

Debtmaster[®] 360

Debtmaster[®]360
CallThru[®]360
ClientAccess360[™]



Collect with Confidence - A 360° Approach to Increased Profits



“Debtmaster has served us well for 26 years. And 2 years ago we made the move to Debtmaster’s Cloud platform. It was so fast and easy to implement and its performance has been rock solid in the Cloud!”

-- D. Thonn

DEBTMASTER® 360: WE HAVE YOU COVERED

Whether you’re a small office or a large agency with many call centers, Debtmaster® 360 can help you manage compliance, enhance security, and provide quality service for clients and debtors.

At Comtronic® we develop fully integrated collection technology that delivers all your debt management, phone system, and client reporting needs in one secure platform. Easily accessible from the cloud, your office is limitless in size and number of locations...and the friendly Comtronic staff provides all service and support.

Debtmaster empowers collectors with the best in workflow management, debtor information, payment utilities, reporting tools, documentation, and compliance resources, all available with just a few clicks. Best of all, with the Debtmaster cloud offering, users can access the information anytime, anywhere, with fully integrated applications.

Comtronic has more than 35 years of experience working within the collection industry, incorporating feedback and best practices to create the best collection technology on the market. Debtmaster 360 is an affordable, flexible, compliance-friendly collection management platform that equips collection departments and agencies of any size to be efficient and profitable.... best of all, your upfront investment is minimal since it is Cloud-based and licensed month to month.



BETTER MANAGE YOUR COLLECTIONS WITH DEBTMASTER 360

Innovative Technology that Fits Your Business

Debtmaster® 360

Our Cloud-based collection software, **Debtmaster 360**, offers everything you need to run your collections department. Quick setup and seamless operation with secure features allows your agency to be the best of the best, while significantly reducing capital expenses and exponentially increasing reliability and redundancy. This leaves you to focus on the core business of Debt Collection.

With advanced communication modules, take advantage of text and email messaging to communicate to debtors that consent to using these fast and efficient means. Reach your Debtors electronically with these increasingly preferred methods using advanced tools backed by consent controls and innovative 3rd party outsourcers, such as Solutions by Text, PDCflow, & BillingTree.



CallThru® 360

Comprehensive information within **CallThru 360** delivers instant inbound screen pops containing complete, current debtor information so agents are prepared to connect and collect. Call Recording is a must have and with our virtual office dashboard, agent phone statuses are readily available. When coupled with sophisticated Interactive Voice Recognition technology, **CallThru 360** helps you provide superior customer experience.

ClientAccess360™

Showcase your business with the **ClientAccess** web portal for on-demand reporting 24x7. Stop wasting time with print-and-mail reports, and start saving money with ClientAccess. Our secure, client portal integrates seamlessly with your Debtmaster® database for easy updates and on-demand reporting 24x7. We offer numerous built-in reports which you can configure so that your clients see only the information you choose to share.

THE INDUSTRY'S MOST EFFECTIVE COLLECTION SOFTWARE

DEBTOR DEMOGRAPHICS
OUTSTANDING ACCOUNTS
ACTION CODES

1001 - Collector Window

Debtor ID: 1001
 Name: Joseph Fuller
 SSN: 551-22-8851
 DOB: 06/15/1981
 DL: FULLEJW481DF
 ST: AK
 Waring: []
 Debtor Time: 11:22:06 AM
 Status: 120-Partial Payment Arrangement
 Date: 03/01/2014
 Priority: 1-High
 Contact: 01/21/2016
 Time: []

Phone: 1 Home 509-573-4359
 2 Employer 1 206-325-8890
 3 Employer 2 907-545-7000x102

Address: 5050 PINE ST.
 Anchorage AK 99501

Email: Desc personal email josephfuller@gmail.com
 Desc cell phone 509-674-8850

1001 - Account Details Cross-Ref

Name	Stat	Serv Date	Princ Bal	Int Bal	Fee Bal	Cur Bal	AD	Client Reference No	Client ID	Debt ID No	Settle Bal
Village Mall Foods	PIF	12/16/2013	\$0.00	\$0.00	\$0.00	\$0.00	9688238-1	106	1001-1	\$0.00	
Good Faith Hospital	PPA	10/28/2013	\$5,050.00	\$1,190.46	\$1.00	\$4,146.24	29124	101	1001-2	\$0.00	
Peter Ford Md	PPA	01/02/2014	\$2,750.00	\$620.67	\$0.00	\$3,370.67	16305	104	1001-3	\$0.00	

Show Acct Edit EDOA View Assoc 3 accounts \$7,800.00 \$1,811.13 \$1.00 \$9,612.13

1001 - Activity History

Display activity time as: Local User time Debtor time Activity User time

User Activity System Activity All Activity

04/16/2014 5:09:00 PM VZW Posted payment of \$500.00
 05/16/2014 2:17:00 PM VZW Posted payment of \$500.00
 05/17/2014 2:59:16 PM ADM Called dbtr to get larger monthly payments. Says he
 05/17/2014 2:59:16 PM ADM can't do - continue \$500mn

1001 - Promised Payments

From Date	Prom Amt	Paid Amt	St
04/17/2014	\$500.00	\$0.00	
05/17/2014	\$500.00	\$0.00	
06/17/2014	\$500.00	\$0.00	
07/17/2014	\$500.00	\$0.00	
08/17/2014	\$500.00	\$0.00	

1001 - Supplemental Information

Type Consumer
 Lang ENG
 Score 488
 Dialer [x] Voice Broadcast Attempts []

1001 - Employer Information

Number 1 Inactive
 Name Kmart Corp
 Address 1 1200 Main St
 Address 2
 City-ST Zip Seattle WA 98188
 Phone 206-325-8890
 Details Asst. Mgr
 01/06/2016 12:21:15 (ADM) Been there 11 years
 01/06/2016 12:21:08 (ADM) Works Mon-Fri, 8am-5pm

1001 - Activity Notes

01/06/2016 12:16:42 PM ADM
 Notes

1001 - Action Codes

Perform Action Code: 52 - Phoned, Left Message
 Action Details: Log Activity Notes, Phoned debtor - Left Message

Clear Warning Log OK Cancel

Optimized Collector Interface for Maximized Performance

With Debtmaster 360 you have control over agent productivity and workflow. Customize collector screen layouts to match each type of debt you service so agents always see the most relevant data first. Agents can easily initiate electronic payment processing on an account, and before you can say “screen pop” they are ready to take the next call.

Advanced Communications with Compliant Text Messaging and Wet Signature Capture

Debtmaster 360 advanced communication modules allow for powerful communications to debtors that have given express consent. With a read rate of 98% in 3 minutes or less, texting has emerged as the preferred method of contact for account alerts, communications, and payments. Debtmaster is seamlessly integrated with the collections industry's leader in text messaging, Solutions by Text (SBT). SBT has developed proprietary software designed to adhere to industry regulations regarding SMS texting. SBT's primary focus is to serve as an extension of your collections team to deliver the ideal text message at the ideal time with complete Debtmaster control.

Comtronic

Welcome, Julia Deborge.

Your total balance is: **\$1,540.49**

You have no recent payment activity

You do not have any scheduled payments at this time

Step 1: Select an Account

Account	Balance
<input checked="" type="checkbox"/> 1015-1 PMS problems	\$1,540.49

Step 2: Select a Payment Option

Pay In Full

Balance: \$1,540.49

Discount: 3%

Total: \$1,494.28

Make Payment

Make a Payment

Customize the amount you would like to pay

Make Payment

Installment Plans

Set-up a payment plan from 3 different options

Setup Plan

Negotiator

Submit an offer and create your own custom plan

Make An Offer

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Powered by **BillingTree** | **PCI DSS**

Consumer Payment Portal

Give debtors the ability to look up their account balances and create payment arrangements on-line with complete BillingTree Portal Plus integration.

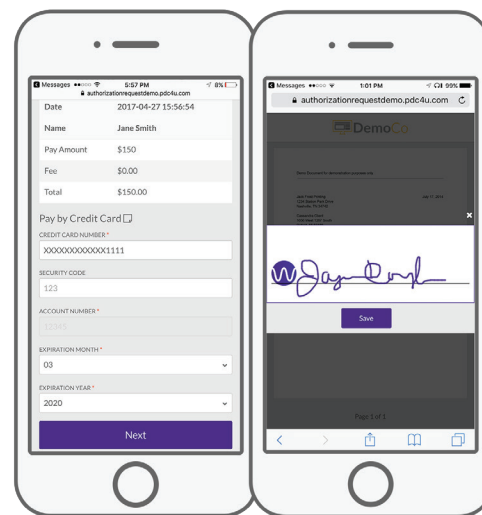
The portal offers a consumer-friendly experience for setting up payment plans, removing hassles for both your staff and your customers. The Portal Plus platform empowers users to easily look up their past-due account and setup recurring payments with just a few mouse clicks.

Payments made over the web portal get automatically reported back to Debtmaster so accounts stay in-sync and up-to-date!

Wet Signature Capture

Accelerate payment transactions and capture wet signature authorization through advanced integration with PDCflow. The interface provides debtors with a modern, intuitive way to enter their own payment information and sign for payment consent.

Payment and signature requests can be sent to the debtor via e-mail or text message allowing them to quickly pay right through their mobile phone!



CLIENT DEMOGRAPHICS

RECOVERY FIGURES

PRIVACY RULES

101 - Client Window

Client ID: 101 Status: Active Client Time: 10:24:04 AM

Name: Good Faith Hospital Client Type: HSP

Address 1: 2091 Medical Drive SE Debt Type: MED

Address 2: Forwarding Agency: []

City-St-Zip: Seattle W/A 98104 Rate: .00

Contact Name: Bill Hawthorne, Acctg Asst. Phone: 206-625-5000x35 Fax: 206-625-5001 E-Mail: billhawthorne@email.com

Clara Jones, Acctg Manager Phone: 206-625-5000x115 Fax: 206-625-5001 E-Mail: clarajones@email.com

Coll Plan: K40 Bureau Permission: [] Precollect Delay: 0

Fee Plan: AAA Bureau Report: [] Remit Type: Gross

Cont Plan: ZZZ Balance Deduct: [] Trust One Payment Per Page: []

Settle Plan: ZZZ Credit Apply: [] Tax Code: ZZZ

Due Us: \$4,222.60 Pmt Distribution: []

Extra Trust Statement Field Name: [] HIPAA Options: []

Column Label: [] Limit Match/Consolidation: []

Priority: 3-Low Next Contact Date: 08/31/2014 Company: A

Sales Rep: 1 Next Contact Time: [] Master Client: 101

Extension: []

101 - Recovery Figures

Period	Listed	Amount	Returned	Amount	Gross Rcvy	Commission
2014-02	1	\$7,500.00	0	0	\$400.00	\$160.00
2014-03	2	\$17,570.00	0	0	\$750.00	\$300.00
2014-04	5	\$126,381.20	0	0	\$250.00	\$100.00
2014-05	3	\$15,450.00	0	0	\$2,633.30	\$1,053.40
2014-06	5	\$48,694.40	0	0	\$10,550.00	\$4,220.00
2014-07	0	\$0.00	0	0	\$2,100.00	\$840.00
2014-08	0	\$0.00	0	0	\$0.00	\$0.00
2014-09	0	\$0.00	0	0	\$0.00	\$0.00
2014-10	0	\$0.00	0	0	\$0.00	\$0.00
2014-11	0	\$0.00	0	0	\$0.00	\$0.00

101 - Activity History

Display activity time as: Local User time Client time Activity User time

06/02/2014 ZZZ Mr. Hawthorne called to verify our great recovery %

07/15/2014 ZZZ Bill called to say we will now get 75% of all accts.

101 - Activity Notes

01/12/2016 10:22:49 AM ADM

Notes: []

Log

101 - Portfolio Window

Purchase Date: []

Purchase Price: []

Face Amount: []

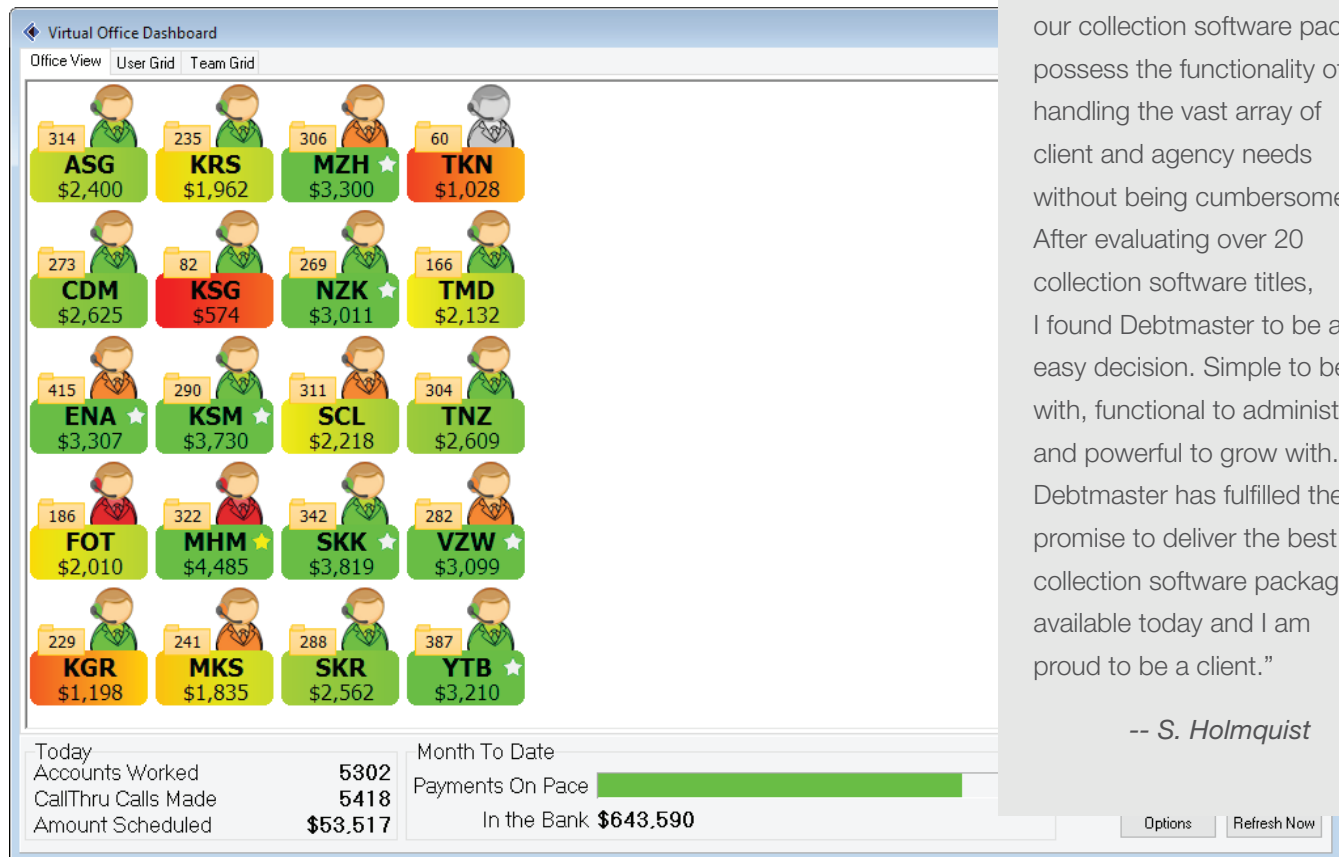
Purchase Percent: 0.000%

Analyze Client Portfolios & Leverage Lucrative Accounts

Use Debtmaster to track client profitability and maximize each debt portfolio. With a few easy mouse clicks account managers can navigate the Debtmaster Client Window to review client demographics, recovery figures, and activity notes. Adjust and prioritize work queues to keep agents on target. Your sales team can work through a list of potential clients using contact schedules, and use built-in reporting tools to manage billing and payments. Privacy and security controls for sensitive data help your staff maintain HIPAA compliance.



BETTER VISIBILITY WITH REPORTING



“Running a successful and efficient collections business is necessary to guarantee client satisfaction – and that’s no small task. It was crucial that our collection software package possess the functionality of handling the vast array of client and agency needs without being cumbersome. After evaluating over 20 collection software titles, I found Debtmaster to be an easy decision. Simple to begin with, functional to administer and powerful to grow with. Debtmaster has fulfilled their promise to deliver the best collection software package available today and I am proud to be a client.”

-- S. Holmquist

Monitor Your Progress & Compliance

The Virtual Office Dashboard shows a real-time performance snapshot of users, teams, and the agency as a whole. Managers can quickly see each user’s status, such as logged in and on pace for the day. When combined with CallThru 360, each user’s status is also displayed. Performance towards goals include accounts worked per day, number of promises and amount per day, and payments posted per month. Display on a large screen for staff members and collectors to see their progress, or display on the desktop as a management tool.

Create informative reports to share with staff, management, clients, or investors. Debtmaster offers 60+ built-in reports and a unique ODBC interface for custom reporting with SAP Crystal Reports®, Microsoft Excel®, and other common applications. Track growth, motivate employees, and attract clients with meaningful information, eye-catching graphs, and up-to-date figures.

EVOLVED SECURITY & COMPLIANCE FOR COLLECTION INDUSTRY STANDARDS

Microsoft Cloud Partner Access Anytime, Anywhere

Debtmaster 360 provides your business with the tools to remain in compliance with local, state, and federal laws. In turn, providing your agents with a high-quality system to ensure your best business practices and policies are met.

If you are looking for ways to strengthen your security and compliance strategies, Debtmaster can help.

Our software suite enables you to implement and automate best practices throughout your business with built-in tools like automatic AES 256-bit data encryption and partial masking for sensitive data, complete contact tracking, HIPAA compliance features, cell phone number and flag tracking, time zone sensitivity, PCI compliant payments, and user-level security controls for onsite and remote access.

What's more, cloud computing makes data backup, disaster recovery, and business stability easier and less expensive, because data is mirrored at multiple redundant sites around the world. These networks of datacenters are supplied with backup power generators, and they continually upgrade to the latest generation of fast and efficient computing hardware. That's more up-time which means more collections! Plus, being able to offer your employees access to systems from most devices, anytime and anywhere is a huge competitive advantage. This flexible human resource capability allows your employees to work in many different cities or regions that can give you a competitive advantage to offering more localized call center activity. This in turn leads to greater cost savings by having more staff work from their homes, while having complete centralized controls and compliance monitoring.



Debtmaster 360 Powered across the Azure® Cloud

Azure infrastructure is resilient to attack, safeguards user access to the Azure environment, and helps keep customer data secure through encrypted communications as well as threat management and mitigation practices, including regular penetration testing.

Azure meets a broad set of international and industry-specific compliance standards, such as ISO 27001, HIPAA, FedRAMP, SOC 1 and SOC 2, as well as country-specific standards.

COMPLIANT DIALING WITH CELL PHONE MANAGEMENT



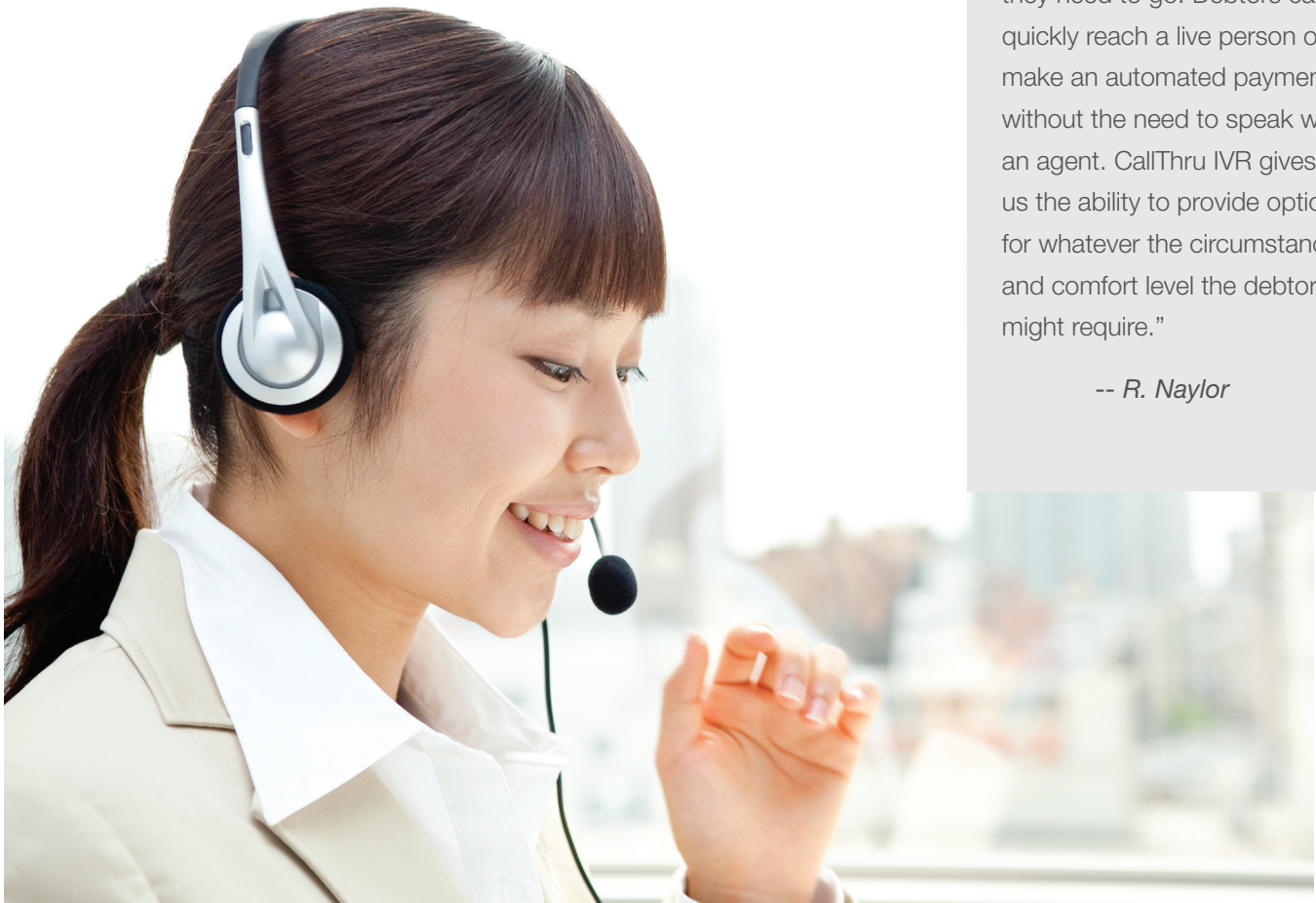
Protect Your Business & Improve Agent Performance

Debtmaster 360 with CallThru 360 integrates call recording for easier compliance monitoring with FDCPA, TCPA, and other federal/state guidelines. Each recorded call is encrypted and stored with the associated debtor account in your Debtmaster database. Recordings can be used to verify compliant phone conversations or highlight excellent collector performance for training and coaching.

No more cobbling data from multiple sources! CallThru reports blend phone activity and collector feedback with collection-related activity stored in Debtmaster for a more complete picture of agent performance. Encrypted recordings are played with a unique “permissions-based” audio player for the best in security compliance. Configurable auto-purge features help you manage recorded call storage.

CallThru 360 also helps you manage dialing compliance. A Phone History window is available for all phone numbers on an account, including a full history of consent (or revoke), notes, user ID, date and time stamp for each occurrence. This feature is also available for email and text fields.





"We use CallThru IVR to route inbound calls to wherever they need to go. Debtors can quickly reach a live person or make an automated payment without the need to speak with an agent. CallThru IVR gives us the ability to provide options for whatever the circumstance and comfort level the debtor might require."

-- R. Naylor

Empower Your Company with 360 Degree Phone System Coverage

Maximize agent efficiency with **CallThru 360**. Intelligent call routing distributes inbound calls to quickly match debtors with the right live agents based on account assignments, languages, needs, skill requirements, and other pre-defined attributes. When caller ID is available on incoming calls a screen pop equips agents with complete real-time debtor information from the Debtmaster database.



CallThru 360 allows you to prioritize inbound and outbound phone traffic for smooth, efficient operations. Agent Queues and Right-Party Verification ensure that debtors are matched with the right agent every time. CallThru also uses time zone sensitivity to prevent agents from dialing phone numbers outside of regulated FDCPA calling hours. Thanks to our all-in-one design, CallThru 360 has real-time access to the most current phone numbers and locations available directly from your Debtmaster database.



Collect with Confidence Using Intelligent Communication & Collection Technology

Whether you're a small office or an agency with many call centers, Debtmaster® 360 with CallThru 360 can help boost agent efficiency, reduce operating costs, and strengthen your compliance strategy.

CallThru 360 is the industry's best phone system. And, with it being cloud-based, it is affordable to agencies of any size. Being fully integrated with Debtmaster, agents use a single application. This SIP-based phone system takes advantage of flexible and affordable voice services and uses Interactive Voice Response (IVR) for compliant communications and 24x7 payments. Intelligent incoming call routing increases agent efficiency while advanced reporting, monitoring & tracking, and call recording, assures your business practices and compliance goals are met.

FULLY INTEGRATED WITH INTERACTIVE RIGHT-PARTY CONNECTIONS

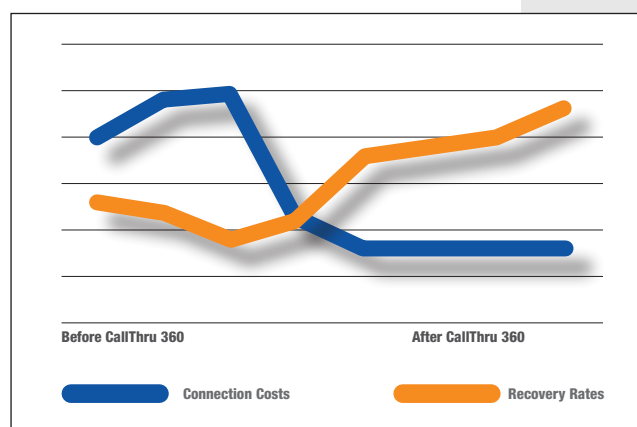


Maximize Contacts & Raise Your Recovery Rates

You can support agent productivity and boost recovery rates with more right-party connections using CallThru 360. This multilingual IVR system is unmatched in usability, affordability, and compliance. CallThru integrates seamlessly with Debtmaster, which means outgoing calls and messages can be scheduled according to dialing consent flags, time zones, and account history.

CallThru 360 is SIP-based technology, which can help you save money with your service provider. Unlike third-party vendors, Comtronic Systems does not charge per-connection or per-minute fees.

The Debtmaster collection software gives you the freedom to run campaigns and manage low-balance or questionable accounts. Campaign and call disposition information is automatically populated in Debtmaster so agents can view important call results in real-time.



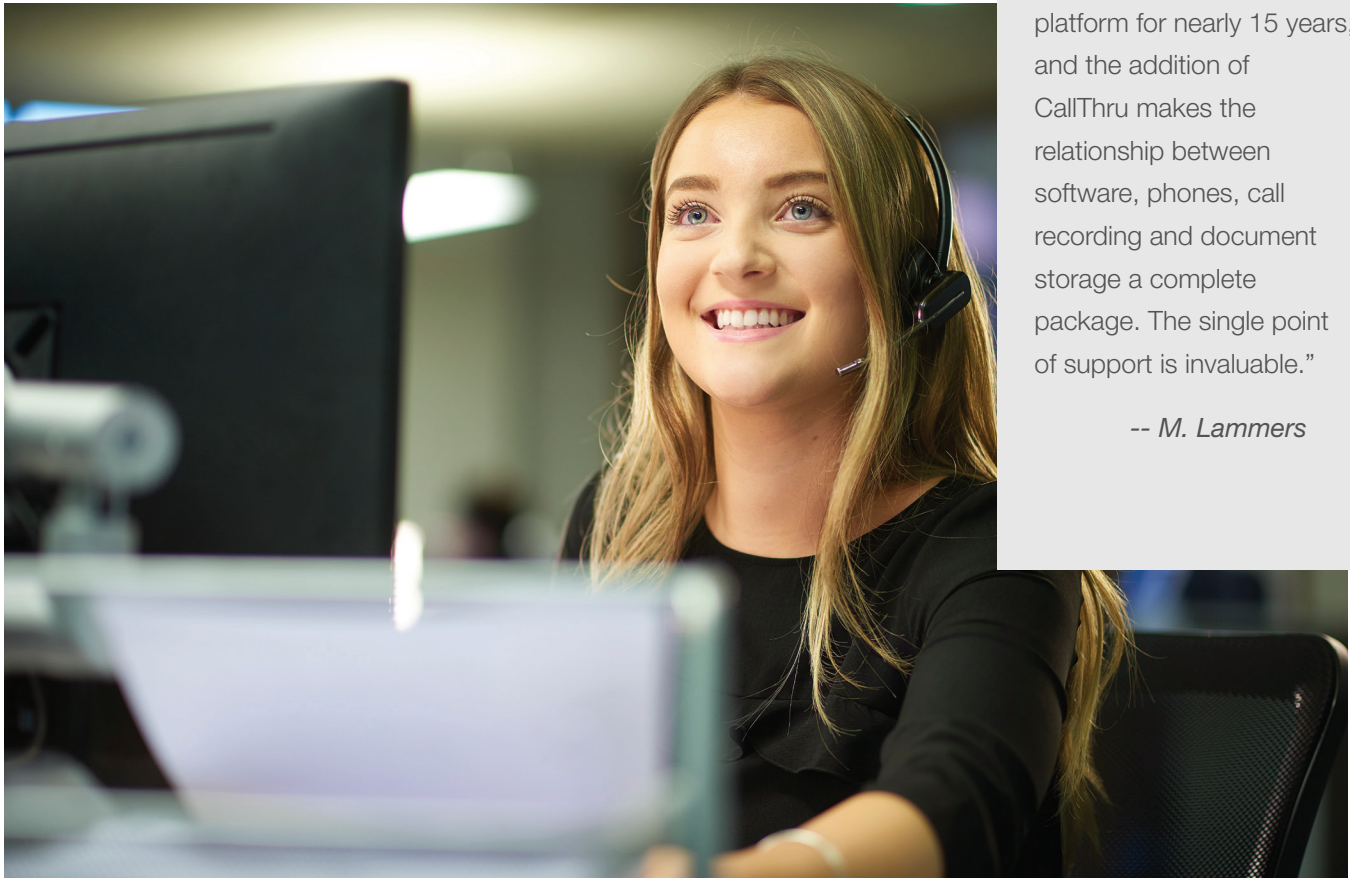
360 DEGREE VISIBILITY WITH FULLY INTEGRATED REPORTING



Build Lasting Client Relationships

Showcase your business with up-to-date client reporting available through our secure hosted web portal. **ClientAccess™** equips you with customizable online reporting so your clients can access the reports they want, when they want them.

Stop wasting time with print-and-mail reports, and start saving money with ClientAccess. Our secure, hosted client portal integrates seamlessly with your Debtmaster® database for easy updates and on-demand reporting 24x7. We offer numerous built-in reports which you can customize so that your clients see only the information you choose to share. ClientAccess masks sensitive debtor information at the source to ensure that your data is never at risk.



"We have been utilizing the Debtmaster collection platform for nearly 15 years, and the addition of CallThru makes the relationship between software, phones, call recording and document storage a complete package. The single point of support is invaluable."

-- M. Lammers

Ensure Client Confidence with Convenient Access, Anytime, Anywhere

The ClientAccess web portal helps you improve client confidence with on-demand account visibility. Reduce the time your agents spend assisting clients so your team can focus their efforts on debt recovery.

ClientAccess makes it easy for your clients to sort, search, and drill down through account details so they can find information faster. Clients can explore debtor history, payment history, account status, promised payments, and collection notes for every account. If you use our fully integrated Debtmaster 360 with CallThru 360 you can also incorporate the number of calls made on the Debtor History Report.

Your clients connect to the ClientAccess web portal with a link direct from your company's website. We let you brand ClientAccess with your company name, logo, and color scheme for a more consistent user experience. Assign a unique user ID and password for each client to provide secure, user-specific, 24x7 visibility on debtor accounts.



SEE WHAT TRUE EFFICIENCY LOOKS LIKE

Schedule a Demo and See Debtmaster® 360 for Yourself

Smart business owners rely on **Debtmaster®360** because of its proven track record to increase productivity and right-party connections for debt collection departments and agencies.

Debtmaster is an easy-to-operate, all-inclusive collection software package designed to meet the specific needs of the collection industry. Add **CallThru®360**, and **ClientAccess™360** to achieve the highest level of collection revenue while maintaining even greater compliance tracking.

What's more, Comtronic Systems is your one-stop vendor for sales, service, and support. We make it easy for you to grow your business into an efficient and profitable operation.

Call Comtronic today to schedule your Debtmaster 360 demonstration and see for yourself why Debtmaster has remained a market leader for more than 30 years.



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