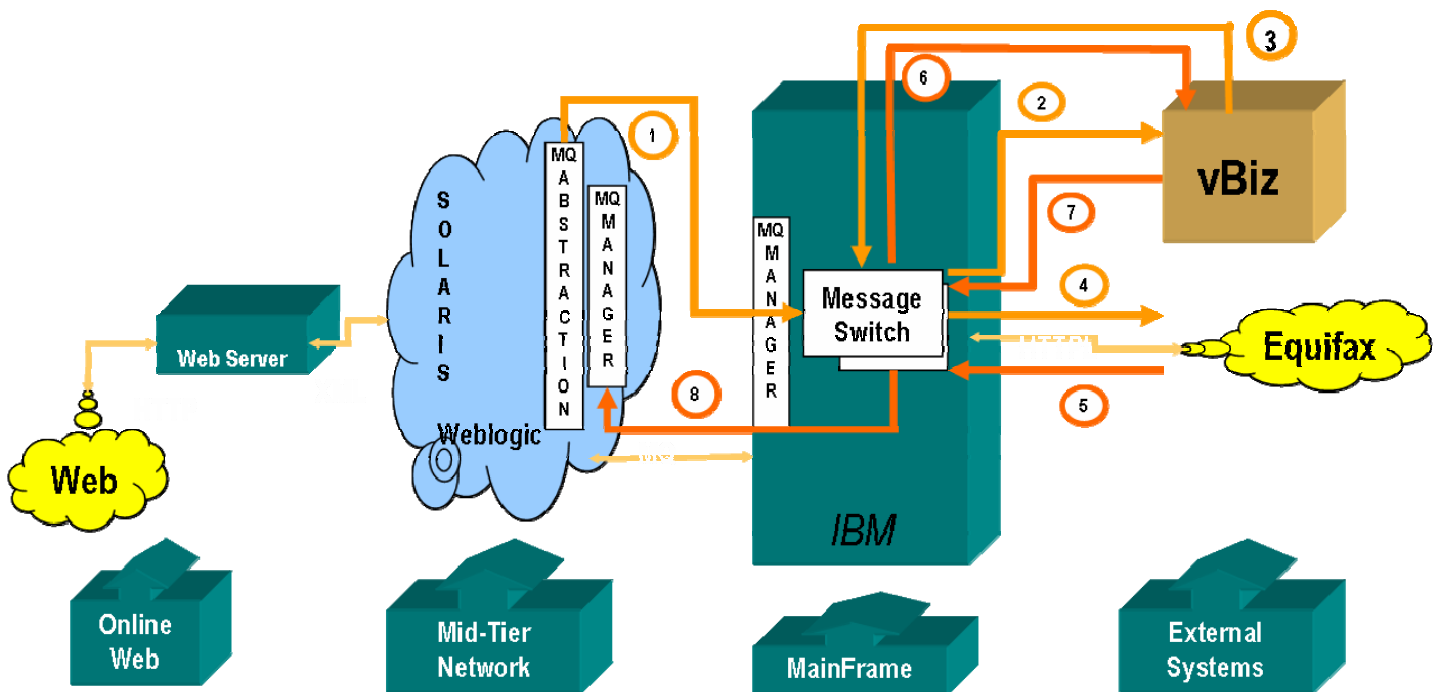


EXTERNAL SERVICE SIMULATION SYSTEM:

As each request for Equifax credit data goes thru vSIM, it either learns what the correct response is to that request, or it finds the correct response in its current request/response knowledge base. If it already knows the response, then it can forward it back to the mid-tier without involving Equifax in the conversation. If it does not find a suitable response in its knowledge base, then it forwards it to Equifax, and waits for the response, at which time it learns it, adds it to its current knowledge base, and forwards it back to the original mid-tier requestor.



Typical Scenario: Online Mortgage application generates request for Credit Check

1. request is routed to mainframe for routing
2. mainframe routes request to vSim for processing
3. vSim evaluates and sends back to M/F to send to Equifax
4. M/F sends request for credit check to Equifax
5. Equifax sends back credit information
6. M/F routes to vSim who was the original requestor
7. vSim learns and forwards response to M/F to send to mid-tier
8. mid-tier gets back response to its original request for credit data.