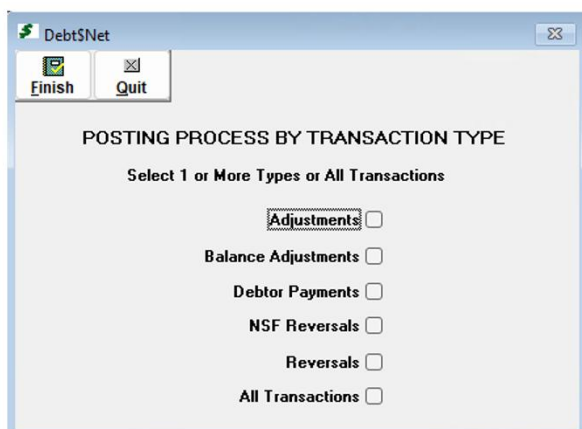


Prestige 23 Free Features Spotlight

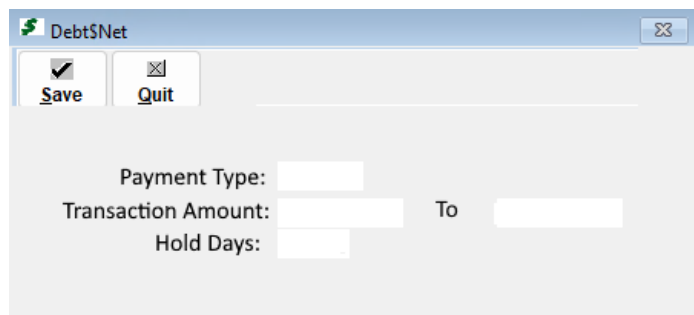
Posting Transactions by Type

Once again, we are excited to share two new Prestige 23 free features this month! First up, posting transactions by type. Users can now select to choose which types of transactions to post. Users can select just balance adjustments or just reversals to post without having to post all transaction types.



Automated Transaction Hold Date System

Now available is the ability to set transaction hold days based on payment type as well as transaction amount.



If you are currently on Debt\$Net[®] Prestige 23, please reach out to Technical Support to install any of the 2025 free features. Not yet on Prestige 23? Please contact Julee Warner at 1-800-552-8397 or julee@debtnet5.com.

Debt\$Net Episode MMXXVI

February brings exciting technology advancements in Debt\$Net[®]

In addition to all the new features TCM releases each month for Prestige 23, behind the scenes we have been working on something **BIG**. Please join us for our February User Forum on Tuesday, February 24th at 10:00 AM Pacific, 11: AM Mountain, 12:00 PM Central, and 1:00 PM Eastern. Click [here to RSVP](#). Until then, here is a clue:



Debt\$Net[®] User Forum Dates

Mark your calendars and join us for our virtual dates

Our virtual User Forums are a fantastic way to share your needs, ideas and hear from other Debt\$Net Users. Find out what the next Prestige 23 Free Feature will be! Can't make the forum one month? RSVP anyway and we will send you a recording of the meeting.

Thursday, January 15th Recording
[January Forum Recording](#)
Passcode: 1C+UQkX7

Tuesday, February 24th User Forum
[Link to RSVP](#)

2026: The Year to Upgrade

Take advantage of new technology to optimize your Debt\$Net® version

In 2025, TCM released seven new features in Prestige 23. In 2026, we are on track to double that number! As you begin planning and budgeting for 2026, now would be the time to incorporate upgrading Debt\$Net® to take advantage. Upgrade costs will vary based on current version and custom programming needs. Working with you, we can put together an upgrade package that meets your technological and budgetary needs.

Up-coming In-Person Events

Visit with Debt\$Net® at Industry Expos

We would love to see you at the following in-person industry events. Stop by our table or booth and say hello:

RMAi 2026 Annual Conference

February 9-12
Las Vegas, NV

ACA International 2026 Annual Convention & Expo

July 22-24
Orlando, FL

Holiday Office Closure Dates

Please note the following dates our office will be closed for holidays

President's Day

February 16, 2026

Message From Our President

AI & Debt\$Net®

**By David J. Saxton, President
The Computer Manager, Inc.**

I've been using "AI" in my company for years—effectively speaking, and without really knowing it. Let me explain. Over the past 32 years, I've constantly refined, tweaked, and improved every process and procedure in my company. I've never assumed anything we did was good enough. And consequently, I've always strived to make

things better—to the chagrin of some managers (a manager once told me that he wished I would "quit tinkering with things").

My continual improvement of processes and "tinkering" over the past 32 years has resulted in a fairly well-oiled machine. Now, don't get me wrong – things still come up. By no means do we have it all figured out. But, for the most part, things operate smoothly every day without any significant or glaring pain points.

This push for dedicated, continued improvement was reignited about five years ago when I had 80 full-time employees. I wanted to dive deeply into every process to see if we could make things even better. We analyzed everything our employees were doing—and I mean everything. It took a lot of time and work, but we found process after process that were being performed manually and identified ways to compose and leverage computer code to automate each of them. There have been hundreds of improvements over the last five years—and we're still making them almost daily. On average, we can take a process that would take an employee six hours to complete and write code that accomplishes the same task in about three to five minutes. We did this across the entire organization. No job was immune. The extensive use of programming to replace manual labor has had significant results for us.

We currently have 50 full-time employees. However, despite our significantly smaller workforce, the last 11 months in a row have been record revenue months—every single one. On top of that, we haven't onboarded a significant client in the past five years. Dramatically lower expenses and record revenue, month after month. All through the use of programming and technology to replace manual labor. All without even realizing it was AI.

Everything I've shared is a big part of why I was so excited for the opportunity to acquire Debt\$Net. I knew I could start sharing the programming I'd already written and help every Debt\$Net user reduce their costs and increase their collections.

So, while what we've done isn't technically considered AI, it's essentially the same thing: having a computer program reduce the time it takes to complete a given task.

Now the question is, how do we incorporate the new generation of AI tools into Debt\$Net? The answer is: Very carefully and cautiously. We know AI is a game-changer, and we plan to use it to revolutionize what we do—but not without extreme caution and careful planning. I like to compare AI to a chainsaw. Before chainsaws were invented, we could still cut wood. But the chainsaw was a game-changer in the right hands. However, used carelessly or without the necessary safety

precautions, proper training, and preparation, a chainsaw can wreak havoc. Remember the movie, “The Texas Chain Saw Massacre”? No one wants “The AI Massacre.” So, we plan to use AI slowly, carefully, and judiciously. We aren’t going to push anything to market until we are sure it’s been tested, proven, and has the necessary safeguards in place.

But that’s okay. We will still provide new programming and solutions that help our Debt\$Net users reduce costs and improve results—in a safe, proven way, every month as we have been.

On the “big picture” AI front, I regularly participate in AI seminars, attend demonstrations from vendors who claim to have AI solutions, and research current events related to AI. In the collection industry applications I’ve seen, nothing is quite ready. Most of it is still a bit clunky and rough around the edges. Some even appear a bit gimmicky and not really a better solution. As mentioned earlier, we aren’t going to rush anything. The reputation of stability and reliability that Debt\$Net has developed over the past 40 years is something we aren’t going to jeopardize. We will ensure every AI solution we offer meets that gold standard.

When looking at AI solutions, there are so many that it’s almost impossible to know them all. So, I’m all ears for new opportunities. If you’ve been approached by a vendor who has a solution you think might work for the Debt\$Net User Family, let me know. I’ll reach out to the vendor and start reviewing what they have. Thanks for your loyalty to Debt\$Net. We appreciate it and take the responsibility of providing a stable, reliable, and profitable solution to every customer very seriously.

I’m looking forward to many more years of developing Debt\$Net into the premier solution in the accounts receivable industry and partnering with each of you to do so. Thanks for reading. Have a great month.

-David Saxton.

The Debt\$Net® Newsletter is published by The Computer Manager, Inc. and is distributed to our clients and prospective clients.

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