



Online Credit Reporting Center

Get Protected... Get OCS!

Did you know!

- In the US alone, credit fraud is estimated at \$2-\$3 billion
- Credit was first used in Assyria, Babylon and Egypt 3000 years ago.
- Consumers owe more than \$1 trillion on their credit cards.

Company Overview

OneCreditSource.com is the trusted source for quick, accurate online consumer credit reports. In fact, there are two key aspects to OneCreditSource.com's future: its vision of technology and the values by which we live, everyday, as a company. OneCreditSource.com is dedicated to help all of our customers achieve their credit goals. We listen to what our customers have to say and respond rapidly,

and we continue to adapt to their changing needs. Also, OneCreditSource.com keeps abreast of the issues and trends in anticipation of what we believe to be a future opportunity of risk assessment information delivery. In addition, OneCreditSource.com strongly promotes the responsible use of information and maintains and upholds standards regarding the use and dissemination of information.

Finally, OneCreditSource.com collaboratively works with all of its clients to develop a credit retrieval process to assure success. In addition, we educate all of our clients on the rights and responsibilities associated with consumer credit reports.



Secure Transactions!

Features and Benefits

- Access to all three national bureaus
- Industry leading customer service
- Management ability to monitor house and user level activity online
- No software to purchase or maintain
- No monthly minimums or annual fees
- Flexible billing to satisfy corporate accounting needs
- Secure 128bit Secure Socket Layer transactions
- Transaction log that allows you to review existing reports at no extra charge
- FCRA Compliant personal guarantee program
- Competitive pricing

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"People working in credit are always looking to improve every aspect of their credit gathering process. I am very happy to say that OneCreditSource has done an excellent job of providing Internet access to consumer credit reports at an inexpensive price. Not only are our members able to obtain instant credit reports, but you also give them the management tools to keep track of their usage and to pull existing reports without an additional charge. Thank you very much!"

- Rich Hill
President
Creditworthy Co.

Simple Transaction Process



Simply log on to the website; enter in the applicants information, and within seconds you are able to determine credit worthiness!

Online Customizable Order Entry



- Information is entered online with the flexibility of customizing each search request.
- Choose between all three national bureaus! [TransUnion, Equifax, Experian]
- Save time by requesting a joint report with a single transaction!
- Pull all three national bureaus at the same time!
- Pull two together!

Experience Industry Leading Customer Service

Our customer focused representatives are trained and knowledgeable in all aspects of the credit screening process. In fact, our proactive approach allows us to initiate the communication before you are aware of the problem.

OneCreditSource.com prides itself on making their representatives accessible, and believe this is the most effective way to sufficiently answer your questions.

Finally, our philosophy of "Keep It Simple" takes a complex process and simplifies it to assure success, while reducing potential liability.

Minimize the strain on your Credit Department

Users can customize their search criteria to meet their organizational credit needs. You have critical administrative control, allowing you to lock in a suitable credit screening standard. By establishing a standard, organizations drastically reduce

potential risk and liability.

OneCreditSource.com will educate all users on the strict laws governing all aspects of credit. In fact, every transaction requires the user to select the appropriate permissible purpose.

Finally, in a matter of seconds you can review credit reports online, add and obtain additional reports, view existing reports, and print them from your transaction log.

Service & Support

24 hour access...

Ease Of Use

no waiting... no hassle...



Sample Transaction.....

Directions: To see the transactions that you have submitted within the last 30 days click on one of the navigation numbers at the bottom of the table. To see the detail on a single transaction simply click on the transaction ID number in the left most column.

ID	Name	Source	Requested	Completed
000000	Arkam, CDF	Equifax Consumer Credit	1/17/2002 12:09:04 PM	1/17/2002 12:09:04 PM
000000	Arkam, CDF	Equifax Consumer Credit	1/17/2002 11:48:15 AM	1/17/2002 11:48:15 AM
000000	Arkam, CDF	Trans Union Consumer Credit	1/17/2002 11:01:04 AM	1/17/2002 11:01:04 AM

Total Records: 3





The transaction page allows you to review past screenings and tracks when they were requested and completed.

Exceptional Pricing

no minimums....

Available Products

OneCreditSource.com has a unique agreement with each of the three national credit bureaus, TransUnion, Equifax, and Experian, that grants us the ability to deliver consumer credit products via the Internet. This relationship offers all of our clients the flexibility needed to effectively determine consumer credit worthiness. Please take a moment to review the credit products that we offer listed below.

	<ul style="list-style-type: none"> • Hawk & Trans Alert included • Emperica scored reports available • Look reports (used for collections)
	<ul style="list-style-type: none"> • SAFESCAN Alerts included • Beacon scored reports available • Canadian consumer reports available
	<ul style="list-style-type: none"> • Reports include all alerts and a FICO score • FACS scan is standard
	<ul style="list-style-type: none"> • All three reports pulled instantaneously • Most comprehensive credit report • Scores included (FICO, Beacon, Emperica)

Product Availability

Product availability is based on strict compliance with; the 'FCRA', requirements and restrictions of the national credit bureaus, verification of permissible purpose for the use of consumer credit reports, and the establishment and continued good standing of an account with OneCreditSource.com.

Contacts

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We're on the Web!

See us at:
www.onecreditsource.com

Conclusion

Get Protected... Get OneCreditSource.com!

It's time to make better credit decisions based on clear, relevant, screening analysis, which is tailor made to fit your credit departments needs.

OneCreditSource.com's Online Credit Center delivers comprehensive, accurate, and customizable solutions that improve your credit decisions and reduce liability.

System Requirements

Browsers & Hardware

- Microsoft Internet Explorer 4.0 +
- Netscape Navigator 4.0 +
- Minimum Pentium II Processor
- 56K modem minimum
- 800X600 screen resolution

Call today and together we can decide if OneCreditSource.com is a good match for your company.

