

Beyond Translation... Understanding

We believe that you are looking to develop a relationship with a company that can offer more than just a communication network and data transformation service. You want a partner who understands your industry, your business, and the pressures you face on a daily basis. You want quick implementation of critical data transformation requirements as they arise. You want continuity and accuracy in your transactions and you don't want to pay more for these services than necessary. Here is why we believe you will find eHereNow to be the best fit for handling your data transformation and communication needs.



BIXBY CONSULTING, INC.

19403 NW 83 Court
Miami, FL 33015

Phone: 305-829-5549
Fax: 305-829-2592

Email: eherenow@eherenow.com



Pay Only For What You Use

We've set up our pricing so you only pay for the services you use. If you don't use any eHereNow data services during a month, your bill is \$0.00. There are no long-term contracts and the more you use the service, the lower the per-transaction fee.

Immediate ROI

Rapid deployment of data transformation maps and connectors will allow you to conduct business with customers, vendors, and partners that would have previously been out of reach because of high implementation costs. Better yet, instead of having to develop, test, and maintain interfaces with multiple trading partners, you only have to monitor one connection with eHereNow. The single interface to all trading partner systems also allows you to seamlessly switch vendors based on customer needs.

Easy-to-Use Interface

Industry-standard SOAP/WSDL web services ensure a straightforward implementation. We provide you with pre-built common language proxies to facilitate interface development and can also assist during the implementation process.

Custom Data Formats and Routing Services

You can send and receive transactions in whatever data format you need, regardless of the formats used by your trading partners. If your systems require custom data formats, we can deliver the response in the appropriate format to eliminate your need for any additional data transformation effort. You can also choose to automatically route any response to multiple locations in the appropriate format for each system. For example, you can request that a Main Office also gets a copy or portion of every credit report processed. Optionally, eHereNow can also provide standardized, human-readable HTML reports that allow you to view the exact same report format regardless of the vendor used for a transaction.

Maintenance of Data Transformation Maps

Ongoing maintenance of the industry standard data formats associated with your account will be automatically performed by eHereNow at no additional charge. MXCompliance certification further ensures adherence with current MISMO standards.

Privacy & Security

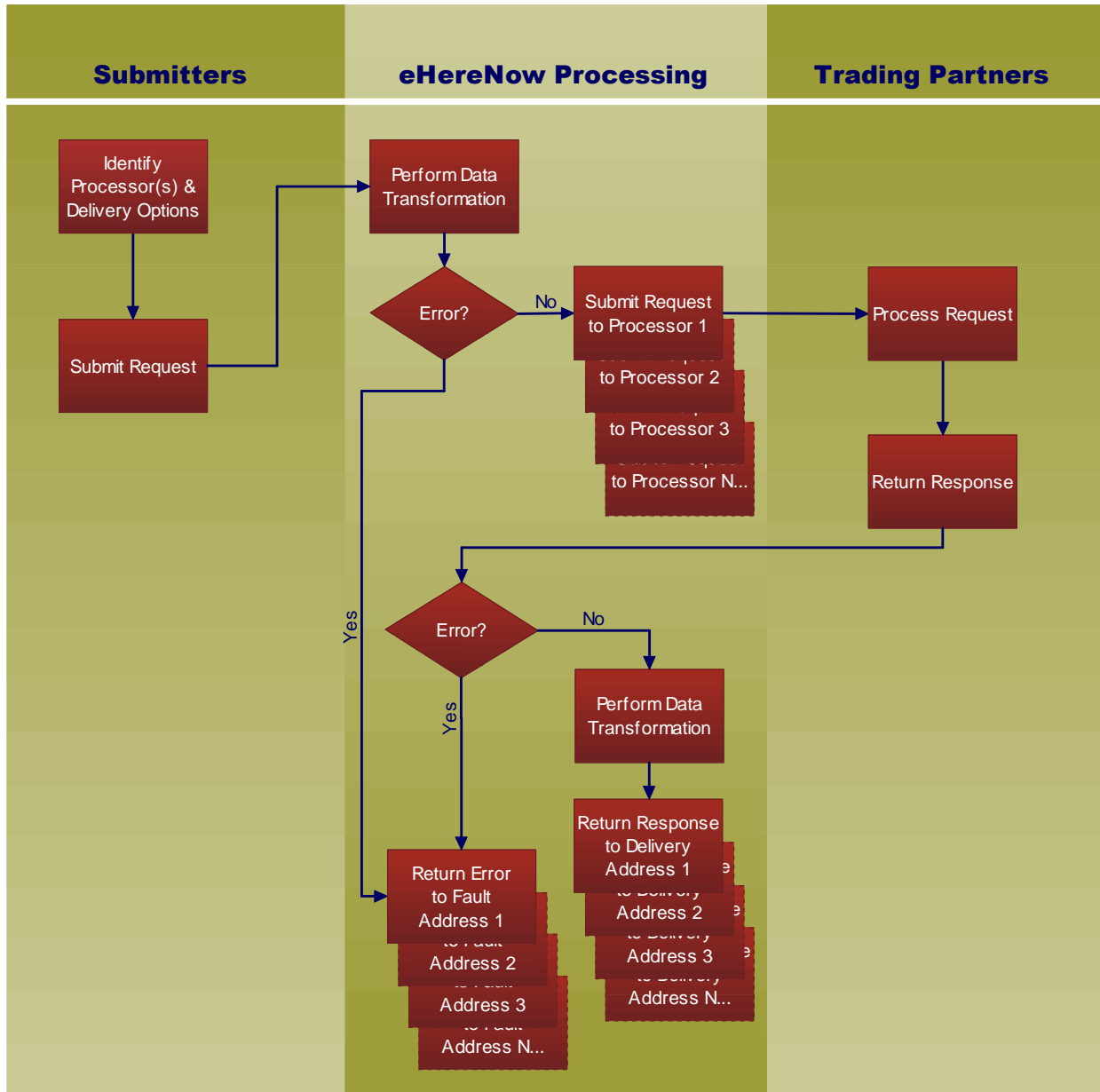
During the process of data transformation, eHereNow does not read or keep copies of either your original inbound data or of the outbound data we generate. eHereNow does not sell, share, or rent any customer account information. All data in and out of our systems is digitally signed and no payload data is stored on our servers. The latest in patches, hot fixes, access control lists, intrusion detection devices, firewall appliances, and security applications are deployed within the network architecture to ensure that clients benefit from a safe and secure environment. By using a combination of "tried and tested" network security procedures, eHereNow ensures that all of its security efforts are implemented timely and effectively across its first-class infrastructure.

Network Monitoring and Reliability

eHereNow maintains redundant systems in two geographically separate data center facilities with a Tier 1 multi-homed network, Gigabit Ethernet backbone, and 2 redundant local loop providers. We utilize the latest and most efficient fault and performance management tools for monitoring server status. Monitoring is accomplished 24x7x365 by certified MCSE and CCIE technicians and engineers.

Communication Network Overview

The eHereNow Communication Network allows a customer to submit a service request to one or more third-party entities for additional processing and delivery of value-added services. Similarly, the service response can also be delivered to one or more systems. The diagram below provides a high-level overview.



Key Features

- A Trading Partner Adapter Framework allows developers to easily and independently design, develop, and deploy connectors for communicating with trading partners.
- A comprehensive set of data formats support “any-to-any” communication and data transformation. Some examples include, MISMO XML, ANSI X12, Fannie Mae, MBA '86, and proprietary formats.
- Support Post Back technology for asynchronous transactions.
- A single transaction can be used to request more than one value-added service.
- Multiple Delivery/Fault Addresses for a Processor’s response.
- Detailed tracking throughout the transaction life-cycle.
- Support Synchronous and Asynchronous communication.

Data Transformation

The Data Morphing Labs service provided by eHereNow allows a customer to convert business data from any format to any format. This service can be applied to data documents related to appraisal, automated underwriting, automated valuations, closing, credit reporting, default reporting, flood, investor reporting, loan application, mortgage insurance, origination, property, secondary, servicing, title, tax reporting, etc. These data transformation services can be implemented as a Web Service over the Internet or via our ELF server housed in a customer's data center (more on ELF later). Under either implementation, the data transformation services become a direct, invisible part of the customer's own software. Since these services are implemented using the industry standard Web Services specification, they can be quickly implemented on any computer platform. Customers not familiar with the Web Services standards have been able to embed the eHereNow Web Services within their software in about two weeks.

When implemented as a Web Service over the Internet, customers can implement translation capabilities within days. Implementing data translation capabilities like this would normally require months of development and several hundred thousand dollars in costs. The customer data is transmitted as secure SSL transactions and no customer data is ever stored on the eHereNow servers. ELF (eHereNow Lingua Franca) is the key internal component of the eHereNow data transformation service. It is our master internal language framework of all mortgage and real estate business data which allows quick and efficient implementation of new data formats. In the Middle Ages, Lingua Franca was a common business language used by merchants throughout the trade routes of Europe, Africa and Asia. It enabled business to be transacted, regardless of the merchant’s native language. Likewise, ELF is eHereNow’s common language framework for mortgage business data, no matter what data formats are “spoken” by an individual customer and their trading partners.



About Us

eHereNow is a Web Service of Bixby Consulting, Inc. Founded in 1997, the company provides the behind-the-scenes seamless connections that allow you to conduct business-to-business (B2B) commerce with your customers and partners, and enterprise application integration (EAI) within your own company. Our team of highly qualified, mortgage industry experts is your on-demand resource for data understanding, data transformation, and data delivery across the enterprise.

Mike Bixby

Mike Bixby has been working in the computer industry since the early 1980's, designing and implementing software solutions for businesses and government agencies. In 1989, Mr. Bixby and Mr. Simon co-founded Engineered Business Systems (EBS), a successful company that developed credit reporting and post-closing audit software for the mortgage industry. Over the last twenty years of working with lenders, credit vendors, and underwriters, he has become one of the leading experts in the use and interpretation of credit data. When EBS was acquired by a public company in 1996, he formed Bixby Consulting to focus on providing his business data expertise and data translation services to LandAmerica Credit Services and other companies in the mortgage industry. Mr. Bixby has served on the MISMO Governance Committee, and recently completed a two-year term on the MISMO Board of Directors. Currently he is serving as co-chair of the Credit Reporting Work Group, as well as vice-chair of the Core Data Work Group, which reviews and approves all MISMO data standards, and maintains the data dictionary for the mortgage data standards.

Charles Skinner

Charles Skinner has over 15 years experience developing software systems for the mortgage industry. He is the principal architect of the eHereNow Web Service and an expert in communication technologies. As Vice President of Software Development and Technical Strategy for LandAmerica Credit Services, a nationwide provider of credit reporting services, Mr. Skinner transformed and positioned the organization as a technology leader. He also designed and implemented their powerful, adaptable credit processing software and flexible electronic interfaces.

John Simon

John Simon has lead technological change in the mortgage industry for almost 20 years. In 1989, Mr. Simon and Mr. Bixby co-founded Engineered Business Systems (EBS), a successful company that developed credit reporting and post-closing audit software for the mortgage industry. When EBS was acquired by a public company in 1996, Mr. Simon joined INFO I to turn-around its then struggling technology arm. When acquired seven years later by LandAmerica Financial Group, a Fortune-500 company, INFO I had achieved prominence as an industry leader in B2B services and had grown to be one of the top-four mortgage credit reporting agencies in the United States. Shortly after MISMO was established in 1999, Mr. Simon jump-started the MISMO 1.0 Credit Standard by donating his company's proprietary XML credit transactions to the organization. He served on the advisory committee that created the MBA subsidiary, Secure Identity Services Accreditation Corporation (www.SISAC.org), which accredits digital identity credential issuers for the mortgage industry. He is currently serving his third term as Chair of the MISMO Information Security Work Group.

