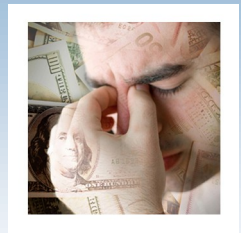
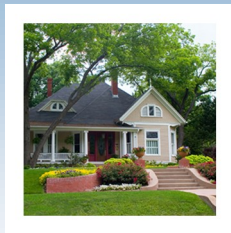
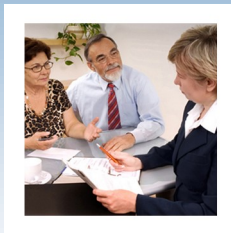


DMS Manager™



*Your Software Development and
Technology Provider for the Credit
Counseling Industry*



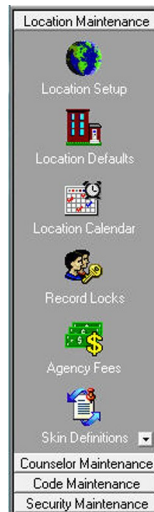
COOPERATIVE PROCESSING RESOURCES

DMS Manager™

DMS Manager™ enables the System Administrator to set up and maintain the administrative functions for the agency and their satellite locations. For example:

- Agency parameters for scheduling agency-wide access for all satellite locations for appointments, workshops, ACH sweeps and holidays
- Five levels of security providing detailed and specific protection for certain data elements, and security access for each user and their defined roles
- Code maintenance, service types, budget codes, and NFCC codes
- Auto Notes System, which automatically creates and writes a note to the file when certain agency defined values are changed

Location Maintenance



- Location creation and maintenance, defaults and options
- Location non-counseling calendars (holidays/closures)
- Typical work week for locations and generate schedules
- Modify schedules for vacations, holidays, closures, staff training, etc.
- Location driving directions
- Agency defined fee schedule management

- “Appointment or Service Types” can be of various time durations in minutes. This is used in generating the schedule.
- Add a workshop to a date for a location that offers the Workshop service type, list the workshop topic, charge, time range, facilitator name, workshop location address, and driving directions

Appointment Schedules

- Additional agency-defined appointment service types can be added to the standard ones, which allow you to create and monitor appointments easily. This gives the agency more flexibility and additional ways of tracking each type of appointment, time duration and productivity.

Service Types Setup

| Service Code | Description | Duration (Min) | Active | Used For | Allowed Schedule Services |
|--------------|-------------------------|----------------|-------------------------------------|----------|------------------------------|
| A | All Appointments | 60 | <input checked="" type="checkbox"/> | Both | A, D, E, E2, F, H, HR, HW, K |
| B1 | Bankruptcy Review | 60 | <input checked="" type="checkbox"/> | Both | |
| BA | Understand Credit Rpt | 120 | <input checked="" type="checkbox"/> | Both | |
| BK | Bankruptcy | 60 | <input checked="" type="checkbox"/> | Both | B1, BK, K1, K4 |
| DH | Default Mortgage | 60 | <input checked="" type="checkbox"/> | Both | DH |
| E | Exit Review | 60 | <input checked="" type="checkbox"/> | Both | E |
| E1 | Make Your Move Workshop | 180 | <input checked="" type="checkbox"/> | Both | |
| E2 | Credit Report Review | 90 | <input checked="" type="checkbox"/> | Both | |
| E3 | Making Sense | 60 | <input checked="" type="checkbox"/> | Both | E3 |
| ED | Education | 0 | <input type="checkbox"/> | Both | |
| F | Initial Debt Counseling | 60 | <input checked="" type="checkbox"/> | Both | F |
| F1 | F Time | 60 | <input type="checkbox"/> | Both | |
| H | Pre Purchase Counseling | 60 | <input checked="" type="checkbox"/> | Both | H |

- Counselors with special training or certificates, such as Spanish speaking or signing for the hearing impaired, can be linked to specific Service Types.
- Provides the ability to set up non-counseling dates for specific locations or all locations at the same time. This can be done prior to generating the appointment schedules.
- Counselors can be set up to work in multiple locations. This makes tracking their true productivity much easier and without multiple reports.
- You can easily remove a counselor who is absent from a schedule that has already been generated. This enables you move a counselor’s load to other counselors.
- Inactive locations and counselors are hidden when selecting from the drop-down lists of locations or counselors.

COOPERATIVE PROCESSING RESOURCES

Code Maintenance

- All code fields use a drop-down list to select from. You can type the first letter of code description to quickly access a desired description.
- There are six sets of codes you can set up in DMS Manager. Once these codes are created, the template displays for all agencies to conform to; these codes display in the Budget section of the DMS Solutions™ Counseling module.

Auto Note Setup

- Notes can be automatically generated and posted when any changes are made to almost all client and creditor data fields. Old data and the user that made the change, can be recorded to agency-specified notes. This saves time and provides a good way to track any changes.

- As an Auto Note field is modified in Setup, it records the user who last changed the item, as well as the date and time changed.
- As data fields are changed, the old data is recorded to client or creditor notes. Also the date and user name making the data change is recorded.
- All printed letters to clients and creditors can be automatically noted to the agency-specified notes.

EDI

- A user-friendly response report permits review of vendor responses.
- Submit several EDI proposal formats to RPPS: Standard proposal data, Full Disclosure proposal data and Full Budget Disclosure proposal data.
- Submit requests for balance updates and discontinued DMPs with RPPS.
- Response files from RPPS and Visa can be imported to update the database with Balance updates and Proposal responses.
- Response files from third party EDI vendors can be imported to update your database with Balance updates and Proposal responses.

EFT

- EFT data is created at the front of check printing.
- Disbursement validates EFT debts and zeroes out payments to invalid account numbers leaving these funds in the client's Trust.
- Readable EFT Transmission Report produced with RPPS.
- Rejected account numbers create a refund back to the client with RPPS.
- Users can choose to reject an account number from transmission with RPPS.
- Formatted EFT files to RPPS use RPPS' MFE software to transmit to MasterCard. The MFE software better expedites the sending and receiving of data files.
- EFT check voucher data is transmitted from a client's PC using RPPS' MasterCard File Express software.
- Formatted EFT files can be sent via FTP or e-mailed to a third-party EFT outsource company.

COOPERATIVE PROCESSING RESOURCES

Counselor Setup

- Counselor creation and maintenance
- Counselor Copy and Merge case workloads

Available Counselors

| Name | Location | Service Type | P |
|-------------------------|--|---------------------------------------|---|
| ▶ Abraham Lincoln | West Seneca Location, Confidential Branch | All Appointments, Money In Motion/ B | |
| Admin Baltimore Private | Baltimore Private | All Appointments | |
| Andrew Jackson | Canton Location, Buffalo Location | Telephone | |
| Bankruptcy Counselor | Main Office, Downtown Office, Westside | Bankruptcy | |
| Barney Rubble | Southside Location, Springfield, Education | All Appointments | |
| Benjamin Franklin | Buffalo Location, Connie Specific Branch | All Appointments, Default Mortgage, E | |
| Budgeting Basics | Toledo Location, Education | All Appointments | |
| ▶ Counselor Dick | Westside Location | All Appointments | |

Last Name: Lincoln | First Name: Abraham | MI: | Active

Locations:

- Baltimore Private
- Buffalo Location
- Canton Location
- CHATTANOOGA
- Confidential Branch
- Connie Specific Branch
- Downtown Office
- Education

Service Types:

- All Appointments
- Bankruptcy Review
- Understand Credit Rpt
- Bankruptcy
- Default Mortgage
- Exit Review
- Make Your Move Workshop
- Credit Report Review

Buttons: New, Remove, Save, Cancel

Follow-up System

- Can search for clients who have not made a full deposit in X number of days.
- Can search for clients who have not deposited at least one of the last six months, or who have made a partial deposit at least one of the last six months.
- For the six month search, it shows the last six months of deposits and accumulates short and missed deposit amounts in a dollar Past Due field.
- There are special filters that permit access to delinquent clients in special groups.
- Statistical counts and percentages of delinquent clients with and without follow-up dates.
- Once a client has been given a follow-up date, the client appears again on this follow-up date unless a full deposit has been posted or the client is discontinued.
- Result codes are used to indicate follow-up activity.

- Follow-up dates can be assigned to result codes to follow-up on the client if a full deposit is not received by the follow-up date.

Client Follow-Up

Follow-Up Delinquency Method:

- Use amount deposited within last 35 days
- Search last 6 month deposits (partials / missed)

Filters:

Location: All | 2Alpha |

Counselor: <All Counselors> | 2Alpha End |

Start date: 8/26/2010 | Follow-up date: 8/26/2010 |

End date: 8/26/2010 |

Follow-Up Dates:

- All Clients with or without follow-up dates
- Only Clients without follow-up dates
- Only Clients with follow-up dates

Total Delinquent: 948 | Without Follow-Up Dates: 948 / 100.00% | With Follow-Up Dates: 0 / 0.00%

Buttons: Clients, Results, Letter Setup, Result Codes Setup, General Setup

| ClientID | Client Name | Status | Counselor ID | Counselor | Payment Due | Last Deposit Amt | Last Depo |
|----------|----------------------|--------|--------------|---------------|-------------|------------------|-----------|
| ▶ 13425 | Koch, Chris | AR | 130 | James Madison | \$1,175.00 | \$0.00 | |
| 13429 | Smithy, The Test Cle | A | | | \$250.00 | \$0.00 | |
| 349 | WILCHER, DOROTHY | A | 01 | | \$245.00 | \$0.00 | |
| 12097 | Test, Thomas A | A | | | \$123.00 | \$0.00 | |
| 10010 | WILSON, RON | A | | | \$68.75 | \$0.00 | |

Security

- Five levels of security are incorporated into DMS Professional Suite:
 - Delete Access: If a user is associated to a group that has a screen with Delete Access, then the user has full access to the screen.
 - Create Access: If a screen has create, the user can create or make any new object. The user also has Write Access and Read Access.
 - Write Access: If a screen has write access, the user can save any changes made on any of the objects on the screen to the database.
 - Read Access: A user can only view the data on a screen with read access.
 - No Access: A screen is not visible to users if they do not have access.
- An Agency can define as many groups they want to have and make up their own names for each group they identify.
- Every user name is associated to one security group.

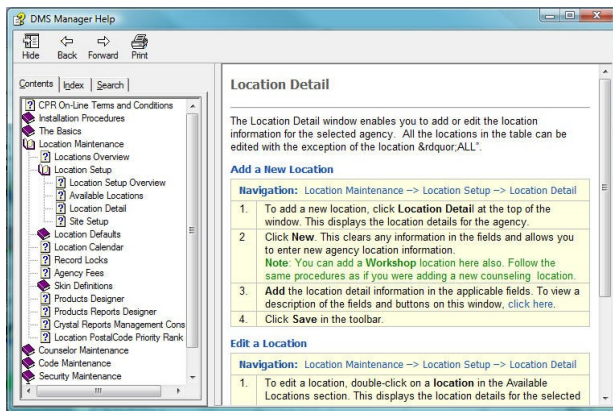
COOPERATIVE PROCESSING RESOURCES

NFCC

DMS Professional Suite provides automatic importing of client data from a referral created in the NFCC Web site. This eliminates the need to re-key any of the client's data.

Help Screens

The on-line help screens are written with RoboHelp software, which allow for indexing, word and subject searches. This gives you the ability to see overviews of modules, to very specific details.



Cooperative Processing Resources

Cooperative Processing Resources provides software with professional prominence and technological advantages to Credit Counseling Agencies. Our application, the DMS Professional Suite, started with innovative development over 20 years ago with desired features and industry-wise enhancements that were contributed from leading Credit Counseling Agencies located throughout the United States, Canada and the United Kingdom.

CPR is more than a Software vendor, we are a Membership.