



REGGI

*Member
Registration
& Information
System*

***CardREG
CreditREG
LifeREG
WarrantyREG***



Strategic Support Systems

Strategic Support Systems, Inc. (SSS) was founded by Lee Gantt in 1995 as a solutions consulting company doing business internationally. SSS offers a wide range of services including staff augmentation, custom software development and systems integration. SSS clients include several Fortune 500 companies. For example; AIG Insurance, BellSouth, Equifax, CIBA Vision, First Data Resources, First Performance Corporation, Georgia Institute of Technology, AGCO, May & Speh, Metris and Prudential/MS&B.

SSS has a team of highly qualified analysts and developers that are ready and able to meet the most demanding technical challenges. We can provide any or all of these products and services to meet your individual needs:

- Hardware Procurement and/or Installation
- Software Installation and System Setup
- Operations Center Build-out Management
- CSR Training
- Assistance with Fulfillment Materials

What is REGGI?

Strategic Support Systems is proud to announce REGGI (Registration and Information System), our suite of products designed to offer member registration systems to financial services organizations. The suite includes: CardREG, CreditREG, LifeREG and WarrantyREG.

The REGGI software is built around the Microsoft Windows operating system. The database back-end includes any ODBC compliant database such as Oracle, SQL Server, Sybase, DB2, Informix, etc. This provides easy integration with MS Office products for custom reports. REGGI is written in Visual Basic and conforms to Microsoft standards for the user interface to minimize CSR training issues. The CSR software is 32-bit and runs under Windows 95/98 or NT. REGGI was developed using the most advanced database access techniques available, ADO 2.x (Active Data Objects) which makes it compatible with the leading database engines.

Most financial services companies manage more than one product for a consumer. It is important to be able to affect data in the other systems from a central location. REGGI can accommodate an unlimited set of other products. A separate table defines which products the member is signed up for. Other products appear as separate tabs on the main form. These "windows" to the other product parameters are accomplished with ActiveX technology. This way, new products can be introduced without major changes to REGGI. Our configuration provides maximum flexibility to even access separate processing systems and provide membership information over the phone. Separate products can even be managed entirely from REGGI!



CardREG



What is CardREG?

CardREG is a full-featured turnkey system providing financial institutions and fee-based service organizations the ability to own and operate a card registration system in-house without paying service bureau fees.

We can setup a complete turnkey system for you, train your staff and provide technical support.

Why In-Source?

There are several reasons for establishing a CardREG System under your control.

- Have you ever felt out of control and out of touch with your portfolio?
- Do you get timely feedback and detailed reporting?
- Are you giving up too much of the profit gained by selling these services to your customers?

If you answered *YES* to any of these questions, you know the benefits first hand.

Can SSS help lower the barriers?

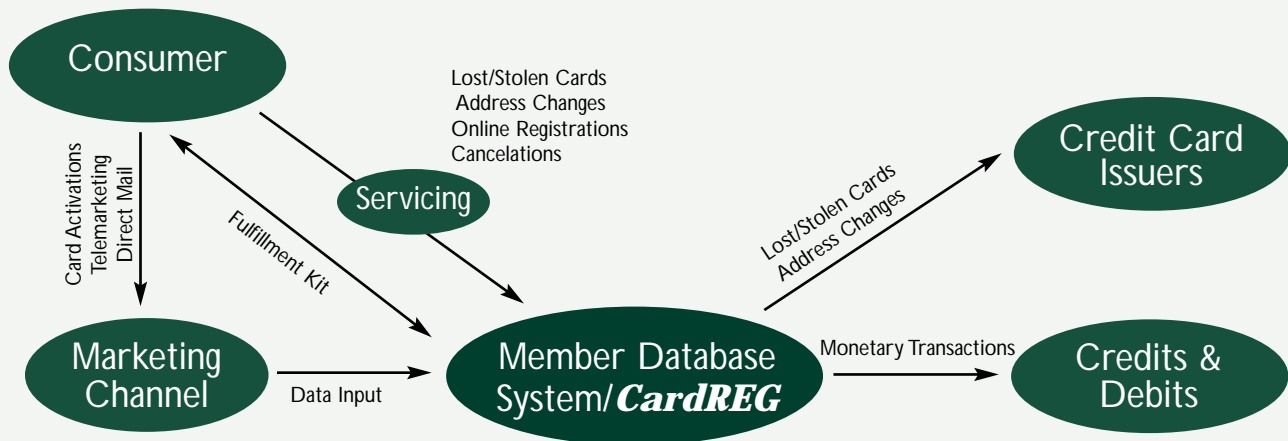
One major hurdle for most fee-based service groups in establishing an in-house operation is the resources required of the IS (Information Systems) department. These departments can become quite backlogged with other business priorities. Overhead rates can become exorbitant and timeframes can expand to years!

We can eliminate these barriers by providing a complete systems solution. Our systems analysts will work with your IS department to interface where necessary while eliminating the major bottleneck, software development.

When can I have CardREG?

We can have you operational in a matter of months, not years. We have the resources to get you up and going quickly with a fully-integrated custom system. Our staff is sensitive to your needs and the issues involved interfacing with existing IS infrastructure and timeframes. We will work with you to ensure success!

CardREG System Flow



1 The Customer is acquired by direct mail, telemarketing, card activations, etc. A fulfillment kit is then sent out to the Consumer.

2 The Consumer returns the completed fulfillment kit and it is processed into *CardREG*.

3 The Consumer calls Servicing to report information about Lost/Stolen Cards, Address Changes, Online Registrations and Cancellations. This information is input into *CardREG* and the appropriate information is sent directly to the Credit Card Issuers.

System Features

- English and Spanish versions available
- Member Registration
- Online card registration
- Online issuer database
- Individual CSR Logon Authentication (Security)
- Address Change Notification
- Lost/Stolen Incident Notification
- System tracks and logs all activity against an account/member
- Credit Card account numbers are masked to improve security
- Check-digit validation of most credit card numbers
- Manage campaigns by marketing source with unique source code
- Price, membership term, conditions are configurable by campaign
- Form letters include (but not limited to): Cancellation Notification, Registration Notification, Lost/Stolen Event Documentation, Address Change Documentation
- Back-office program provides batch enrollment/registration capability
- Interactive back-office program for reviewing batch transactions, transmittals and batch processing logs
- Interactively alter batch enrollments/registration records and re-submit in the event of an error
- Reports include (but not limited to): CSR Activity, Account Status by Portfolio, Revenue Report
- Fulfillment Kit Transmittal File
- Monetary Transaction Transmittal File (CC Debit/Credit)
- Issuer Notifications Performed by FAX, Email, hardcopy and/or voice

What if I need to customize?

Most all existing card registration programs have unique features that offer an extra value for their customers. We recognize that "out of the box", REGGI might not provide all the features you need to service your portfolio. For this reason, we are prepared to customize the systems to meet your specific needs. We can include special reports, special form letters, custom member services, or whatever you need to create a system tailored for you.

How would we handle Issuer Notification?

Notification in the event of lost/stolen cards or address change can be accomplished with standalone workstations by faxing and/or printing directly from the PC. In large production environments where transaction volumes are high, a central server (Windows 95/98 or NT) can be configured as a FAX, Email and print server. This way, where the FAX or Email addresses are known for an issuer, notification is a hands-off, paperless process. If required, queuing systems can be employed to facilitate direct contact with issuers to report loss/stolen or address change events.



CreditREG

CreditREG is a presentation of data from Experian, Trans Union and Equifax; each in a separate report, presented in a common format. Once the product is requested, necessary information such as Social Security Number, Name, Address, etc. is entered into the system and the credit reports are retrieved using established computer networks, reformatted, printed and bound into a hardcopy report.

CreditREG system features include:

- Reports, one from each credit bureau, each in "tabular" format
- Narrative Summary that reports the credit information in plain English
- Guide to understanding the "tabular" format
- Form to aid in correcting any errors found in the reports
- Re-order form
- Quarterly Report
- Derogatory Report
- On Demand Reports
- Customer Support



Future REGGI Products

LifeREG and WarrantyREG are exciting new products that will be available from Strategic Support Systems in the near future. These additions to the REGGI suite of products will enable you to offer credit protection services for Credit Life, Credit Disability and Warranty Extension Plans.

More . . . About Strategic Support Systems and Founder, N. Lee Gantt

Lee Gantt has a Bachelors of Computer Engineering from the University of South Carolina and a Masters degree in Electrical Engineering from the Georgia Institute of Technology. Lee received his Masters degree while working at the Georgia Tech Research Institute as a Research Engineer.

After working at the Research Institute for over four years, Lee co-founded DATEQ Information Network. DATEQ is an information services company in the Insurance Services sector. DATEQ provides Motor Vehicle Records, Automobile Claims Information, Registered Vehicles and Licensed Drivers data to the P&C Insurance Industry. DATEQ was founded in 1986 and, after growing to a \$50MM company, went public and was subsequently purchased by ChoicePoint.

Lee and two partners left DATEQ in 1992 to form QualiNet, Inc. QualiNet delivers

high-quality, east-to-read credit reports directly to consumers. Artificial Intelligence techniques were employed to take cryptic codes delivered by the credit reporting agencies and produce English narrative that is clear and easy to understand.

Since then, Lee founded Strategic Support Systems(SSS), an Atlanta-based solutions consulting company. SSS employs high-quality analysts and developers specializing in client-server programming, databases, data analysis and senior management consulting.

SSS has completed projects for companies such as Metris (formerly Fingerhut Financial Services), AIG Insurance, Equifax, Emory University Hospital, First Data Resources, Georgia-Pacific, IBM, May & Speh, Siemens Energy & Automation, Agco, GE Plastics, Sprint Video, Medaphis and Jackson & Coker.

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