

**FOR IMMEDIATE RELEASE**

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**ADVANTAGE CREDIT INTRODUCES NEW  
WAYS TO MEET CUSTOMER NEEDS WITH EPASS**

*PENSACOLA, Fla., October 17, 2001*— Advantage Credit, the three time *Inc.500* winner, proudly announced that their customers will now be able to order credit reports directly through ePASS, making the process easier and more efficient.

The nation's favorite credit reporting agency is excited to offer such an efficient way for customers to do electronic business with them. "Contour and Genesis created ePASS and they support it," says Sergei Khvatkov, CIO of Advantage Credit. "It works through the browser and integrates directly into the loan original software. Customers can order credit reports directly through it using Advantage Credit as one of the credit vendors."

ePASS works by sending the customer's credit requests to Advantage Credit's web server in XML, and they return the data back to them in XML. ePASS pass handles all of the importing and report viewing so everything appears seamless to the customer. Whether the customer orders from Advantage Credit or a competitor, it looks the same on their system.

By offering ePASS, Advantage Credit is eliminating all future compatibility problems with Contour and Genesis. If either Contour or Genesis makes any changes, it will not affect Advantage's interface.

ePASS was developed by Essential Computer Systems (ECS), a Sybase Systems Integration Partner and a Microsoft Solutions Provider, with significant experience in the financial services arena.

For more information, contact Sergei Khvatkov, C.I.O., at (800) 600-2510, or email to [skhvatkov@advantagecredit.com](mailto:skhvatkov@advantagecredit.com) or visit [www.advantagecredit.com](http://www.advantagecredit.com).