NEXUM

IDE tech

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Nexum is a web based intranet application that can handle the multifaceted world of Credit Counseling. **Nexum** is a complete business management solution, allowing you to run your business without the need for third party applications. **Nexum** provides flexible account management, allowing for multiple disbursement accounts per state as needed. **Nexum** has been designed to follow current, as well as future, state and creditor guidelines to maximize your fair share potential.

Key Features:

Minimal Client Side Requirements

Our application solutions are web based. The only client side software you need is a web browser. This reduces the amount of IT support you need for your end-users.

Multiple Locations

Need multiple locations to access the software?
Web applications use a minimal amount of bandwidth making them ideal for spanning several offices and keeping costs down.

Need remote access? Since the overhead is so nominal, it runs quickly over a VPN connection, so you can check you operations from anywhere in the world.

Centralized Administration and Security

User and Group Administration
Create and manage users and groups of users for flexible security. Allow your employees access to only features you decide.

Auditing and Logging
Critical events and changes can be logged showing you the user, date and time the event happened.

Multiple Agency and Account Management
Enterprise processing allows for the administration of multiple disbursement accounts and if needed multiple agencies at no additional charge with no additional equipment required. Create agency associations allowing certain users access to only agencies they need access to.

Creditor Management
Update contact information and fair share with ease.

Automated Features

Proposal Generation
Proposals are queued automatically for new accounts.

Client Status Updates
Client statuses are updated based on predefined settings.

Creditor Payment Posting
Payments are processed automatically whenever possible reducing required staff.

Postal Sorting
Checks, letters and proposals are sorted by country, zip code and creditor, (when applicable), allowing for a maximum saving on postage.

Data Management

Proposal Management
Queue, verify and print either a single proposal or postal sorted batches.

Electronic Payments
Electronic payments reduce required resource overhead and postage.

Electronic Proposals
Allows for faster communication with creditors, reducing overhead so you can work more quickly for your clients.

Positive Pay
Positive Pay is an advanced security measure to help protect your client's money.

Full Budget Analysis
Use Nexum's Full Budget Analysis to track your client's progress through the program, as well as facilitate your client's acceptance with their creditors.

Payment Histories
Quick access to your client's payment history for expedient customer service inquiries.

Client's Creditor Information
Track initial and current APRs, balances, current and previous monthly payments, due dates, fair share, and proposal history.

Client Notes With Alerts and Client's Creditor Notes
Accurately document calls and create popup alerts.

Scheduling and Task Management

Pop Up Reminders and Tasks
Tasks can navigate back to respective client information.

Task List Management
Evaluate, manage, and distribute tasks making staff more productive. Lists tasks by department or the entire agency.

Enterprise Backend Processing and Accounting

Client Payment Posting
Quick and easy payments posting as well as easy to navigate payment history. Fastest payment posting on the market!

Automated Creditor Payment Posting
Reduce the need for human resources in accounting by automatically posting payments to creditors for all of your clients.

Voiding and NSF Payment
Easy to use interface allowing you to search for payments to void and redisburse. NSF payment feature allows you to void all associated fees and disbursements with an NSF payment.

Check Disbursement
Print checks in batches or singly on the fly, with no need to export to 3rd party software.

Fair Share Billing and Invoicing
Invoice creditors for money owed. Apply credits for voided items. Print invoices in batches. Track outstanding invoices for perfect bookkeeping.

Fee Tracking
Track and transfer your service fees, fair share deductions and transaction fees.

Check By Phone
Increase counselor's productivity by taking clients payments over the phone.

Sales Tools

Savings Calculator
Aid counselors by showing clients instant savings when enrolling in the program.

Lead Importing
Accept prospective client info in excel format and import into Nexum with a few clicks.

Process Tracking
Track the progress of a prospective client. Includes agreements, (sending and receiving), creditor information and enrollment fee.

Dynamic Letters and E-mails

Design Letter Templates for Your Contract in Microsoft Word
Not only can you use fields from the database, you can seed your documents with tokens that a user can be prompted for. For example, if you needed to ask the user when an event in a letter was to take place and this was not tracked in the database, you can easily ask the user for it with minimal effort.

Letters can be tracked to keep a clear history of communications as well as the data used to create these documents so they can always be recreated with ease.
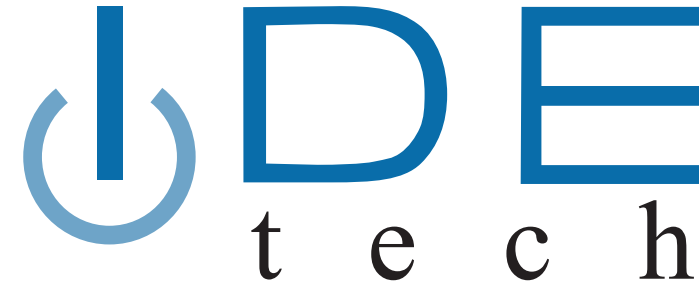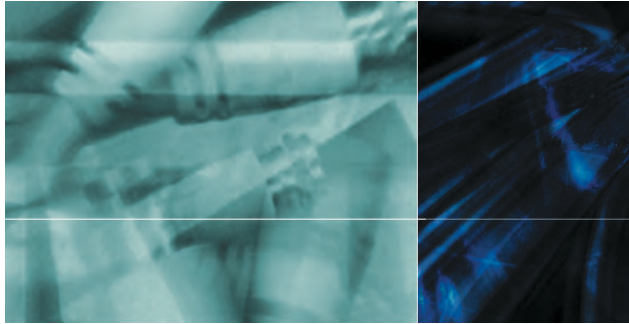
Version Control Your Documents
Need to track which agreement was sent to your clients? Not only is this need for ISO standards, but it allows for excellent record keeping. You can recreate previous versions, of your documents, that were sent to your clients on the fly!

Email and Letter Templates
Standardize outbound letters and emails with templates that utilize database values for accurate information.

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Customized Reporting

Predefined Reports
We include a variety of reports to administrate your business and let you know the current state of affairs.

Create Your Own Reports
We provide a system to allow you query the database to create your own reports. We even provide as part of your support contract assistance developing queries.

Quality Management

Track Nonconformances
Track problems to be analyzed for quality control and improve business performance.

Create Preventative and Corrective action plans
Further improve the quality of your service by creating and managing projects to handle established flaws, as well as research. You can assign users to lead a project and track their work.

As we all know, today's business requires technology to succeed. Without technology you are left behind by your competition. Working smarter not harder is not just an old saying. You have to utilize technology to make your employees more efficient.

We, at **IDE**, provide cost effective and efficient solutions for administration of your information. Our IT solutions require little to no maintenance reducing the need for costly on site IT professionals. Unlike most proprietary solutions that require cumbersome and frequent updates and administration, most of our maintenance can be provided remotely and securely. We use only quality hardware with support contracts from vendors to reduce downtime and expedite repairs.

We use the following technologies to advance your business:

Linux:

Millions of people and thousands of companies around the world use Linux. Some governments are requiring the use of Linux and Open Source to ensure the security and stability of their networks. Some particularly well-known companies that use Linux include:

Industrial Light and Magic

The special effects division of Lucas Film used Linux to render the 3D graphics in the latest Star Wars movie, "Attack of the Clones."

Google

Google, the most popular search engine on the web, runs on a cluster of over 1000 Linux servers!

Dreamworks

Starting with the blockbuster movie "Shrek," Dreamworks has been using Linux to render 3D graphics and special effects, too. (For example, "Spirit, Stallion of the Cimarron.")

Amazon.com

Amazon.com online retailer recently switched entirely to Linux and saved $17 million!

Verisign, Inc.

Verisign has 1,100 Linux servers in production, and their deployment, along with the use of other open source solutions, continue to expand.

TiVo, Inc.

TiVo uses Linux in its 640,000 personal television recorder and back-end servers.

US Postal Services

USPS implemented Linux-based systems in 250 mail distribution centers in its mail routing processes.
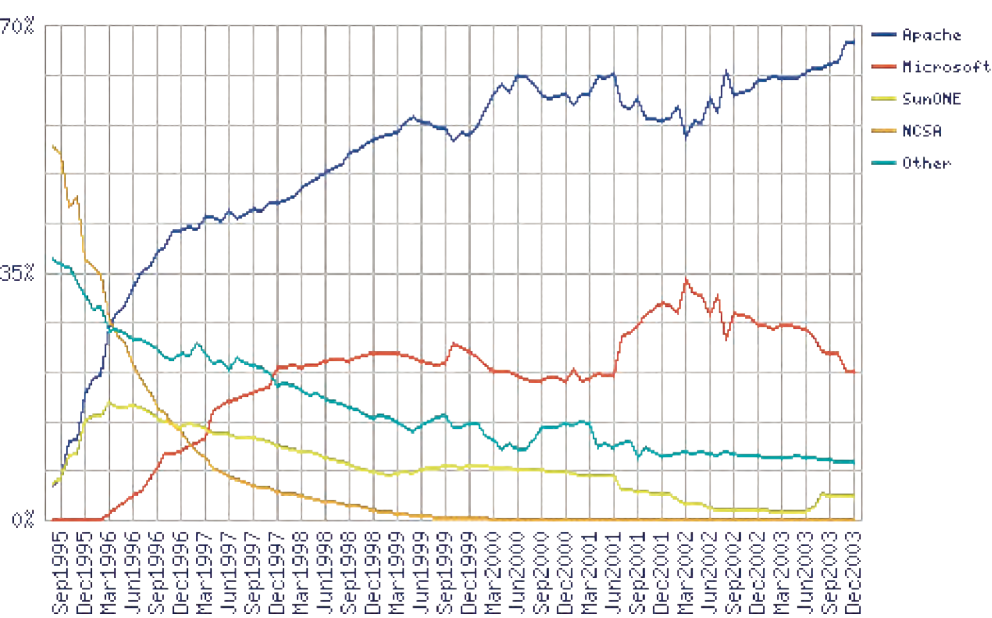
Governments

Government agencies in the US, China, Germany, Norway, and many other countries, all use Linux and Open Source. Some have adopted it as the standard, because of its ensured security and inherent stability. Afilias, Ltd. is using a PostgreSQL database environment to support the Internet's .ORG registry.

Apache:

In December 2003 a Net Craft survey received responses from 45,980,112 sites.

Market Share for Top Servers Across All Domains August 1995 - December 2003

Top Developers

Developer	November 2003	Percent	December 2003	Percent	Change
Apache	30298060	67.41	31005690	67.43	0.02
Microsoft	9449180	21.02	9596571	20.87	-0.15
SunONE	1525202	3.39	1530372	3.33	-0.06
Zeus	743611	1.65	749791	1.63	-0.02

PostgreSQL:

Significant Saving on Staffing Costs

PostgreSQL has been designed and created to have much lower maintenance and tuning requirements than the leading proprietary databases, yet it still retain all of the features, stability, and performance.
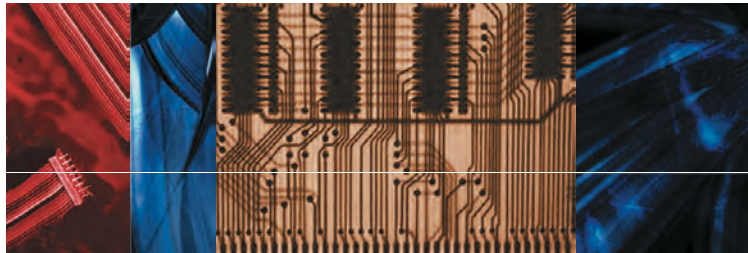
In addition to this PostgreSQL is generally regarded as being far more cost effective, manageable, and practical in the real world than that of the leading proprietary database vendors.

Legendary Reliability and Stability

Unlike many proprietary databases, it is extremely common for companies to report that PostgreSQL has never crashed for them even over several years of high activity operation. Not even once. It just works.

Designed for High Volume Environments

PostgreSQL use a multiple row data storage strategy called MVCC to make PostgreSQL extremely responsive in high volume environments. The leading proprietary database vendor uses this technology as well, for the same reasons.

Hardware:

Dell PowerEdge servers offer reliability, performance and scalability, with standards-based technology that is easier to deploy for all business-critical applications, including e-mail, database and high-performance computing environments.

Network & Physical Security

In this day of viruses, corporate espionage, hackers, crackers and all other unscrupulous sorts we can provide you with the protection you need. A firewall is only a small part of a total Corporate Security Solution.

Data, Telecom and Physical Security Consulting
Policies and Procedures
Intrusion Detection
Proxy Servers
Firewalls
Security Scans
Antivirus
Security Evaluations
Patch Management

Network Security:

This is the first step in protecting your business. Hackers randomly scan the Internet looking for Computers or "hosts" to attack and then subsequently begin other illegal activity using your compromised system. This ranges from breaking into your network to cause financial ruin to you or your customers, to storing files that they will need at a later time, to then using your system to launch an attack against someone else. The good news is there is a lot we can do to help protect you. We can protect you from such attacks, using up to date technology, we can setup firewalls on the frontline, implement Intrusion Detection Systems, setup secure ways to handle your data, employee training and implement a strong Anti-virus solution.

Firewall
Block unwanted traffic and protect your servers from direct public access.

IDS – Intrusion Detection System
Block any malicious traffic that gets through your firewall.

DMZ – De-militarized zone
Protect your servers from potential malicious users.

VPN
Securely access your network from anywhere in the world

Proxy Servers
Track employee activities on the web as well as block any non work-related web sites.

Group Policies
Lock down the desktop environment of your users reducing their chance of straying from their work or accidentally causing IT support issues.

Anti-virus, Spam Protection and E-mail Monitoring
Protect your servers, workstations and those you communicate with from viruses. Stop counter productive email from reaching your employees. Scan outbound e-mails for potentially damaging content. Suspicious mail can be caught at the source and queued for managerial approval.

Physical Security

This involves taking a look at key areas that you need to protect as well as how easy it is overall to gain access to your building. Whether your business is over 1,000 employees or less than 25, we can help.

Asset Tracking:
Shorter technology lifecycles, increasing complexity, and high rate of user turnover make it more difficult to keep up with business and user demands. Don't let your assets walk out the door.

Camera and Office Monitoring
Protect your business from employee theft and false accident claims with a complete camera surveillance system. It will allow you to keep an eye on your entire facility at once while also eliminating the need for expensive guard services. What's more, it could also lower your insurance and liability payments.

Phones System Installations

Predictive Dialers, Voice Response, Voice over IP, Multiple locations we can handle whatever your phone system needs are.

Web Development

Business to Business (B2B) Solutions
Complete Integration
Macromedia Flash & Shockwave

Marketing Consulting

Website Placement and Marketing Campaigns
After you have your website in place we can help you promote it. By doing rigorous reviews of your website and then helping you make sure you get the maximum search engine placement.

Business Consulting

Whether you need Start-up consulting or a complete change in Business Dynamics we are here to help.

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