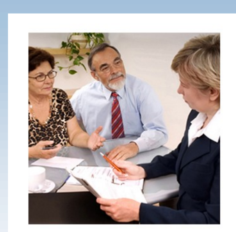
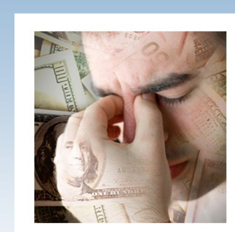
DMS Solutions™

Your Software Development and Technology Provider for the Credit Counseling Industry

CPR

DMS Solutions™

DMS Solutions™ is a Windows environment with many added capabilities that improve counselors' performance and reduce costs. DMS Solutions' windows are created with easy to identify icons that are placed to help members easily navigate to familiar programs, and many new features and functions.

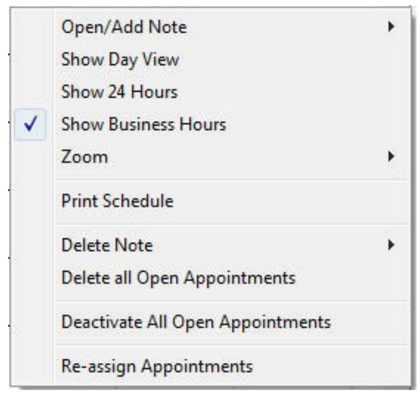
DMS Solutions provides new and improved Appointment, Counseling, Budget, Client Financials, and Creditor Processing Systems. There is also an added feature of creating user defined reports by exporting data into Word and Excel. These components of DMS Solutions are a direct result of industry requirements and developments.

Some of the added benefits of DMS Solutions includes:

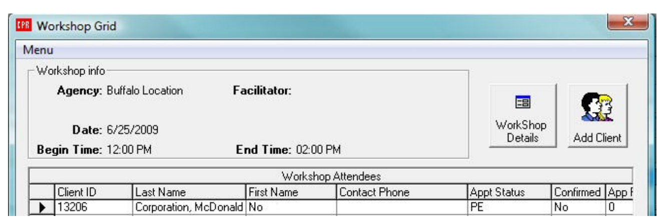
- Improved front-office productivity due to GUI
- Reduced employee training costs due to familiar user interface
- Faster and easier telephone and mobile (laptop) counseling
- Easy access to other Windows-based tools (for example, Microsoft Office)
- Reduced back-office costs through easier integration with EDI and imaging capabilities

Appointment Schedules

- Multiple openings for a single time segment in a specific location is available. Multiple openings are indicated with a blue triangle on the left of the time bar segment. Blue triangle icon (on left side of appointment bar) – indicates there are other booked appointments layered underneath it. You can uncover the other appointments by right clicking on the bar and either selecting open or send to back to reveal the other.
- Additional or Pending appointment times can be added to generated schedules. They will be indicated with a white diamond on the right of the ad hoc time segment. White diamond icon (on right side of appointment bar) – indicates that an appointment was added (ad hoc) to the counselor's schedule after the schedule was generated.
- Right-click on the Appointment screen and a menu with several additional easy and fast options displays.

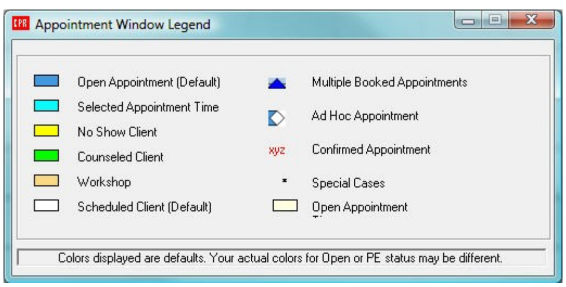


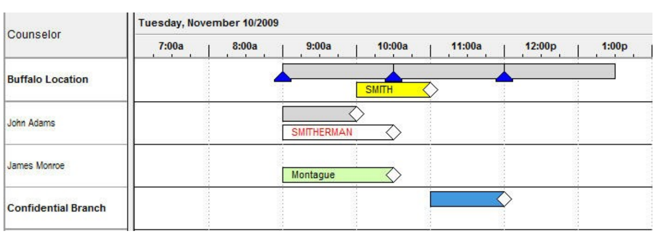
- In a location that offers the Workshop service type, you can add a workshop to a selected date and then complete the Workshop Details screen. This detail screen gives the workshop topic, charge, time range, facilitator name, workshop location and address, driving directions and miscellaneous information. These details can be copied/pasted to other dates for reoccurring workshops.
- A workshop attendee name, addresses and phone information are captured in list format. This will make it easier to record attendance.



Appointment Scheduling

- Ability to schedule multiple pending appointments for a client for different locations, dates and times gives the client more flexibility, while giving you the flexibility in your schedule.
- Ability to view a schedule using Business Hours (7AM-7PM), or 24 Hours (12AM-12PM).
- Ability to view schedules for one or all locations for a selected date, which gives you a brief and wide view of your schedule.
- New "Interview Method" indicates to counselors if the appointment is to occur face-to-face, by e-mail, by Internet, by telephone, or by mail.
- Blue time segments indicate availability, while white segments show pending appointments. along with the client's last name.





- No Show and Counseled time segments are color coded Yellow and Green respectively, which makes the schedule easy to view and determine open and canceled appointment times.
- Scheduling and appointment confirmations occur from the same screen with frequently used confirmation messages that are available in a drop-down list.
- Available counselors can be displayed by counselor name, or by counselor with the most open appointment time slots.
- Appointment time locking occurs when two users select the same location, same date, same appointment time and same counselor.
- On the Client Appointment screen, counters track the number of No shows, Cancellations and Reschedules that have occurred for each client.

Client Income

- Ability to store net and adjusted gross incomes separately for client and co-applicant.
- Ability to view combined monthly net incomes in different periods of time, for example: daily, weekly, annually, bi-monthly and every two weeks.

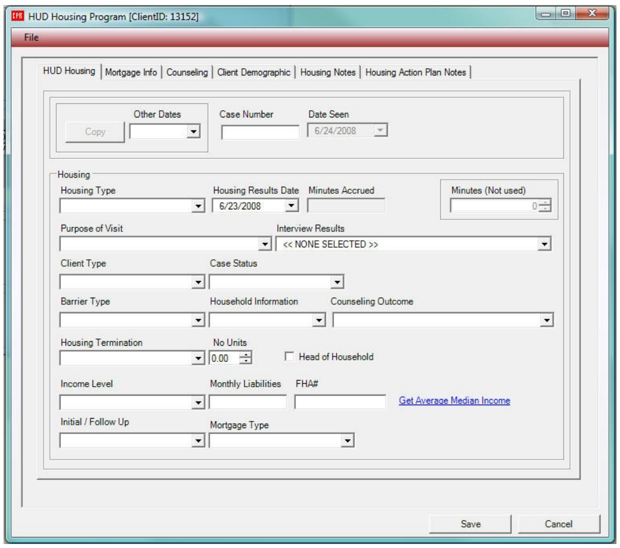
Client Payouts

- Ability to use graphs and charts to better demonstrate Payout Forecasts to a client.
- Create a printed payout forecast from an Excel template, which allows each agency to customize and design the document provided to clients.

Counseling Clients

- Expanded client searches that include maiden name, co-applicant maiden name, co-applicant last name, partial client address, e-mail address, DMP expected deposit amount and keywords (formerly known as additional sort keys).
- The ability to search by: Client ID, Last Name, Home Phone, SSN/NI, Work Phone, Co Applicant Last Name, Maiden Name, Co Applicant Maiden Name, Address, Postal Code, DMP Account Number, Email Address, and Client Key words.

- In the Appointment Client screen, the required fields are underlined; for example "Number in Household".
- The ability to have two users making permanent notes to the same client or creditor, at the same time, and both sets of notes are saved.
- The HUD Housing Program product screen has additional fields that enable the counselor to capture more client data.

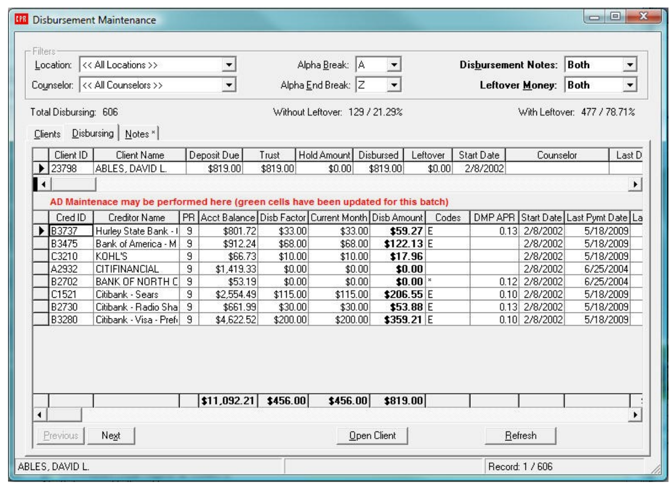


Credit Bureaus

- CPR has an interface with the three national credit repositories: Equifax, Experian and Trans Union. This interface works with crediTRAX, a third party software that pulls the credit bureau report back to the PC requesting it and then this report is integrated into the DMS Professional Suite™ software. Counselors can request a credit bureau data from one or more credit repositories. The report then populates the Debt Screen with the clients accounts and credit score if requested.
- CPR currently has an interface with Experian that utilizes the Internet to pull credit reports. This also automatically pulls the requested credit report and credit score and pulls the data into the debt screen.

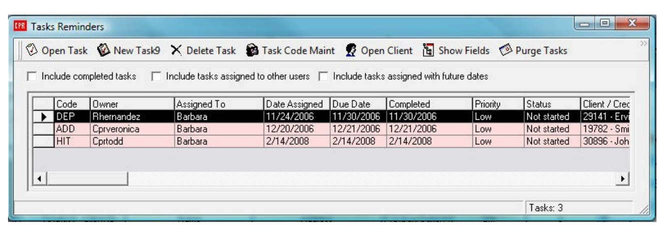
Disbursements

- We have developed a Disbursement Wizard with questions for processing regular disbursements and special disbursements with easy-to-follow steps.
- Disbursement check formats are stored in a templates folder on your server for easy access, which enables you to review the checks on your screen before printing on check forms.
- Disbursement check signatures can be stored and added on Trust checks while they are being printed.
- Disbursement Maintenance Results Screen provides a view to detailed information from one screen with access to many other areas in the system.



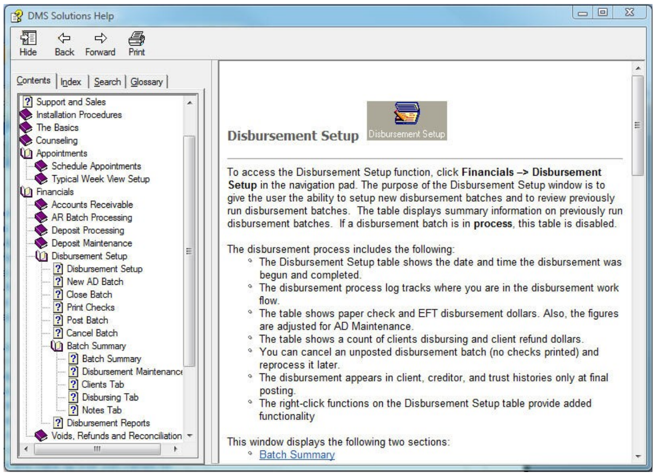
Task Reminders

- Upon login, tasks that have been assigned to you by a supervisor or by yourself appear in a pop-up screen. Users can assign tasks to themselves, or to other users or multiple users.
- Management can review incomplete tasks of users, and they can be used to make announcements or share information with all employees.



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.