

## FOR IMMEDIATE RELEASE

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### **National Credit-reporting System, Inc. Expands Services to Counter Consumer's Increased Vulnerability to Economic Shock**

Egg Harbor City, NJ – September 13, 2005 – "Recent economic reports are viewed by many to signal an increase in consumer vulnerability to economic shock," according to Robert E. Knuth, CEO of the National Credit-reporting System, Inc. ("NCS"), a leading national provider of risk reduction and fraud prevention services branded nationally as *TRV®* services.

Current technology initiatives at NCS and its affiliated companies are part of NCS's recently announced campaign to better position NCS customers to benefit from emerging markets through more technically innovative income, identity and other risk reduction services and products.

"Reliable income and identity validation and analysis products and services bundled with more traditional solutions that are enhanced with leading-edge technology are becoming more critically important to lenders and benefit consumers. The credit reporting agencies that make up our *TRV®* Alliance are already working on various ways to bundle *TRV®* services and data into their product line as a means in which to provide customized services to their customers," said Knuth. "These services are not only designed to reduce lender losses, but to provide lenders a means in which to help consumers avoid overextending their real borrowing capabilities."

"The popularity of adjustable-rate mortgages, interest-only mortgages, optional payment mortgages and other innovative alternative financing are designed to provide consumers with new financing options," said Knuth. "However, considering the recognized increase in risk associated with fraud and the increased potential for consumer vulnerability to economic shock... supported by the recent cautions from the Federal Reserve Chairman, lenders certainly have more to think about when offering these financing options. This is exactly why NCS is focused on finding new ways to equip lenders with better tools to reliably validate ID and further validate that a particular borrower has a history of earnings that will support expanded financial challenges... thereby reducing the risk for all parties."

NCS will continue its development of systems based on architecture that includes unique features designed to accommodate easy integration of *TRV®* processes into the automated systems and decision making processes of its Alliance Partners and end-user customers. Such features include XML Web Services that are used as the basis for secure and reliable XML communication and as such allow for the most robust and reliable direct system-to-system XML communication available today. Data security is further ensured via data-encryption and data-hashing of all communications.

"Ease of use, speed, reliability and security are considered by NCS to be the cornerstones for the new *TRV®* web site and application platform. Customers will have real-time data-modeling capabilities to enable easy and effective decision analysis of reported data. NCS and its Alliance Partners will be well positioned to bring new technology and solutions to our customers and thereby further enhance the speed, reliability, security and effectiveness of *TRV®* services," said Knuth. "It is with a great deal of compassion that all of us at NCS hope that the economic consequences of hurricane Katrina and the resulting strain on fuel prices and the prices for other products and services on the nation will not test excessively this consumer vulnerability."

**ABOUT NCS**

In business since 1984, NCS manages a network of over one hundred fifty credit reporting agencies that are approved to market and resell NCS's suite of income and identity verification and analysis products and services that are branded nationally as *TRV®* services. NCS was the first entity in the country to provide complete income validation through IRS tax return verification services (*TRV®* Report) on a national basis. More information is available at [www.ncstrv.com](http://www.ncstrv.com).

**ABOUT ROBERT E. KNUTH**

NCS founder and CEO, Bob Knuth, has served the consumer data reporting industry since 1961. He is a member of the mortgage advisory board of the Consumer Data Industry Association (formerly Associated Credit Bureaus). He is active on the Mortgage Bankers Association's Fraud and Ethics Subcommittee, is on the board of the Florida Quality Council and is the current chair of the MBA of NJ Quality Assurance and Fraud Prevention Committee.

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