

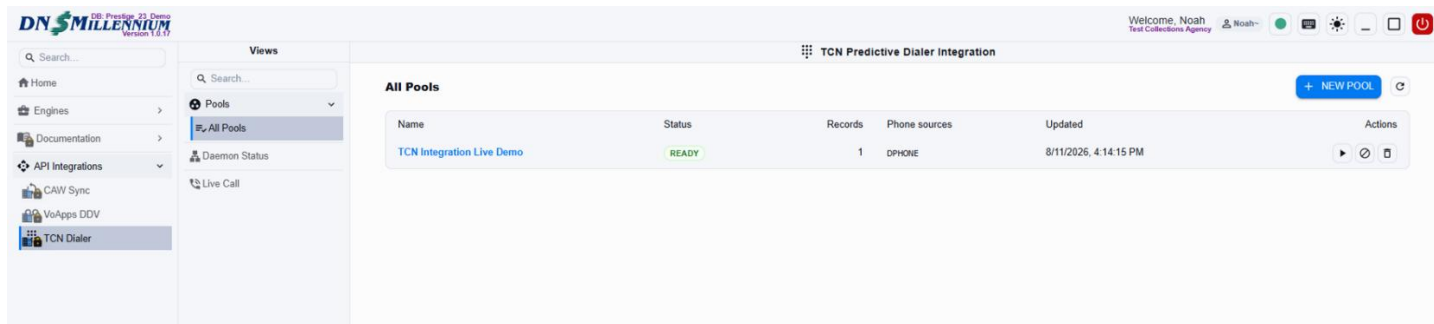


A leading provider of contact center software.

Discover the Latest Partner API

The TCN interface adds additional debtor contact capabilities

We are excited to introduce TCN, the newest addition to the DebtNet\$Millennium API family. The TCN interface builds on DebtNet\$Millennium's extensive tools to provide agencies with additional ways to contact debtors. To get started, agencies create a pool of debtors they want to contact.



Using the DebtNet\$Millennium Genesis Engine, agencies can tailor each pool to their dialing needs. Filters and related data help narrow the selection, while quick presets address common criteria, such as accounts with a recent result or a notice.

The system then materializes the data pool and applies compliance rules to every phone number to confirm that it is eligible for contact. Duplicate numbers from multiple sources for the same consumer are removed, and rejected numbers are reported as exceptions before the agency marks the pool ready.

Once a pool is marked ready, TCN retrieves it automatically and agents work it from TCN's Agent Gateway. At that moment DebtNet\$Millennium adds a note to both the debtor and the account, flagging that the debtor is queued for a TCN call. When a consumer answers, the account automatically appears so the collector can begin working. After each call, the result is written back to the account automatically as soon as TCN reports the outcome — no need to check TCN separately.

The screenshot shows the DebtNet Agent Gateway interface. At the top, there's a header bar with 'Agent' and 'DebtNet Agent1'. Below this, a status bar indicates 'Waiting Time: 0:00:12' and 'Keep Alive Successful'. The main area is divided into two columns. The left column contains 'Client Info' and 'Exile Links' sections. The right column contains a 'Responses' section with the text 'No Responses' and a note 'Please fill in any required form fields(*)'. There are also 'Campaign Completion' and 'ON HOLD' buttons in the top right.

Interested in seeing the TCN interface more in-depth? Please reach out to Julee Warner at julee@debt.net or 800-552-8397 to schedule a demo.

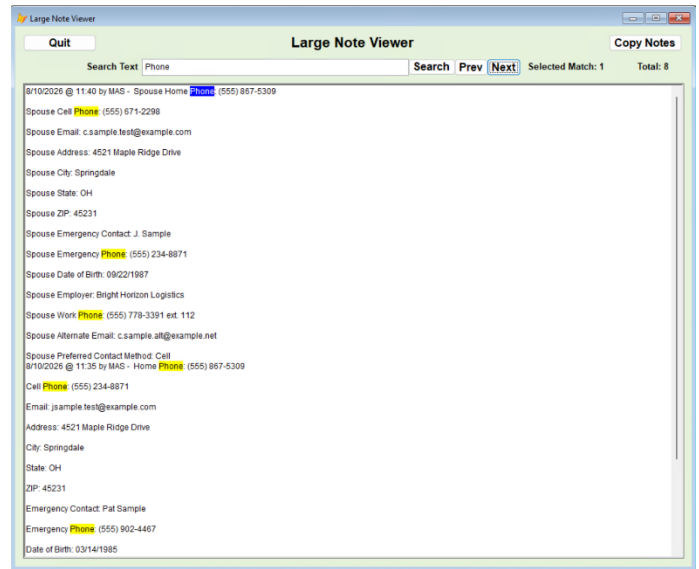
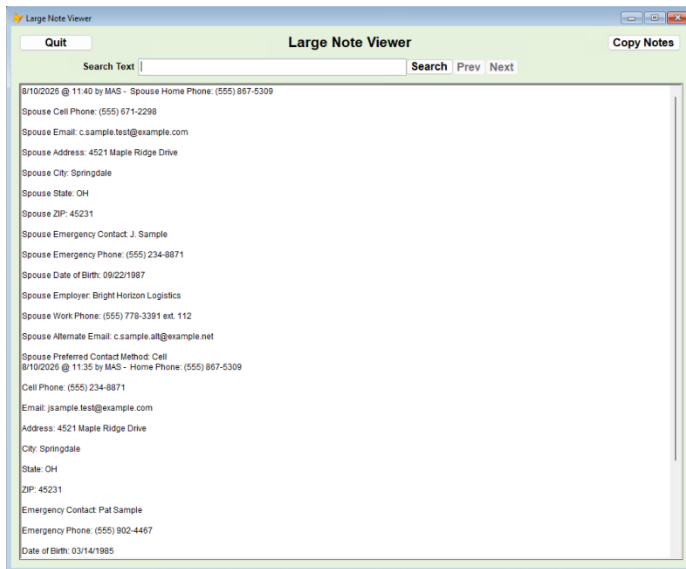
Prestige 23 New Feature Spotlight

Expanded Notes Viewer

Contact notes are more than just an account history – they are integral to the collection process and the life of the account. Now, with our Expanded Notes Viewer, the contact notes are searchable and easily copied.

The screenshot shows the Debt\$Net Account Notes Form. It has a title bar with the Debt\$Net logo and the text 'Debt\$Net Account Notes Form'. Below the title bar, there are 'Save' and 'Quit' buttons. The main area is divided into two sections: 'Enter additional notes:' and 'Previous notes:'. The 'Enter additional notes:' section has a text input field with the value '8/10/2026 @ 11:35 by MAS -'. The 'Previous notes:' section has a text input field with the value '08-10-2026 @ 11:34 by MAS - Data Entry' and an 'Expand' button below it.

This new Expanded Notes Viewer provides a convenient, read-only way to review notes with a window that automatically resizes to fit your monitor. Quickly scan for text, view multiple matches simultaneously with color highlighting, navigate between matches using your keyboard, and copy notes directly to your clipboard.



Interested in adding the Expanded Notes Viewer? Prestige 23 users need just to reach out to technical support for installation. Not on Prestige 23 just yet? Reach out to Julee Warner at julee@debt.net or 1-800-552-8397 to have an upgrade package designed for your needs and budget.

Prestige 23 Mass Account Change User friendly feature updates

This month, the development team introduced several enhancements to the Mass Account Change feature to improve usability and streamline the account selection process:

- A header row is no longer required when importing account selections from a .csv file.
- A warning message now appears if a new account selection is made after a previous selection has already been loaded.
- When the Finish button is selected, a confirmation message displays the total number of accounts selected for the change.

Visit with TCM in Person Meet with TCM staff at upcoming events

Brainstorm

Sept 9-11
Denver, CO

ACA Fall Forum

Nov 4-6
Scottsdale, AZ

The Computer Manager and My Dear Friend Tony

By David J. Saxton President,
The Computer Manager

When I started North American Recovery in September 1993, I tracked everything in a large black three-ring binder.

No kidding.

For the first six months I didn't even own a computer. I was trying to save money and keep expenses to a minimum. It didn't take long to discover that while a binder might work for a handful of accounts, it wasn't going to support the kind of business I wanted to build.

So, I did what many entrepreneurs have done. I pulled out a credit card, bought a computer, and started looking for collection software.

At first, I was discouraged. Most of the systems I knew about had enormous upfront costs and were designed for much larger agencies. Then I discovered a company called The Computer Manager and their software platform, Debt\$Net.

Debt\$Net was different.

It was designed for agencies like mine. It was PC-based, affordable, practical, and accessible to a small business owner trying to build something from scratch.

But before I tell you why Debt\$Net became such an important part of my journey, I need to share a story that shaped the way I think about business, innovation, and customer service to this day.

Years before starting my company, I worked for Collection Management Association (CMA), a large collection agency with offices throughout Utah. I started as a collector and within six months was promoted to Collection Department Supervisor.

One of my responsibilities was preparing account status reports for clients.

Whenever a client wanted an update, our salesman would hand me a list of accounts and ask me to explain what collection activity had taken place and whether I believed the accounts were collectible.

It sounds simple.

It wasn't.

Each account required me to pull up the file, review every note, summarize the activity by hand, and write my opinion on the likelihood of collection. If there were thirty-five accounts on the report, I could easily spend four hours creating a single response.

At twenty-two years old, even I knew there had to be a better way.

So, I did some research.

I calculated how much time was being wasted and estimated the value the company would gain if that time could be redirected toward training collectors and assisting clients.

Then I developed an idea.

Instead of manually writing narratives, why not print the most recent collector notes directly onto the report? Clients would receive the information they wanted, supervisors would save hours of work, and the process would become significantly more efficient.

To me, the benefits seemed obvious.

I took the idea to my boss.

To his credit, he listened carefully and complimented me for thinking outside the box. Then he explained why he wasn't interested.

His first concern was that our collectors weren't trained to write notes with the expectation that clients might read them. Some notes, he explained, weren't as professional as they should have been.

I remember being stunned by that answer.

My reaction wasn't that the report was a bad idea. It was that the underlying problem should have been fixed long ago.

That conversation influenced my own management philosophy. Since founding North American Recovery, every collector we've hired has been taught that our clients are the audience for every note they enter. As a result, we have never had an issue with unprofessional account notes in more than three decades.

His second concern was cost. The programming changes would require an investment he didn't believe was justified.

Then came the third reason.

It's a statement I've never forgotten.

He said, "David, we've been doing things this way for over thirty years, and things are going pretty well. I think we'll just keep doing things the way we've always done them."

I can still remember standing there speechless.

That mindset was completely foreign to me.

The idea that something should continue simply because that's how it had always been done was incompatible with the way I viewed business, problem solving, and improvement.

I respectfully accepted his decision and went back to work.

But something changed that day.

That conversation planted the first seed that eventually led me to start my own company.

Over the following months I continued suggesting improvements. Most were rejected for exactly the same reason.

Eventually I realized that if I wanted to build a business focused on innovation, customer service, and continuous improvement, I would have to build it myself.

CMA taught me many valuable lessons and I'm grateful for my time there. Some of those lessons showed me what to do. Others showed me what not to do.

Both were equally valuable.

Fast forward to 1993.

I was now shopping for collection software and knew exactly what I wanted.

I refused to purchase a system that couldn't generate the very report I had proposed years earlier.

Two software companies declined my request. They believed the modification was too difficult and didn't see enough value in the idea to pursue it.

Then I called The Computer Manager.

More specifically, I spoke with Tony LaMagna.

At the time, I had no idea Tony would become a mentor, trusted business partner, and dear friend.

I explained the report I wanted and why it mattered.

Tony listened.

When I finished, he said, "Let me take a look at it. I'll get back to you."

A few hours later he called.

"I've got the report you want. How can I get it to you?"

That moment changed everything.

Debt\$Net became my software platform, and Tony became one of the most important influences on my professional career.

Over the next twenty years, I submitted hundreds of ideas and enhancement requests. Tony never viewed them as interruptions. He viewed them as opportunities. Time after time he would take a concept, improve it, and transform it into software functionality that made our company more efficient and more effective.

The result was a system that saved North American Recovery countless hours and helped us serve our clients better than ever before.

But the benefits extended beyond my agency.

At Debt\$Net user conferences, customers regularly shared challenges and ideas. Many of those suggestions became enhancements to the core platform, making the software faster, easier to use, and more valuable for everyone.

Looking back, it was a remarkable partnership between developers and users.

Today I'm honored, humbled, and excited to carry that tradition forward as the owner of The Computer Manager.

My goal is simple:

Continue listening.

Continue improving.

Continue finding better ways to serve the agencies that trust Debt\$Net to run their businesses.

Most of all, continue honoring the example set by Tony and Gary.

Tony taught me something I have never forgotten:

Innovation begins by listening.

When someone brings you an idea, don't start with why it can't be done.

Start with why it should be done.

This article is dedicated to my friend, mentor, and partner, Anthony "Tony" LaMagna.

Tony, thank you for believing in my ideas when others didn't.

Thank you for helping transform those ideas into reality.

And thank you for demonstrating, year after year, what can happen when talented people choose possibility over limitation.

I will do everything in my power to continue the legacy you and Gary built.

- David

The Debt\$Net® Newsletter is published by The Computer Manager and is distributed to our clients and prospective clients. Please direct questions or comments to our editor, Julee Warner via one of the contact options.

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