

ASP



**creditscreener.com**

## THE CREDIT RETRIEVAL ASP SOLUTION



*Credit information retrieval has become easier. Using a web browser and Internet connection, Creditscreener.com automates and accelerates the way you access credit information. With only one form to fill out, Creditscreener.com accesses all credit repositories - consumer and commercial - and returns credit reports, social security searches, employment reports and many other bureau products. Access to other non-credit databases is available. Creditscreener.com can also be customized to meet your business needs, including automated credit decisioning.*

# Creditscreener.com<sup>®</sup>

## THE ASP SOLUTION FOR INDIRECT LENDING

### What is an ASP?

An Application Service Provider, or ASP, delivers, manages, and remotely hosts a software program on their server. The entire application resides on the web server including security, password protection, loan applications, contracts, interest rate tables, and management reports. In an ASP model, there is no software to buy and install; the user only pays for each use of the application.

The ASP is responsible for all software and hardware maintenance of the web server, including software protection and communication protocols. Because the application is hosted on robust centralized server farms, the client enjoys the benefit of powerful software programs without having to invest in an expensive computer system.

### Benefits of an ASP Model

- All software upgrades and maintenance are performed at one site
- Reduces stress/demand on IT department
- Scalable: As you grow, the system grows with you
- Remote accessibility: the application can be accessed from anywhere in the world with an Internet connection and web browser
- Platform independent: works with Windows, Mac UNIX, DOS, etc.
- SSL (Secure Sockets Layer) encryption protects your data

### Harness the power of the Internet with TCI's Creditscreener.com

#### What can Creditscreener.com do for your business?

Using a web browser and an Internet connection, Creditscreener.com provides connectivity to multiple credit repositories. No more need to use numerous software programs to access several databases. Fill out one form and access as much credit information as desired.

TCI has partnered with Digex (a WorldCom company), which is a tier-one web-hosting provider. We offer our customers a 98% SLA (Service Level Agreement), which assures you that our site is always up and running. Security is provided through a multi-level framework - password protection, firewall protection and intrusion detection.

#### Creditscreener.com:

- Accesses all credit repositories, including commercial credit bureaus and on-line databases, e.g., DMV, public records, etc.
- Provides storage of applications, credit reports, databases
- Includes a Letters of Declination module
- Management Reports track your company's credit accessing activity levels

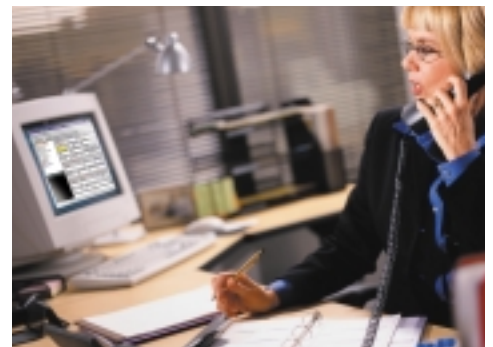
**One form, one site provides all your credit accessing needs, and the complete process takes less than a minute!**

#### Customize Creditscreener.com to suit your businesses needs!

- Utilizing java bean technology, we can customize the application
  - Using XML data streams, your e-commerce site can be connected to our site.
  - Import and export files and credit information from our servers to yours.
  - Your customers will see your site, branded with your logos and forms, while TCI's Creditscreener.com does the work in the background, unseen by the customer.
  - We can interface with your existing legacy system, store your decisioning model on our servers, or you can use our decisioning model.
- \* Credit reports can be reformatted to your company's specifications.

#### Creditscreener.com automates and accelerates your business processes thus reducing costs and increasing sales!

- Pay only a low fee per transaction
- No software upgrades or monthly software maintenance fees
- No faxing or re-keying of credit applications
- Robust and scalable to meet the marketing opportunities in your business.



Questions? Call TCI today at 1-800-824-9069.



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