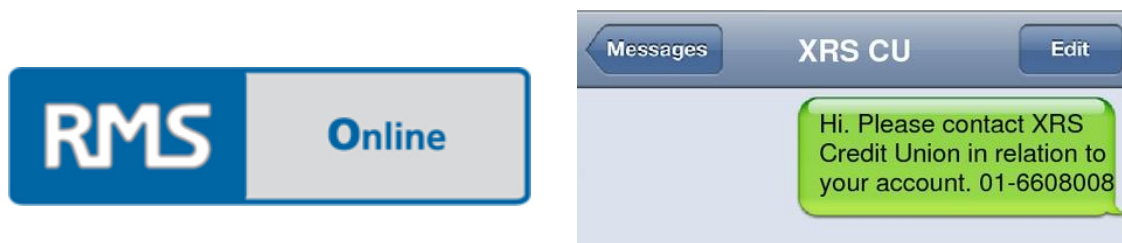




Text Messaging Integration

The new RMS Online text messaging integration is now available to our Credit Union customers. Text messaging capability is now fully integrated into the RMS Credit Control workflow, giving Credit Controllers a sophisticated texting tool that allows them to significantly improve the productivity of texting members.



Why Use Text Messaging in RMS?

- **Cost Savings:** Text messages can be used to replace a letter stage in the collections process thereby saving on paper, printing costs, postage, envelopes etc.
- **Increased Efficiency:** Traditionally, valuable time is consumed by sending text messages through mobile phones or webtexts and then having to record the contact in RMS Online. Now with RMS-Online text message integration, messages can be sent in seconds.
- **Bulk Messages:** Multiple texts can be sent simultaneously through RMS, unlike regular mobile or webtexts which are sent individually.
- **Improved Response:** An instant, direct text message is more likely to generate a quicker response than standard collection methods.
- **Full Integration into the RMS Online process:** Accounts are automatically progressed through the collections cycle.

Text Messaging Features:

- Credit Controllers can send texts through the normal “Action” screen.
- Texts can be sent individually to any member with a few simple clicks.
- Texts can be sent in bulk from the RMS worklist saving valuable Credit Controller time.
- Where numbers cannot be contacted, RMS will identify these to the Credit Controller by moving the member accounts to a special stage in the worklist for subsequent action.



- Invalid telephone number formats are immediately notified to the Credit Controller.
- RMS automatically stores the full text contact in the account history.
- RMS automatically stores details of wrong numbers in the account history.
- Texts from the Credit Union can have a specific mobile number to identify the Credit Union
- Texts from Branch Offices can have a different mobile number for contact.
- Text messages are a useful alternative method to establish contact with members who cannot be contacted by Letter or Phone.
- *XRS also offer Credit Union customers the possibility of using this integrated texting for other purposes - not just Credit Control. E.g. AGM, Car Draws, New Loan Rates etc.*

What is required for my Credit Union to use Text Messages in RMS?

First of all, your regular XRS support consultants will work with you to set up any new Collection Stages in your worklist to handle the texting and for any special requirements that you may have.

We will then open a texting account specifically for your Credit Union. It will be set up so that the phone number displayed refers to your Credit Union.

The service is charged on a monthly basis and is dependent on the number of texts in the plan that the Credit Union wishes to sign up to.

A typical charging structure for a Credit Union wishing to sign up to a texting plan is €250.00 for the initial setup and €100.00 per month for up to 400 texts per month. Texts are 12 cent per text thereafter. Prices exclude VAT.

The monthly fee covers the cost of each text along with the on-going infrastructure costs that XRS incurs for the supply and support of this service.

In order to provide the service at this cost we request that the Credit Union complete a Direct Debit mandate for the payment of the service charges. We also request that the Credit Union complete an Acceptable Usage Policy document.

Contact us on 01 6608008 or at supportdesk@xrs.ie if you would like any additional information.