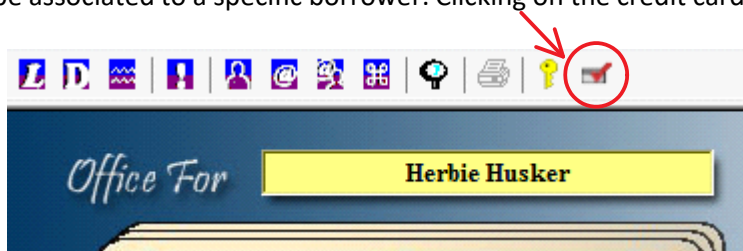# Credit Report Setup

Tuesday, November 18, 2014   9:28 AM

Before you will be able to order a credit report, you must first have an account ID and password with a Credit Report Agency. Currently CreativeVisions has an interface with the following agencies;

Credit Reporting Agencies is...	API
~~DataQuick~~	~~TRA~~ → (deprecated)
Equifax Mortgage Services	EQU
Avantus	AVS
MeridianLink	ML
Old Republic Credit Services	ORC
CBCInnovis	CBC
SharperLending	SHL
Kroll Factual Data	KFD
Hart Software	HRT
CoreLogic CREDCO	1AC

If you have a working relationship with a different credit agency, you may contact CTI if you wish to inquire about interfacing with another bureau.

A credit report order must be associated to a specific borrower. Clicking on the credit card icon when you are *outside* the context of a loan file,
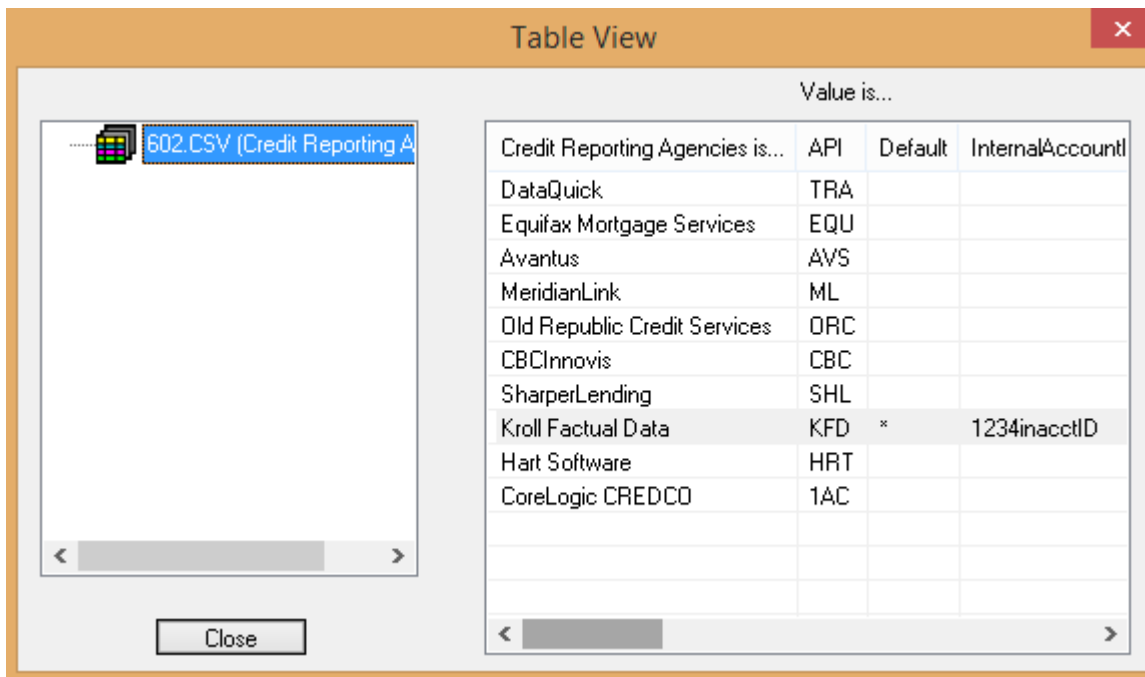

will present you with the table view for setup.

Putting an asterisk in the default column allows you to identify the agency you wish to have selected by default when submitting to order a report.

Depending on the agency you use, will dictate which of the fields are required to be entered in your setup. Use the slider bar at the bottom to scroll through and review possible entries. In this example, bureau Kroll Factual Data requires, InternalAccountIdentifier, LoginAccountIdentifier, LoginAccountPassword, and the Certificate columns to be answered.

If you will always include the same sources when ordering reports, then you may put an X in the columns, EXP (Experian), TU (TransUnion), EQF (Equifax), to identify the repositories you wish to have selected by default.

When setup is complete, simply click to close the table view. Credit Report credentials are saved to your local PC profile, and will be retained until you are on a different PC or login. This allows for those who require each individual user to have their own unique credit report credentials. Each individual CreativeVisions user will need to setup their credit report credentials separately.

When your credit agency requires you to change your credentials for ordering credit reports, you may simply return to setup in CreativeVisions to modify login or password changes accordingly.