The Merit Credit Engine is a powerful credit report server software application that makes it possible for your Internet or in-house business system to integrate credit data directly from Equifax, Experian, and TransUnion in the United States; Equifax and TransUnion in Canada. CBCInnovis and FirstAmerican are also supported for access to the U.S. credit repositories.  English and French output is available in Canada. English and Spanish output is available for the U.S. and Puerto Rico.

This document introduces you to the Merit Credit Engine (MCE), what you can do with it, and how it and its development tools can be implemented for credit bureau access.

## *Inside...*

- **Credit Engine Overview**
- **Internet and Intranet Applications**
- **Data Flow**
- **MCE Control Functions**
- **About the Bureaus**
- **Connectivity Options**
- **Bureau Data Record Layouts**
- **Business Credit Reports**
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- **Configuration Options / System Requirements**
- **Client List**

# Credit Engine Overview

The Merit Credit Engine is software that works as a background Windows service, processing requests for credit reports. With the MCE, *no entity stands between you and the credit bureaus.  All hardware and software is on your premises and under your control.*

The MCE uses SQL database technology, meaning that, in addition to (or instead of) traditional "print image" credit reports, you can do inquiries to retrieve, analyze, and act upon specific data elements.

As a system integrator, you can map inquiries and results to your own user interface. As an in-house developer, you can implement custom credit scoring and routing with the raw bureau data and you can store credit data in a way that makes it possible to analyze and refine scoring algorithms in the future. As an information technology manager, you can centralize credit retrieval and decision functions, and ensure that only users with permissible purpose have access to needed reports.

The Merit Credit Engine gets credit data directly from the nation's three credit repositories: Experian, Equifax, and TransUnion, using your account(s) with the bureau(s).  *There are no transaction fees for use of the credit engine*. The pricing per report is simply the price that the repositories charge you.

## *At a glance...*

- Credit reports, scores, and other credit data.
- Software for Windows 2000,  XP, or 2003
- Acts as a background service on 2000, XP, or 2003
- Integrates with *your* user interface.
- Microsoft SQL Server or IBM DB2
- XML credit report and Merged XML options
- Internet, Dialup, or Leased Line TCP socket to Equifax, Experian, and TransUnion.
- Compliant with credit bureau Internet security protocols
- Your account is with the Equifax, Experian, and/or TransUnion credit repositories (Optionally, CBCInnovis and/or FirstAmerican.)
- No "middleman" per-report transaction charges.
- For system integrators **with or without** ODBC and SQL skills.
- By *Merit Credit Systems*, the leading provider of bureau-certified system to system credit bureau interface software.

# Internet and intranet applications

Credit reports have long been a separate step in the approval process. Stand-alone TTY credit terminals provided cryptic reports that had to be analyzed by experienced credit managers. Windows desktop software applications, and Internet access to credit reports have done little to make the reports easier to use. The process has remained largely separate from other business and financial applications, requiring rekeying of input, and manual analysis of the output.

With the Merit Credit Engine, credit decisions can become a built-in part of your system. The MCE provides developers the tools needed to retrieve credit data, store it, analyze it, and report it. Common applications for this technology include:

- Online approvals
- Call-center instant decisions
- Custom scoring, application routing
- Identity and background verification
- Point-of-sale cross-selling opportunities
- Vertical market software integration.
- Rendering of credit reports.
- Integration with existing databases

Credit report data, when stored in database tables, can be used to generate a score, and provide historical data for developing custom scoring models. In fact, software is available to build, train and test custom credit scoring neural networks.

Lenders are major beneficiaries of the Merit Credit Engine technology, as it allows for custom integration into complex systems. Web-enabled Internet and intranet applications which combine sophisticated routing, data transformations, communication with funding sources, and loan processing software are all possible because of the credit engine's ability to handle credit reports, as well as the individual data elements within the reports.
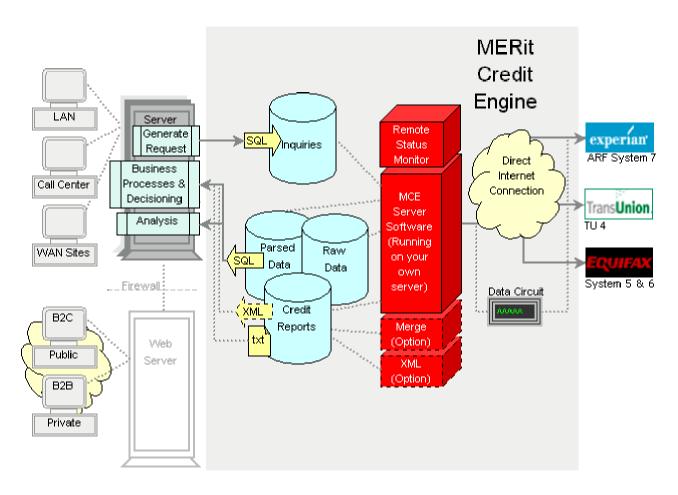
# Data Flow

The Merit Credit Engine provides direct credit bureau access to the three national credit repositories, Experian, Equifax, and TransUnion. Because it uses *your* bureau memberships, and your computer system, there are no middleman transaction costs added to each report. There is no delay associated with running requests through a third party, and you can be confident the data is up to date, reflecting the file as it exists, the moment you request it.

In most implementations, the process begins simply by inserting an inquiry record into the database *Inquiries* table. The credit engine senses the new inquiry and retrieves the credit report. Upon receipt, the raw data can be stored for later processing, or it can be parsed immediately. (The parsed data resides in tables. The public records table, for example, allows you to examine all public records for each inquiry.) Human readable credit reports and/or XML data can be generated and stored, or outputted immediately.

# MCE Control Functions

Most interaction with the Merit Credit Engine is through software and data interfaces, but a control panel is provided for server setup.

## Server module allows configuration, logging, diagnostics, and administrative control

The Server Module runs as an 2000, XP and 2003 service or Windows application. It allows configuration of shared or separate transport lines for Equifax, Experian, and TransUnion, extensive trace and logging options, and database connectivity.

## Import Function

The import monitor function provides an optional simple, yet flexible, alternative to ODBC and SQL submission of inquiries. The Import Monitor can be configured to watch specific directories for incoming requests. Once processed, inquiries can be archived in a separate folder.

The data provided by your application, and the organization of incoming requests is fully configurable. You can specify data items to be ignored, and the order in which your inquiry appears.  Inquiry files can contain single or multiple requests, for single or multiple bureaus.

## Export Function

The export monitor function provides an optional simple, yet flexible, alternative to ODBC and SQL for access to response data from the bureaus. Human readable credit reports can be rendered and outputted to the file system, summary data can be generated, and/or custom files layouts can be exported automatically, with capabilities to launch external processes upon arrival of report data.

# About the Bureaus

The three national credit bureaus are competing companies. They gather their consumer data separately, and don't share it among themselves.

Though formatted differently, consumer credit reports from the three bureaus all show current and former addresses, employers, recent inquiries by credit grantors, fraud alerts, and public records. The tradelines section includes credit limits, balances owing, and payment histories for loans, credit cards, and other accounts, as reported by subscribers to the particular credit repository - whether Experian, Equifax, or TransUnion.

Financial institutions often request FICO, Beacon, or Empirica credit score as part of the report. The score is a statistically-proven weighting of items in the report, boiling it down to a single a number to simplify decisions about credit-worthiness or the likelihood of bankruptcy. Codes and descriptions indicating the reasons for the score are also included.

Because the bureaus don't share data, it is common to find differences in the data, as well as the scores, for the same consumer. Many companies are members of just one or two of the bureaus, but not all three. Not all companies report to the bureaus. Some companies only report derogatory data.

# Connectivity options

Connectivity to Equifax, Experian, and or TransUnion is a practical issue in developing a system utilizing credit report data. The considerations are speed, cost, security, and availability. Fortunately, the Merit Credit Engine covers all the bases.
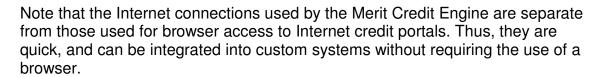
In most installations, the Internet provides device connectivity using HTTPS. Standard Windows 32-bit TAPI handlers may be used where non-Internet connections are needed.

Protocol connectivity - the proprietary bureau protocols and TCP/IP - are handled transparently by the credit engine, with support for multi-threaded simultaneous access to all three bureaus.

## Internet Access

Experian, Equifax, and TransUnion each have protocols for credit bureau Internet security, and the Merit Credit Engine supports them all.

- Always-on connection to bureau data.
- Uses Secure Sockets
- Compatible with common infrastructure.
- Highly Cost-effective

Note that the Internet connections used by the Merit Credit Engine are separate from those used for browser access to Internet credit portals. Thus, they are quick, and can be integrated into custom systems without requiring the use of a browser.

## Data circuit

- Always-on connection to bureau data.
- Avoids Internet security issues.

## Modem*

- Where available, local and toll-free modems may be used to access credit bureau data.
- The Merit Credit Engine centralizes modem access and handles queues so that each workstation does not need to have a modem.
- After call establishment, data retrieval speeds compare favorably all other methods of data access.
- MCE software can be configured to maintain the connection between requests during periods of high activity.
- The three bureaus can be handled with the same modem, separate dedicated modems, or shared modem pools.
- Avoids Internet security issues.

   *Note: several of the bureaus have eliminated modems as a means of connection

# Bureau Data Record Layouts

The Merit Credit Engine gives your application a well-defined, useable internal data interface. It avoids error-prone text parsing.  All three bureaus can send their data in two ways: Text and System-to-System.

## Text Credit Reports

Credit bureaus can format reports and send them to you as text. This is the TTY method. It is used by the standalone "teletype" terminals that were once common, and in low-cost desktop PC software packages, which simply request it, and print it verbatim.



The TTY method provides human readable information, but it is not suited to any application that needs to actually use the report data. A program would need to parse the data to find the specific data elements, and could easily be "broken" with any minor layout change from the bureau, any unexpected message on the report, or any glitch in the data stream.  The bureaus specifically warn against trying to parse text reports. They don't publish technical specifications for them, and they reserve the right to make layout changes without warning.

## System to System Credit Reports

The faster and more powerful alternative is to request bureau data in a system-to-system format.  Data arrives in packed, predefined record layouts.  It is near-impossible for human eyes to read, but the computer can handle it quite well.  To get human-readable reports, the program "renders" them locally, in a layout and font that may be completely custom, or in a style that replicates the TTY style of the originating bureau.



A major benefit of system-to-system is that the individual detailed data elements of a credit report can be used reliably in custom systems.

As the bureaus add new data elements, they do so with strict version control, and in a way that protects the integrity of existing systems. For example, when the bureaus went to 4-digit years, they did so by adding data segments to handle them. Applications that didn't need the 4 digits could count on the 2-digit year fields remaining where they had always been.

## Can you do it yourself?

To build an application using system-to-system data from scratch, you have a lot of work on your hands.

Fixed length record layouts are incompatible.  The bureaus all have different protocols. They don't use the same terminology. Their reports are formatted differently. Reporting periods differ. Error and reason codes differ, and they are often quite cryptic.

After obtaining the hundreds of pages of bureau documentation, you'll soon realize that you have over 1800 different data elements to deal with.

When you are ready for testing, how do you test your system when the Fair Credit Reporting act makes it a Federal offense to use live data from real consumers?  Testing is not a permissible purpose for retrieving credit data!

Bureau documentation, though extensive, is subject to misinterpretation. Developers soon learn that test data does not always represent real-world data accurately.  One reason is that credit records were originally amassed from local bureaus around the country, each of which had their own ways of representing data. On occasion, you may find non-conforming data that can crash  a "perfectly" designed system.  It can take years of field operation and hundreds of thousands of reports to run across these anomalies in the data.

The Merit Credit Engine is the only practical, cost effective, and expeditious way to implement a system using credit report data.

The MCE...

- Uses system-to-system protocols
- Is able to render HTML or text reports from the system to system data
- Resolves bureau incompatibilities to a single data interface
- Handles all connectivity, data transfer, and data storage
- Use standard SQL syntax and/or comma delimited files
- Provides field-proven data handling
- Is fully and clearly documented.

# XML credit reports

XML (Extensible Mark-up Language) is emerging as the way in which all kinds of transaction data is passed from computer to computer, and the Merit Credit Engine has optional modules that support the latest **open standards** for representing and handling credit report data with XML.

For credit reports, the original XML specification is MISMO, provided by The Mortgage Banker's Association of America's Mortgage Industry Standards Maintenance Organization. The overall XML mortgage specification covers loan origination, real estate services, secondary marketing, and servicing. The Merit Credit Engine's XML option is able to provide data in the correct format for those parts of the standard related to credit reports: double or tri-merged (using the MCE merge option) as well as single-bureau.

The XML credit report standards now make it possible for data files to be submitted to Fannie Mae as well as Freddie Mac for an underwriting decision.

HR-XML, from the HR-XML Consortium is also supported. HR-XML is the open standard for data exchange in human resources applications, such as employment background screening.

## Credit Bureau Data and XML

The process of correctly converting data from the three bureaus to a common format, then representing it as an industry standard XML credit report is something that the Merit Credit Engine is uniquely well qualified to perform. The XML option addresses the issues of proper layout, standardized tag and attribute names, and standardized data representation. Hundreds of lookup tables are processed for each credit report in order to ensure that the data, and the wording of each description conforms to the specifications.

| Bureau Data | Merit Credit Engine XML Option | XML Data |
|---|---|---|
| VER FINANCIAL CR<br>CCCCCCCC0001248H<br>50446483B2143002<br>0L00002093H10010<br>61000R17807  @35<br>372207580BC22DIS<br>B421NNNN-NNN0C21<br>01 R920542418012 | • Normalizes bureau data to standardized database tables.<br>• (Optionally) merges data.<br>• Converts to standard descriptions and wording according to the Document Type Definition (DTD).<br>• Creates XML output. | \<Address1\>209 BE<br>\<City\>Tommorrow\</<br>\<State\>IL\</State\><br>\<PostalCode\>60750<br>\<PARSEDSTREETNAME<br>\<HouseNumber\>209\<<br>\<StreetName\>BENET |

## The Document Type Definition (DTD)

The DTD, or Document Type Definition, is key to processing XML credit report data in a way that is compatible across an entire industry.

Tools are available for transforming the XML credit report data to other specifications.  XML has the advantage of being extensible, so that custom tags to store other types of data can be added without breaking the original code. Within the MISMO specification, there is room for custom data, including summary representations of the credit report data, which the Merit Credit Engine is able to do, allowing for easier processing.

XML credit report data can be handled manually, but the latest programming tools can relieve developers of the details. The Microsoft .NET (dot net) framework is based on XML, and its data access API (known as ADO .NET) encapsulates classes for reading, writing and the navigating XML data.  Visual BASIC, Visual C++ and other programming tools are beginning to simplify all of this, both for standalone, and for web-based applications.

As they are quite comprehensive, the MISMO and HR-XML specifications for credit reports are readily adaptable to applications other than mortgage and human resources.

## XML and Decisioning

XML was conceived primarily as neutral self-describing way of transferring data from one party to another. Once it is at a particular destination, tools are available for importing XML to traditional database storage, or for handling the XML credit report data on a node-by-node basis.

Here is a glimpse of some of the XML credit report data that might exist for a liability item. You see things such as Account Identifier (the account number), open date, status date, creditor name, high credit amount, etc. A custom decision process can cycle through this and other information to arrive at a score or decision. This information can be used in other ways, as well, such as populating part of a loan application.

| Equifax Product Support | • **Credit Retrieval - System to System 5 and 6**<br>• **Credit Reports - TTY (DAT)**<br>• **Joint Credit Reports**<br>• **DTEC (SSN searches)**<br>• **Persona (Pre-Employment Report)**<br>• **Finders**<br>• **ID Report**<br>• **Online Directory**<br>• **DAS**<br>• **Beacon and all Equifax Risk Models**<br>• **Internet STS (ISTS) Version 5 and 6**<br><br>• **Equifax (U.S.)**<br>• **Equifax of Canada (Direct access to Canadian Consumer and Business Credit Reports with English or French output)**<br>• **Equifax North American Link (U.S. / Canadian access.)**<br><br>Other Equifax products and features may be available. Please ask. |
|---|---|

| **Experian Product Support** | <ul><li>**Credit Profile (ARF) System 7**</li><li>**Credit Profile (TTY)**</li><li>**Address Update**</li><li>**Bullseye**</li><li>**Collection Report**</li><li>**Connect Check**</li><li>**Joint Credit Reports**</li><li>**Employment Insight**</li><li>**ID Profile**</li><li>**Social Search**</li><li>**FACS+**</li><li>**Profile Summary**</li><li>**Demographics**</li><li>**National Fraud Database**</li><li>**IEV (Income and Employment Verification)**</li><li>**Cross View**</li><li>**Access Point**</li><li>**Custom Strategist**</li><li>**CU Decision Expert**</li><li>**All Experian Risk Models**</li><li>**Fraud Shield**</li><li>**Credit Trends**</li><li>**Direct Check**</li><li>**Truvue**</li><li>**Checkpoint Consumer (AS1) XML**</li><li>**Checkpoint Business (AS1) XML**</li><li>**Experian Business Reports (TTY Format)**</li></ul><br>Other Experian products and features may be available. Please ask. |
| --- | --- |

*Merit Credit Engine Features Guide*

| TransUnion Product Support | • **Credit Report (System to System) TU 4**<br>• **Credit Report (TTY)**<br>• **Joint Credit Reports**<br>• **Instant Deposit Screen, Instant Credit Risk Screen, Instant Prescreen, Instant Review (Acquire™)**<br>• **Pre-employment Report (PEER)**<br>• **Address Verification**<br>• **OFAC Name Screen**<br>• **Collection Credit Report (FACT)**<br>• **Hawkeye**<br>• **ID Search, ID Report (ReTRACE, ReTRACEplus)**<br>• **SSN Search, SSN Report (TRACE, TRACEplus)**<br>• **Individual Monitoring (WATCH)**<br>• **Creditor Contact Information (LOOK™, Phone LOOK™)**<br>• **Phone Append**<br>• **FICO Risk Score Classic (Empirica™) and all**<br>• **TransUnion Risk Models**<br><br>• **TransUnion U.S. and Puerto Rico: English or Spanish output**<br>• **TransUnion Canada: English or French output**<br><br>Other TransUnion products and features may be available. Please ask. |
|---|---|
| **CBCInnovis** | • **The Merit Credit Engine can optionally use CBCInnovis for access to any or all of the three nationwide repositories** |
| **FirstAmerican CREDCO** | • **The Merit Credit Engine can optionally use First American CREDCO for access to any or all of the three nationwide repositories** |

# About Merit Credit Systems

**Merit Credit Systems** is a leading developer of credit report retrieval software, which powers custom applications in automotive finance, mortgage lending, leasing, tenant screening, collections, employment background checks, insurance, credit scoring, and point of sale instant decision systems. Working closely with the major credit repositories for over a decade, Merit develops software that provides simple access to Experian, Equifax, and TransUnion data.

Merit's flagship product, the Merit Credit Engine, allows direct access to the individual elements of a credit report, making it possible to extract the exact information required, such as a person's history with auto loans, recent inquiries to finance companies, or specific risk model scores. This degree of detail is often necessary for custom automated decisioning, routing of applications based on specific criteria, and for reliable interfacing with other applications.

Based in Montrose, California, Merit serves many well-known customers, large and small. Over the years, Merit Credit Systems has developed expertise in the proprietary data formats of each credit bureau, and in methods that keep high-volume retrieval systems running smoothly.

Merit's software tools make it possible for your application to interact directly with the nationwide bureaus -- instantaneously and without transaction fees or third-party bottlenecks -- as you implement your own unique business and credit strategies.

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## Consulting and Outsourcing

As the leading company offering system-to-system credit software tools and solutions, Merit Systems is ready to help your organization, should you wish to outsource part or all of your project's design, development, interfacing, and/or processing.

We are in a unique position to help you meet your implementation goals very rapidly in the following areas:

- Credit Bureau Access
- Decision and scoring systems
- User interface for credit systems
- Custom report layouts
- Special purpose batch processing
- Portfolio analysis
- Web-enabled applications
- System integration
- Outsourcing

The credit reporting agencies often turn to us for client-side implementation of their latest credit and decision offerings.  Perhaps you, too, have a need that we can address. Our contacts, experience, and intimate knowledge of the Merit Credit Engine and the credit specifications of all three bureaus can be the head-start you that you need.

# Configuration Options

The Merit Credit Engine software is available in a standard configuration, with optional add-on capabilities.

## Standard Configuration

Includes Server, Import and Export functions. Allows full database access.

## Merged XML (Option at additional cost)

Generates industry-standard single, double, and tri-merge credit reports as XML data.

## XML - MISMO and HR-XML (Option at additional cost)

Generates industry-standard single non-merged credit reports as XML data.

# System Requirements

The Merit Credit Engine has the following minimum hardware and software requirements. (Not included.)

- Pentium 1.5 GHz, 512MB RAM, or better.
- 1GB disk (Depending on volume and storage policies, disk requirements can be substantially larger.)
- Windows 2000, 2003 Server.
- Microsoft SQL Server 2000, 2005 or IBM DB2. V8
- Your system should be configured to meet the minimum system requirements of Win 2000 or 2003 Server and the database you will be using.

**MERit Systems**

Client List

The "MCE" **has gained acceptance as the definitive way to handle mission critical credit data retrieval where custom needs must be addressed, and development deadlines must be met.**

US Investigations Services (USIS) completes 2 million plus investigative cases annually for government agencies and commercial companies it serves. USIS is a worldwide provider of security services to corporate and government clients with over 9,000 employees and contractors and over $700 million in annual revenues.

CU Direct Corporation (CU Direct) is the leading provider of indirect lending services for the credit union industry and creator of the Credit Union Direct Lending (CUDL) program. CU Direct network includes approximately 430 credit unions and 5,700 dealerships in 32 states.

Patelco Credit Union is one of the largest credit unions in the country. Patelco has over 220,000 members with assets exceeding $3.8 billion, supporting 38 branches and a nationwide network of ATMs and service centers.

**Kubota Tractor** Renews Contract With IBM. IBM will host the company's websites, including www.KubotaCreditusa.com, a site developed by IBM to support customers who finance through KTC's credit corporation. KTC distributes its products through more than 1000 independent dealers that provide sales and service support.

Onyx Acceptance Corp bought by **Capital One Financial Corp.** Capital One Financial Corp., the fifth-largest credit card issuer in the U.S. agreed to purchase Onyx Acceptance Corp. to increase its share of the California auto loan market. According to the Wall Street Journal, the transaction will create the second-largest independent auto lender in the U.S. Onyx operates the loan business of about 12,000 car dealerships in 37 states. Onyx (NASDAQ: ONYX) Capital One (NYSE: COF)

Rentport, Inc, acquired by **TransUnion**. As a leading provider of online applicant scoring and decisioning solutions for property management, the Rentport acquisition "expands our capabilities to support the residential leasing market," said Barry Botruff, executive vice president, TransUnion.

## Merit Credit Engine Features Guide

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Fiserv, Inc. has entered the Fortune 500 ranking of the largest companies in the United States. The provider of financial and health benefits technology ranked 488 on the 2006 listing with $4.1 billion in total revenue. The annual ranking is published by Fortune magazine.

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AgriBank, FCB is the wholesale lender and provider of business services for Farm Credit Services. AgriBank has $34.0 billion in assets and $2.0 billion in equity.

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**ChoicePoint** acquires Resident Data, a leading tenant screening company for the multi-family industry. (NYSE: CPS) ChoicePoint is the leading provider of identification and credential verification services for making smarter decisions.

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**First American Corporation** and **US Search Inc.** will form a new Resident and Employment Screening company listed as First Advantage Corporation. First American (NYSE: FAF), First Advantage (NASDAQ: FADV)

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Wright-Patt Credit Union, Ohio's largest member credit union with 151,063 members, assets over $1 billion and one of the largest nationwide, established in 1932.

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Corning Credit Union - Main office is in Corning, NY, with branch offices in the Corning/Elmira area, Pennsylvania, New Jersey and North Carolina.

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Monetrics' Risk Decisioning System 'FACT Act' Compliant  Monetrics Decision Engine Stays Ahead of the Competition and Reduces the Risk of Fraudulent Loan Requests.  While the Consumer Bankers Association is appealing to the Federal Government for an extension, Monetrics has been able to not only meet the December 1, 2004 deadline, but also implement the update with no service disruption to their clients.

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"Merit Systems has exceeded our high expectations for delivering a quality product with excellent support." State of Rhode Island Student Loan Authority (Education loans)

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"Merit has been quick to respond to our requests. Their software was easy to install and integrate with our applications." Unitrin Direct (Automobile insurance) (NYSE: UTR)

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"Everything has been working very well. For the most part, they start up MCE and forget about it, which is exactly what we want. We really appreciate your quick response to our issues along the way. We will be able to introduce MCE into some of our other clients." DM&P Information Systems, Inc. (Financial system integrators.)

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McDonald Information Service, Inc. (MIS) Assisting in compliance with federal laws and regulations, MIS currently represents more than 4,000 financial institutions worldwide, which include members and their correspondent relationships. Serving major stock brokerages, regional banks, casinos, insurance companies and real-estate developers.

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Monetrics and Fiserv Lending Solutions Launch Auto Loan Origination System.

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"I can't say enough about the customer service. It's outstanding!"  Avert, Inc. Avert acquired by Automatic Data Processing Inc. (ADP.)   (NYSE:ADP) ADP Hiring Index Reveals background checks performed increase 16 percent this year as employers continue to take advantage of pre-employment screening. Forty five (45) percent of credit reports checked showed a judgment, lien, bankruptcy, or had been reported to a collection agency.

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"We recognize that none of these accomplishments would have been possible without continued support from our valued partners..." Press releases. Cabazon Band of Mission Indians

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"We were able to bring it online with minimal delay because the MCE software handles all of the credit bureau protocols for us, and stores the results into a database that our decision process can easily utilize." LandLord Guard

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American Background is a leading provider of employment screening solutions to corporate and institutional clients. American Background Information Services, Inc. is wholly owned by Amsec Enterprises, a risk-management consulting firm with decades of experience in enterprise risk reduction.

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APAK Group PLC celebrates 25th Anniversary - APAK is established as a leading provider of core financial systems and services, worldwide. Founded in 1979, APAK's continued success is built on its commitment to providing the best technological and business solutions to major financial institutions. APAK has offices in the UK, Europe and North America.

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**Autobytel** Acquires **Stoneage Corporation** and **CAR.COM**. Leading Internet automotive marketing services company Autobytel Inc. announced that it has acquired Stoneage Corporation, one of the nation's top Internet automotive buying services and owner of the popular Car.com website.

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Drive Financial Services is a national consumer finance company that specializes in automobile financing for consumers with limited or below-average credit histories. Drive™, founded in 1995 with backing of Bank of Scotland (**HBOS plc.**), enables a business approach that revolves around satisfying the needs of customers.

**Merit Credit Engine Features Guide**

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EnerBank USA specializes in unsecured home improvement and  home energy loans through strategic business partners in all 50 states and the District of Columbia. EnerBank USA is a wholly owned subsidiary of CMS Energy Corp. (NYSE: CMS)

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First Communications providing service to more than 60,000 customers. **FirstEnergy** (NYSE: FE),  a $16.88 Billion Fortune 250 company, acquires an interest in First Communications.

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Credit One Bank is one of America's leading issuers of Visa® and MasterCard® credit cards since 1986. With the success of these programs, a credit card processing center in Las Vegas, Nevada was established in 1995.

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Franklin Capital Corporation originates and services direct and indirect loans for itself and its sister company, Franklin Templeton Bank and Trust, F.S.B. Automotive and consumer lending activities are related primarily to the purchase, securitization and servicing of retail installment sales contracts originated by retailers and automobile dealerships. Loan programs are offered to serve the needs of prime, non-prime and sub-prime customers throughout the United States.

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Humboldt Merchant Services acquired by First National Bank of Nevada. HMS ranks among the top processors of Visa and MasterCard transactions in the nation.

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JD Byrider network now includes 13 companies and 109 franchises across 29 states and serves 15,000 people a month.

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With 34 stores and five outlets Mueblerías Berríos based in Puerto Rico is the largest retail chain in the Caribbean.

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Nowcom Corporation, founded in 1996 as an Internet service provider, quickly evolved into an Internet applications and business solutions development company. Nowcom is able to generate and test-bed new applications in the protected real-world environment of its Internet Data Center, part of the Hankey Investment Group. With roots in the automotive industry, Hankey Group has been in business since 1972, and currently owns nine companies in Southern California. With over $600,000,000 in assets, the companies include financial, real estate, insurance, and technology services companies as well as rental car and dealership operations.

Patterson Dental provides a complete range of consumable dental products, clinical and laboratory equipment, and value-added services to dentists, dental laboratories, institutions and other healthcare providers throughout North America. Patterson Dental has the largest direct sales force in the industry, totaling nearly 1,300 sales representatives and equipment/software specialists serving the United States and Canada. (NASDAQ:PDCO)

Prestige Financial is owned by the Larry H. Miller Group of Companies, one of the 10 largest retail automobile operations in the United States.

RealPage, Inc. offers property management products and services to more than 20,000 apartment communities across the United States, and provides comprehensive screening results in less than a minute.

Rent-A-Center, Inc., headquartered in Plano, Texas currently operates 2,863 company-owned stores nationwide and in Canada and Puerto Rico. (NASDAQ: RCII)

**Rhode Island Student Loan Authority** merges with **NELnet**, the National Education Loan Network. (NYSE: NNI)

Trans Advantage has been serving the moving and storage industry for 30 years, offering a large inventory of tractors, trailers and straight trucks direct from manufacturers, and a comprehensive pre-owned equipment program to satisfy local and long-distance requirements.

The Wittern Group. Beginning in 1931, F.A. Wittern, an inventor and holder of numerous patents for vending equipment, began to assemble a group of individual companies to meet the needs of a changing and growing marketplace. Today, The Wittern Group is involved in every aspect of the automatic merchandising industry from manufacturing to financing, food services to customer education, support services to international sales.

Franklin Credit Management Corporation  (NASDAQ: FCMC) specializing in the acquisition, origination and servicing of residential mortgage loans. Since Franklin's inception in 1989, they have acquired nearly $2 billion in mortgage assets and have emerged as a leader in the loan acquisition market.

American Express Centurion Bank. Chartered in 1986, American Express Centurion Bank has been providing banking services for over 12 years and have over $11 billion in assets.

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[DealerCentric](#) delivers a flexible web-based software network enabling Auto Dealers to initiate, decision and process automobile loan transactions with Lenders. DCS differentiates from other software systems by enabling Auto Dealers to qualify online or offline consumers to specific vehicles and lender programs at the beginning of the sales process, taking the guesswork out of structuring deals.

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Since 1990, [Mighty Net](#) has been dedicated to utilizing current technology to provide services that empower consumers to better manage and protect their credit and possessions.

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**CommonGoals Software**, based in Prescott, Ontario, Canada, was formally known as Next Generation Computer Solutions. TEA, the most recent version of The Exceptional Assistant software, is a complete loan management software for micro-credit organizations. It combines all facets of an organization's operations into a single, integrated, easy-to-use and efficient package.

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**InfoMart**, a founding member of the Association of Consumer Reporting Agencies (ACRA), has earned a reputation as one of the nation's premier applicant-screening companies, serving a diverse client base from NASA contractors and nuclear power plants to neighborhood convenience stores and fast-food restaurants.

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**First Again LLC,** formally Emerald First, is a start up consumer financial services company located in San Diego, CA.  The founders of Emerald First also were the founders of PeopleFirst.com, which became the country's largest online originator of auto loans prior to its sale to Capital One.  First Again is designing and building a leading edge technology platform to deliver its innovative consumer financial products nationwide.

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**Auto Refinance Source, Inc.** (ARSI) is a financial services company focused on refinancing cars and trucks that meet defined lending criteria. Established in 1995, ARSI operates in over 30 states, covering 80% of the U.S. population.

**Five Point Capital** has emerged as one of the nation's leaders in small ticket leasing.  Founded in 1999 and now serving thousands of businesses nationwide, Five Point Capital has 120 employees and is based in San Diego, California.

**COSTEP**, the Council for South Texas Economic Progress, was founded in 1972 by former U.S. Senator and Secretary of Treasury Lloyd Bentsen, Jr., and other South Texas political and community leaders. COSTEP, in partnership with numerous Texas lending institutions, is an originator and servicer of low interest, Federal-guaranteed student loans through the Federal Family Education Loan Program (FFELP.)

**1st Financial Bank USA**, located in *Dakota Dunes, SD,* is a leading provider of financial services for college students and graduates. Originally founded in 1910, 1FBUSA is committed to providing quality banking services. Member FDIC.