



RDR: ALGORITHMIC SOFTWARE

UNPARALLELED PRECISION

The RDR algorithm is state-of-the-art, patent-pending software developed by Dr. Robert Manning over a period of three years, in conjunction with expert computer programmers. Given a number of variables such as salary, tax deductions, etc. the mathematically precise software calculates a financial assessment of the client, using pre-programmed yearly tax data for federal, state and local residence and household expenses based on bankruptcy districts. The user-friendly interface, coupled with our experienced counselors, provides rapid assessment of a client's financial "health", and in a time period of 20 – 45 minutes, will produce a "score" which converts to a percentage format, of a person's ability to repay creditors.

The algorithm is updated yearly to accurately reflect any changes in the tax code or bankruptcy specifications. The protected software is backed by our expert in-house computer programmers. The software is flexible enough to provide modifications based on a client's individual needs when necessary. For in-house use, the algorithm will be available by accessing our secure web-server via password-protected login page. Each organization will have its unique access site.

WEB-BASED SECURITY

The RDR algorithmic software operates with numerous layers of security for your members confidence and peace of mind..

PRODUCTS & SERVICES

- Collections
- Underwriting
- Mortgage Modification
- Balance Transfer
- Hybrid Financing

CUSTOMER SUPPORT

Help is available at all times to assist with problems or concerns while using our products.

1-888-332-5819

CONTACT

info@responsibledebtrelief.org

1-888-332-5819 (P)

1-585-385-6227 (F)

After completing the algorithm, which is administered either by a partial payment affiliate, or by a site licensing holder – a percentage score results, which accurately reflects the client's repayment ability. Clients are required to submit an affidavit testifying to the accuracy and honesty of their financial statements.

Based on their RDR score, consumers are classified into one of four distinct repayment options; full payment (credit counseling), hybrid partial payment (credit counseling), partial payment (Responsible Choice Plan™), or bankruptcy.

RDR shares your concerns about maintaining a safe, secure and inviolable climate for your members' personal information. The Responsible Debt Relief (RDR) Institute complies with the provisions of the Gramm Leach Bliley Act by protecting and securing personal, private financial information. A unique password-protected database site is made available to monitor client status in real time. This database is accessed on RDR's secure services site using encryption and SSL (secure socket layer). We employ multiple-tiered architecture: user interface, business logic layer and data access layer are each validated by user and password and client ID.

Find out more about this innovative software application by contacting info@responsibledebtrelief.org.