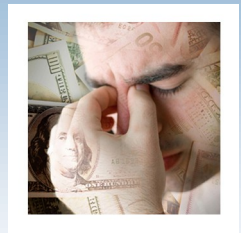
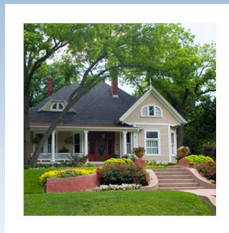
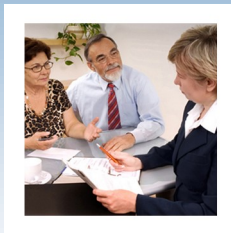


DMS Web™



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



COOPERATIVE PROCESSING RESOURCES

DMS Web™

DMS Web™ provides the ability to access information and communicate with clients and creditors 24 hours a day, seven days a week. This website is customizable with your logo, address and content.

The DMS Web pages provide your clients and creditors the assurance of entering a secure site. The Visitor, Client and Creditor data is keyed in and viewed securely. The yellow padlock in the status line indicates this security.

DMS Web provides links on your agency's web site for:

- Visitor Login
- Client Login
- Creditor Login

From a designated area on your web site, the DMS Web interface provides a client and creditor logon. This logon is password protected with unique password identification numbers (PINs). Data passed back and forth is encrypted to keep sensitive data from being accessed by unauthorized individuals. The client accesses their information with their client ID and their assigned PIN number. If a client wishes to select a different PIN number, the agency can reset this PIN on a per client basis.

Visitor Login

DMS Web visitors can create their own user name and password to log on to the Visitor section. This is a free service with no obligation. This section helps to educate and assist the visitor in tracking their finances.

The Visitor section enables the consumer and potential agency customer to do the following:

- Create, store and update a monthly household budget

Expense Category	Amount	Description	Edit
Rent Or Mortgage:	\$900.00		
Second Mortgage/Equity:	\$0.00		
Property Taxes:	\$0.00		
Renters/Homeowners Insurance:	\$25.00		
Electricity/Gas/Water:	\$90.00		
Garbage Collection:	\$0.00		
Cable/Satellite:	\$20.00		
Phone/Mobile/Pager/Beeper:	\$30.00		
Car/Lease Payment:	\$300.00		
Car/Lease Payment:	\$0.00		

Monthly Budget Total: **\$1,365.00**

- Create and maintain a listing of debts, regular monthly payments and APR charged

Creditor Name	Current Balance	Regular Payment	Interest Rate (%)	Edit
Visa	\$300.00	\$10.00	0.189	

Debt Total: **\$300.00**
Regular Payment Total: **\$10.00**

[Add New](#)

- Print the information for reference

Client Login

The DMP Client Login section of DMS Web is designed to give active agency clients 24 x 7 "live" access to their account information:

- View/print a monthly statement of disbursements to their debts
- View and update limited general client information
- View/print their client deposits to the agency
- View/print scheduled monthly payments and estimated balances of their debts
- View/print the disbursements to their creditors, checks returned to be voided and refunds from creditors

This section provides your DMP clients "around-the-clock" access to their current and historical client information. This reduces calls to the agency's customer service departments for the same information.

Monthly Statement

The Monthly Statement is a link in the Client section of DMS Web. Selecting this link displays the Monthly Statement summary page, which shows a summary of the client's debts and the progress in liquidation. This statement makes it possible for the agency to eliminate or reduce the cost of printing and mailing paper client statements. Each creditor name is underlined indicating that it is a link to more information about this debt.

Account Number	Original Balance	Paid Last Month	Paid This Month	Current Balance	Paid To Date
Bank of America - Visa - Old	*****9369	\$3,456.78	\$0.00	\$3,456.78	\$108.00
CCCS-ADMINISTRATIVE FEE	*****741*	\$10.00	\$0.00	\$10.00	\$20.00
Cibank - ATAT Universal Card	*****3504	\$5,392.78	\$0.00	\$5,392.78	\$0.00
Cibank - Don't Use	*****2003	\$823.00	\$0.00	\$823.00	\$398.00
FACS/Per One Inset	*****1 02	\$185.77	\$0.00	\$185.77	\$40.00
Home Depot	*****3285	\$2,236.58	\$0.00	\$2,236.58	\$160.00
KEYBANK	*****1258	\$2,851.20	\$0.00	\$2,851.20	\$294.00
Total:		\$14,956.11	\$0.00	\$14,956.11	\$1,028.00

COOPERATIVE PROCESSING RESOURCES

Personal Information

The Personal Information is a summary of general mailing and contact information stored for the client and spouse. This information can be updated.

Payment History

The Payment History displays the client deposits, disbursements to creditors, refunds from creditors and voided disbursement checks. This window allows you to select the type of transaction you would like to display:

- All transactions
- Deposit
- Disbursements
- Adjustments

Creditor Login

The Creditor Login section of DMS Web is designed to give an agency's creditors 24 x 7 Internet access to:

- Review statistical information about the number of customers served for this creditor, dollars owed, average disbursement amount, etc.
- Access information about a particular customer last name, particular creditor account number, or Social Security Number

- Verify that a disbursement has occurred on behalf of their customer to the creditor this month
- View a list of customers whose Debt Management Program has been discontinued
- Approve a new proposal letter
- Update and correct information on a proposal such as current balances and account number
- Update balances on debts nearing final payout
- View a Trust check voucher

Creditor Search Information

The Creditor Search Information window displays each creditor name with an underline, which indicates it is a link to additional information. This link takes you to the Creditor Summary Information window that shows YTD figures and other Debt Management related information. Below the statistics area is the current Contribution percentages that are used for this creditor's disbursements. This is a view only window and cannot be modified by the creditor.

Creditor Number:	B2379
YTD Disbursements:	\$0.00
YTD Contributions:	\$0.00
Total Balances Owed To Creditor:	\$18.00
Number of Active DMP Clients:	2
Number of Active Clients Owning Creditor:	1
Number of Active Clients Owning Nothing:	1
Total Monthly Scheduled Payments:	\$0.00
Average Scheduled Monthly Payments:	\$0.00

Contribution/APR					
Effective Date	Eft Cont %	Paper Cont %	Apr %	Date Updated	Updated By
2/14/2002	0.09	0.02	0	7/28/2003	johnw
4/7/2010	0.05	0.05	0.0008	4/7/2010	cpray

Creditor's Clients

The Clients window provides the creditor search options to review agency information about their customer. They can provide the customer's last name, the creditor account number, the customer's social security number, or any combination of these.

The creditor can also view a listing of all of the creditor's clients.

Name	Address	City, State, Zip	SSN/SIN
CLAY SALES	1112 TRINITY STREET UNIT 101	Plano, TX 75023	
ANDREW JOHNSON	1617 TWAIN ROAD	Richardson, TX 75125	
DELORIS SHARPE	207 DUNN STREET	R. Worth, TX 76845	
MICHELLE W. TAYLOR	346 EPTING ST	Plano, TX 75023	
DAVID PRINCE	APT F102 1373 LEES CHAPEL RD	Plano, TX 75023	
GARRY MEDLIN	414 WALKER DR	Richardson, TX 75125	
DAWN RAY	P.O. BOX 706	Dallas, TX 75231	
JASON MCCRIGHT	1825 FAIRFAX RD APT G	R. Worth, TX 76845	
MARY SCALES	832 GLENWOOD AVE	R. Worth, TX 76845	
GREGORY SMITH	7610 FLORMONT DR	Richardson, TX 75125	
JULIA DAWSON	4015 VILLA LN	Dallas, TX 75231	
THOMAS PURDY		Carrollton, TX 78088	

COOPERATIVE PROCESSING RESOURCES

Proposal Letter Summary Information

The Proposal Letter Summary Information window enables the creditor to view potential client proposals online. Creditors may accept or reject proposals online as well. If the creditor requires more information about the potential client, the proposal information can be downloaded and printed in a PDF file format.

PROPOSAL LETTER SUMMARY INFORMATION								
Listed below is the summary information for the proposal requests. To download a Proposal or Budget click on the PDF download icon. To accept or reject the proposal, click on the icon listed below the Accept/Reject column.								
							Creditor Code: N0035600592	
Proposal Letters								
Client Name	Creditor Name	Account No.	Balance	Proposed Payment	Queued Date	Proposal	Budget	Accept/Reject
Mary Poppins	BANK OF AMERICA		\$28.00	\$14.00	4/7/2010			

Update Balances

The Update Balances window enables the creditor to manually update balances in order to reconcile conflicting information, if it becomes necessary.

BALANCE VERIFICATION SUMMARY INFORMATION							
Listed below is the summary information for the balance verification requests. Click on the icon shown below the Edit column to update the balance verification.							
							Creditor Code: N0035600592
Balance Verifications							
Account No.	Client Name	Creditor Name	Balance	Paid To Date	Last Payment Date	Queued Date	Edit
	Mary Poppins	BANK OF AMERICA	\$28.00	\$447.70	4/25/2003	4/7/2010	

Check Vouchers

The Check Vouchers window enables the creditor to view a summary of the checks that have been sent to them. The list shows the check date, account balance, payment amount, contribution amount and the net balance.

Check Voucher Details						
Check Number	Check Date	Account Number	Account Balance	Payment Amount	Contribution Amount	Net Amount
096314	5/15/1998		\$0.00	\$5.60	\$0.00	\$5.60
089497	1/9/1998		\$0.00	\$30.00	\$0.00	\$30.00

Administration

DMS Web provides administration log on to easily transfer new visitor information automatically without having to re-enter the data. This log on can also see any changes an existing client has made to their current personal information.

Transfer?	Counseling Type	Client ID	Name	Submitted?	Contact	Delete
<input type="checkbox"/>	BUDGET	13089	Tester, Tommy	No	Submit	Contact Info
<input type="checkbox"/>	BUDGET	13093	Script, Java	6/20/2008	Undo Submit	Contact Info
<input type="checkbox"/>	BANKRUPTCY	13103	Bankruptcy, Test	No	Submit	Contact Info
<input type="checkbox"/>	BUDGET	13107	Leisure, Lenny	6/26/2008	Undo Submit	Contact Info
<input type="checkbox"/>	BUDGET	13109	Kennedy, Bobby	No	Submit	Contact Info
<input type="checkbox"/>	BANKRUPTCY	13110	Camper, Happy	No	Submit	Contact Info
<input type="checkbox"/>	BUDGET	13102	Test, Ford	No	Submit	Contact Info

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.