iDebt Work Flow Requirements for Back End Systems

www.iDebt.us is a site that allows individuals to have letters sent on their behalf, to various collection agencies around the country. These letters are cease and desist letters instructing the collection companies to stop all communications. The type of client that would come to this website is in debt, currently getting harassed by bill collectors and are unsure how to make the calls stop. The letter is a simple letter with typical wording that works in all 50 states.

The letters printed are two sided. One side has the template demanding the collections to stop, the other side has the mail to and our return address. This will allow us to either fold the letter in 1/3rd and use it as it’s own envelope, or put them in envelopes with windows on them.

The letters need to be able to be digitally tracked whether that be certified mail, delivery confirmation, or proof that it was sent… this is done through either Stamps.com or USPS.com. It is imperative that we prove the letters were delivered.

How does the process start if they are interested in using our service.

Customers will start from the main landing page at www.idebt.us. At the bottom of the page, there is a form that has four boxes that require their information:

First Name   
Last Name   
Telephone #  
 Email Address

After entering the information, they click submit and then this information creates a new customer data profile in whatever CRM we are using. Whether that be SQL or Salesforce or some other system – it doesn’t matter. I have used SQL in the past for client management that integrated well with other third party programs, but I am only concerned with ease of use.

Once the client data profile has been created, a new page opens up with a few different sections.

Section1 Client Data Profile:

First Last Telephone Current Address Previous Address

AKA – Also Known As Maiden Name(If Applicable) SS# Other Telephone #’s used (this will expand I am sure later for other reasons). Some of these will be required, some will be optional.

Once they have the information filled out completely, they click next which takes them to the main part of the website that allows them to select which collection agency they are sending letters to.

There would be on screen instructions to ‘search through the national list of collection agencies’ which they can do multiple ways:

Dropdown box  
Search by letter   
Manual input the companies name in a search box.

When they find the company they want, they click ‘add to list’ and it this pastes this companies name, city of origin and state to a row beneath the search display area. They can also manually add a company if there isn’t one selected. If they add a new company manually, it would put it in a queue for us to verify later and add to the dBase for future use.

They can select one, or 200, it wont matter. Every time they search for and add a new company, it adds to a new row at the bottom of this page.

Once they have all the companies selected, they click ‘next’.

The next screen asks them to ‘Verify the Info’. There will be an option to either, ‘Continue Adding’, “Continue to Next Step”, “Edit List”. This list will show the company name, the city and state that company is in and that’s it (address wont show until later).

There will be a box to the right of the page that shows their current total. Each letter sent is a flat fee of X amount of money (as yet to be determined). Editing the list could be done by check box next to each row, that or there is a trash can they can click to delete that company.

“Click here to Verify” leads them to the next step, payment.

This screen will have a very simple payment interface. VISA/MC/AMEX/PayPal. It will spell out very plainly, ‘We are preparing 15 documents for you at a charge of $2.25 a document, that totals $33.75, please enter your payment information and click ‘Submit’. We will adapt to accept various payment options if necessary (Bitcoin is one of those that we may use).

There is a check box to accept the Terms and Conditions of the website. There is a link in this box that allows the customer to open the form. To continue past here, the individual has to at least open the box that has the contents of the TOS in it. I will provide the TOS and disclaimer.

There might be a secondary payment option here that I have yet to decide on such as recurring payments. We might bill them $X a month to allow them to add as many letters as they need, they would only pay postage.

Once paid, the system takes them to a ‘What Now’ page that will explain the process of the letters being mailed, and how they are delivered and how we track. This will be a graphic we make on our end explaining the steps. I might have an explainer video made to explain ‘what happens next’ that they can watch.

We thank them, take them back to the main home page. That’s it for them.

The system will generate an email thanking them for their business. That email will include the names, addresses and contact info of the collection agencies they selected to send letters to.

Here is what needs to happen next:

1) Each company selected would generate a letter. Each letter would pull from the pre-written template leter

2) The system would then paste the clients info as well as the companies info on the appropriate part of each page.

3) Once the forms are prepared, a single page, duplex letter is generated with postage and mail-to/mail-from on it. The ‘from’ address is our address so we can track returns. The ‘to’ address is each address of the collection agency that they selected in the previous process. OR If this is problematic or I am unable to print these single letters, duplex, with certified mail labels on them, we will figure out a way to print labels with the forms so we don’t mix them up.

That’s it as far as the letters and postage is concerned. I need to make this idiot proof. There are other ways I have thought of to print the postage, mailing letters on the same piece of paper using LEGAL sized paper, but I’ll get into that later if we can’t figure this out.

Once the letters are mailed, that’s it for customer interaction at this point.

When the USPS gives us confirmation that a letter has been delivered or signed for, I want the delivery/signature confirmations pasted BACK into the clients account so we can then view them and see when it was received. If there is a way to send individual emails to them letting them know, “Company ABC is in receipt of your correspondence”, that would be even better. Perhaps an integration with a leads management company that does marketing emails would work. An XML post into a lead management system would automatically generate a canned email saying Company XYZ is in receipt of the letter. I have used LeadMailbox in the past and it works great… this will allow us to follow up with clients, send them reminder emails and solicit them for any additional services we may offer in the future.

From here, there isn’t much for them to be able to see in the portal, so I don’t think I want to spend the money right yet to make it accessible to them, unless it’s easy to do and wont cost much more. If there is a way for them to submit a request for confirmation, or submit a request for verification via an email request form that uses the email address they signed up with, that would nice. That or let them verify via their SS# (which we will have) and have a screen print show them what’s what.

I may want them to be able to use their FB connect accounts to login. I would like to be able to allow them referral bonuses for letting their friends now, that or give them free monthly subscription for every X # of people they get to sign up. This can be Phase 2.0

Being able to track the letters is CRUCIAL. We need to be able to prove they were delivered. Printing them and making it easy is second most crucial point.

I want to be able to run reports for total # of letters submitted. Total # of clients Payment history # of letters per company sent

I want to be able to print from this report a full client data sheet with everything they have submitted in a neat ‘iDebt’ skinned report.

That is pretty much all of the meat and potatoes of what I want/need to start. There are some back end push/pull actions I want to be able to do sometime in the future, but getting it up and running first is more important.

I want this site to be accessible by an APP that allows the customer to track any collection calls. This app would allow a few things. Some of which would be posting information into their account from their phone. The app would sync with their account information, via FB Connect or the email/PW they created so we need to keep that in mind when designing this.

Having said that.

For v2.0. I want to be able to skin this for other companies that want to subscribe to it. I want to be able to bill them monthly, and allow them to refer clients to this site. It would not charge these clients. We would keep a tally of the number of envelopes sent, who we sent them for, etc… then bill the offices separately.

Ultimately, the idea behind this site is to disrupt collection companies and potentially make it possible for customers to file claims against the firms trying to collect as it’s a violation if they’ve received a cease and desist. There is a lot of money involved in that particular part of this side of the business… we will cover some of that in an infographic on the front page of the site to explain how that works.

Ultimately, I just need to be able to print these easily and the client needs to be able to find the collection agencies easily. Each state has a database of their collection companies licensed to do business which we can import. The BBB has an API that allows you to search that way as well. Need to be able to add them easily via a CSV file as well as being able to do it manually.