

# NEXUM

*it flows*®

Global Cash Flow Optimisation Software

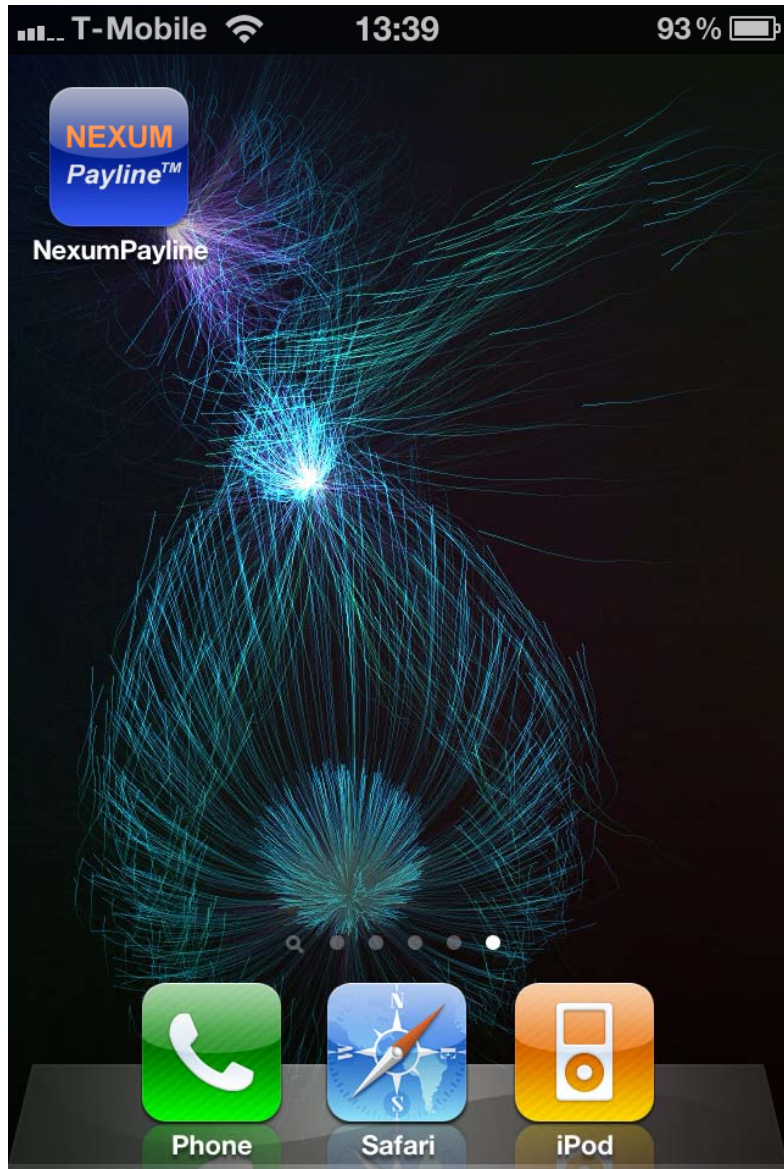
**Smart** astute, brisk, vigorous, neat  
**Communications** imparting & exchanging information

Introducing **NEXUM** Mobile® Services

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More than 100+ Million people around the world had never seen this screen layout 3 years ago, now they immerse themselves daily in it.

- ✓ More than 70% of mobile phones used are 'smart phones'.
- ✓ On average people keep their phones with or near them in a switched on state for more than 8 hours per day.
- ✓ Online shopping and bill paying has increased by more than 600% in 2011.
- ✓ It is predicted that mobile technology will replace computer use in popularity and functions by 2013.

*The most effective form of contact will be your customers personal communication device.*

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## Mobile Communications offers great value if it is truly integrated into your core systems.

The expectation must be for communication with customers/clients to be dynamic, in real-time and in harmony with your day to day operation. In essence seamless.

To date mobile telephones have offered limited functionality, well at least compared to the personal communication devices that it has evolved into. So what does a NEXUM application for a smart communication device do?

NEXUM optimises your order to cash business process. NEXUM helps you leverage the most from your people and resources. Your day to day operations need to be 'Swiss watch' precise and NEXUM helps you achieve this. BUT the processes in place revolve around contact and communications. Increasingly access to your customer base relies on more technology as traditional paper and post methods erode.

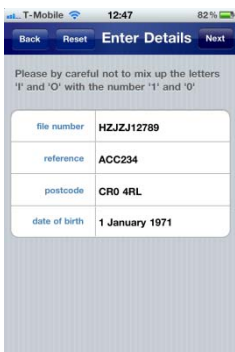
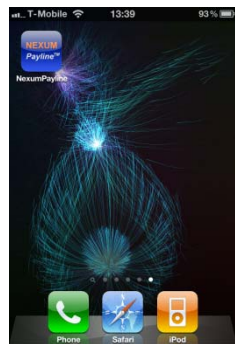
Till recently the challenge with email has been the same as paper and post; you need an accurate address. Also for email the customer only had access private when near a computer.

The introduction of smart phones enabled people to have access to email from the device, as they roam around. Mobile telephone numbers are often captured at the start of the customer relationship and research suggests that most people tend to keep their telephone numbers for a very long time; the phone has become a reliable contact point.

We introduced email and text messaging into NEXUM a couple of years ago and the results have been excellent, initially by complimenting paper and post, then many NEXUM users replaced these traditional forms of contact.

The New range of NEXUM iPhone applications takes customer contact to the next level providing real-time interaction and collaboration.

But what does this really mean?



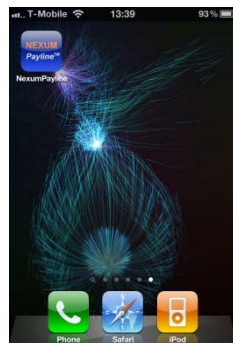


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## SECRETS



|               |                |
|---------------|----------------|
| file number   | HZJZJ12789     |
| reference     | ACC234         |
| postcode      | CR0 4RL        |
| date of birth | 1 January 1971 |

The founders of NEXUM software initially invested a considerable sum into the products research & development and to this day the company continues to commit much of its time and budget into future features.

Such is the importance of emerging technology that the company created a new division in 2010 named NEXUM Mobile Services. This division purely focuses on the development and use of mobile technology in our market sector, the new range of NEXUM iPhone applications are the first 'come to market' products from this new team.

Naturally we are very protective over the technologies that has been used and the products developed, but here are some of the core considerations and features offered.

**1. Psychology** - Owing money to a creditor no longer carries a social stigma, in fact many of your customers will view the payment plan they have with you as a flexible credit line which they control. Understanding this mind set will help you determine the most effective approach to manage the relationship.

**2. Relationship** - The one you have today with your customer has changed. They may have failed to live up to expectations or maybe you did. In addition external factors will change their ability to honour original agreements.

**3. Working relationship** - at the very least you want honesty in the relationship and for the customer to acknowledge that they understand what they have ordered, what amounts are due together with detail of their account.

**4. The answer is in your hand** - The NEXUM iPhone application provides a structured and secure process for a customer to view and take action on their account. Whether they need to check a balance, make a payment, change contact details or raise a query/dispute we make the whole process achingly simple.

**5. Timely and accurate** - The NEXUM iPhone application is integrated in real-time with your core NEXUM system. Imagine that.

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## Communication, as always the way ahead.

Many customers will value the quality of your communication when they order from you, experience your offering, feel the need to complain or experience a problem. Any frustration felt by the customer during any of these stages will have a detrimental effect on the value of that customer to you.

To avoid frustration in the relationship you need to offer the customer contact options that fit the way they want to do business.

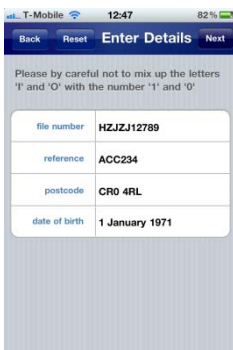
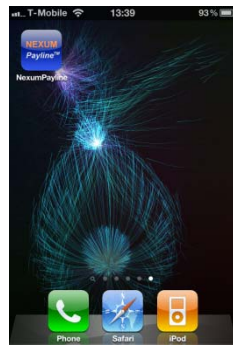
Increasingly more business and communication is virtual, relying on little human contact. The rise of the personal communication device delivering voice, text,

email and internet on one physical product creates an incredible opportunity to maximise the quality of your customer contact and care.

Devices such as the iPhone are portable and versatile, generating a rapid adoption as the preferred personal communication device for millions of people worldwide. With this success thousands of applications have followed and our willingness to use an 'app' for everyday activities has become second nature.

In the world of managing customers, invoices and payments the value driven by an iPhone enabled NEXUM Payline™ is significant.

Be in the world of smart communications.



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