

## LEGEND



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**December 2009 Features:**



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## FIRESIDE CHAT



**HAPPY HOLIDAYS**



As we near the end of another year, I want to thank all of our customers and vendor partners. You are the DAKCS family and we appreciate your continued reliance on us to assist you with your business needs. We have always believed in putting people above products. Our customer relationships help us to create better products as we focus on today's industry problems together. Our connection with vendor partners brings a broad range of integrated services to enhance customer performance. Our association with various collection and ARM organizations keeps us in touch with the ever-changing industry regulatory requirements.

The year end is also a time for planning, and we are busy and excited for what 2010 will bring. We have many new enhancements to share with you. **Vocality** our new hosted dialing solution will allow you to utilize the benefits of a dialer without the cost of ownership. For those of you who have VIC, **Vocality** integrates directly with your VIC machine to provide even more power by quickly adding additional dialing capacity. **QuickSolve**, our new Consumer Self Service Portal provides self service options including payment negotiation, account verification and e-mail through a secure easy to use web portal. The long awaited release of **Visual Intercept**, the graphical decision engine and action designer, raises the bar in automation capability.

2009 was a difficult year for all of us in Accounts Receivable Management industry. Together we've fought through it, gaining wisdom and finding better solutions along the way.

People, Knowledge and Solutions is more than a catchy tagline, for us it's what the DAKCS team is all about. May your holidays be happy and bright, and may next year be prosperous and healthy.

*Lex*

# THE ADVISORY BOARD

## THE ADVISORY BOARD MISSION STATEMENT

DAKCS SOFTWARE SYSTEMS ADVISORY BOARD MISSION IS TO PROMOTE AND IMPROVE DAKCS PRODUCTS AND SERVICES BY PROVIDING GUIDANCE, OFFERING FEEDBACK FROM THE CUSTOMER PERSPECTIVE AND REPRESENTING THE VIEWS AND INTERESTS OF THE USER COMMUNITY.



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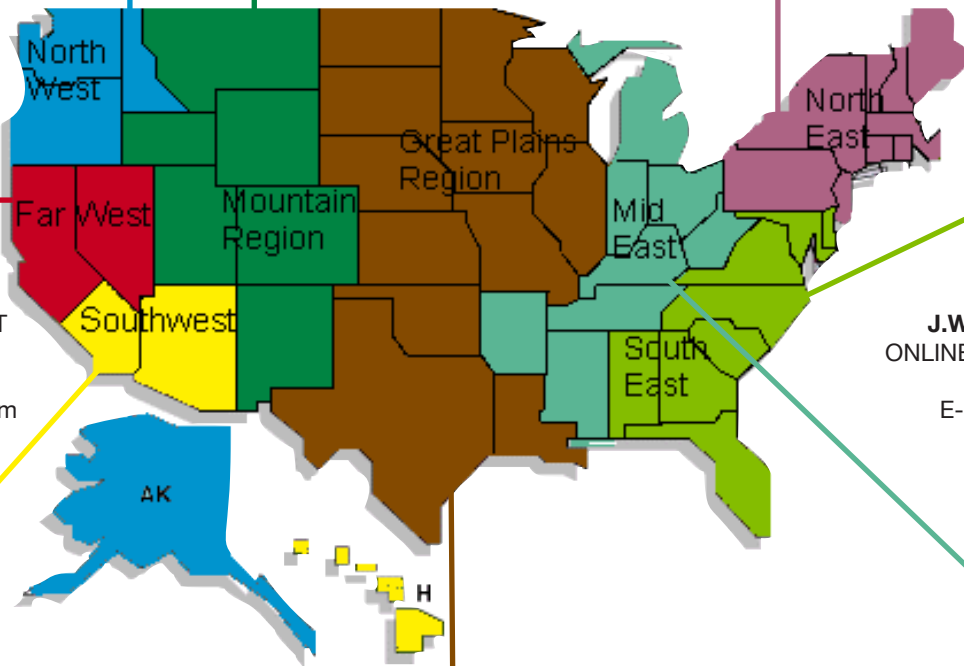
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## EXECUTIVE VP



### A NEW PRODUCT LAUNCH IS IMMINENT: QUICKSOLVE

Chris Campbell  
Executive Vice President



As technology continues to race forward, it seems there is always another hurdle for agencies to overcome. One case in point is the multiple ways that we can communicate with the debtor/consumer. DAKCS is nearing release of a new product called **QuickSolve** that will facilitate communication with the consumer through an online web portal.

**QuickSolve** has been designed from inception with ease of use and security in mind. It will allow consumers to view all of their accounts and make payments via credit card or online check (ACH). Payments can be scheduled over time, or a single payment may be posted immediately to single or multiple accounts. The consumer can view all payments posted or scheduled, and a debtor statement can be printed out on demand as well.

**QuickSolve** also allows the consumer to communicate with the agency using a chat like interface. These communications will display under a tab attached to the debtor in Beyond. The collector can respond to the consumer in the chat window, and the consumer can view the new communication the next time he/she logs in.

E-mail, which is still in its infancy for consumer communication, presents a number of challenges; right party verification and data security, to name a few. Many agencies have chosen not to use e-mail because of these challenges. **QuickSolve** will provide an easy and secure solution by allowing all types of information to be communicated to the consumer.

The first notice may be used to inform the consumer about the **QuickSolve** portal and provide the information required to login. The first time the consumer logs in they will be asked for a valid e-mail address. From that point forward the agency can add collection letters or other information to the portal, and an e-mail will be sent advising the consumer that there is a new communication for them on the portal.

The first release of **QuickSolve** will not support e-mail communication, but this option will follow shortly thereafter.

We have built **QuickSolve** with the ability to expand. As new ideas and tools become available that will enhance consumer communication, we will review them and add them as deemed appropriate.

We want to hear from you! If you have any suggestions, or if you would like to help beta test **QuickSolve**, please let us know.



CONSUMER SELF SERVICE PORTAL



JANUARY RELEASE DATE  
CALL TODAY TO LEARN MORE

800-873-2527

## SUPPORT FOR YOU



### IDENTIFYING WHAT IS IMPORTANT TO YOUR CUSTOMERS

**Dax Nelson**  
Director of Implementation



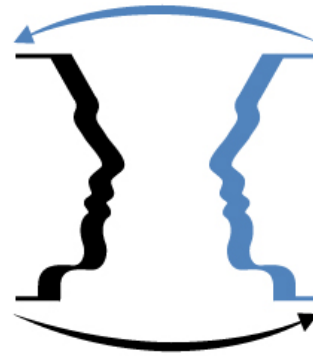
Customer Service is defined as the assistance and other resources that a company provides to the people who buy or use its products or services. While the definition is straightforward and easily understood, providing good customer service is an art that is difficult to perfect. There are a large number of elements that go into providing good customer service.

Each element receives a different level of importance depending on what type of product or service is being received. There is no magic equation or combination of elements that will produce a guaranteed positive result. Instead, an organization must learn what its customers value and respond with the appropriate customer service plan. Elements like accuracy and timeliness are both important; however, there may be cases where accuracy is more critical than timeliness and vice versa. It's up to you to figure it out.

Although there are quite a few elements to think about, one trumps them all: communication. Communication is the most important aspect of customer service. Proper communication between those involved in an issue ensures that all parties are informed and that no surprises are lurking around the next corner. Without good communication, those involved will become frustrated. The chance of providing a positive customer service experience will dwindle quickly.

As with all customer service elements, it is particularly important to understand the expectations of your customers and to determine their preferred method of communication. Do they prefer communication via telephone, e-mail, or fax? Making an assumption that a client would prefer communication in a certain format can be disastrous. If a particular client never checks his/her inbox, then why send an e-mail? If a client is going to be out of the office and doesn't have access to voice mail, why leave them a message? Determining the best form of communication is just as important as the message itself.

As I have mentioned in previous articles, client retention is a lot cheaper than client acquisition. Identifying and focusing your resources on the items that are important to your clients will help to improve your level of customer service.



# VOCALITY



**THE HOT NEW WEB BASED  
DIALING SOLUTION.**



**BETA TESTING NOW  
JANUARY RELEASE DATE  
CALL TODAY TO LEARN MORE!**

**800-873-2527**

## ON THE ROAD WITH SCOTT PIZZELLO

### THE KEY TO BALANCING CREDIT CARD TRANSACTIONS AND FEES

**Scott Pizzello**  
Trainer Extraordinaire



One of the daily functions of any collection office is posting payments and balancing the payments for the current day as well as for the current month. As many of you have discovered at some point, if you balance each day of the month, the “End of Month” process will be flawless and simple. Many customers have been asking recently, “How do I balance

my credit card transactions and the fees I am receiving from each transaction?

Four main reports will simplify balancing all transactions, especially credit card fees.

- **The Denied Transaction Report**
- **The Posting Queue Audit Report**
- **The Daily Remittance Report**
- **The Convenience Fee Report**

#### **The Denied Transaction Report (DTR)**

DTR will provide the account number, collector number, payment amount, and the reason that the transaction was denied. DTR can then be utilized by your collectors to contact the debtors the day that the credit card transaction is denied in order to get additional or new payment information.

#### **The Posting Queue Audit Report (PQAR)**

PQAR will provide you details of payments that are currently ready to post. PQAR will show credit cards, check by phone, AGH, and direct pays submitted by clients via @Client Services.

#### **The Daily Remittance Report (DRR)**

DRR identifies all transactions and should be run each day in a final mode. The key to the Daily Remittance Report is to make sure that it balances out each day.

#### **The Convenience Fee Report (CFR)**

CFR is the single most important report for balancing credit card fees. It should only be utilized by those offices that are using the Convenience Fee Report option for credit card transactions. By running CFR each day and utilizing *option 1* (transfer from bank account), you will be able to reconcile your credit card fees for each day. CFR will provide you with the debtor name, account number, and the amount of the fee that was charged. This report should be run on a regular basis. My recommendation is to run CFR each day. At a minimum, I would suggest that CFR be ran at least once a week.

CFR is setup under the PDC System Generation screen with the reports option set to “R” for report. Three key points are important to remember when using this report.

- All fees are kept separate from trust
- Collector commission will not include the credit card fee
- The Client will not see the transaction with the fee

If you utilize these reports properly, your agency should have all the tools necessary for balancing credit card payments and credit card fees. If you need additional help with these reports and/or the reconciliation process, please contact the support staff or call me at ext. 244. We will be glad to assist you.

**DON'T STOP**  
**Thinking**  
**ABOUT**  
**TOMORROW**

**START PLANNING TODAY!**

**DAKCS Summer Conference**

**Sheraton City Center Hotel**

**Downtown Salt Lake City, Utah**

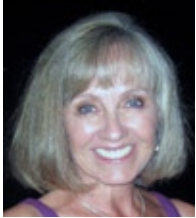
**June 23-25, 2010**

## MARKETING THOUGHTS



### GIVING AND RECEIVING THROUGHOUT THE YEAR

**Deborah Kilroy**  
Director of Sales & Marketing



It always amazes me when the holiday season arrives and suddenly everyone is talking about giving: presents, good cheer, cookies etc. You name it, someone's giving it. And yet, ironically, once the season comes to an end and we have all sung "Auld Lang Syne", the giving seems to abruptly stop.

When I first became a DAKCS customer, I spent a lot of time with Kent, Chris and Lex during our conversion process. I was working in a very large, corporate structure where everyone's focus was on the bottom line. Only and Always. Over time, I noticed that Kent talked a lot about the DAKCS Family. For the life of me, I couldn't figure out what he was talking about. In the corporate culture that I knew, family was reserved for the folks that nurtured you, cared for you and helped you grow to be the best you could be (optimally); they certainly weren't in my office. What was Kent really describing? I thought it might have something to do with that mountain air he had been breathing.

Well, here I am. Twenty plus years later, and I finally get it. I have spent a lot of time this past year in the sales arena. During that time, I have talked with hundreds of people who are interested in knowing more about DAKCS. At the same time, hoping to make myself a better sales person, I have read over and over again about the importance of trust as well as the prospect/sales relationship during the sales cycle and beyond. When I talk about the company and what makes us unique, I consistently talk about long term business partnerships. Because that's really what DAKCS is all about. The business partnership philosophy has remained steadfast since Kent started the company in the 80s. It's all about trust and helping customers grow and succeed while staying connected in a very special way.

The collection business has changed dramatically since the 80s, but the significance of fundamental trust, friendship and support remain constant. It's all about giving and receiving. When we think of the holidays and this time of families and friendship, I think we should also think about the DAKCS philosophy and what it has meant to everyone of us, client and employee alike. Kent had it right from the beginning. It's what makes us different and it's what has made DAKCS Software Systems, Inc. the success that it is today.

**Thanks Kent.**

For information about or comments regarding

**THE  
BLACK  
DIAMOND**

Contact Deborah Kilroy, Editor  
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## THE LODGE

### HOLIDAY SCHEDULE

## DAKCS HOLIDAY HOURS

- **CLOSED AT NOON ON THURSDAY, CHRISTMAS EVE**
- **CLOSED CHRISTMAS DAY**
- **CLOSED NEW YEARS DAY**



*Happy Holidays*  
*From*  
*Your Friends at*  
*DAKCS*