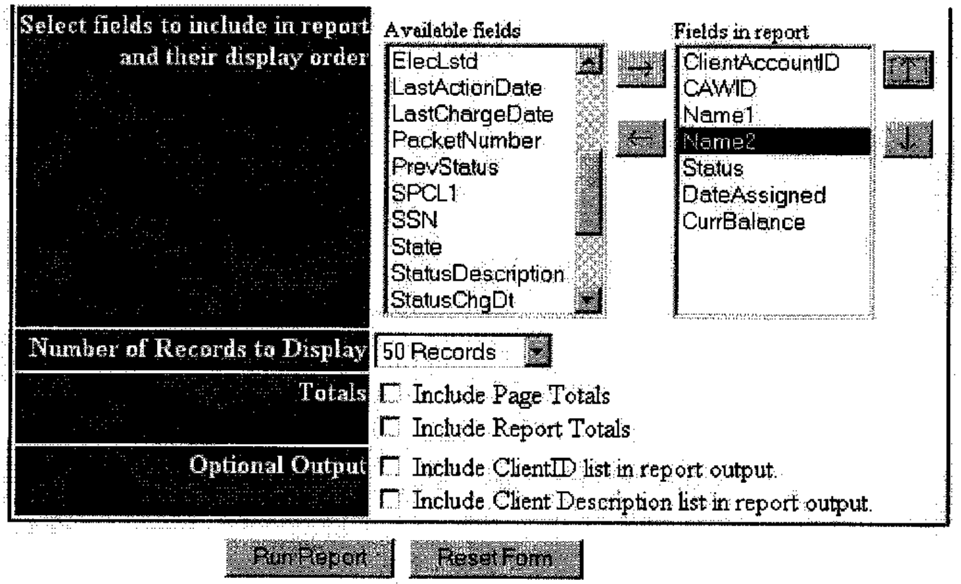
Steps:

1. Click Reports → DMT – Data Mining Tool.
2. Change the first Ad Hoc field to "DateAssigned", set the comparison to "Greater Than or Equal To", and in the value box enter "1-1-2004" (Example 3.4).
3. Change the second Ad Hoc field to "DateAssigned", set the comparison to "Less Than or Equal To", and in the value box enter "12-31-2004" (Example 3.4).
4. Change the third Ad Hoc field to "Telephone", set the comparison to "Begins With", and in the value box enter "555" (Example 3.4).
5. Change the fourth Ad Hoc field to "CurrBalance", set the comparison to "Greater Than", and in the value box enter "1000.00" (Example 3.4).



Example 3.4: Setting the report criteria within DMT.

6. Adjust what fields to include in the report. For this example we will remove LastPayDate, AmountAssigned, PrincipalCollected, and CancelAmount. Select each of these fields and click the left arrow to remove them from the output. Next, we will add the Name2 field to the report. Select Name2 from the available fields box and click the right arrow to include it in the output. Click the up arrow to move the field just below Name1 (Example 3.5).



Example 3.5: Adjusting the fields to include in the report output and the display order.

7. Click "Run Report" to execute and view the results (Example 3.6). From this screen you can now link into any account detail, resort the results, or download the information to your local computer.

Client Inventory Report - 5 records Download Tab-Delimited Report as: .txt .xls Status Descriptions

ClientAccountID	CAWID	Name1 ↑	Name2	Status	DateAssigned	CurrBalance
18219/10452	860401	ALANIZ, MAUDIE		BAN	1/18/2004	$1,343.26
9006388/3008	860610	BECKER, SUSANA		NOR	1/20/2004	$1,685.78
23948/5600	874955	BLANKENSHIP, ODESSA		ACT	4/4/2004	$1,241.34
9103404/5632	860609	LEBRON, LILIA		ACT	1/20/2004	$1,329.87
9003040/118	874952	MADIGAN, TAMI		BAN	4/4/2004	$2,396.39

Example 3.6: DMT – Data Mining Tool results

Custom Query Generator

The Custom Query Generator (Figure 3.8) is a reporting tool that allows you to define specialty reports and save that report structure for execution at a later date. This is ideal for complex reports that are run frequently, since you do not need to set all of the report properties every time. These report structures can also be shared with other users, eliminating the need to have each user create the report individually. Any report structure saved with Custom Query Generator is stored in the Saved Reports section of the main Reports menu. Executing these reports again is as simple as clicking the name of the report. They can also be modified by clicking the Edit link next to the report name.

The Edit link is only available to the original creator of the report.

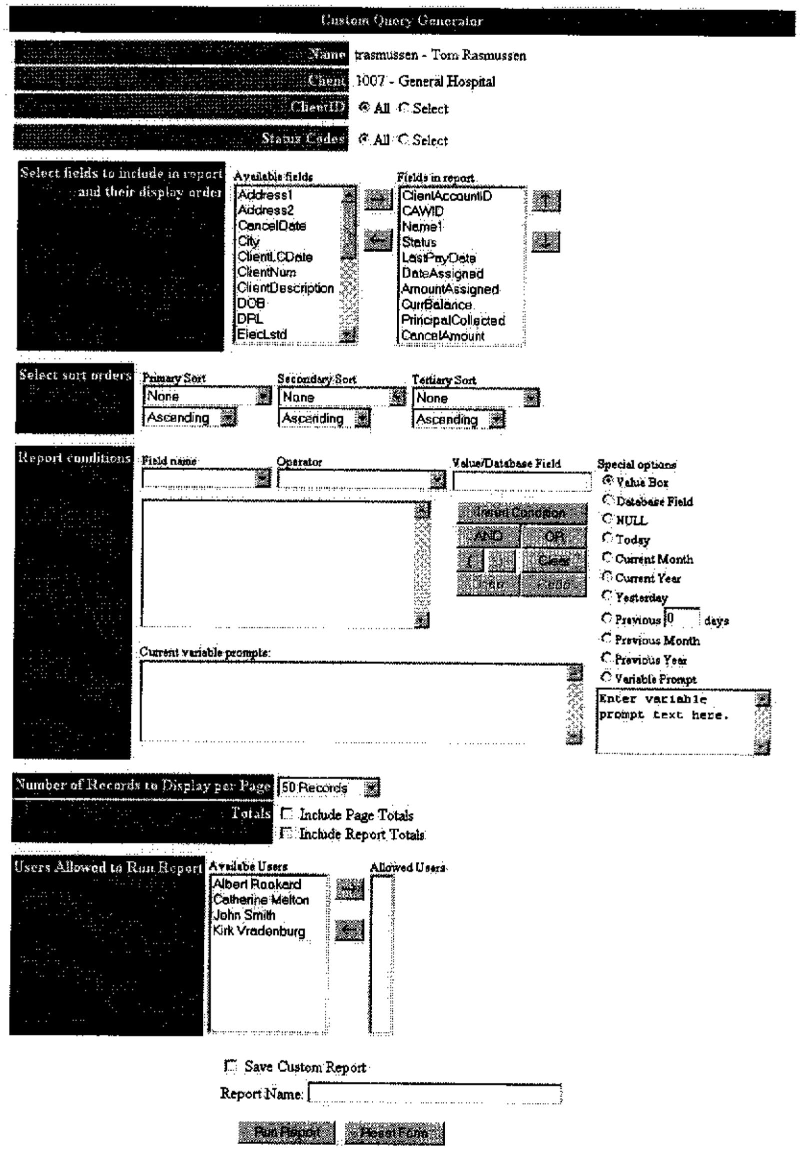


Figure 3.8: Custom Query Generator

Like the other Report Generators, Custom Query has options for Client IDs, Status Codes, Paging, Totals and the fields to include in the report. Custom Query provides an additional sort preference not available in the other reports. You can select the default sort order and any sub-sorting to be saved with the report structure (Figure 3.9).

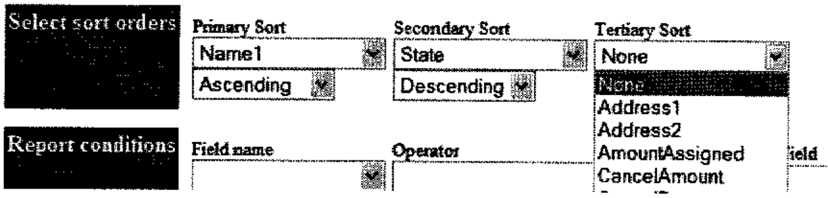


Figure 3.9: Custom Query sort order.

The real magic in Custom Query Generator is building the report conditions (Figure 3.10). Just like the other reports, you select the field to compare and how you want to compare it (Greater Than, Less Than, etc.). At this point, you have the option to enter a static value as we've done with the previous two report generators. Pressing the Insert Condition button includes that particular criterion in the report.

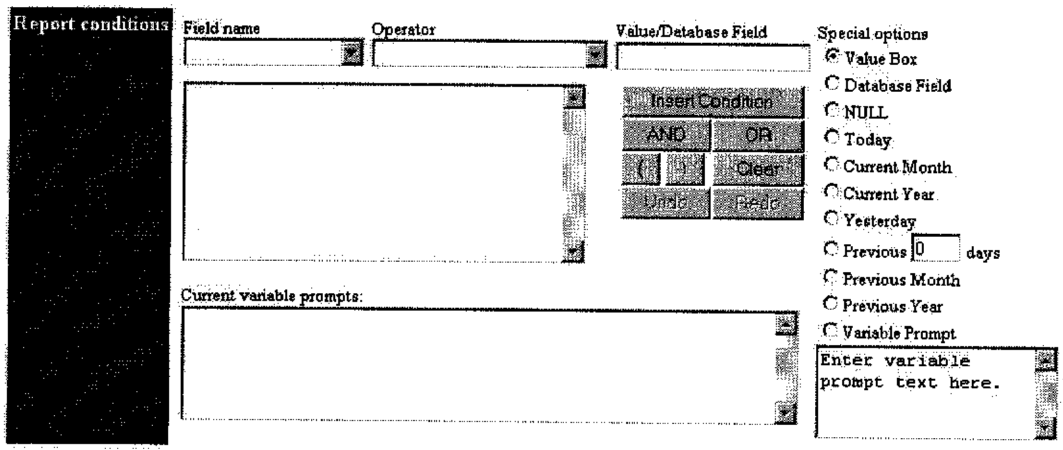


Figure 3.10: Custom Query report conditions

Each condition inserted into the query must be connected with either the AND or the OR operator. This tells the system how to interpret the conditions. For example, entering a query with "AmountAssigned Greater Than 100.00 AND Zip Equal To 12345" will return accounts where BOTH parts of the statement are true. In other words, accounts where the zip code is 12345 and the amount assigned is greater than $100. The query "Zip Equal To 12345 OR Telephone Begins With 555" will return all accounts where the zip code is 12345 or the telephone number is in the 555 area code.

The report conditions also have some special options for reporting. Not only can you compare against a static value, but you can compare two database fields, such as returning any accounts where the Last Pay Date is greater than the Date Assigned. There are several special options that deal with date comparisons. These options are designed to adjust depending on the date the report is executed. These include: Today, Current Month, Current Year, Yesterday, Previous X Days, Previous Month, and Previous Year. For example, a query of "Date Assigned Equal To Current Month" will return any accounts placed with Western Mercantile Agency, Inc. this month. The saved report will also update as time passes, so subsequent month's placements will be displayed automatically without having to change the report structure.

The final special option available is the Variable Prompt. This option will prompt you at the time the report is executed for the data to compare. With this method you can create reports of data by state and by simply entering different state abbreviations when the report is executed a completely different set of results is returned, without having to change the report structure.

Once the report conditions have been defined, you can specify any other users allowed to execute this report and give the report a name (Figure 3.11).

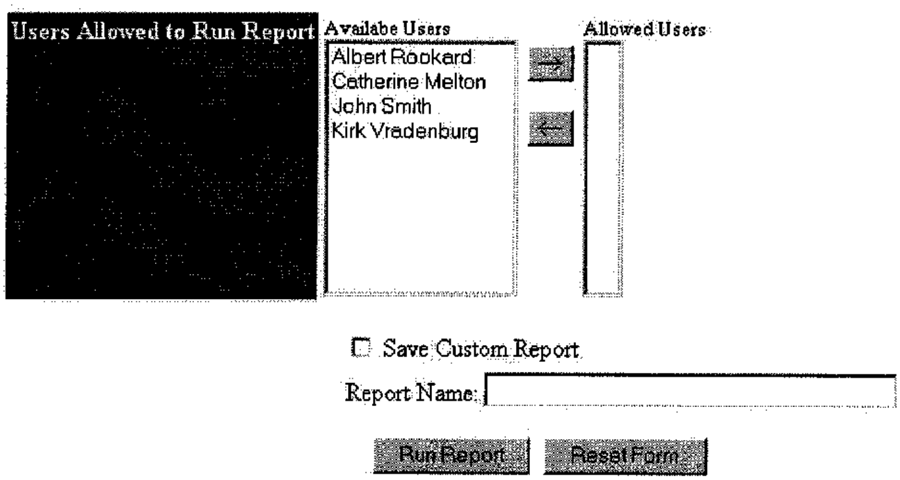


Figure 3.11: Custom Query report name and user associations

After checking Save Custom Reports, supplying a Report Name and clicking Run Report, the structure will be saved and available under the Saved Reports section of the main Reports menu.

Example Report

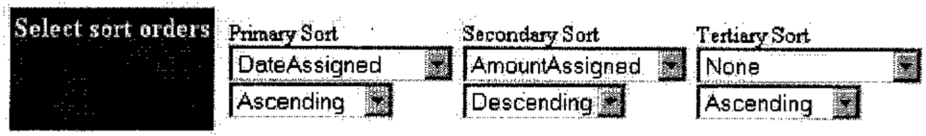
Need: Retrieve a list of accounts that have had any payments made in the previous month, within a given state. Multiple offices will be using the report on a regular basis and need to be able to execute the report for a different state depending on the need. The report should be organized oldest account to newest and any accounts assigned on the same day should be organized largest amount to smallest. All of the information needs to be returned to the screen (no paging) with totals at the bottom.

Steps:

1. Click Reports → Custom Query Generator.

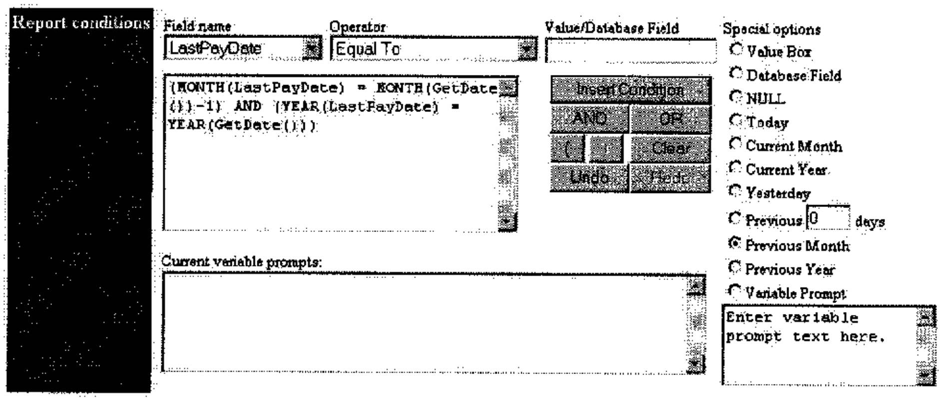
2. Adjust what fields to include in the report. For this example we will leave the default fields.

3. Set the sort orders. Click the field drop-down box for the primary sort and select "DateAssigned". Leave the order at "Ascending" to return oldest to newest. Click the field drop-down box for the secondary sort and select "AmountAssigned". Change the order to "Descending" to subsort largest amount to smallest (Example 3.7).



Example 3.7: Setting the default report sort orders

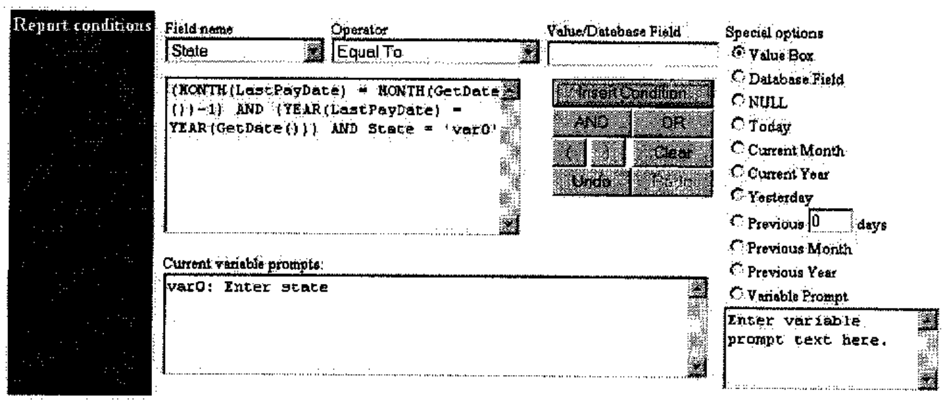
4. Insert the first report condition. Click the Field name box and choose "LastPayDate". Set the Operator to "Equal To". Under the Special options, click next to the "Previous Month" option. Click "Insert Condition" to add this to the conditional statement box (Example 3.8).



Example 3.8: Inserting a condition into the report using one of the Special options.

5. Click the "AND" button. This will string together the two conditions we will add.

6. Insert the second report condition. Click the Field name box and choose "State". Set the Operator to "Equal To". Under the Special options, click next to the "Variable Prompt" option. Click on the box where it reads "Enter variable prompt text here." Type "Enter state". Click "Insert Condition" to add this to the conditional statement box (Example 3.9).



Example 3.9: Inserting another condition into the report using the Variable Prompt.

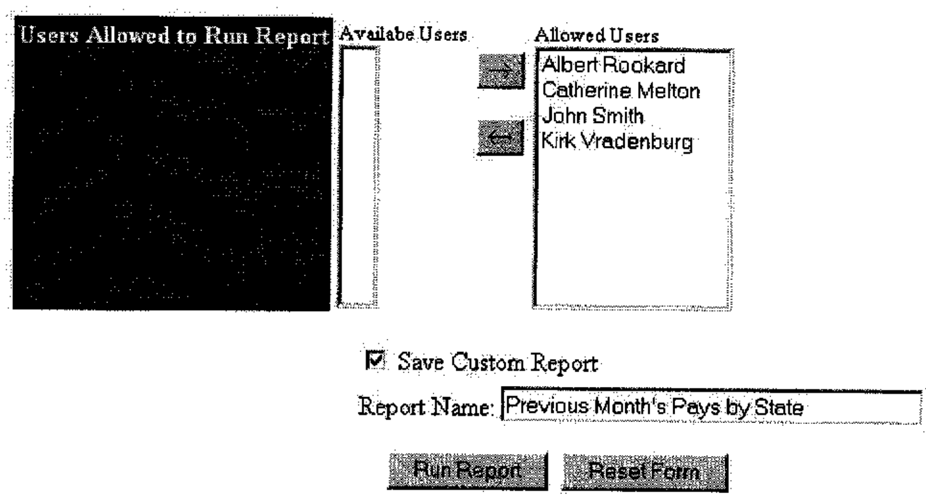
7. Set the "Number of Records to Display per Page" option to "All Records" (Example 3.10).

8. Check the "Include Report Totals" option (Example 3.10).

Example 3.10: Setting the report to include totals and output all results to the screen.

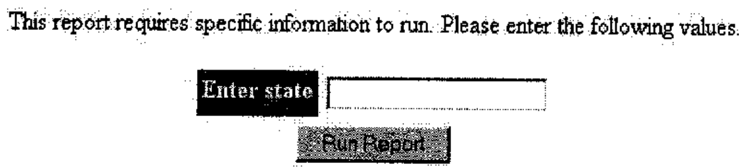
9. Give other users the ability to execute the report. Select all of the names in the "Available Users" box and click the right arrow button. This will move all of the names to the "Allowed Users" box (Example 3.11).

10. Check the box labeled "Save Custom Report" and enter a report name of "Previous Month's Pays by State" (Example 3.11).



Example 3.11: Giving other users the ability to execute a report and saving.

11. Click "Run Report". Rather than immediately returning the results, this report will first prompt for the state to restrict the results (Example 3.12). Type the state abbreviation desired and click "Run Report".



Example 3.12: Variable Prompt for the state

12. Review the results (Example 3.13). From this screen you can now link into any account detail, resort the results, or download the information to your local computer.

Previous Month's Pays by State 1 Records

Download Tab-Delimited Report as: .txt xls

Status Descriptions

ClientAccountID	CAWID	Name1	Status	LastPayDate	DateAssigned	AmountAssigned	CurrBalance	PrincipalCollected	CancelAmount
5874/75604	1127077	THAYER, GRACIE	PIF	10/9/2007	9/10/2007	$85.29	$0.00	$85.29	$0.00
Page Totals: 1 records									
						$85.29	**$0.00**	**$85.29**	**$0.00**

Example 3.13: Custom Query Report results

This report will now be available to all other users. It will be saved and listed under the Saved Reports section of the main Reports menu. Every time the report is run it will prompt for the state and will always display information relevant to the previous month, even as time passes and a new month begins.

Summary Reports

The Summary Reports provide statistical analysis of accounts by specific criteria. Accounts are grouped by the ranges or values specified, amounts are totaled and recovery rates for each group are presented. These reports present some of the same options as the Report Generators such as selecting which Client IDs to include, including a list of IDs and/or client descriptions, and options to download the results to a tab-delimited text format or an Excel spreadsheet. Within the results of each report the group number total is a link to a detailed report of the accounts within that group. For example, on the Statistics by Account Status report, next to each status code is the number of accounts with that status. Clicking this number will bring up a tabular Report Generator style listing of the accounts with that status.

Statistics by Account Status

The Statistics by Account Status report breaks down accounts by their status within the recovery process. Each status code, such as active, cancelled, and paid in full, show the total number of accounts, total dollar amount assigned, total amount collected, the current recovery rate, and several other totals (Figure 3.12). The bottom of the report displays totals for the entire report.

Status Descriptions

Download Report as .txt .xls

SUMMARY OF STATISTICS BY STATUS

Status Description	Status	Number	Assigned	Cancelled	Net Assigned	Collected	Balance	RCVY%
ACTIVE ACCOUNT	ACT	7	$835.07	$0.00	$835.07	$0.00	$835.07	0.0
CANCELLED BY CLIENT REQUEST	CAN	488	$24,859.73	$0.00	$24,859.73	$30.00	$24,829.73	0.1
CANCELLED: DUPLICATE LISTING	CDL	2	$0.00	$0.00	$0.00	$0.00	$0.00	0.0
HOLD	HLD	4	$430.19	$0.00	$430.19	$46.74	$383.45	10.9
PRECOLLECT LETTER EXHAUSTED: TRANSFER	PET	1	$61.54	$0.00	$61.54	$0.00	$61.54	0.0
PAID IN FULL	PIF	250	$27,164.48	$0.00	$27,164.48	$20,377.11	$6,787.37	75.0
		752	**$53,351.01**	**$0.00**	**$53,351.01**	**$20,453.85**	**$32,897.16**	**38.3**

Figure 3.12: Statistics by Account Status report

Statistics by Amount Assigned

The Statistics by Amount Assigned report breaks down accounts based on the dollar amount assigned. A series of dollar caps are inputted (Figure 3.13) and the report will return totals, such as the amount collected and the current balance, for each dollar range (Figure 3.14).

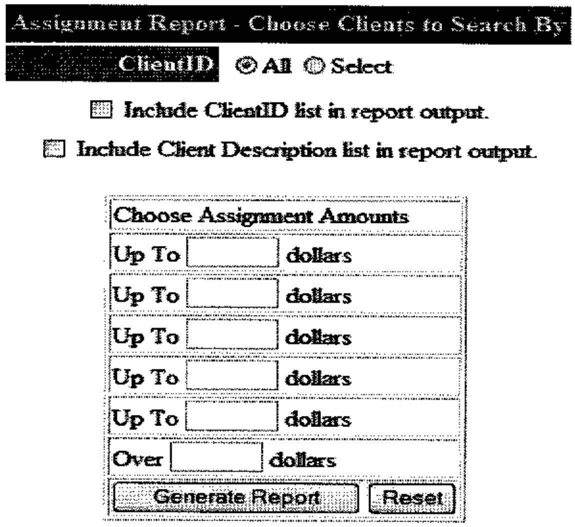
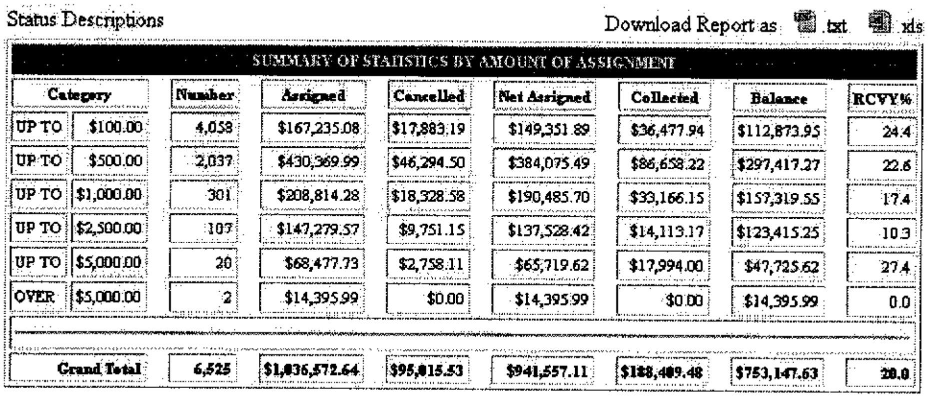


Figure 3.13: Statistics by Amount Assigned dollar prompts



Status Descriptions

Download Report as .txt .xls

SUMMARY OF STATISTICS BY AMOUNT OF ASSIGNMENT

Category		Number	Assigned	Cancelled	Net Assigned	Collected	Balance	RCVY%
UP TO	$100.00	4,058	$167,235.08	$17,883.19	$149,351.89	$36,477.94	$112,873.95	24.4
UP TO	$500.00	2,037	$430,369.99	$46,294.50	$384,075.49	$86,658.22	$297,417.27	22.6
UP TO	$1,000.00	301	$208,814.28	$18,328.58	$190,485.70	$33,166.15	$157,319.55	17.4
UP TO	$2,500.00	107	$147,279.57	$9,751.15	$137,528.42	$14,113.17	$123,415.25	10.3
UP TO	$5,000.00	20	$68,477.73	$2,758.11	$65,719.62	$17,994.00	$47,725.62	27.4
OVER	$5,000.00	2	$14,395.99	$0.00	$14,395.99	$0.00	$14,395.99	0.0
Grand Total		6,525	$1,036,572.64	$95,015.53	$941,557.11	$188,409.48	$753,147.63	20.0

Figure 3.14: Statistics by Amount Assigned report results

Statistics by Age at Assignment

The Statistics by Age at Assignment report breaks down accounts based on how old the account was before it was turned over for collection, displaying totals for amount assigned, amount collected and recovery rates. A series of aging ranges are entered, in number of days (Figure 3.15) and the results are returned for the ranges specified (Figure 3.16).

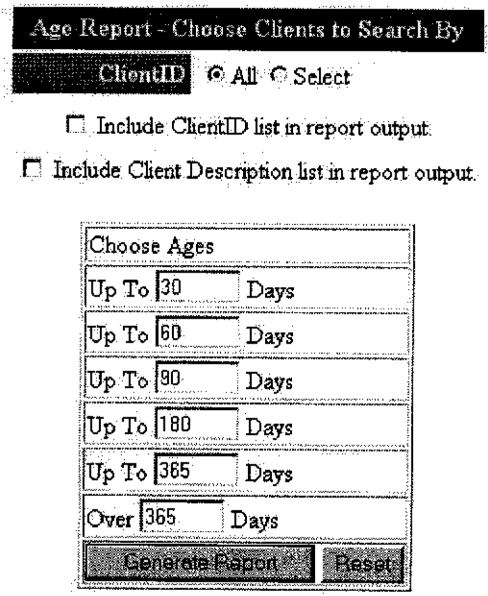
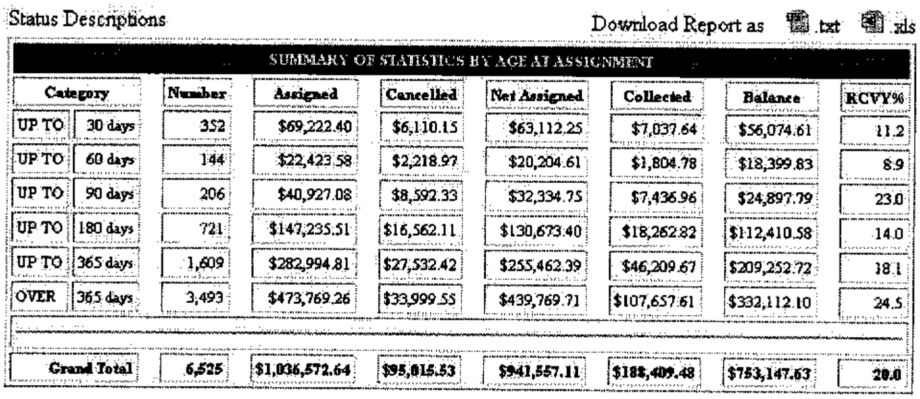


Figure 3.15: Aging prompts for the Statistics by Age at Assignment report.



Status Descriptions   Download Report as .txt .xls

SUMMARY OF STATISTICS BY AGE AT ASSIGNMENT

Category		Number	Assigned	Cancelled	Net Assigned	Collected	Balance	RCVY%
UP TO	30 days	352	$69,222.40	$6,110.15	$63,112.25	$7,037.64	$56,074.61	11.2
UP TO	60 days	144	$22,423.58	$2,218.97	$20,204.61	$1,804.78	$18,399.83	8.9
UP TO	90 days	206	$40,927.08	$8,592.33	$32,334.75	$7,436.96	$24,897.79	23.0
UP TO	180 days	721	$147,235.51	$16,562.11	$130,673.40	$18,262.82	$112,410.58	14.0
UP TO	365 days	1,609	$282,994.81	$27,532.42	$255,462.39	$46,209.67	$209,252.72	18.1
OVER	365 days	3,493	$473,769.26	$33,999.55	$439,769.71	$107,657.61	$332,112.10	24.5
Grand Total		6,525	$1,036,572.64	$95,015.53	$941,557.11	$188,409.48	$753,147.63	20.0

Figure 3.16: Statistics by Age at Assignment report results

Statistics by Age from Date Assigned

The Statistics by Age from Date Assigned report breaks down accounts based on when the account was turned over for recovery relative to today's date, displaying totals for amount assigned, amount collected and recovery rates. The prompts for this report are identical to those for the Statistics by Age at Assignment (Figure 3.15) and so is the appearance of the results (Figure 3.16).

View Results as Statistical Report

All tabular reports produced with the report generators will display an option to view the results as a statistical report. This report will prompt for a data field to group the data by, take the results of the current report and display a statistical breakdown, identical to those of the previous statistical reports. An example of this would be to produce a statistical report by status code on the results of the Previous Month's Pays by State example from the Custom Query Generator above (Example 3.13). As with the other statistical reports the group number total is a link to a detailed report of the accounts within that group.

Saved Reports

The Saved Reports section displays the saved templates produced by the Custom Query Generator or specialized reports created by Western Mercantile Agency, Inc.. These reports are only editable by the original creator of the report. To execute any report within this list, simply click the name of the report. Depending on the structure, you may be prompted to supply additional information to refine the report results. If no reports have been saved, this section will not be displayed.

Reference Reports

The Reference Reports are various informational reports regarding activity on the Western Mercantile Agency, Inc. site. Most of the reports in this section track submissions such as reported payments, cancellation requests and uploaded files. All of these reports can be downloaded into either a tab-delimited ASCII text file or an Excel spreadsheet.

Status Descriptions

The Status Descriptions is a listing of each status code used by Western Mercantile Agency, Inc. and a description of the code's meaning.

Payment History

The Payment History is a tracking report of all the payments reported on accounts from the account detail screen of the site for the last 30 days (Figure 3.17). It is intended to help track online submissions. This report does not reflect ALL payments made to accounts, only those reported using this site. All of the column headers within this report can be clicked to sort the data ascending or descending.

Client Reported Payments

Only reflects payments reported via this website

For last 30 days of activity

Download Report as .txt .xls

Client Acct. ID	CAW Acct. ID	Name	Date/Time	User	Pmt Date	Amount	Comments
1002071	762151	SMITH, KIM	11/15/2007 2:19:00 PM	Catherine Melton	11/15/2007	170.24	
95595	742325	SMITH, KIM	11/7/2007 2:41:00 PM	Tom Rasmussen	11/7/2007	100.00	
95758	742450	SMITH, KIM	11/2/2007 9:18:00 AM	Catherine Melton	11/1/2007	56.67	
95758	742450	SMITH, KIM	10/31/2007 2:13:00 PM	Catherine Melton	10/31/2007	56.67	

Figure 3.17: Payment History report.

Cancel/Return History

The Cancel/Return History is a tracking report of all the cancellation requests on accounts from the account detail screen of the site for the last 30 days (Figure 3.18). These do not reflect ALL cancellations or indicate approval of cancellation, only the record of the request.

Client Reported Cancellations

Only reflects cancellations requested via this website

For last 30 days of activity

Download Report as .txt .xls

Client Acct. ID	CAW Acct. ID	Name	Date/Time ↓	User	Reason
1002071	762151	SMITH, KIM	11/15/2007 2:21:00 PM	Catherine Melton	turned in error
95758	742450	SMITH, KIM	11/2/2007 9:20:00 AM	Catherine Melton	duplicate
95758	742450	SMITH, KIM	10/31/2007 2:14:00 PM	Catherine Melton	duplicate

Figure 3.18: Cancel/Return History report

Account Edit History

The Account Edit History is a tracking report of all the account changes reported on accounts from the account detail screen of the site for the last 30 days (Figure 3.19). These do not reflect ALL changes made to accounts, only those reported from this site.

Client Reported Debtor Changes

Only reflects changes reported via this website

For last 30 days of activity

Download Report as .txt .xls

Client Acct. ID	CAW Acct. ID	Name	Date/Time ↓	User	Account Changes	Comments
1002071	762151	SMITH, KIM	11/15/2007 2:23:00 PM	Catherine Melton	Address1: PO box 1234	
95595	742325	SMITH, KIM	11/7/2007 2:47:00 PM	Tom Rasmussen	Home Phone: 555-168-7598	
95758	742450	SMITH, KIM	11/2/2007 9:21:00 AM	Catherine Melton	Address1: 1234 Main Street #a	
95758	742450	SMITH, KIM	10/31/2007 2:15:00 PM	Catherine Melton	Address1: 1234 main st Employment: big shop	

Figure 3.19: Account Edit History report

File Upload History

The File Upload History is a tracking report of all the files uploaded via the site for the last 30 days (Figure 3.20). These include any files uploaded with the Client File Upload from the menu bar or documents uploaded from the account detail screen.

Client File Uploads

Only reflects files uploaded via this website

For last 30 days of activity

Download Report as .txt .xls

Client ID	Client Description	Account ID	Date/Time ↓	User	Number	File Name
1007	Collection Accounts		11/15/2007 2:36:00 PM	Catherine Melton	0	ACA ICSP questions.doc
1007	Collection Accounts	762151	11/15/2007 2:25:00 PM	Catherine Melton	0	ACA ICSP questions.doc
1007	Collection Accounts	742450	11/2/2007 9:22:00 AM	Catherine Melton	0	Certified fields example.doc
1007	Collection Accounts		10/31/2007 2:25:00 PM	Catherine Melton	0	Brochure Acct Detail.doc
1007	Collection Accounts	742450	10/31/2007 2:16:00 PM	Catherine Melton	0	Blank fax cover new.doc

Figure 3.20: File Upload History report

Custom Reports

The Custom Reports scroll window displays a collection of special documents uploaded by Western Mercantile Agency, Inc.. To download any document in the list, click on the file name. The document list can be sorted by any of the headers, which include the document date, name, and size. Entries in this list are controlled by Western Mercantile Agency, Inc. so they cannot be removed from the site.

Be sure to any files you want to keep. Western Mercantile Agency, Inc. will delete files over 3 months old.

Chapter 4

New Account Entry

The New Account Entry screen submits individual new accounts for recovery with Western Mercantile Agency, Inc.. The accounts submitted do not appear within the portal immediately. They are submitted to Western Mercantile Agency, Inc. for processing and typically appear on the portal the next business day, but Western Mercantile Agency, Inc. is notified immediately after an account is placed online.

Submitting New Accounts

After clicking the New Account Entry link in the menu bar you may be presented with a client selection screen. If your office uses more than one Client ID with Western Mercantile Agency, Inc. or multiple placement forms are available, you will be allowed to select where and how to assign the account (Figure 4.1). If there is only one placement form available and your office uses a single Client ID, this prompt will be skipped.

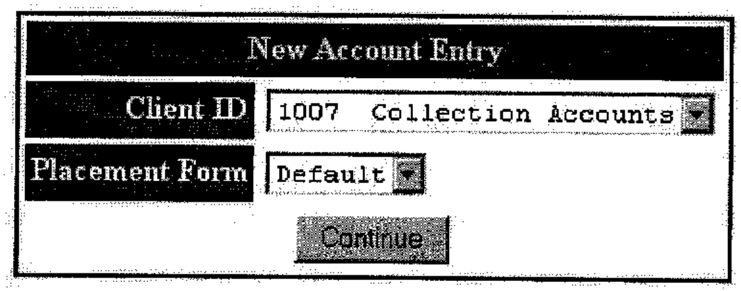
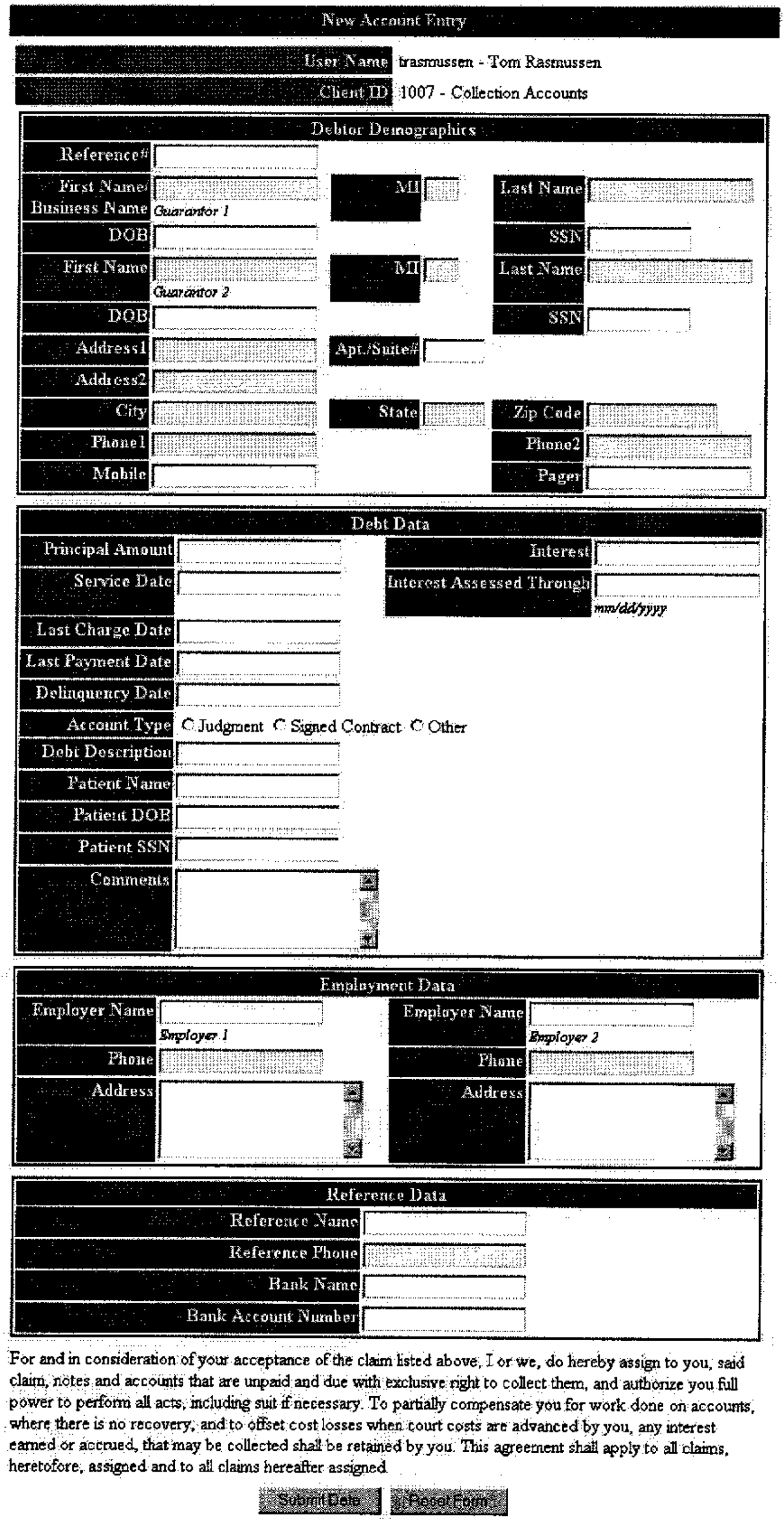


Figure 4.1: New Account Entry Client and Form selection box

After the Client ID and form are selected, you will be presented with the account entry screen (Figure 4.2).

The form displayed may differ from the one displayed in Figure 4.2

Any required fields are marked with a red asterisk, but Western Mercantile Agency, Inc. strongly encourages filling in as much information as possible to aid in the recovery process.



New Account Entry

User Name trasmussen - Tom Rasmussen

Client ID 1007 - Collection Accounts

Debtor Demographics

Reference#

First Name/ Business Name — Guarantor 1 — MI — Last Name

DOB — SSN

First Name — Guarantor 2 — MI — Last Name

DOB — SSN

Address1 — Apt./Suite#

Address2

City — State — Zip Code

Phone1 — Phone2

Mobile — Pager

Debt Data

Principal Amount — Interest

Service Date — Interest Assessed Through — mm/dd/yyyy

Last Charge Date

Last Payment Date

Delinquency Date

Account Type ○ Judgment ○ Signed Contract ○ Other

Debt Description

Patient Name

Patient DOB

Patient SSN

Comments

Employment Data

Employer Name — Employer 1 — Employer Name — Employer 2

Phone — Phone

Address — Address

Reference Data

Reference Name

Reference Phone

Bank Name

Bank Account Number

For and in consideration of your acceptance of the claim listed above, I or we, do hereby assign to you, said claim, notes and accounts that are unpaid and due with exclusive right to collect them, and authorize you full power to perform all acts, including suit if necessary. To partially compensate you for work done on accounts, where there is no recovery, and to offset cost losses when court costs are advanced by you, any interest earned or accrued, that may be collected shall be retained by you. This agreement shall apply to all claims, heretofore, assigned and to all claims hereafter assigned.

Submit Data — Reset Form

Figure 4.2: Sample New Account Entry placement form

Entry Requirements

All entry should be in ALL CAPS.

Do not use punctuation or # sign.

Address: 123 N MAIN NO 2 or 123 N MAIN APT 3
PO BOX 987

Placement Confirmation

After submitting the data on the New Account Entry form a confirmation screen is displayed. You may print this screen for your records. At this point, the account has been recorded and Western Mercantile Agency, Inc. has been notified. To submit any further accounts, click on the New Account Entry link in the menu bar and repeat the process described above.

View Submitted Accounts

After an account is placed online using the New Account Entry page, the information is stored in a temporary location pending retrieval by Western Mercantile Agency, Inc.. While accounts are pending retrieval, you may view what has been submitted and even make changes if necessary by clicking the View Submitted Accounts link in the menu bar. A list of accounts is returned and a date/time stamp of the last retrieval by Western Mercantile Agency, Inc. is displayed (Figure 4.3).

Accounts were last processed at 5/29/2007 9:13:00 AM.

Default						
Reference #	First Name	Last Name	Address	Amount Assigned	Last Charge Date	Action
	John	Smith	123 Main St	1500.00	5-1-2007	Edit || Delete
123456789	Dudley	Wright	5432 Main	1157.00	4-1-2007	Edit || Delete
	John	Smith	PO Box 1234	125.00		Edit || Delete
	John	Smith	Po box 1234	10.00		Edit || Delete

Figure 4.3: Viewing a list of accounts submitted online

Within this list of accounts you can click the Edit link on the right to modify any of the information submitted or click the Delete link to remove the account entirely. If the account is deleted from this list it will not be placed for recovery with Western Mercantile Agency, Inc.. Once the accounts are retrieved and processed by Western Mercantile Agency, Inc. this list will clear and the date/time stamp on the top will be updated to indicate this. Any changes or cancellations at that point will need to be done through the Account Inquiry screen or by contacting Western Mercantile Agency, Inc. directly.

Chapter 5

Client File Upload

The Client File Upload screen allows data files to be sent to Western Mercantile Agency, Inc.. This is ideal for sending a file of new accounts to be submitted for recovery. All files are transferred within the 128-bit encrypted secure socket layer of the site so it is much more secure than email and much faster than physical methods, such as mailing a hardcopy or diskette.

If you wish to upload accounts, we can accept accounts in Excel, .csv or.txt file format. Please contact our Technical Support for details. We can also accept other custom formats. If your system can export the data to a file, we should be able to accept and process it. Please contact our Technical Support for more information.

Sending New Files

Click the Client File Upload option from the menu bar and the main file selection screen is displayed (Figure 5.1).

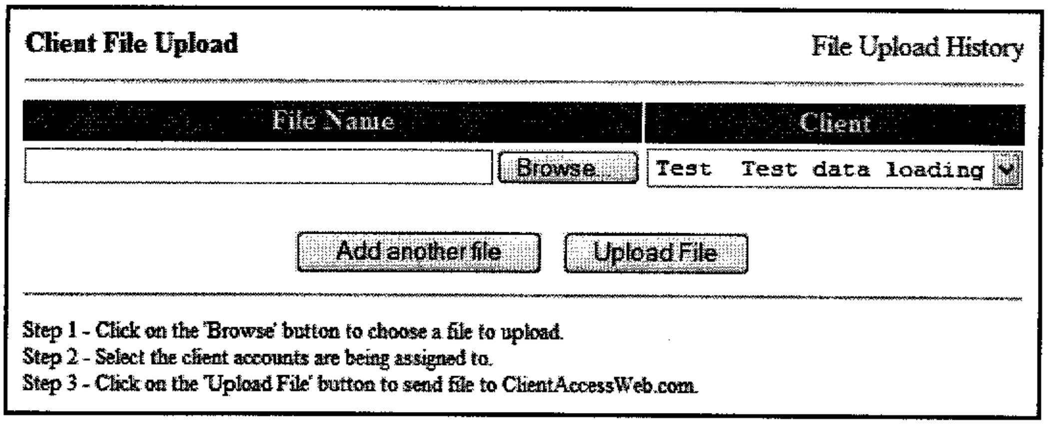


Figure 5.1: Client File Upload screen

Click on the browse button to open the file selection window (Figure 5.2).

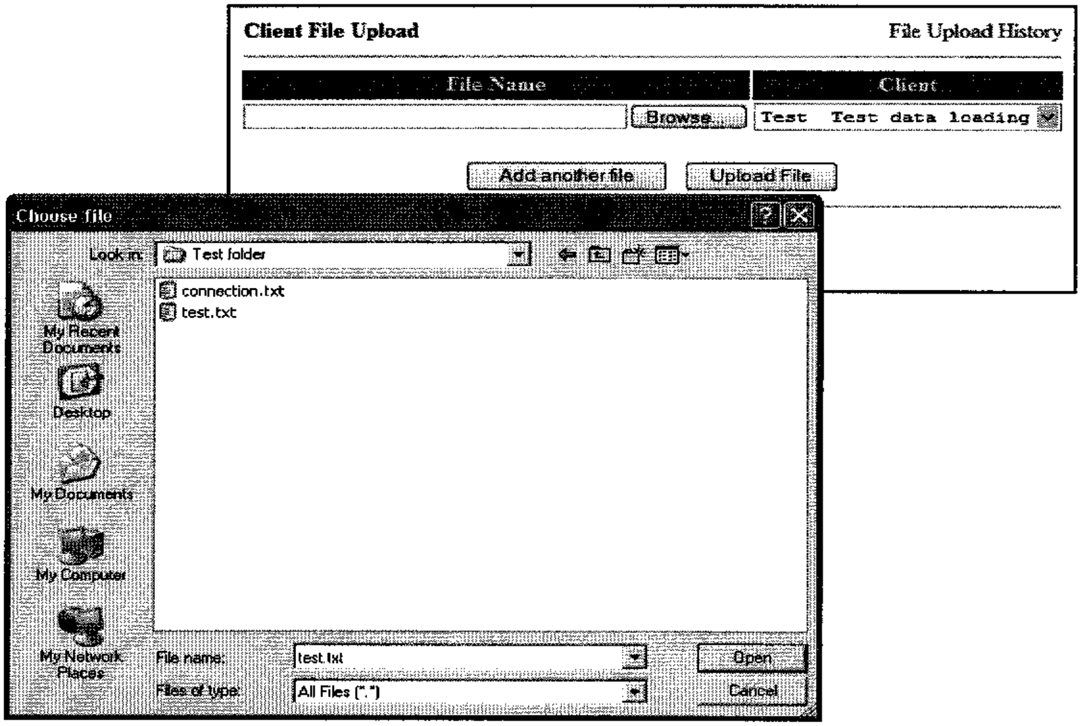


Figure 5.2: Browsing for a file

Once you browse to the file you want to upload, select it by either double clicking on the file name, or clicking on the file name once to highlight it, and then click on the Open button. Once the file has been selected the file's path and name should be displayed in the File Name box (Figure 5.3).

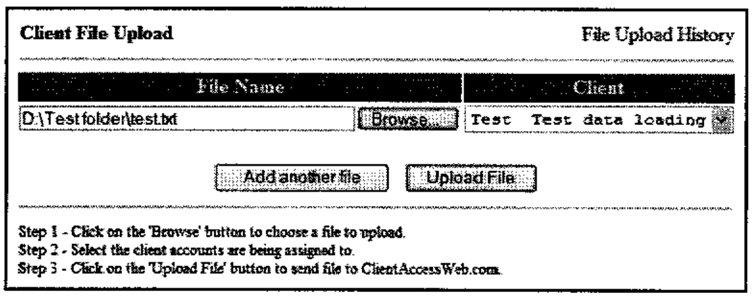


Figure 5.3: Client File Upload screen with file selected.

If your office has multiple Client IDs available, make sure to select the correct Client ID in the drop-down box that this file is referencing. To add multiple files click the Add another file button. A new File Name box and Browse button will appear on the screen. Browse to the additional file just as before. Continue this process until all files have been selected and the proper Client IDs referenced, and then click Upload File to send the information. A small window will pop-up on the screen to display the upload progress (Figure 5.4).

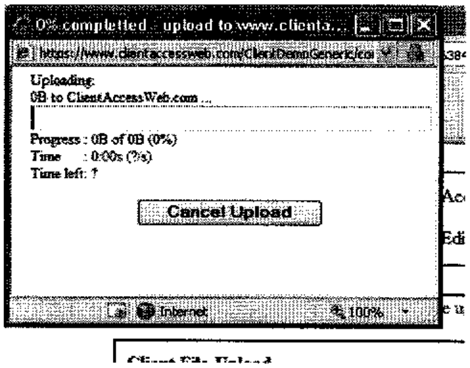


Figure 5.4: Client File Upload transmission progress bar.

After the file has been successfully uploaded, Western Mercantile Agency, Inc. will be notified and the submission will be recorded to the File Upload History report.

Chapter 6

Message Center

The Message Center option on the menu bar will bring you back to the welcome screen where any messages that have been sent by you or to you can be found.

Site messaging is similar to email in appearance, but since the data never leaves the secure network sensitive information on accounts can be transmitted without hesitation. Email notifications are sent automatically to inform recipients of new messages waiting on the portal. Folders can be created for easy archival or organization of messages.

Message Center Basics

The ! icon is used to show which messages have been marked by the sender as High priority. The icon denotes messages which have been read while the icon shows any messages which have not been read. The icon is used to indicate that the message contains a file attachment.

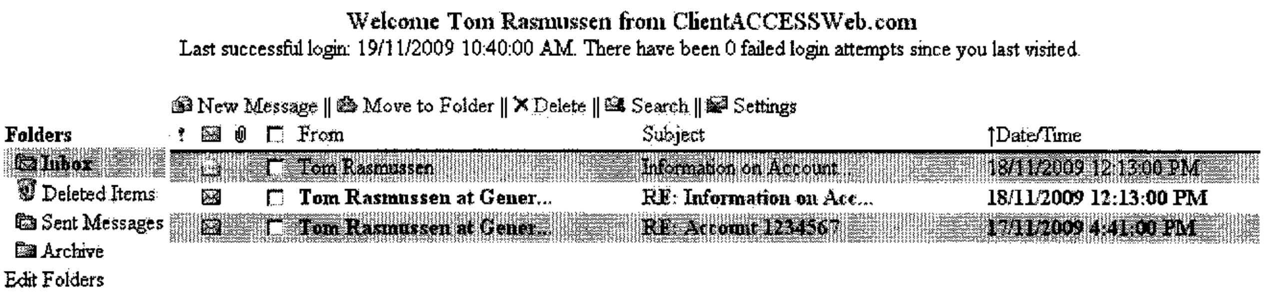


Figure 6.1: Message Center Screen

Viewing a Message

Clicking on the Subject name of a message will open that message for viewing. Messages are sortable by all of the column headers. (Figure 6.1) Clicking on one of the headers will sort ascending and another click will sort that field descending.

Message View Options

Reply	Will open a reply message to the user who sent the message.

Reply to All Opens a new message with the old message referenced in it and will include all recipients in the original message.

Forward Allows for the message to be forwarded.

Move to Folder Moves the message to a folder for easy archival or organization of messages.

X Delete Will Delete the message from your Message Center folder.

Printer Friendly Opens the message only on a web page for printing.

Creating New Messages

To create a new message, click the New Message link on the main Message Center screen. To put a recipient in either send to option, simply select either the To or the CC option with the mouse (the icon denotes which box you have selected) and the next user selected will be included in that send to option. Clicking on a user a second time from the users list on the side will remove the user from that option.

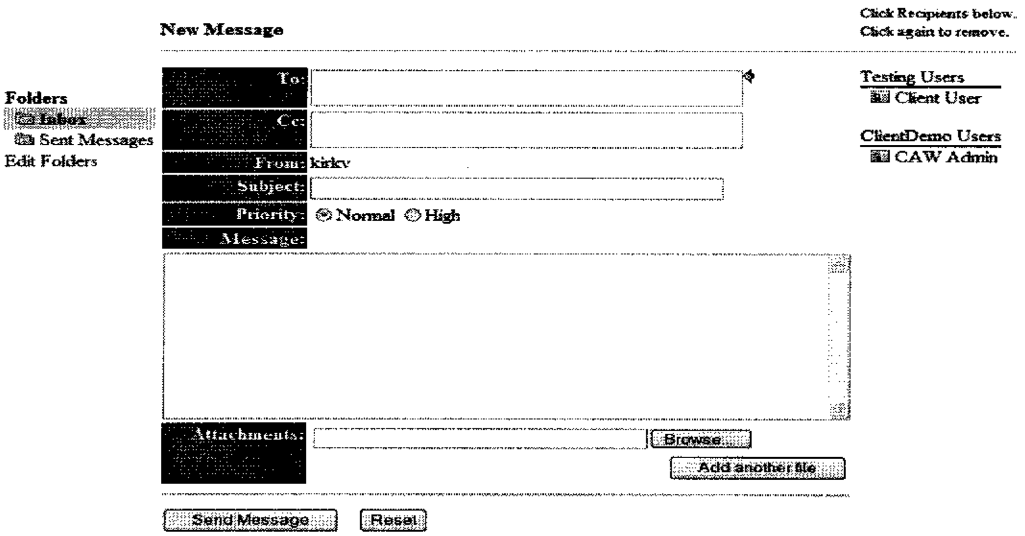


Figure 10.4 New Message form

New Message Options

Subject The subject line will be displayed to the recipient and is intended to be used as a short synopsis of what is in the email.

Priority The priority option allows the message to be sent with the ! icon in front of the message to the recipients.

Attachments This option allows for the addition of any files to be added to the new message. To attach a file to the message, simply browse to the file in question, select it, and use the Add another file to add any additional files. The file will be sent along with the message.

Message Center Message Options

Move to folder Allows for the selection of messages to be moved from the folder they are in, into either the inbox or another created folder. Messages cannot be moved out of or in to the Sent Messages Folder.

Delete Will delete any selected messages. Once deleted, messages are unrecoverable.

Searching Messages Searching messages for information is quick and easy in the Message Center system. Simply click the Search link and enter the text to search for. You can also select which folders to search within. By default, the system will restrict the search to the current folder. The search function will check for any text matches within the message body, subject, sender's full name or sender's email address and present a list of results. To perform a search on previously sent messages, you must be viewing the Sent Messages folder.

Message Center Settings

Autopurge Deleted Items This option will automatically remove messages from the Deleted Items folder when the message date is past the specified age.

Signature This option will automatically include the specified signature on any outgoing messages.

Autoresponder This option will automatically respond to any incoming messages with the message stored.

Autoforward This option will automatically forward any incoming messages to the users selected.

Folders

Inbox

The Inbox will show any new messages, as well as any read messages that have not either been moved or deleted from the inbox.

Deleted Items

The Deleted Items folder will show any messages previously deleted from you Inbox or custom folders. Items deleted from Sent Messages are deleted immediately and not moved to Deleted Items.

Sent Messages

The Sent Messages folder displays all previously sent portal messages. These will be displayed in the sent messages folder until deleted by you. Like most internet emails, deleting these sent messages will not delete the message copy that was sent to the recipients, only your copy in the sent message folder.

Edit Folders

Options for creating folders for holding messages, deleting existing folders, and renaming existing created folders. The Inbox and Sent Message folders can not be deleted or renamed.

Chapter 7

Edit Users

Edit Users gives you the ability to manage user accounts within the site without having to contact Western Mercantile Agency, Inc.. New users can be setup, old ones removed and site permissions changed for existing users. From these screens, email addresses can be changed and passwords can be reset.

Viewing Existing Users

Clicking on the Edit Users link in the menu bar will display a list of the current users on the site. This list will display the username, full name, and links to Add, Edit, and Delete (Figure 7.1).

User List for 1007 - General Hospital			
	Add New User		
User ID	Full Name ↑		
arookard	Albert Rookard	Edit	Delete
cmelton	Catherine Melton	Edit	Delete
John	John Smith	Edit	Delete
kirkv	Kirk Vradenburg	Edit	Delete
trasmussen	Tom Rasmussen	Edit	Delete

Figure 7.1: User list

Adding New Users

Clicking the Add New User link at the top of the user list display's the user setup form. This form prompts for various pieces of information about the user and what permissions the user will have.

User Properties

UserName	The name used by the user to login to the website. Examples include jdoe, JohnD and JD2873. Western Mercantile Agency, Inc. strongly encourages that each individual who will be accessing the site have a unique username and password established for security and accountability reasons.
Full Name	The user's full first and last name.
Password	The user must be provided with a temporary password to use when logging in the first time. Upon initial login, the user will be required to establish a new confidential password to use from that point forward.
Email Address	The email address for the user for receiving various portal notifications, such as new messages or uploaded reports. An email address is not required for the site to function, but is recommended.
Password Expired	The password expired option forces the user to change their password on the next successful login. Checking this option does NOT disable the account or make it unusable.
Client ID Access	If your office is using multiple Client IDs, then the user can be restricted to access only a subset of the IDs with this option. Any IDs highlighted blue will be available to the user for inquiries or reporting.

User Permissions

Permissions can be tailored to suit each individual person and can be changed at anytime. The following table lists the permissions available when creating a new user.

Supervisor Access	Permission for the user to create, edit and delete other users through the Edit Users menu.

Account Inquiry Access	Permission for basic account lookup and review.
New Account Entry Access	Permission to submit new accounts online
Reports Access	Permission to access main reports page
Report Builder	Basic report generator. Quickly builds client inventories.
DMT - Data Mining Tool	Drill-down style reporting. Refines queries to a smaller result set.
Custom Query Generator	Dynamic report generator. Query structures can be saved for future reporting needs.
Statistics by Status	Breakdown report of accounts by their current status code. Shows calculations of various data such as total number of accounts and total amount assigned.
Statistics by Assignment	Breakdown report of accounts by the original amount assigned.
Statistics by Age of Account	Breakdown report of accounts by the age of the account before it was assigned to Western Mercantile Agency, Inc..
Statistics by Age from Assignment	Breakdown report of accounts by when the account was assigned to Western Mercantile Agency, Inc..
Custom Reports	Permission to view the custom reports selection box. These are only reports uploaded by Western Mercantile Agency, Inc..
Standard History Reports	Snapshot reports similar to those produced by The Collector software.
Stair-Step History Reports	Snapshot reports similar to those produced by The Collector software.
Upload Access	Permission to upload data files to Western Mercantile Agency, Inc..

Cancel/Return Access	Permission to request the cancellation of an account.
Report Payment Access	Permission to report payments taken on accounts.
Account Edit Access	Permission to submit basic information changes on an account, such as address and place of employment
Message Center Admin	Permission for user to send new messages to other users and administrators. Note: All users have the ability to receive messages.
Notes Filtering	The usage of notes can be controlled on many levels, including the user level. Each user can be setup to view all, or in some cases, specific portions of account notes.

Editing Existing Users

To change an existing user's properties or permissions, click on the Edit link next to the user's name on the user list. The account's information will be displayed on a screen identical to the one used to create a new user. Any of the properties can be changed from this screen, including the username and password. Once any changes are made, click Submit at the bottom to save the changes.

Removing Users

To delete an existing user, click on the Delete link next to the user's name on the user list. This will permanently remove the user account and their permissions. Any recorded activities by the user, such as reported payments and submitted accounts, will remain after the user is removed.

Contact Information

Western Mercantile Agency, Inc.
165 S 5th St., Suite A
Coos Bay, OR 97420
541-267-7086, 1-800-526-3057
541-269-7231 fax
westernmercantileagency@live.com

Marketing Representative
Debbie Lawrence
541-808-2080
westernmercantileagencyrep@live.com

Technical Support
Leigh Shore
541-267-7086 x 226
leigh14@live.com