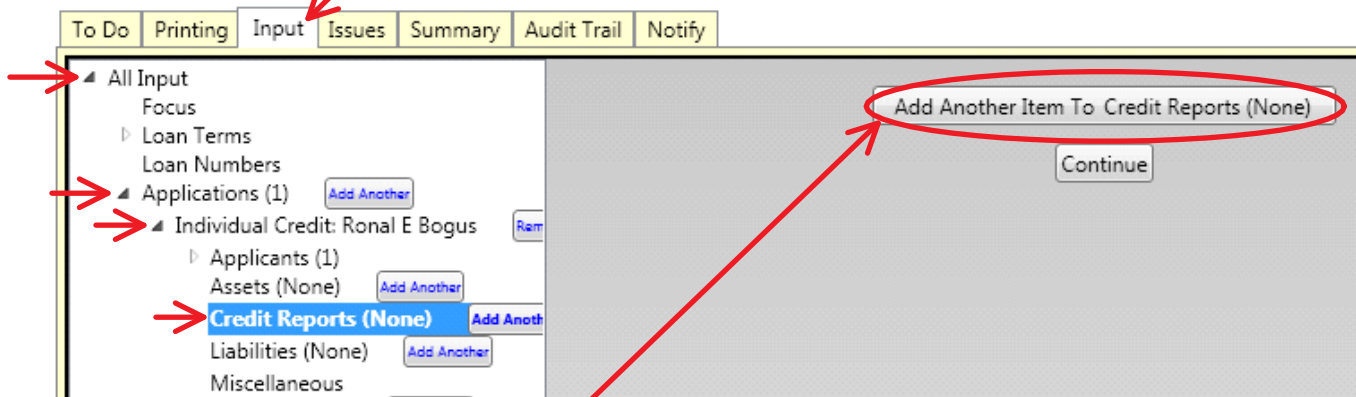


# Ordering a Credit Report

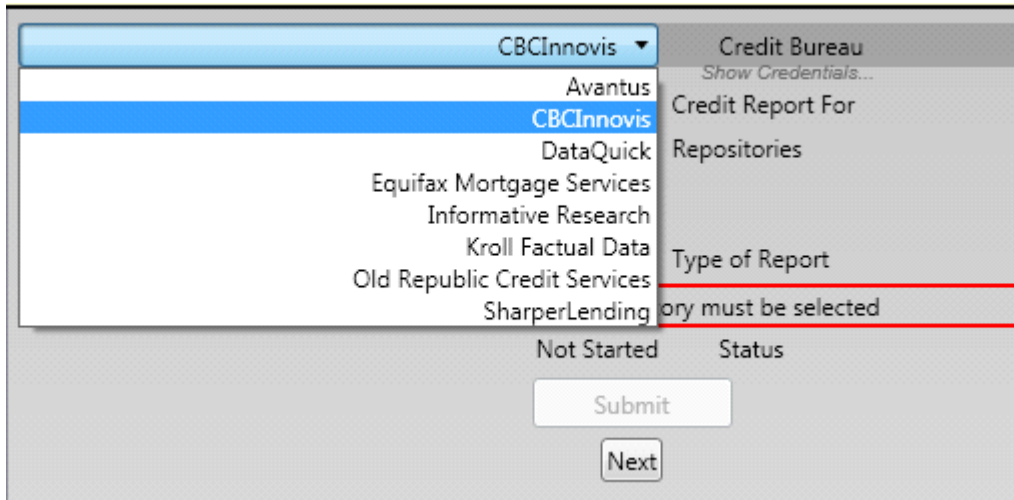
The individual's name, social security number, and current street address is the minimum data required for ordering a credit report, and must be entered in FocusAgent.

To order a credit report, go to the **Input** tab and expand >All Input >Applications >Individual Credit: (Name) and select Credit Reports.



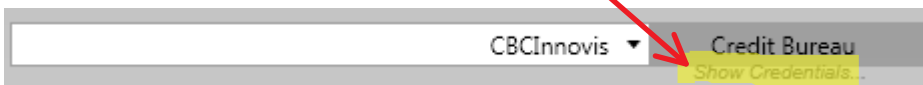
Click the "Add Another Item To Credit Reports" button provided in the right hand window.

Select a Credit Vendor which you have a working relationship with, from the list provided.



*\* If you would like to order a credit report from an alternate provider, you must request Creative Thinking add an interface with your desired provider. This does not guarantee your provider will be added. Adding someone new is pending approval between both parties and must meet each other's programming requirements. A more timely alternative may be to utilize a Credit Agency whom CTI already has a working relationship with.*

With a Credit Bureau selected, click "Show credentials"



so you may enter your login information provided by that Credit Bureau for your company.

Depending upon which Credit Bureau you use, will depend on which login credentials you will need to enter. In this example CBC requires answers in the Login Account Identifier and Login Account Password fields.

CBCInnovis	Credit Bureau
	Hide Credentials...
<input type="text"/>	Internal Account Identifier
<input type="text"/>	Login Account Identifier
<input type="password"/>	Login Account Password
<input type="text"/>	Certificate
<input type="text"/>	Provider ID
<input checked="" type="checkbox"/>	Preferred Vendor

Checking the box for Preferred Vendor will keep your Credit Bureau of choice selected by default.

Check the box for any/all repositories you wish to obtain.

You only need to change your answer in Type of Report, if you need to Reissue an existing order. This requires you to have a correlating identification number from the Credit Agency, which you can enter.

CBCInnovis	Credit Bureau
	Show Credentials...
Ronal E Bogus <input checked="" type="checkbox"/>	Credit Report For
Equifax <input checked="" type="checkbox"/>	Repositories
Experian <input checked="" type="checkbox"/>	
TransUnion <input checked="" type="checkbox"/>	
New	Type of Report
Not Started	Status
<input type="button" value="Submit"/>	
<input type="button" value="Next"/>	

Otherwise, simply click "Submit" to generate the order.

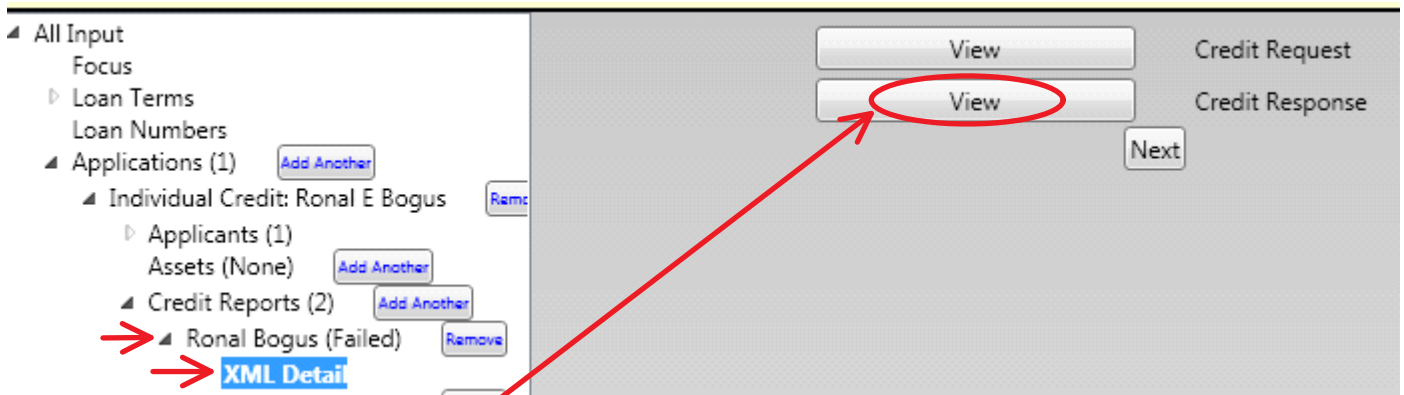
The Status line will briefly display "Waiting for response" while communicating, and will then reply back if the report was received successfully or, an error message, if any.

Waiting for response Status


A successful credit submission will receive a report number and a "Response received and stored" message in the status line.

CBCInnovis	Credit Bureau
Ronal Bogus	Ordered For
Equifax Experian TransUnion	Repositories
New	Type of Report
08-14-2012 12:10:44 PM	Date Submitted
999999005160001	Credit Report Number
Response received and stored	Status
<input type="button" value="View"/>	Credit Report
<input checked="" type="checkbox"/>	Include Liabilities from this Report
<input type="button" value="Next"/>	

If you receive an error, select **XML Detail** below the failed report order,



and you can then click to View the Credit Response for additional details on the error. For example, if your login credentials were incorrect or expired with that vendor.

A successful submission will allow you to view the credit report,  **View** Credit Report

Applicant						
<b>INPUT INFORMATION</b>			<b>PRESENT EMPLOYMENT:</b>			
NAME: RONAL E BOGUS			TACO PALACE 123			
SSN: 005-16-0001			SINCE: 03/02			
9806 CAPITALISTIC DR APT#: 306						
ALLISON PARK, PA 15101						
SINCE: 07/09						
<b>CURRENT ADDRESS:</b>						
9806 CAPITALISTIC DR APT#: 306						
ALLISON PARK, PA 15101						
HOME PHONE: ( ) 507-8056						
SINCE: 06/01/02						
<b>PREVIOUS ADDRESS:</b>						
316 HILLS AV						
BRADDOCK PA 15104						
FROM: 09/98						
<b>PREVIOUS ADDRESS:</b>						
626 E EGG AV						
PITTSBURGH PA 15221						
Credit Summary						
	PAYMENTS	BALANCES	LIMITS	TRADES	30	60
REVOLVING	77	4,333	17,365	11	4	0
INSTALLMENT	496	5,815	20,590	12	1	1
REAL ESTATE	0	0	0	0	0	0
OPEN/OTHER	0	0	0	0	0	0
<b>TOTAL</b>	<b>573</b>	<b>10,148</b>	<b>37,955</b>	<b>23</b>	<b>5</b>	<b>1</b>
#INQUIRIES	7	#PUBLIC RECORDS	0	#BANKRUPTCIES	0	
WORST TRADE	3	OLDEST DATE	08/01/94	#SATISFACTORIES	21	
				PAST DUE	0	
Scoring						
1 BEACON 96						
723						
PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS						
EF						

as well as populates liabilities into the FocusAgent software.

