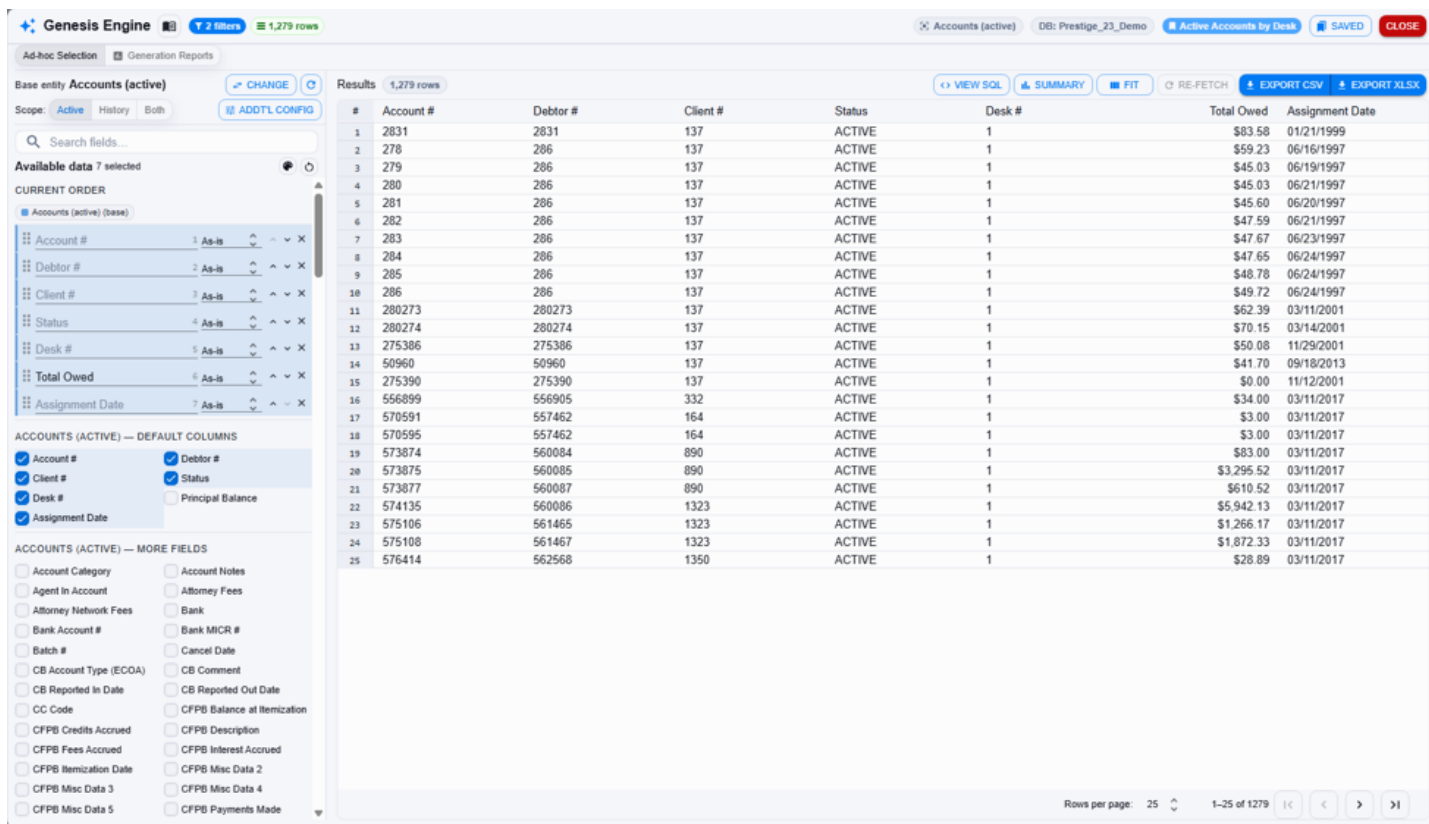


DEBTNETMILLENNIUM

Genesis Engine – Easy to Use Data Access

Data access can be intimidating. Table and data field names can make selections confusing when searching for the information you want. No longer! Updated user interface features make the Genesis Engine even easier to use.



Genesis Engine 1.2 filters 1,279 rows

Accounts (active) DB: Prestige_23_Demo Active Accounts by Desk SAVED CLOSE

Ad-hoc Selection Generation Reports

Base entity Accounts (active) CHANGE ADDTL CONFIG

Scope: Active History Both

Search fields...

Available data 7 selected

CURRENT ORDER

Accounts (active) (base)

Account # As-is Debtor # As-is Client # As-is Status As-is Desk # As-is Total Owed As-is Assignment Date As-is

ACCOUNTS (ACTIVE) — DEFAULT COLUMNS

Account # Debtor # Status Desk # Assignment Date

ACCOUNTS (ACTIVE) — MORE FIELDS

Account Category Account Notes Agent In Account Attorney Fees Bank Bank Account # Bank MICR # Batch # Cancel Date CB Account Type (ECOA) CB Comment CB Reported In Date CB Reported Out Date CC Code CFPB Balance at Itemization CFPB Credits Accrued CFPB Description CFPB Fees Accrued CFPB Interest Accrued CFPB Itemization Date CFPB Misc Data 2 CFPB Misc Data 3 CFPB Misc Data 4 CFPB Misc Data 5 CFPB Payments Made

#	Account #	Debtor #	Client #	Status	Desk #	Total Owed	Assignment Date
1	2831	2831	137	ACTIVE	1	\$83.58	01/21/1999
2	278	286	137	ACTIVE	1	\$59.23	06/16/1997
3	279	286	137	ACTIVE	1	\$45.03	06/19/1997
4	280	286	137	ACTIVE	1	\$45.03	06/21/1997
5	281	286	137	ACTIVE	1	\$45.60	06/20/1997
6	282	286	137	ACTIVE	1	\$47.59	06/21/1997
7	283	286	137	ACTIVE	1	\$47.67	06/23/1997
8	284	286	137	ACTIVE	1	\$47.65	06/24/1997
9	285	286	137	ACTIVE	1	\$48.78	06/24/1997
10	286	286	137	ACTIVE	1	\$49.72	06/24/1997
11	280273	280273	137	ACTIVE	1	\$62.39	03/11/2001
12	280274	280274	137	ACTIVE	1	\$70.15	03/14/2001
13	275386	275386	137	ACTIVE	1	\$50.08	11/29/2001
14	50960	50960	137	ACTIVE	1	\$41.70	09/18/2013
15	275390	275390	137	ACTIVE	1	\$0.00	11/12/2001
16	556899	556905	332	ACTIVE	1	\$34.00	03/11/2017
17	570591	557462	164	ACTIVE	1	\$3.00	03/11/2017
18	570595	557462	164	ACTIVE	1	\$3.00	03/11/2017
19	573874	560084	890	ACTIVE	1	\$83.00	03/11/2017
20	573875	560085	890	ACTIVE	1	\$3,295.52	03/11/2017
21	573877	560087	890	ACTIVE	1	\$610.52	03/11/2017
22	574135	560086	1323	ACTIVE	1	\$5,942.13	03/11/2017
23	575106	561465	1323	ACTIVE	1	\$1,266.17	03/11/2017
24	575108	561467	1323	ACTIVE	1	\$1,872.33	03/11/2017
25	576414	562568	1350	ACTIVE	1	\$28.89	03/11/2017

Rows per page: 25 1-25 of 1279

Now, creating a data file or report starts with default basic data fields, Account #, Debtor #, Client #, Status, Desk #, Principal Balance, and Assignment Date. Adding and removing data fields is as easy as clicking a check box. Plain field language also makes finding those important data pieces easier. Columns can be reordered by just selecting up or down arrows and can be renamed to your desired label.

Filtering data is simply accomplished with dropdown menus. No more guessing what the field name is or how the data is stored. With many more features to fine-tune data and calculating amounts, your data selections are nearly endless.

FILTERS

ID OR

Operator Value

esk # Equals 1

Operator Value

tatus Equals ACTI

FILTER GROUP

Show advanced fields

ACTICB

ACTIUC — active uncollectable

ACTIVE — Notices sent

Once you have the data set you are looking for, the Data Set Summary tool gives even more detail into your selection.

Results 1,279 rows

VIEW SQL RESULTS FIT RE-FETCH EXPORT CSV EXPORT XLSX

DATASET SUMMARY 1,279 rows · 7 cols Group by: None (overall only)

Overall 1,279 rows

Account #	Debtor #	Client #	Status	Desk #
categorical	categorical	categorical	categorical	categorical
Count 1,279	Count 1,279	Count 1,279	Count 1,279	Count 1,279
Nulls 0	Nulls 0	Nulls 0	Nulls 0	Nulls 0
Distinct 1,279	Distinct 796	Distinct 44	Distinct 1	Distinct 2
Mode 122	Mode 646685	Mode 9479	Mode ACTIVE	Mode 1
TOP VALUES	TOP VALUES	TOP VALUES	TOP VALUES	TOP VALUES
2831 1 (0.1%)	646085 72 (5.6%)	9479 576 (45.0%)	ACTIVE 1,279 (100.0%)	1 1,276 (99.8%)
278 1 (0.1%)	646536 40 (3.1%)	9480 252 (19.7%)		3 (0.2%)
279 1 (0.1%)	646047 36 (2.8%)	9412 88 (6.9%)		
280 1 (0.1%)	646002 24 (1.9%)	9306 74 (5.8%)		
281 1 (0.1%)	646590 20 (1.6%)	304 54 (4.2%)		
282 1 (0.1%)	646059 16 (1.3%)	1932 53 (4.1%)		
283 1 (0.1%)	564554 16 (1.3%)	9454 42 (3.3%)		
284 1 (0.1%)	646588 12 (0.9%)	137 19 (1.5%)		
285 1 (0.1%)	646592 12 (0.9%)	9392 18 (1.4%)		
286 1 (0.1%)	646541 12 (0.9%)	9391 17 (1.3%)		

Principal Balance	Assignment Date
numeric	date
Count 1,279	Count 1,279
Nulls 0	Nulls 0
Sum 360,530.90	Earliest 09/05/1996
Mean 281.89	Latest 12/03/2024
Median 59.00	Span 10,316 days
Min 0.00	Distinct 50
Max 7,000.00	Mode 02/25/2020
Range 7,000.00	
Std Dev 503.89	
Variance 253,907.63	
Q1 31.64	
Q3 548.00	
IQR 516.36	
Non-zero 1,276 (99.8%)	

For those with the need, the compiled SQL statement is also available for selections. Ready to have your data at your fingertips? If you are currently on Prestige 23, reach out to support to begin the DN\$Millennium installation process. Click [here](#) for system requirements and onboard documents:

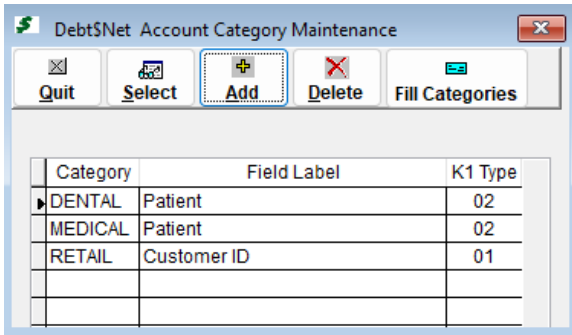
[DN\\$Millennium Onboarding Guide](#)
[DN\\$Millennium System Requirements](#)

Not yet on Prestige 23? Let us put together an upgrade package that meets your needs and budget requirements. Reach out to Julee Warner at julee@debnet5.com or at 1-800-552-8397

Prestige 23 New Feature Spotlight

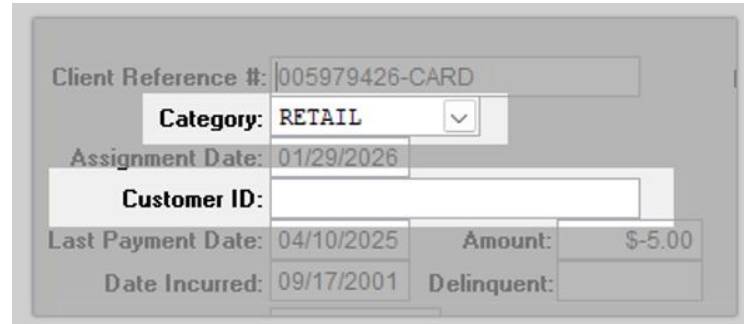
Enhanced Business Category Field

We have taken the standard Business/Account Category field to the next level. Previously, the Category field was determined on the client screen, then defaulted to the account screen. Now, with an all-new Account Category Maintenance form found under the Utilities menu, agencies can create user-defined, dynamic categories. In addition to supporting consistency in field usage, the Category field can also update the label on the Patient/Guarantor field found just below the Assignment Date field.



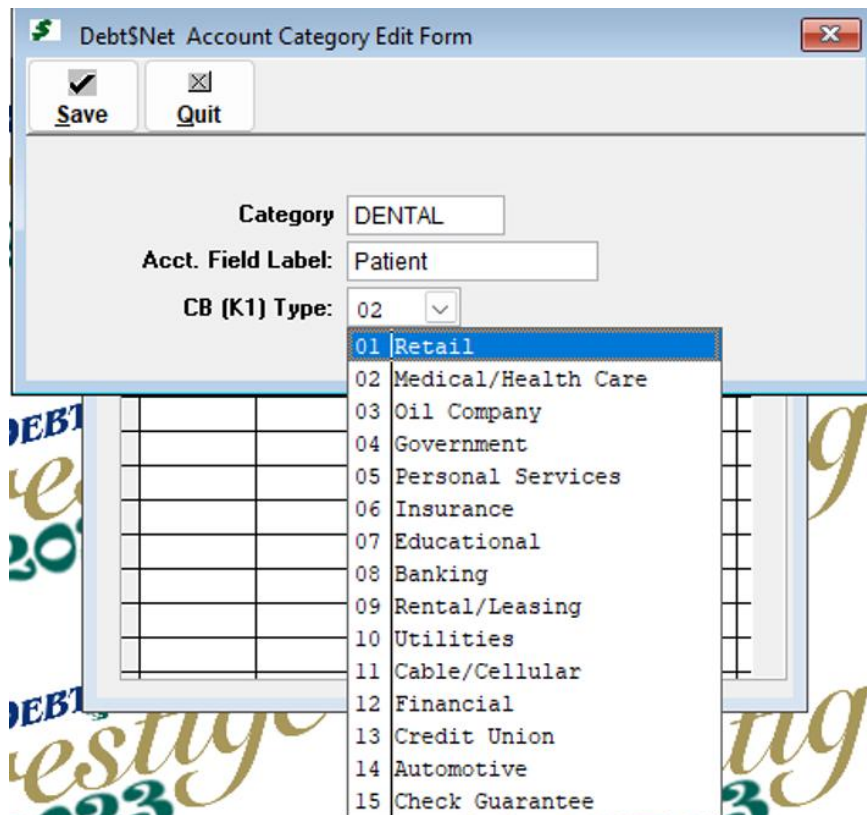
The 'Debt\$Net Account Category Maintenance' window features a toolbar with 'Quit', 'Select', 'Add', 'Delete', and 'Fill Categories' buttons. Below the toolbar is a table with three columns: 'Category', 'Field Label', and 'K1 Type'.

Category	Field Label	K1 Type
DENTAL	Patient	02
MEDICAL	Patient	02
RETAIL	Customer ID	01



A client screen snippet showing the 'Category' field set to 'RETAIL'. Below it, the 'Assignment Date' is '01/29/2026'. The 'Customer ID' field is empty. Other fields include 'Last Payment Date' (04/10/2025), 'Amount' (\$-5.00), and 'Date Incurred' (09/17/2001).

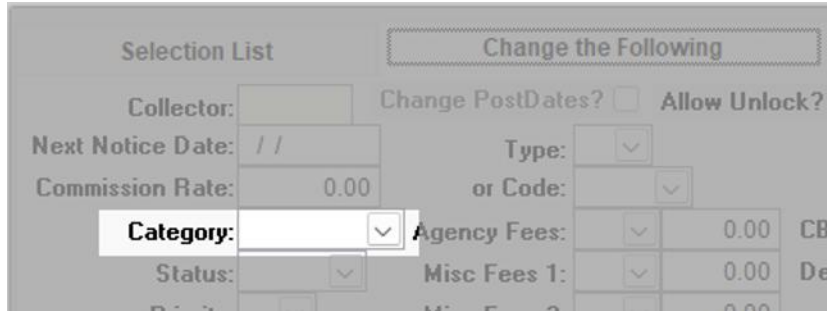
The Business Category field is also an integral tool in the credit bureau reporting feature in Debt\$Net®. This continues to be true, but now, with even more flexibility. Within the Account Category set-up, the K1 Type code can be selected to correspond how you see fit for a particular Account Category.



The 'Debt\$Net Account Category Edit Form' window has 'Save' and 'Quit' buttons. It contains fields for 'Category' (DENTAL), 'Acct. Field Label' (Patient), and 'CB (K1) Type' (02). A dropdown menu for 'CB (K1) Type' is open, showing a list of categories from 01 to 15.

CB (K1) Type	Category
01	Retail
02	Medical/Health Care
03	Oil Company
04	Government
05	Personal Services
06	Insurance
07	Educational
08	Banking
09	Rental/Leasing
10	Utilities
11	Cable/Cellular
12	Financial
13	Credit Union
14	Automotive
15	Check Guarantee

Additionally, to support continuity, training ease, and data updating, the Category field throughout Debt\$Net® has been updated to be a drop-down box for selection. No more misspelled Categories!

A screenshot of the Debt\$Net software interface. It shows a 'Selection List' on the left and a 'Change the Following' button on the right. The 'Category' field is highlighted with a dropdown arrow. Other fields visible include 'Collector:', 'Next Notice Date:', 'Commission Rate:', 'Status:', 'Change PostDates?', 'Allow Unlock?', 'Type:', 'or Code:', 'Agency Fees:', 'Misc Fees 1:', and 'Del'.

Interested in updating your Account Category fields? 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.

DebtNet\$Millennium APIs

Who would you like to see?

One of the many benefits of the DebtNet\$Millennium platform is the ease of working with partner vendor APIs. While the development team is continually adding new APIs, which partners would you like to see? What products would make your business more profitable? Please share so we can include it on our list!

Debt\$Net® at The ACA Expo

Stop by booth #402

Dave and Julee will be in Orlando, Florida July 22nd to the 24th attending the ACA 2026 Annual Convention and Expo. We hope you stop by and hi!

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 New Feature will be! Can't make the forum one month? RSVP anyway and we will send you a recording of the meeting.

Thursday, July 16th User Forum
[Link to RSVP](#)

Holiday Office Closure

Friday, July 3rd

We wish you a safe and happy Fourth of July Holiday!



Artificial Intelligence vs. Automation Intelligence

By David J. Saxton
President, The Computer Manager

What's another word for "artificial"? Take a moment. What was the first word that came to mind?

If you said "fake," you're not alone. I've asked this question to nearly 100 people, and every single one gave the same answer. Coincidence? I don't think so.

Now, don't get me wrong—Artificial Intelligence is one of the most remarkable tools humankind has ever created. The speed at which it's evolving is nothing short of extraordinary. But there's a problem I keep seeing: too many people are treating AI as a solution.

That's a mistake.

My team and I use AI every day. But from the beginning, we've been intentional about one thing—we view AI as a tool, not a solution. We don't allow AI to make decisions for us. Instead, we ask it to propose solutions. Then we step in.

We analyze. We question. We refine.

If AI gets it right, great. If it doesn't, we provide more direction, more context, and try again. Only when the output meets our standards does a human make the final call. That human layer—discernment, judgment, accountability—is essential. And it's where the real value is created.

Let me give you a simple analogy.

Before the chainsaw, people still cut down trees. It just took a lot longer. Then the chainsaw arrived—and everything changed. A task that once took 20 hours could be done in minutes. It was a massive leap in efficiency.

But in the wrong hands, a chainsaw can cause serious damage.

AI is no different.

It's an incredibly powerful tool. But it's still just a tool. And like any tool, its value—and its risk—depends entirely on how it's used.

The reality is this: AI still lacks something critical—discernment. It can process enormous amounts of information and generate impressive outputs, but it doesn't truly understand nuance, context, or judgment the way humans do. At least not yet.

That's why, in our shop, we treat everything AI produces as a suggestion—not a conclusion. We apply human judgment to determine the right path forward. That approach has made a measurable difference for us.

Let me share an example.

A few years ago, I began a deep dive into every role within my collection agency. The goal was straightforward: identify tasks that humans were performing and determine which of those could be automated using machine learning.

At the time, we had 80 full-time employees. Over the course of the project, we developed automation that replaced a significant amount of manual labor. In total, we implemented hundreds of process improvements.

Here's one example.

We work with a credit card client that sends us monthly account statements before we begin legal action. These statements are delivered as individual PDF files—usually 12 to 36 per account.

Previously, an employee would manually sort and combine those files into a single document. It was tedious, time-consuming work.

When I discovered this, we built automation to handle it.

Once the programming was complete, we had a backlog of about 4,500 documents. We estimated it would take roughly 100 employee hours to process manually. Our automation completed the task in nine minutes.

Nine minutes.

We've been building this kind of intelligent automation—inside and outside of our collection platform, Debt\$Net—for the past three years. And the results have been significant.

Today, we operate with 50 employees. Over the last 12 months, we've posted record revenue and record profit margins—without adding a major new client.

So what do we call this approach?

Automation Intelligence.

We use Artificial Intelligence as a tool to build Automation Intelligence. Both involve machine learning. The key difference is that Automation Intelligence keeps a human in the decision-making role—and that's the critical piece.

In our industry, "close" isn't good enough. The risk is too high. Until machines can truly replicate human discernment, we'll continue to rely on people to make the final decisions.

Our focus remains simple: use both AI (artificial intelligence) and AI (automation intelligence) to create measurable outcomes—reduced costs, increased efficiency, and higher revenue.

If a vendor is talking to you about AI, ask them a simple question: What has it *actually done*?

If they can't point to real-world results—lower headcount, reduced expenses, increased revenue—then it is probably just hype. We've seen this before. Think back to the dot-com boom and bust.

We're not chasing the AI frenzy.

We're being deliberate. We're using AI to improve efficiency, reduce costs, and grow revenue—responsibly and strategically.

Both types of AI.

And that's exactly how we'll continue building the future of DebtNet\$Millennium.

So stay tuned. We're just getting started.

The Debt\$Net® Newsletter is published by The Computer Manager, Inc. 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 listed below.

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