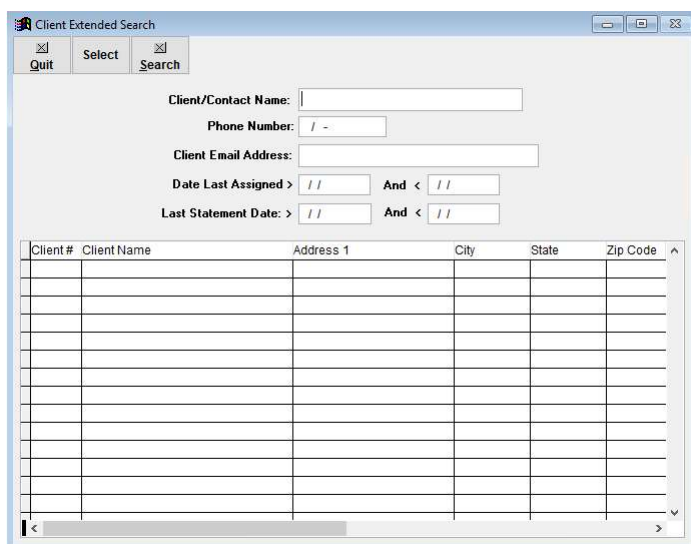


Prestige 23 Free Features Spotlight

Client Extended Search Screen

For our November Free Feature, we expanded upon the standard Client Selection Form to add an extended search capability. Now, finding that particular client can be quick and easy. In addition to including phone numbers stored in client extended references, client email addresses can be searched. Even better, there are wild card capabilities too. For example, searching the word “dental” in the client name field will bring up all clients with “dental” in their name.



How to acquire Free Features

The November Prestige 23 Free Feature is available to Prestige 23 users current on support. Reach out to 800-552-8397 to learn how you can gain both this and past FREE features.



Reassigned Numbers Database

Reassigned Number Database Frequently Ask Questions

Interested in learning more about the Reassigned Number Database module offered by The Computer Manager, Inc. and missed our November User Forum? Click [HERE](#) to access the recording where we introduced this new add-on module. Additional information can also be found at www.reassigned.us. Some FAQs found at the site can be quite helpful:

Why should I use this Database?

Using the RND, enterprises and other entities are able to determine whether a telephone number has been permanently disconnected from the consumer they intended to reach, thus allowing them to avoid calling or texting consumers with potentially reassigned numbers who may not wish to receive the call or text.

Who should use this Database?

All enterprises, large and small, and other entities such as schools, health care providers, and others who regularly contact their customers (via outbound calls or texts) and want to ensure the numbers in their contact lists have not been disconnected since the date each customer provided consent to be contacted on that number.

What are the benefits of using the RND?

Using the RND can give you a safe harbor from liability for certain calls/texts under the Telephone Consumer Protection Act (TCPA). The TCPA and the Commission's rules regulate some kinds of telephone calls/texts. For certain calls, including those made with an auto dialer or those using an artificial or pre-recorded

voice, the caller needs to get the prior express consent of the called party. But if the person you think you're calling gives up their phone number and that number is reassigned to someone else, you'll reach the wrong person, someone you probably don't have consent to call. The RND is helpful because it gives you a way to check to see if the person you want, and have consent to contact, is still at that number. If someone files suit under the TCPA, you can respond by showing that you had obtained consent to contact the number and that you checked the latest update of the RND before calling/texting and it said the number had not been reassigned after you obtained consent.

The Consumer Financial Protection Bureau (CFPB), in the Fair Debt Collection Protection Act (Regulation F) has also noted the FCC's RND in the rule as qualifying as a complete and accurate database for debt collectors to confirm a telephone number has not been reassigned before sending a text. Checking the RND can provide defense from the unintentional disclosure of third-party information.

Source: www.reassigned.us

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!

Thursday, November 20th Recording
[November Forum Recording](#)

Tuesday, December 16th
<https://decemberdebtnetuserforum.rsvpify.com>



Monthly Support Billing Will Begin In 2026

**Transition will start when quarterly
plans expire**

Starting in 2026 The Computer Manager, Inc. will begin transitioning all support plans to a monthly billing cycle. Currently, support plans are billed quarterly. Customers will begin seeing the new monthly invoice when they would typically see their next quarter bill, however the rate will be adjusted to a monthly amount.

Additionally, The Computer Manager, Inc. would like to encourage our customers to adopt paperless billing. Either by receiving emailed invoices or by setting up autopay. If you are not already receiving your invoices via email or set up to autopay, please consider emailing billing@debtnet5.com to sign up.

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:

ARM Tech 2026

January 21-23
Dallas, TX

RMAi 2026 Annual Conference

February 9-12
Las Vegas, NV

Holiday Office Closure Dates Please note the following dates our office will be closed for holidays

Thanksgiving

November 27-28, 2025

Christmas

December 24-25, 2025

New Year's Day

January 1, 2026

Message From Our President

1 Million Dollars – Part 2

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

I'm embarrassed. I don't know how else to say it. Why? Well, for a couple of reasons. First, when I went back and looked at the length of last month's newsletter, I thought, "Are you kidding? Who wants to take the time—or who even has the time—to read such a long business article?" I'm pretty sure that if I had received a newsletter with such a lengthy article, I probably wouldn't have read it. So, apologies to my colleagues and fellow D\$N users for being overly wordy. (And apologies in advance for the length of this article. It's actually about 50% longer than last month's, but I hope the content makes the long read worth it.)

Second, when I began doing research for this month's article, I was shocked by the discrepancies between what I've been paying for Debt\$Net compared to the other software programs and services I use. For example, my phone and call recording systems are integrated into a single cloud-based service. We refer to it as our Telephony and Call Recording System (TCRS). Since I have several clients who require monthly audits of numerous calls we have with their consumers, a reliable, easy-to-use solution is critical to our success. Without my TCRS, I would most likely lose my top five clients because I wouldn't be able to provide them with the calls they need. I pay \$88.23 per user per month for my TCRS.

Next, I looked at my skip tracing solution. The service I use provides us with leads that allow our collectors to verify a consumer's current address and obtain asset information. My collection model relies heavily on legal action. About 75% of our gross collections are from accounts we've sent through our legal model, and about 85% of those accounts we never spoke to the consumer. Without our skip tracing solution, we wouldn't collect those accounts, which means we'd miss out on more than \$1 million a month in gross collections. I pay \$60.00 per user, per month for each skip tracing "seat."

Then I looked at several "soft" benefits I pay for, like health and dental insurance, paid time off, lunches, company events, furniture, and rent. You get the picture. A lot goes into making a venture like a collection agency happen. But, again, I'm preaching to the choir. You know what it takes.

Finally, I calculated what I'm paying per user, per month for Debt\$Net. And this is when I became really embarrassed. I had no idea what the number was. I really didn't. I've been happily paying what they bill me, and enjoying significant success over the years because of the reliability, dependability, and flexibility (the flexibility part I paid for through custom programming) without complaint. I literally never complain about Debt\$Net as a software solution. It does what it should do, every day, every week, every month, year after year—and it does it well.

Now, before I share with you what I've been paying for Debt\$Net, I wanted to give you some additional history on my relationship with Debt\$Net—and one of the main reasons why I decided to buy the company. If you didn't get a chance to read the article I wrote about my history with The Computer Manager, you can find that article here: [The Collector Chronicle - August 2025.pdf](#). From day one, actually before day one, before I even purchased my version of Debt\$Net, I had it customized. Customized to provide an additional level of service to my clients. I have continued this process for more than 30 years. When Debt\$Net was in its infancy, our user groups helped provide direction for product development. These were great opportunities for users to tell the programmers what we wanted and needed, and the core program developed along nicely for many years.

Eventually, the user conferences stopped, and development of the base product declined. However, I didn't let that deter me. I started making custom programming requests every time I needed a new feature. These custom programming modifications made a huge difference in our productivity and the level of service we could provide our clients. The most dramatic example of this is the number of employees I currently have. About three years ago, I had 85 full-time employees. We were growing and collecting more money month after month. We were profitable, but I kept looking for ways to automate processes and procedures. I did this through custom programming. I also developed ways to track individual production and identify top performers and those who were struggling.

Long story short, because of the extensive custom programming in my version of Debt\$Net, which has resulted in significant automation across numerous processes, our current FTE count is 55. But wait, there's more. October 2025 was the best October in my company's 32-year history. Our gross collected was 28% higher than the next-closest October. (And we haven't onboarded a large client in over three years—so that increase is based on a level new business inflow, not a result of bringing on a new client.) These increases in

collections and reductions in FTEs are entirely attributable to the customizations we've made to Debt\$Net.

What's the best part of this? I am going to share my custom programming with all of you. The free features we've been rolling out are based on programming I've had written and already paid for over the past 30 years. There is an extensive catalogue of programming already written that I will be sharing with all users on a current support subscription. If you could reduce your human resources costs by 37.5% and increase your revenue by 28% how much more profitable would you be? That's what Debt\$Net will eventually be able to do for you. It's already doing it for me.

Some might wonder, "Aren't you worried about losing your competitive advantage?" To be honest, in my early years, I would have been. But not anymore. I've learned that having the best tool doesn't necessarily keep a client happy. It certainly helps, but what I've found more critical is our responsiveness to clients and our ability to say, "Yes, we can do that." And then delivering on those promises. This is what I want every user of Debt\$Net to be able to confidently say to their clients, "Yes, we can do that." And then help you make it happen.

Okay, now the part you've all been waiting for. Almost. When I finished my analysis of what I pay for other programs and compared those numbers to what I pay for Debt\$Net, I realized that while every piece of the puzzle is necessary, without Debt\$Net, none of it would matter. My phone system can make, receive, and record calls—which is excellent, but if I don't have somewhere to track accounts and activity, it doesn't matter. It's the same with my skip tracing program; I have access to leads, but if I don't have a home base to track everything, post payments, pay clients, etc., the skip tracing program doesn't matter. It's clear as day: the most valuable solution I have is Debt\$Net. To me, it's worth more than all the other solutions combined. I genuinely believe that. And not just because I own the company, but because it's true. I've been a Debt\$Net user for over 32 years, and I attribute a significant part of our success to our choice and customization of Debt\$Net. That's why I was so embarrassed when I realized I've been paying \$11.24 per user per month for Debt\$Net. Ugh.

Now, don't worry, we are not going to increase our pricing to a point that doesn't make sense for current users. I'm still one, and I know how I would feel if I suddenly received a price increase that was way out of line with what I have been paying. But we will have to increase prices eventually. Before we do though, we want to move everyone to a monthly subscription model, maintaining your current pricing. Then, once we've had time to show you the added value of providing new features each and modern solutions each month, we will eventually have to raise our prices. Nothing is locked in yet, but we plan on announcing the increases in Q2 of 2026.

Nobody likes price increases, including me. I get it. However, I also understand that if I'm going to benefit from the most advanced, feature-rich collection agency software solution and can dramatically reduce my HR expenses while increasing my gross revenue, the investment will be more than worth it. I'll be paying more, just like everyone else. My collection agency won't receive any special treatment or discounts.

In closing, everyone on the TCM team is excited about the direction we are moving and the opportunity to be your collection software solution for many years to come. I'm confident Debt\$Net will be the software of choice for our industry for the foreseeable future. Please reach out to me or Julee with any questions.

Thanks for being a loyal Debt\$Net user. Every user is valued and appreciated. Have a great month! Dave.

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

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