



**COGENT  
CONNECT**

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## What's Trending

### The Comprehensive Debt Collection Improvement Act: Should we panic?

Tracing its roots from a host of consumer protections put in place during the pandemic, what the CDCIA does is take of those and consolidate them into one comprehensive consumer protection bill. [Read More](#)

### Can Transmitting Data to Mail Vendor be classified as Unauthorized Third-Party Disclosure

As per a recent court ruling, transmitting data to a mail house to generate and send demand letters to consumers does indeed violate the prohibition on third-party disclosure. [Read More](#)

### University calls in Private Debt Collectors for help

Bristol University is reportedly the first university to pursue private debt collection

## Message from the COO



As things are finally looking up after a long and grueling battle against the Coronavirus, I am reminded of a quote from Victor Hugo:

***“Even the darkest night will end, and the sun will rise.”***

With vaccination efforts across the nation gathering pace, and with more and more people getting immunized every day, many businesses are already preparing for the workforce to return to the office and resume business as usual. However, we should tread with caution, as new strains of COVID-19 are still wreaking havoc in other parts of the world.

While we are eager to return to normalcy, the transition would be anything but quick. Business experts opine that businesses should stay ready for a fluid workplace by embracing cloud-based technologies that foster remote working, strengthen digital collaboration, enhance productivity, and allow organizations to stay compliant. Additionally, businesses will have to respond to the COVID-19 recession by finding ways to reduce operations budget while ensuring business continuity and growth.

At AgreeYa, we have aligned our business vision for Cogent to match the business requirements of the prevailing times. Towards this, we have not only strengthened our new web-based collection software – CogentCollect - but have also incorporated a host of exciting new features such as a comprehensive dashboard for managers and stakeholders to provide at-a-glance views of essential KPIs of all collection and collector activities. Another interesting feature will be to drive the collector's call script with configurable SOP and checklist. Additionally, we are working hard to make Cogent and CogentCollect a truly omnichannel platform by introducing features and functionalities that will now enable collection agents to utilize calls, texts and SMS to contact debtors.

I am also excited about the exceptional progress we have been able to make on the Business Process Automation (BPA) front through integration of Cogent with our other product offering - BeatBlip. With Cogent and BeatBlip working together many of you have been able to automate mundane, repetitive, and rules-based business processes thereby increasing productivity, reducing staff burdens, enhancing efficiency, lowering operational costs, and better managing compliance requirements.

As always, we are dedicated to constantly improve and add new capabilities that best cover the evolving business requirements of our customers. We just released Cogent 6.3, which is packed with features to enhance the program for our users. We will soon start work on integrating Cogent with Microsoft's business management solution, Business Central. We intend to keep you posted on its progress as we move down that road.

We could not have achieved so much without the feedback and support of customers like you. Thank you for your continued support, and keep your suggestions coming. As always, I encourage you to reach out as needed for support during this time. For any additional questions, you can send an inquiry to [askcogent@agreeya.com](mailto:askcogent@agreeya.com).

Stay safe and healthy!

Sincerely,  
Arindam RC, COO

## Future Roadmap

Our goal is to provide partners and customers with competitive advantage and bolster their processes for excellence. The roadmap for Cogent is based on market best practices, future anticipations, and evolving requirements from our customers. Here are some enhancements that would be rolled out as a part of future Cogent 6.4 release:

### Call Checklist

This upcoming feature will enable a user (Collector, paralegal) to update the Debtor details and mark the checklist items while talking to a debtor on a respective claim.

to help recover unpaid rent from students that have been on 'rent strike'. [Read More](#)

### Senate Passes Bill Requiring Additional Disclosures for Collectors, Debt Buyers

Among the information that collectors and original creditors must provide are: the dollar amount of the outstanding debt and the name of the party to whom the debt was sold or assigned. [Read More](#)



## Cogent User Group

As the United States returns to normalcy we cannot wait to welcome customers back to in-person Cogent user group at this year's NCBA Fall Conference in San Antonio, TX. The final date, time, and agenda will be communicated well in advance. So, stay tuned and keep an eye for the invite.



## Resources Download

Get an in-depth view of what's changed in Cogent product. Request your copy of Cogent 6.3 release notes.

[Ask For A Copy Now](#)

### Upload Audio File

Cogent will be expanded to grab all the audio call recordings and the user can even play them whenever needed.

### Masking of Phone Number during Restricted Time under FDCPA Compliance

Cogent will help organizations stay FDCPA compliant by masking the debtor phone numbers during restricted call time.

### Additional Language Preferences

This upcoming feature will allow law firms to incorporate multiple languages to serve different clients. A firm can select from as many as 480 new languages based on debtor's language preference.

### Enhancement on Attorney Review

Bar number restriction will be removed, thereby allowing all the attorneys to see all the tasks irrespective of their Bar. Additionally, attorneys can now enter detailed notes in length of up to 5,000 characters.

### New Firm Default

For better control over the debtor cost, a new firm default has been created where a law firm can control whether to convert the pending cost to the debtor balance on entering the stipulation date.

### New Icon to Indicate Active PPA

A law firm user can easily identify an active PPA on a claim with the help of a new icon. Additionally, the user can gain insight into the PPA type by hovering over the icon.

### New Report Type

A new report type will be added where a user can easily search for outstanding invoices based on multiple clients.

### DIY Enhancement

Going forward, only Debtor ID will be required while importing the maintenance/vendor file, as it is in itself a unique field in Cogent.

### New Action Type

This upcoming feature will allow users to enter the number of days while setting the SOL after Judgment date, by leveraging workflow automation.

### Option to Copy the Updates Across All Future Payment

When a payment arrangement is set up, the debtor will be empowered to change it later on. Towards this, a provision will be provided to the firm collectors where a user can choose to copy the updates across all future payments in the agreement.

### Debit Card e-Request

While creating PPA, user will also be able to enter debit card details as well.

## Improvements & New Features

We just released Cogent version 6.3. We have added new features and capabilities to Cogent while also addressing usability concerns with earlier versions.

### New capabilities introduced in Cogent Version 6.3

**Authorized Third-party Contacts:** Cogent has expanded the third-party contacts to store the debt consolidation companies on the main claim summary.

**Witness for a Hearing:** Cogent is now extended to store the witness details for the hearings that require a witness to appear in the court. Utilizing the feature, law firms can easily meet this Compliance and Optimization criteria.

**Add Fee Dispute:** Enables the user to log a dispute where an invoice is not settled in full. Therefore, in Cogent, firm has an option to raise a dispute at payment transaction level.

**Mass Suit Filing:** To enhance process automation, save time and increase usability of the firm's users, 'Mass Suit Filing' feature has been added in Cogent. Using this feature, firm users can file suits on multiple claims at one go by adding AR codes.

**Manage Master Data:** Cogent now allows firms to choose values that firms wants to display under Claim type, PPA type, Dispute type, Court type. This delivers better optimization and control for a firm's users.

**Quick Scan:** To maintain the uniformity for the firm users and better optimization, firms can now define the shared location path so at the time of quick scan via 'Load Image' folder or 'Load Image Path', by default the same shared location will be opened to scan the documents.

**Planner Notification via Email:** Allows law firm's users to plan their workdays better even before logging into Cogent. This process automation feature sends out notifications via email about Planner tasks on Cogent.

**Advanced Data Encryption:** To meet the security compliance of the profile data, Cogent now encrypts data at database level. Configuration setting for opt in or opt out encryption feature can be done at the time of upgrade and if the firm chooses to avail this feature existing data needs to be encrypted.

**Firm Default – Session Idle Timeout:** To enhance the security and deliver better administrative control, firms can set the time after which Cogent will auto logout idle users.

## Industry Partnership



We frequently collaborate with other solution companies in areas such as payment integration, process servers, call recording and analytics to provide our customers with access to customized technologies and services. Our aim, through such partnerships, is to offer users the flexibility to plug-in, on as-needed basis, a wide variety of tools with Cogent as their central platform. One such new partnership is with **Voximplant**.

Voximplant's integration with Cogent will enable users to automate outbound calls. The collective system will help eliminate repetitive tasks, reduce costs, increase end user output and efficiency.

### About Voximplant

Voximplant, formerly Zingaya, provides innovative real-time communication tools to create best-in-class cloud communications platform. It offers a range of products to simplify communications operations. Voximplant's solutions lead businesses to disrupt the current status quo and automate communication with customers to improve collaboration and increase customer experience.

More information on **Voximplant** can be found online at <https://www.voximplant.com>.

For information about integration with Cogent, write to us at [askcogent@agreeya.com](mailto:askcogent@agreeya.com)



**New Firm Defaults to Display FDCPA Warning:** To meet individual firm's compliance criteria, Cogent now enables law firms to set the relevant FDCPA logic for 'Contact Time Warning' applicable as per their requirement.

**Docket Calendar invite:** With this update, the docket invite will only be sent to the Appearing Attorney who is a firm 'Employee', respective to that particular claim. The modification is meant to prevent the sending of docket details to all the configured users.

**'Invoice #' search field on Advance Search:** Allows users to search for an invoice by invoice number.

**Masking Bank Account Number:** Users will be permitted/restricted to view the masked/unmasked bank account number/s based on role security in 'Edit Debtor Assets' and 'Edit PPA entry'.

**Enhanced Workflow Automation:** Cogent has strengthened its workflow automation capabilities by adding new actions, conditions and tags.

**.Net Framework to 4.8:** Cogent application has been upgraded to be compatible with .Net Framework 4.8 version.

## Launch of CogentCollect

Recently we have launched CogentCollect, a web-based debt collection management solution that enables agencies and firms to automate and manage their collection process by leveraging an anytime anywhere solution with the flexibility of remote working. CogentCollect empowers firms to gain big savings on infrastructure and manpower costs while improving collections, optimizing operations and ensuring compliance. Key features of this solution include:

**Infra Independence:** As a web-based online solution, CogentCollect eliminates the headaches, costs and limitations of on-premise deployments. It enables firms and agencies to leverage remote working and save on infrastructure and manpower costs.

**Collection Automation:** CogentCollect automates the most time-consuming daily collections tasks and activities, empowering employees to remain focused on strategy and customer interactions.

**No-Code Solution:** User-friendly workflow design enables firms to enrich and scale the product to meet changing business needs, use cases and requirements without coding.

**Solid Compliance:** A built-in rules engine guarantees adherence with evolving federal and state compliance requirements, eliminating compliance costs and penalties.

**Easy Integration:** Built on a scalable and open architecture, CogentCollect integrates with popular third-party vendors, like dialers, call recording software, accounting, payment solutions and more, to increase efficiency.

**Modern and Intuitive:** Manage accounts and collections from one screen. CogentCollect features a single window interface for consumer information management, account status management and payment scheduling.

## Customer Spotlight

### Raymond Patenaude

Firm: Patenaude & Felix, APC

Education:

- Bachelors in Pol Science Westfield State Univ, Massachusetts
- Juris Doctorate, Cal Western School of Law, San Diego, CA

Bar Admissions:

- California

Area of Practice: Creditor's Rights and Collections

Bio/Profile

Raymond Patenaude is the CEO/Managing Partner of Patenaude & Felix (P&F), APC. His rich experience and comprehensive knowledge have been pivotal in the success witnessed by P&F.

During his early professional years, Raymond practiced law in the areas of construction defect and insurance defense litigation. In 1991, he started litigating for a single auto finance company and soon started P&F as a multi-practice area law firm. In the following months, P&F's collection practice grew incrementally. Also, Raymond and his firm became the first firms in NAN and NARCA.



## Review Cogent on Capterra and G2

As you may know, many people like you rely on reviews and references to make sure they make the best purchase possible. In fact, 97% of potential buyers depend upon reviews when deciding whether to purchase.

We know you like us. That's why we are going to ask a favor... would you be able to leave us a review? We would really appreciate it!

If you haven't done it already, writing a review is incredibly easy and will take no longer than 10 minutes to complete. You can submit one anonymously, if you decide so (even we would like it that way!)

**As a little thank you, we'll send you a \$25 Amazon gift card for each review you submit\***

[Submit a review on Capterra](#)

[Submit a review on G2](#)

## Support



General Enquiries

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In response to the P&F's growing popularity in the collections space, Raymond decided to close down the general business practice section in 1997 and focus exclusively on creditor's rights and collections. Since then, the law firm has expanded into six other states, opened a call center in Mexico and acquired a Los Angeles based law firm.

While Raymond has not practiced law for a number of years, he is a guiding light to the dedicated team of attorneys present at P&F. Under his stewardship, the law firm has been able to meet and exceed every client's recovery goals and continue to expand and grow its practice.

### Outside of the Arena

Raymond resides in San Diego, CA with his wife and two children. His son is a graduate from USC on a NROTC scholarship and is currently a Navy Lieutenant stationed in Sasebo, Japan. While his daughter graduated last year from the University of Oregon and is currently working for a pharmaceutical benefit management company in San Diego. Raymond loves to spend quality time with his family. The family spends a good part of the summer boating, skiing and wake boarding on the Colorado River in Arizona. Apart from this, Raymond loves to go golfing with his friends and colleagues, pretty regularly.

### Evolving Technology Landscape: Embracing Change

Patenaude & Felix, APC has been one of the early adopters and has been using Cogent since 2007. We asked Raymond to share reasons for investing in Cogent and to highlight some of the business benefits this decision has resulted in, and this is what he had to say.

### Why did you move to Cogent?

**Raymond Patenaude:** In early 2007, P&F was experiencing exponential growth where we were onboarding new clients and expanding our practice in new regions. This welcome growth mandated new technology investments to streamline, accelerate and optimize our growing operations. After much deliberation and market research, we unanimously opted for Cogent as it was the most advanced collections and case management software back in those times.

### Business problems solved by Cogent?

**Raymond Patenaude:** I think one of the discernable benefits of using Cogent is the personalized round-the-clock support available with the product. Previously, we were off Cogent support for many years due to a disagreement with the former Cogent ownership. However, upon acquisition, AgreeYa approached us to get back on support. Since then the AgreeYa team has demonstrated their willingness to work in partnership, rapidly resolve issues, prevent system catastrophe, and address other business problems.

### What do you like the best about Cogent?

**Raymond Patenaude:** Cogent has delivered the P&F staff with an easy-to-use and intuitive platform to enhance their efficiency and productivity. Our staff are very happy with the value Cogent adds to their work. From the management perspective, the product enables us to gain better visibility into progress of collections activities, keeps us on top of compliance requirements and improves governance. Cogent also allows us to easily fetch our collections data for reporting and process improvements.

Thank you for checking out Cogent Connect.



[www.cogentcollections.com](http://www.cogentcollections.com)