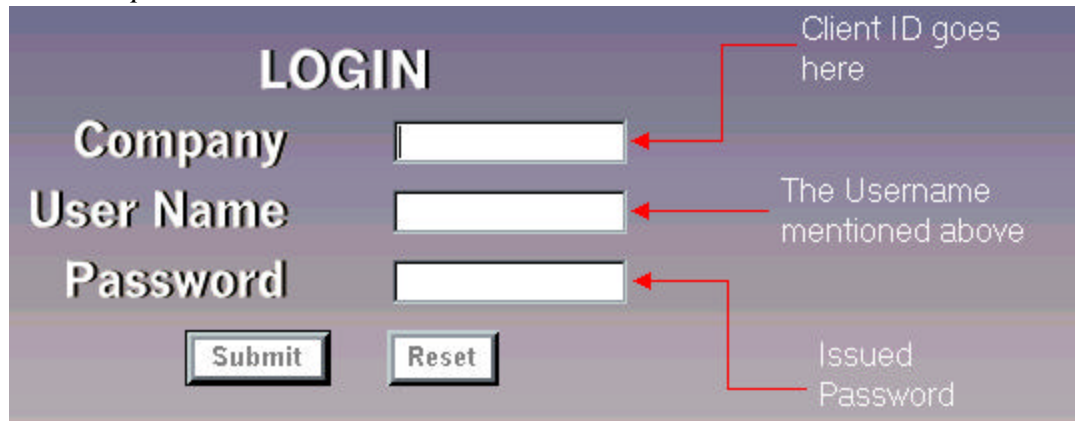


Welcome to the online help for new web accounts. You are just a few steps away from pulling credit over the Internet. Read the instructions below and you will be on your way to discovering the potential the Internet has for pulling credit.

The address:

<https://www.creditworkbench.com/NCO/UserLogon.aspx>

The example:



The image shows a screenshot of a web login page titled "LOGIN". The form contains three input fields: "Company", "User Name", and "Password". Below these fields are two buttons: "Submit" and "Reset". Red arrows point from text annotations to the input fields: "Client ID goes here" points to the "Company" field, "The Username mentioned above" points to the "User Name" field, and "Issued Password" points to the "Password" field.

The usernames and passwords:

Please contact technical support to find out the usernames and passwords for the newly created account. You can reach us by calling (800) 944-3624.

The requirements:

You must be using Internet Explorer version 5.1 or above, with 128 bit Cipher strength. You can find out what version you are running by opening Internet Explorer and clicking on the help menu, then click on the about Internet Explorer option. Please refer to the following sections on how to upgrade your browser if you are using an older version.

If you have Internet Explorer 5.1 or greater but your Cipher Strength is less than 128:

Click on the Update Information link found right next to the level of encryption and follow Microsoft's easy instructions on getting 128 bit security.

If you do not have Microsoft Internet Explorer 5.1 or greater:

This is a simple upgrade through windows update that may take some time to complete. Open your web browser and direct it to <http://windowsupdate.microsoft.com>, then click on Product Updates and locate the update that has Internet Explorer. Follow Microsoft's easy instructions on downloading and installing the latest released version of Internet Explorer.

Additional Requirements:

In order to view and print the reports you will need Adobe Acrobat Reader. This is an industry standard application that you probably will have already installed on your PC. If not you can download a version free of charge from:

<http://www.adobe.com/products/acrobat/readstep2.html>

If you have any questions or comments about the website please do not hesitate to call us here at technical support. Thanks again for choosing NCO Credit Services.

Technical Support

(800) 944-3624

credit.tech@ncogroup.com