Table of Contents

Overview ....................................................................................................................................................... 7
Features .................................................................................................................................................... 7
Logging into WCS .......................................................................................................................................... 8
Forgotten Password .................................................................................................................................. 9
Temporary Password .............................................................................................................................. 10
WCS Main Screen ........................................................................................................................................ 11
WCS Main Navigational Menu Bar .......................................................................................................... 11
Settings........................................................................................................................................................ 13
Reports..................................................................................................................................................... 13
  Management Reports ............................................................................................................................. 13
  Billing Report by Loan # ......................................................................................................................... 15
  Billing Report by SSN ............................................................................................................................. 15
Change My Password .............................................................................................................................. 16
Change My User Profile ........................................................................................................................... 16
Product Settings ...................................................................................................................................... 17
AVM Report Settings ................................................................................................................................ 18
CreditXpert Settings ................................................................................................................................ 18
PreClose Monitoring Settings .................................................................................................................. 18
SSN+ Report Settings ................................................................................................................................ 19
ITV Report Settings .................................................................................................................................. 19
Lien & Judgment Settings .......................................................................................................................... 19
VOE Report Settings ................................................................................................................................ 19
Change Billing Method ............................................................................................................................ 20
Credit Report List ........................................................................................................................................ 21
  Unsolicited Reports ............................................................................................................................... 23
Report Task ............................................................................................................................................. 24
  The report tasks are defined in order below: ..................................................................................... 24
Report Status Definitions/Symbols ........................................................................................................... 25
View History ............................................................................................................................................. 26
View Additional Information .................................................................................................................... 26
Overview

This guide outlines procedures available to a standard Web Credit System (WCS) user. For administrative users, please refer to the WCS Admin Guide, which is available on the Admin tab.

Web Credit System is an easy-to-use site that allows you to order all credit-related reports, ITV's (Income Tax Verifications), AVMs (Automated Valuation Models), SSN+ (Social Security Verifications), Pre-Close Monitoring, and more.

Features

When you log into WCS you will encounter a main page consisting of the products available, along with highlights and updates. By clicking on any of the products, you can link to those products ordering screen or the report list. At any time, you can click on the Logout button located on the right side of the main navigational menu bar to logout of WCS.

The main navigational tool bar with tabs to navigate between the windows may differ depending on the product mix your account has access to:

Once a user selects a product to order, a Report Tasks list becomes available on the lower left side of your screen. The Report Tasks is a list of tasks that identifies the tasks a user may perform on the selected report. Unlike other systems, you won't have to wade through pages of reports that are unrelated to your loan. WCS is an efficient way to order reports for each stage of the loan cycle.

Our system also has a built-in Error Message which enables you to correct the error for that order with minimal effort. Most error message will define the problem so that you will be back to work quickly and efficiently, but if you need support feel free to contact us.
Logging into WCS

To access WCS’s ordering center, go to www.informativeresearch.com using your internet browser. Place your cursor over the Login box on the top right-hand side of the page and then select Order Credit Services. This will take you to the Ordering Center Login window.

We recommend you update to the current browsers of:
1. Google Chrome
2. Internet Explorer
3. Mozilla Firefox
4. Safari

A designated admin at your company will provide you with your login information and our team will supply the administrative login information for your designated admin. The first time that you log into order credit you will need to supply the following information:

1. Client ID
2. User ID
3. Password

If you are logging in for the first time for additional security purposes, you will need to type in the security code.

For subsequent logins, you will see the User ID (User ID should be retained in this field) and Password fields. To log in to the same account you will only need to supply your Password.
Forgotten Password

If you have forgotten your password, click on the **Forgot Password?** link, supply the credentials required (including your email), and a new password will be emailed to you.

**Note:** This feature will not work if a user has been blocked, deleted or if the client ID (Account) is on hold for any reason.

If you attempt to log into WCS with the wrong password three times your user ID will be blocked. If this happens, please contact your company’s administrator or our tech support at [service@informativeresearch.com](mailto:service@informativeresearch.com) to unblock your User ID and / or reset your Password.

The next window will ask for your **Client ID** (Account Number), **User ID** (Username) and your **Email Address**. If you are logging in for the first time for additional security purposes, you will need to type in the security code you received.

Enter the information in these fields and click **Submit** to send your password request to our processing system. You can also click on **Cancel** to clear the fields and try again.

If you have entered the correct information, you will receive a **Forgot Password Confirmation** message. An email from [no-reply@informativeresearch.com](mailto:no-reply@informativeresearch.com) titled: **Your Temporary Password** will also be sent to you. Locate this email and copy the temporary password.
**Temporary Password**

Type or paste the temporary password into the **Password** field and click the **arrow icon**.

You will be directed to a window that asks you to **Reset your Password**. Enter a new password in the **New Password** field and enter it again in the **Confirm New Password** field.

Click on **Save** to login to the main WCS credit ordering window and begin ordering reports.

Temporary passwords expire after 3 days. If you attempt to use it after this period, you will receive an error message. Click on the **Forgot Your Password?** link again and supply your information to receive a new temporary password. Any new temporary password voids all previous temporary password(s) sent to you via email.
WCS Main Screen

After you have logged in successfully you will see the main screen for the WCS.

**CreditXpert® Wayfinder™ Boost Your Borrower’s Score**

With an improved algorithm and upgraded user interface, CreditXpert® Wayfinder™ automatically gives you a step-by-step plan to help get your borrower a higher score!

With CreditXpert® Wayfinder™, lenders can close more loans by helping borrowers manage their credit and qualify for better mortgage terms.

For more details, reach out to your sales rep, give us a call at 800-473-4633, or send us an email.

**WCS Main Navigational Menu Bar**

At the top of the screen is your main navigational menu bar. Your menu bar will vary depending on the products that are available to you.

**Main:** Click on this tab to see the main page containing our featured products.
Credit: Hover your cursor over the tab to see the dropdown menu
  • Credit Report List: View all orders
  • Order Credit Report: Order a new credit report

ITV: Hover your cursor over the tab to see the dropdown menu
  • ITV Report List: View all orders
  • Order ITV Report: Order a new ITV report

AVM: Hover your cursor over the tab to see the dropdown menu
  • AVM Report List: View all AVM orders
  • Order AVM Report: Order a new AVM

SSN+: Hover your cursor over the tab to see the dropdown menu
  • SSN+ Report List: View all SSN+ orders
  • Order SSN+ Report: Order a new SSN verification

PCM: Hover your cursor over the tab to see the dropdown menu
  • PCM Report List: View all PCM orders
  • Order PCM Report: Order a new PCM report

LeadGuard/Early Payoff Warning: Hover your cursor over the tab to see the dropdown menu
  • Early Payoff Warning Report List: View all Early Payoff Warning orders
  • LeadGuard Report List: View all LeadGuard orders

Lien & Judgment: Hover your cursor over the tab to see the dropdown menu
  • L&J Report List: View all L&J Report orders
  • Order L&J Report

Search: takes you to an advance search window

Settings: Hover your cursor over the tab to see the dropdown menu
  • Admin (if present)
    o Manage Group
    o Manage Role
    o Manage User
    o Manage Fannie Mae Password
    o View Admin Guide
  • Change My Password
  • Change My User Profile
  • Run Management Reports
  • Product Settings
  • Change Billing Method

Help: Hover your cursor over the tab to see the dropdown menu
  • Contact us
  • User Guide

Logout: Click this tab to logout and end your session
There are three types of reports that a user can generate: Management Reports, Billing Report by Loan #, and Billing Report by SSN.

To have access to any of these types of reports, you must have approval from your admin.

**Management Reports**

If your role has permission, you may view a management report for all users or even a specific user for your company by selecting **Run Management Reports** from the **Settings** tab. Depending on your profile you may only be allowed to view your own reports and in this case the **Group** and **User** dropdown fields will not be available:

**Specify Date Range**: enter up to a 16-day range OR **Select Period** allows the user to choose from predetermined periods of time like today, last week, or last billing period.

**Include**: Check the appropriate box(es) for the reports you’d like include in report.
Report Type: system defaults to Detail.
- Detail Report: displays the users and groups depending on selection, plus borrower, pricing, and other information.
- Summary Report: displays products ordered and their quantity. The report will be sorted by group, not user.

Note: the default summary settings (for all groups) are recommended, as report header information is not provided in summary reports using other group/user selections.

Report Format: choose to view the reports as an Adobe PDF or Microsoft Excel spreadsheet.

Group: system defaults to All. If All is selected the report will include all groups, users, and unsolicited reports (reports ordered through wholesale vendors like FNMA). Your access may be limited to only your reports; in this case, the default group will be Everyone and the user will be you.

Note: Unsolicited Group is not selectable as a report option. The only way to view a Management Report with unsolicited credit reports is to set the default group to All.

If the Group and User fields are not greyed out, you may view a report for a specific user or a group of users. If a group is selected, the User field will automatically change to ALL to include all users within that group.

If a group is selected and user field automatically changes to ALL, you can still select a specific user in the User dropdown menu.

If you select Everyone as the group, the User field will show ALL users which allow you to select a specific user for a report without having to know which group they are a member of.

Note: You would only run a report for Every One as the Group if you want a report that doesn’t show unsolicited user activity. Otherwise, you should use the default setting of ALL to view activity for all users.
Billing Report by Loan #

If your role has permission, you may view a billing report by the loan number.

Loans Number: Enter Loan Number
Suppress $0.00 charges: if you wish to remove any fees reflecting $0.00 from the billing report
Include: options of which products you want in the billing report

Note: You will only see the type of report in the billing if it was ran by the loan number

Billing Report by SSN

If your role has permission, you may view a billing report by the social security number.

SSN: enter the social security number
Suppress $0.00 charges: if you wish to remove any fees reflecting $0.00 from the billing report
Include: options of which products you want in the billing report

Note: You will only see the type of report in the billing if it was ran by the SSN
Change My Password

For security purposes, you are required to change your password every 90 days.

Password should be:
- At least 8 characters long
- Have at least one letter
- Have at least one number
- Have at least one special character (!, @, #, $, %, ^, ?, _) in the middle or at the end of the password (Do not use a special character in the beginning of the password)

If you have been assigned a randomly generated password, you may want to change it to something that’s easier for you to remember. Type your current password, a new password, retype the new password and click Save. To exit this window without making any changes just click on another tab.

Change My User Profile

- User ID, first name, last name and an email are required fields set by your company’s account administrator.
- You can add up to two additional email addresses and phone numbers.
- Additional contacts are used in conjunction with supplements or product notifications.
When you are finished here click **Save**. To exit this window without making any changes just click on another tab.

**Product Settings**

*(Only available to users in admin roles)*

To view or change your product settings click on **Product Settings** from the dropdown menu on the Main Navigational Menu Bar. After making any changes to your Product Settings click **Save**.
AVM Report Settings

Users will not see the AVMs if your company isn’t set up for AVMs. The default for Report Days is 30 days, but an administrator can change the report days and email settings.

- **Report Days**: days shown in the AVM Report List (15, 30, 60, 90, 120 or 180 days).
- **Failure Email**: determines if a user’s notified via email when an AVM order is cancelled.
- **Completion Email**: determines if a user’s notified when an AVM order has been completed.

CreditXpert Settings

From this box you can turn any of the CreditXpert Solutions On or Off.

PreClose Monitoring Settings

- **Report Days**: defaults to 30 days.
- **Acceptance Email**: determines if a user’s notified via email when IR accepts/approves a PCM order.
- **Update Email**: determines if a user’s notified via email when IR updates a PCM order.
- **Removal Email**: determines if a user’s notified via email when IR removes PCM from an order.
- **Expiration Warning Email**: determines if a user’s notified via email when the PCM order will expire (off, 5, 7 or 10 days).
- **Expired Order Email**: determines if a user’s notified via email when an order expires.
- **Rejection Email**: determines if a user’s notified via email when an order is rejected prior to being monitored.
SSN+ Report Settings

- **Report Days**: defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email**: determines if a user’s notified via email when IR accepts/approves an SSN+ order.
- **Failure Email**: determines if a user’s notified via email when IR rejects an SSN+ order.
- **Completion Email**: determines if a user’s notified via email when IR completes an SSN+ order.

ITV Report Settings

- **Report Days**: defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email**: determines if a user’s notified via email when IR accepts/approves an ITV order.
- **Failure Email**: determines if a user’s notified via email when IR rejects an ITV order.
- **Completion Email**: determines if a user’s notified via email when IR completes an ITV order.

Lien & Judgment Settings

System defaults to Report Days at 15 days but an administrator can change it.

VOE Report Settings

- **Report Days**: defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email**: determines if a user’s notified via email when IR accepts/approves a VOE order.
- **Failure Email**: determines if a user’s notified via email when IR rejects a VOE order.
- **Completion Email**: determines if a user’s notified via email when IR completes a VOE order.
Change Billing Method

(Only available to users in admin roles)

Depending on your company’s contract with Informative Research you may select between the following billing methods for your account: billing by invoice or a credit card.

If your account is setup only for credit card billing or if you select the Credit Card method, you will be presented with a credit card information window where you can enter or edit your credit card details:

Fill in the credit card billing information fields to match your credit card statement. If this information doesn’t match your statement exactly the credit card may be declined.

After filling out the credit card information you are required to click, I have read and understood the Credit card agreement and then Save to proceed.
Credit Report List

To retrieve any previously run Credit Report click on the Credit Report List.

The default screen will show all the Credit Reports you have ordered (through WCS or your LOS). When you select an order by clicking on the radio button located on the left side of the order number, the system will present the Report Tasks available to you for the selected order.

The List of Reports will display all reports ordered within a specified period of time based upon your settings. The default setting allows a user to view credit reports ordered within the last 30 days from the current date. Other account settings allow for reports to be viewed within 15, 30 days, etc.

You may also filter the list of reports by date range, user ID, group or all by clicking on the Filter button. Available options will be based on your permissions.
**Note:** The Report List will only show reports ordered in the last 90 days.

To easily locate a credit report that didn’t appear on the List of Reports and to avoid paging through reports, click on **Filter** to display search options. Depending on your role, you might see credit reports for all users within your company.

The **Load Report Data** window will appear. You can perform a search using specific dates, users or groups. Click **Update** to search or **Cancel** to return back to the Report List Screen. Click **All** to see all reports for everyone available within your group.

The **Status** column will show whether the report has been Received, Saved, Updated, etc. Clicking on a column heading will sort the list in ascending or descending order based on that column.

Report List Statuses are:
- **Saved**: a request has been saved prior to being ordered
- **Received**: a credit report has been ordered and successfully returned to your List of Reports
- **Failed**: a credit report has an error and is returned without a report
To select an individual report, click on the button next to it. All actions you perform will be for the selected report and the Report List Tasks section on the left side of the window will only show tasks available for the selected report. Also note that the borrower’s name is shown, but their SSN information is redacted.

For a joint file you will also see the co-borrower’s name and SSN.

Clicking on the order number will display the credit report. Orders that were Saved as draft will be assigned a temporary order number and clicking on it will take you back to the Order Credit Report window so you can make changes, order, or cancel the report.

Unsolicited Reports

Credit reports ordered through an underwriting system like Fannie Mae’s will be listed as a report ordered by an unsolicited user. They will have a PQ extension and you will be able to upgrade or supplement them just like a credit report ordered through the Web Credit System. Users may or may not see these Unsolicited Reports based on their role, which is determined by the WCS administrator for your company.
The report tasks are defined in order below:

- **View History**: View the history for the selected report, including supplements and rescoring ordered.
- **View Additional Info**: Open the Additional 1003 Information entered by the user (if applicable).
- **Upgrade Report**: Upgrade the selected report from a single bureau to a two or three bureau report, a two bureau to a three bureau, or a three-bureau report to a RMCR.
- **Order Supplement**: Order a supplement for the selected report.
- **Resubmit As New**: Allows you to select a report from the report list and resubmit it as a new request.
- **Add Borrower**: Allows you to add a borrower to an existing individual credit report and turn it into a joint credit report.
- **Swap Borrower**: Allows you to swap the borrower and co-borrower on a joint credit report.
- **Remove Co-borrower**: Allows you to remove the co-borrower from a joint report.
- **Remove Borrower**: Allows you to remove the borrower from a joint report.
- **View Billing**: Allows you to see a billing report for the selected report.
- **Reassign Report**: Allows you to reassign the report to another user on your account.
- **Order PreClose Credit Report**: Allows you to request a PreClose Credit Report. This option is only available for three bureaus reports.
- **Order Credit Rescore**: Allows you to order a Credit Rescore.
- **Order Letter of Explanation**: Allows you to order an explanatory worksheet to provide an explanation for your borrower’s derogatory tradelines.
- **CreditXpert Tasks**: If the CreditXpert Suite of Solutions has been added to your role, you will also see the three report options at the bottom of your Report Task column.
Report Status Definitions/Symbols

These icons will be displayed to the right of an order number if applicable:

- **Open Original Report**
  - If another report was ordered like a PreClose Credit you can view the original.
- **Open PreClose Credit Report**
  - If a PreClose Credit Report was ordered on report.
- **Open Letter of Explanation**
  - If a Letter of Explanation was ordered on the report.
- **Supplement**
  - A supplement has been completed or is in process
- **Credit Rescore**
  - A rescore has been completed or is in process
- **RMCR**
  - The report is a Residential Mortgage Credit Report.
- **Upgrade**
  - If the report has been upgraded
**View History**

When you click on **View History** after selecting a credit report you will see a window that shows all of the reports, upgrades and supplements for that file. The borrower and co-borrower (if applicable) will be displayed at the top of the window.

**View Additional Information**

When you click on **View Additional Info** after selecting a credit report you will see a window that shows all of the additional 1003 information entered by the user (if applicable):

- Borrower’s Information (pre-populated)
- Current Address
- Loan Information
- Optional (a section of each is provided for the borrower and co-borrower):
Upgrade Report

When you click on **Upgrade Report** after selecting a credit report you will see a window that shows all of the available upgrades for the selected report. Your options are set by your company’s administrator.

When upgrading a previously ordered report the user cannot select or unselect the original bureaus. In the example below:

- Experian and Transunion were originally ordered so they cannot be removed.
- Equifax was down during the original request. Check Equifax can select **Upgrade** to upgrade the report to a Premier TriMerge Report.
- Click **Cancel** to return to the previous window without upgrading the report.

By default the report will be upgraded for the logged-in user. You may select a different user from the dropdown list in the **Order For** field.

Once the report has completed the upgrading process you will be returned to the window from where you initiated the upgrade request. If you upgraded from the Report List you will see an upgrade icon in the column to the right of the order number.

If you upgraded from the **History** window you will see a **Reports/Upgrades** section for the report.

Later during the lending process, if the upgraded report requires a supplement, you will be able to view both an upgrades section and a supplements section in the **View History** window.
Ordering/Upgrading to a Residential Mortgage Credit Report (RMCR)

If you are going to order or upgrade to an RMCR there are some additional items of borrower information that may be entered in the 1003 section in WCS before selecting the Upgrade Report link (which is optional). **Note:** only three bureau RMCRs are supported currently.

To provide the additional information:

- Click on the View Additional Info link from the Report Task section. Find the section you would like to include and add the data in the appropriate fields. Any fields marked with an asterisk (*) must have data.
- When you have finished entering data click on the Return to Report List link in the Tasks List to return to the Report List.
- Then reselect (or search for) the Report that you want to upgrade to an RMCR, and click on the Upgrade Report link.

**Order a Supplement**

To order a supplement, find the report from the Credit Report List and click **Order Supplement** from the Report Task list. Once the Order Supplement screen loads there are 3 steps to submitting an order.
Step 1: Select Dispute Information

Start by clicking on Select Trade. The screenshot below is where a user may select a tradeline or tradelines (WCS provides the user the option to select multiple creditors during the Select Trade stage) by clicking the checkbox to the left of the creditor(s) name.

Select the appropriate category by clicking on the corresponding tab for Credit Scores, Addresses, etc.

Note: If you have done a previous supplement for the selected credit report it is recommended that you click on the View History link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

After you have selected the tradeline(s) click on the Add button. WCS will direct the user back to the order supplement screen and all the selected tradeline(s) will be listed.
Step 2: Fill Out Supplement Order Details

On the next screen, you’ll need to fill in the supplement details:

- Select a **Subject** from the dropdown menu
- Indicate if you would like to **Include Score**
- **Upload** supporting documentation
  - When uploading supporting documentation to assist with the supplement processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GOF, PNG or TIF. The maximum file size is 4MB.
- Provide the **full account number**
- Complete the **borrower’s contact information** (highly recommended) or select **Do not contact borrower(s)**
  - Providing the borrowers information is optional, but we strongly encouraged it since a lot of creditors require a conference call
- Provide additional **comments**
  - In this section, provide details on what you are trying to achieve with this supplement. The details you provide will allow our team to get more accurate results for the supplement
- Click **Update** to place the request in your Supplement Order Summary

If multiple supplements are being ordered, click **Edit** and complete the steps above for each additional creditor.

If you decide not to request a supplement listed just click the checkbox to the left of the tradeline and click on **Remove from Order**. The window will refresh, and you will see the supplements window again with the item removed.

Depending on your company’s setup, account numbers on the **Order Supplement** screen may be partially or completely masked.

**Adding a Tradeline (General Supplement)**

To add a tradeline to an existing credit report via a general supplement order, first, navigate to the report from the Credit Report List and click **Order Supplement** from the **Report Task** list.

Next, on the Order Supplement screen, navigate to **Step 1, Select dispute information**. Clicking on **Select Trades**, you will then be given the option to **Select Dispute Information** on Tradelines, AKA Records, Public Records, etc.
Next, in the bottom left-hand corner, click **Create New Tradeline**.

After, **Step 2: Fill out supplement order** details will be available to edit:
Include the following data for adding a new tradeline:

- Creditor Name
- Creditor Phone
- Creditor Email
- Account Number
- Subject
- Upload File (Upload Borrower’s Authorization to Release Information)
- Include Score: Yes or No
Next, you may input the Consumer’s **Full Name, Phone Number, Email Address**, and related **Comments**. There is an option for **Trend Data**, though do note an additional fee applies. Once all of the data has been entered, select **Update**.

The details for the tradeline will then be ready for submission, indicated by the **Green** check mark to the left of the **Description**.

**Step 3: Order checkout**, confirm the Priority for your order. Include any **Email Addresses** you would like to be notified of the order submission and progress, then click **Order**. Please note you may include up to **5 Email Addresses** in the **CC field**.

Once your order has been placed, you will then receive an email notification confirming. You will also receive an email confirmation once your order has been successfully completed and the new tradeline has been added to the Consumer’s credit report. The order number will remain the same.

**Resubmit As New**

If you need to request a new file after performing a separate Report Task like removing a borrower or co-borrower or correcting demographic information you can do it by selecting **Resubmit as New**. When the file is being resubmitted as new make sure the **Credit Report Type** field is displaying the same **Type** report as the original.

To order a new report instead of retrieving an existing report select the report from the Report List.

Then select the **Resubmit As New** link from the **Report List Tasks** section on the left side of the window.
The **Order Report** form window will open with the demographics as originally entered:

The **Ignore Duplicate Check** checkbox will automatically default to **Yes** ensuring you will receive a new file. You cannot unselect this checkbox when resubmitting a report as new. You may select different bureaus (if your administrator has set up your profile to allow you to override your default product) and you may change the **Order For** field to order the new file for another user.

You may also order a new report by clicking on the **Order Credit Report** tab, enter the borrower’s information (and co-borrower’s if applicable), set the **Ignore Duplicate Check** to **Yes** and click **Order**.

**Add Borrower**

WCS allows you to add a borrower from a credit report to another borrower’s credit report to form a new, merged credit report.

To add a borrower, select the Order Number from List of Reports for which you would like to add a borrower. Under Report Task, select **Add Borrower** which will prompt you to the Add Borrower screen.
Here you will have the option to load the borrower’s info from an existing Credit report by entering the Credit Report number, or by manually inputting the borrower’s info.

Select **Order**, and a new report will be created with both borrowers information.
**Note:** For Report Styles (PQ, PQ1, PQ6, and PQ7) “First issued” date will correspond to the oldest report date issued, while “Last Updated” will reflect the current date when the Added Borrower report was created. For Report Styles (PQ3 and PQ5) “First Issued” shows “oldest report issued date” and “Last Updated” shows current date

**Swap Borrower**

WCS allows you to swap the borrower and co-borrower on a previously run join credit report.

From the Credit Report list, select a credit report for which borrower needs to be swapped.

**Note:** Swap Borrower option will not be available unless it’s a joint credit report.

Select the Swap Borrower icon located on the left menu under Report Task options.
You’ll be navigated to a new screen – Swap Borrower will be shown as below so you can verify that the Borrower Swap information is correct.

![Swap Borrower interface](image)

If ordering is being processed for another user, please select that user’s name from the **Order For** dropdown.

![Order For dropdown](image)

Then, Click the **Order** button and an order confirmation will be shown to verify your borrower swap was successful.

![Order confirmation](image)

**Removing a Borrower or Co-Borrower**

WCS allows you to remove a borrower or co-borrower from a credit report to create a new report from the existing data. When you request a report with an applicant to be removed, the resulting report will have a new order number. The original credit report will still appear in your Credit Report List, but as a separate order.
To remove either the borrower or co-borrower find the joint credit report in the Credit Report List or search for the report and select that report and which applicant you want to remove.

The user will see either the Remove Borrower or Remove Co-Borrower order window:

If you click Order a new report with a new order number will be generated for the remaining applicant. Since we are not re-accessing the bureaus, the data will be pulled from the original order and their score will not change. Also, as long as the original report was re-issuable the new report will also be re-issuable to third party systems.

**Note:** Make sure you review the Bureau’s Information from the original joint report before removing an applicant because if the remaining applicant had a SSN variation with any bureau that bureau’s data will not be present in the new report.

- **Example:** If you remove the borrower and the co-borrower had a SSN variation reported by Equifax, their credit data won’t be supplied on the new report. The new report would only contain the other two bureaus’ credit data.

**View Billing**
If you select View Billing, a billing report for the charges associated with all services for that credit report will generate. To run the report, find the credit report in the Credit Report List or search for the report, select that report, and then select View Billing from the Report Tasks.

Generating a billing report is only available if it has been enabled at your profile level. By default, it is generally only available to administrators or supervisors.

**Note:** Whenever you log in to the WCS the default format for displaying billing reports is PDF.

**Reassign Report**

WCS allows you to reassign a report to another user on your account. Find the credit report in the Credit Report List or search for the report, select that report, and then select Reassign Report from the Report Tasks. A Reassign Report window will pop up and the user can select another user from their company to assign the report to.

**Order PreClose Credit Report**

A PreClose Credit Report provides a comparison between a borrower's previously run credit report and the borrower's credit profile from current bureau data. To order it, find the credit report in the Credit Report List or search for the report, select that report, and then select Order PreClose Credit Report from the Report Tasks.
Since the borrower’s information remains the same, the report number and date are not editable. The only editable field is the Order For which defaults to Myself, but you can select another user within your organization.

**Important:** The PreClose report is only available if the original credit report has all three bureaus. The PreClose Report link will not be shown on the left menu if a one or two bureau report is selected.

PreClose Credit may have the following sections depending on how your account has been setup:

- **PreClose Credit Comparison Summary:** shows the date difference between the date of the PCC report and the original report. Displays changes in balances, payments, new credit, number of trades by type and new inquiries. It also has a recommendation if the changes are significant enough to warrant further action.
- **Credit Score Changes:** shows if the borrower or co-borrower’s scores remained the same or changed.
- **Balance/Payment Comparison:** shows the balances, totals and % variation by trade type (Mrtg, Rvlving).
- **Credit Quality Change:** shows the differences for derogatory information.
- **Credit Quality Change:** shows changes in past due amounts, late payments, and adverse tradelines.

You cannot reissue the PreClose Credit report; it’s used for comparison purposes only. If there are inconsistencies that need correcting with the borrower’s current information, you may order a new report to reissue to a lender.
Order Credit Rescore

A Credit Rescore is when credit data is changed at the bureau level. IR will contact the bureaus directly on a consumer’s behalf and after the process is complete, a new credit report reflecting the changes can be ordered. To order a Credit Rescore, find the credit report in the Credit Report List or search for the report, select that report, and then click Order Credit Rescore from the Report Tasks.

Step 1: Select Trade

On the Select Dispute Information pop-up, select the Trade Line or Public Record that you would like to submit the Rescore order for. Click the radial button to the left of your selection, and then select Add.
**Step 2: Fill out Rescore order details**

- **Borrower**: select Borrower, Co-Borrower or Joint if you’re requesting a Rescore for both borrowers.
- **Bureaus**: select the bureau(s) to be updated.
- **Rush Order**: defaults to No and is only available through Experian & Equifax; will result in additional charges.
- **Nature of Dispute**: provide IR with the details of the Public Record or Tradeline to be rescored.
  - Update Payment History (Please Explain)
  - Account was/is Paid in Full
  - Account Closed
  - Update Balance (Please Explain)
  - Delete Trade Line
  - Remove Dispute Comment
  - Other (Please Explain)
  - Lastly is a Comments section, where the details of the Rescore, order can be included.

Next, include relevant documentation for the Rescore order. You may add up to 3 supporting documents for each Trade Line or Public Record you are submitting the order for. You have the option to **Browse** your computer or drop files into the interface.
Here is an example of documents NOT acceptable for Rescore orders:

There is also an option for Phone Verify/No Documentation, though an additional fee does apply.

Once you have completed your selections, click Add to Order. You will see the Trade Line or Public Record ready for submission. You may also click on each document again to verify accuracy. If needed, you may also click the checkbox to the left of the Creditor name, and then Remove from Order to remove your submission.

<table>
<thead>
<tr>
<th>#</th>
<th>Creditor</th>
<th>Number</th>
<th>Bureaus(s)</th>
<th>Rush</th>
<th>Document(s) Provided</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>53 BANK NA</td>
<td>73000</td>
<td>EFX</td>
<td>No</td>
<td></td>
<td>$60.00</td>
</tr>
</tbody>
</table>

**Step 3: Order checkout**

After entering all Rescore requests, please provide your Contact Information:

- **Email To:** WCS automatically populates this field with the email address from your user profile.
- **Cc:** Enter another email address that should be copied on the notification.
- **Phone:** Check this box and enter your phone number to be notified by phone.

After entering your contact information, please read the Rescore Agreement and click Order:
Once you complete your order, you will be directed to the Credit Report List, and a rescore icon will appear to the right of the Credit Report’s Order Number. Upon completion of the Rescore, the request’s status will be updated to Received and the requestor will be notified by email or phone.

| Order # | Barry, Bell | xxx-xx-0551 | Received | 1/28/2016 10:04 AM | admin |

Rescore Statuses

Pending: Order has been saved and the work is pending

Approved: Order has passed the IR Quality Control and is ready for submission to the bureau(s)

Submitted: Order has been submitted to the bureau(s)

Completed: Order has been completed by the bureau(s)

Completed/Error: Order has been completed by the bureau(s), but there was a problem with the results

Failed: Order has failed the IR Quality Assurance process

Letter of Explanation

If your company is setup to order a Letter of Explanation you will see Order Letter of Explanation as an option within the Report Task list. Informative Research has multiple options for LOEs. Start by selecting a previously ordered credit report from the Credit Report List and click on the Letter of Explanation icon.
**Options for LOE**

- **Access to the report:**
  - LOE Offered to Client – available to users permissioned in WCS
  - Custom LOE Offered to Client – available to users permissioned in WCS

- **Complete LOE contains:**
  - Address Variations
  - AKAs
  - Collections
  - Derogatory Tradelines
  - Inquiries
  - New Accounts
  - Public Records

- **Default LOE Contains:**
  - Any combination of attributes a Complete LOE consists of

- **Custom LOE Contains**
  - Any combination of attributes a Complete LOE consists of

**Order a Complete LOE**

A Complete Letter of Explanation consists of the following: address variations, AKAs, collections, derogatory tradelines, inquiries, new accounts, and public records.

The **Order Letter of Explanation** button will appear with all the fields filled in, just click on **Order** to order the report:
**Order Default LOE**

A Default Letter of Explanation is defined at the client level and can consist of all or any combination of the following:

The *Order Letter of Explanation* button will appear with all the fields filled in, just click on *Order* to order the report.

**Order Custom LOE**

A Custom Letter of Explanation is defined at the user level; the user can select all or any combination of the following:

The *Order Letter of Explanation* button will appear, and the user makes their selections then click on *Order* to order the report.
Order Credit Report Screen

When you click on Order Credit Report located in the dropdown menu of the Credit tab you will see the Order Credit Report window.
Creating a New Credit Order

**Note:** If you fail to fill out or typed invalid information on a required field before submitting the order you will see an exclamation icon by the field that need to be corrected:

- Select a **Credit Report Type** from the drop-down menu

- The **Ignore Duplicate Check** by default is set to **No**. Not ignoring the duplicate check means when a new report is ordered our system will check if a credit report with the same demographics (Name, SSN and Address) was pulled by your company’s client ID in the last 30 days. If a credit report is found the system will provide you a copy of the existing report, otherwise the system will get the data from the bureaus.

- If you select **Yes**, our system will go directly to the bureaus to get the consumer(s) data and generate a new report. This will result on a new inquiry posted on the consumer’s file.

- The **Order For** by default is set to the logged-in user (**Myself**). You may select a different user from the **Order For** field when you order for another user, the management report will show that you ordered the report on behalf of that user.

All required Borrower Information fields have an * in the cell. If you are adding a co-borrower, you need to fill all their required information too. If the address is the same as the borrower’s you may check **Copy from borrower address** box.
The **Additional Info** box at the bottom left of the Order Credit Report screen allows the user to supply additional 1003 information with your request like: Previous Address, Current Employment, Former Employment, Current Landlord, Property Address, DL, Date of Birth or other personal info but it’s completely optional.

If you click on the **Return to Order Screen** you will return Order Credit Report page and the information you entered will be saved along with the request information from the Order Report window.

After entering all the necessary information, you will have the option to **Save as Draft** or **Order** the report.

<table>
<thead>
<tr>
<th>Additional Info</th>
<th>Save as draft</th>
<th>Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;&lt; Back to Report List</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Save as draft** will give the order a random, temporary number and place it on the report list. You may return to a saved order at a later time and click on the number to return to the Order Report window. The window will display the data you previously entered. You may either Order or Cancel the report.
- No report number will be assigned to the order until you select **Order**.
- **Order** will send the requestor to our Credit Processing System and will assign a report number.
- The **Back to Report List** box at the bottom left of the Order Credit Report screen allows the user to navigate back to the Credit Report List to view previously run reports.
Credit Report List

To retrieve any previously run Credit Report click on the Credit Report List (see Simple Search on page 45 for more details).

The default screen will show all the Credit Reports you have ordered (through WCS or your LOS). When you select an order by clicking on the radio button located on the left side of the order number, the system will present the Report Tasks available to you for the selected order.

The List of Reports will display all reports ordered within a specified period of time based upon your settings. The default setting allows a user to view credit reports ordered within the last 30 from today’s date. Other account setting allows for reports to be viewed within 15, 30 days, etc.
You may also filter the list of reports by date range, User ID, Group or All by clicking Filter. Available options will be based on your permissions.

Note: The Report List will only show reports ordered in the last 90 days.

To easily locate a credit report that didn’t appear on the List of Reports and to avoid paging through reports click on Filter to display search options. Depending on the role to you’ve been assigned you might see credit reports for all users within your company.

The Status column will show whether the report has been Received, Saved, being Updated etc. Clicking on a column heading will sort the list in ascending or descending order based on that column.

Report List Statuses:
- Saved: a request has been saved prior to being ordered
- Received: a credit report has been ordered and successfully returned to your List of Reports
- Failed: a credit report has an error and is returned without a report

To select an individual report, click on the radial button next to it. All actions you perform will be for the selected report and the Report List Tasks section on the left side of the window will only show tasks available for the selected report (see following page). Also note that the borrower’s name is shown but their SSN information is redacted. For a joint file you will also see the co-borrower’s name and SSN.
Clicking on the order number will display the credit report. For orders that were saved as a draft will be assigned a temporary order number and clicking on it will take you back to the Order Credit Report window so you can make changes, order or cancel the report.

<table>
<thead>
<tr>
<th>Unsolicited Reports:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Reports ordered through an underwriting system like Fannie Mae’s will be listed here as a report ordered by an unsolicited user. They will have a PQ extension and you will be able to upgrade or supplement them just like a credit report ordered through the Web Credit System. Users may or may not see these Unsolicited Reports based on their Role which is determined by the WCS administrator for your company.</td>
</tr>
</tbody>
</table>

To the left of the Order Number column is **Report Task** - available to be ordered on the selected credit report. Please see the following page for an explanation of the tasks in this column.
Order PreClose Credit Report

A PreClose Credit Report provides a comparison between a borrower’s previously run credit report and the borrower’s credit profile from current bureau data. To order the product find the credit report in the Credit Report List or Search for the report and select the button next to that report and select **Order PreClose Credit Report** from the Report Tasks.

Since the borrower’s information remains the same the report # and date are not editable. The only editable field is the **Order For** which defaults to **Myself** or select another user within your organization.

**Important:** The PreClose report is only available if the original credit report has all 3 bureaus. The PreClose Report link will not be shown on the left menu if a one or two bureau report is selected.

You cannot reissue the PreClose Credit report; it’s used for comparison purposes only. If there are inconsistencies that need correcting with the borrower’s current information, you may order a new report to reissue to a lender.

**PreClose Credit** may have the following sections depending on how your account has been setup.

**PreClose Credit Comparison Summary:** shows the date difference between the date of the PCC report and the original report. Displays changes in balances, payments, new credit, number of trades by type and new inquiries. It also has a recommendation if the changes are significant enough to warrant further action.

**Credit Score Changes:** shows if the Applicant or Co-Applicant’s scores remained the same or changed.

**Balance/Payment Comparison:** shows the balances, totals and % variation by trade type (Mrtg, Rvlving).

**Credit Quality Change:** shows the differences for derogatory information.

**Credit Quality Change:** shows changes in past due amounts, late payments and adverse trade lines.
PreClose Monitoring

When you click on **Order PCM Report** located in the dropdown menu of the PCM tab you will see the Order PCM Report window.

**PCM Report List** and **Order PCM Report** allows users to order and track PCM Requests online, if you are not set up to order PCM’s the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

PCM helps clients track their borrowers’ activities from the time of the initial credit report through closing. PCM can be setup to monitor the following items: Balance changes, New Collection, New Public Records, New Late Payments, Scheduled Payment Changes, Tradeline Bankruptcy, Tradeline Collection, New Inquiries and New Trades.
Steps to Order a PreClose Monitoring Report

Click Order PCM Report to load the Order PCM Report window. If you’ve ordered a credit report from IR for the borrower you can import most of the required data from that previously run credit report by clicking.

Enter the credit report’s order number in the Find Credit Report field

If you haven’t ordered a credit report, you can still order a PCM by entering the following requires fields
Email To: will default to logged in user. There are 2 fields for additional emails click Order.

Look Back Date: You can select a date up to 119 days before the order date OR use the date the original credit report was pulled. If more than one report was pulled, the look back date should reference the report that will be used for underwriting the loan. If the lender used IR for the credit report, this date will be prepopulated when ordering PCM from that report.

If a required field(s) has not been filled out the system will display an exclamation icon to the right of the required field.

When you are finished adding all of the required fields to the list Order PCM Report screen click on Order and the user will be directed to the List of PCM Reports.
PCM Report List

Once an order has been successfully submitted, it will be Pending within the List of PCM Reports. The List of PCM Reports allows you to track your orders that are in process or completed. Click on PCM Report List to access the list to view all your PCM orders.

<table>
<thead>
<tr>
<th>Order Number</th>
<th>Borrower Name</th>
<th>SSN</th>
<th>Status</th>
<th>Loan #</th>
<th>Last Updated</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000010DM</td>
<td>BENTLEY, SHEILA</td>
<td>666148094</td>
<td>Pending</td>
<td></td>
<td>7/10/2014 3:16:03 PM</td>
</tr>
<tr>
<td>1000000017DM</td>
<td>BARTLETT, WILLIAM</td>
<td>666364093</td>
<td>Submitted</td>
<td></td>
<td>7/10/2014 3:14:31 PM</td>
</tr>
<tr>
<td>1000000019DM</td>
<td>BARROW, PATTI</td>
<td>666300120</td>
<td>Ongoing</td>
<td></td>
<td>7/10/2014 11:49:44 AM</td>
</tr>
<tr>
<td>1000000015DM</td>
<td>BANICKL, DANIELLE</td>
<td>666344015</td>
<td>Stop Monitoring</td>
<td></td>
<td>7/10/2014 11:47:30 AM</td>
</tr>
<tr>
<td>1000000014DM</td>
<td>BAILEY, GREGORY</td>
<td>666387494</td>
<td>Completed</td>
<td></td>
<td>7/10/2014 11:45:36 AM</td>
</tr>
<tr>
<td>1000000013DM</td>
<td>ADAMS, PATRICIA</td>
<td>666426032</td>
<td>Canceled</td>
<td></td>
<td>7/10/2014 11:44:19 AM</td>
</tr>
</tbody>
</table>

Additional PCM Status

Pending: submission to bureaus
Submitted: submitted and awaiting bureau approval
Ongoing: bureau accepted order
Stop Monitoring: user has stopped the monitoring process
Completed: monitoring is complete
Canceled: order has been canceled
Error: order has an error²

Change Notifications: When the bureau(s) notify IR of changes in your borrower’s credit profile, our system will send the user an email. To view the new credit scenario, click on the order number of the PCM report with the following exclamation icon to the left of the order. The exclamation icon indicates that PCM report has had changes.
**Order Verification** is used to verify a new credit scenario by first selecting the radio button next to an order number and then clicking the **Order Verification** icon located in the Report Tasks list. A **Verification Details** window will appear, and the user can click on the **Select Trade**.

**Select Dispute Information**

User can select from a Trade Line, Inquiries, Public Records, Collections, or Delinquency tabs, then select the item they would like to verify and click **Add**.
After, you will be taken back to the Order Verification page; click **Add** again to place an order for the specified tradeline, which will now appear in your cart.

The verification will now appear in your PCM Order Summary. If you’d like to cancel the request, click **Remove** from Cart.

After all verifications are added click **Order**.

Select **Stop PreClose Monitoring** link from the Report Tasks to stop monitoring the borrower’s credit file. By clicking stop, the order will be saved with a status of Stop Monitoring.
PCM Report Tasks:

PreClose Monitoring List: view all current PCM orders

Cancel Order: only available for Pending status orders. By clicking this link the user will select Yes / No option to cancel order. If yes is selected the orders status will be Canceled.

Stop PreClose Monitoring: only available for Submitted or Ongoing status orders.

Order PreClose Monitoring: Create a new PCM order.

Restart PreClose Monitoring: available for Canceled or Completed status orders. By clicking this link the user select Yes / No option to restart monitoring. If yes is selected the orders status will be Pending.

View Billing: only available for Completed status orders.

Order Verification: user can verify tradeline, public records, collections, inquiries and late payments.

PCM View History: view the history for the selected PCM report.

About PreClose Monitoring: This will load a new window with details about PCM reports.
LeadGuard

Introduction to LeadGuard

LeadGuard identifies applications that may be at risk to a competitor. New mortgage inquiry alerts are provided daily, Monday through Friday, on active mortgage applicants within 24 hours. These alerts indicate the borrower may be shopping for another mortgage provider.

This helps the client protect and retain their prospective customer.

Applicants (Consumers) may be automatically enrolled based on a minimum score requirement or added upon request. Notifications may be sent out to the Loan Officer through email, SMS messaging, or directly to the client’s Point of Sale or CRM system.

LeadGuard Report List

A User may access the Web Credit System (https://order.informativeresearch.com/WCS/Main/Login) to access a list of their LeadGuard orders and the status of the orders.

Once logged in to WCS, navigating to:

Next, selecting you will access the list of reports:
**Order Number:** The order ID for the LeadGuard report.

**Borrower Name:** The name of the consumer being monitored by the LeadGuard solution.

**SSN:** The social security number associated with the Consumer.

**Loan Number:** The loan number associated with the Consumer’s loan application.

**Last Updated:** The most recent date and time stamp of status change.

**Status:**

- **Pending:** The order is currently pending approval from the Bureau that the Consumer is being monitored.
- **Submitted:** The order has been submitted to the Bureau for final review.
- **Ongoing:** The consumer is currently monitored by LeadGuard.
- **Ongoing-Hold:** Used for orders being monitored and the file became frozen by the Bureau.
- **Submitted for Stop:** The order has been submitted to the Bureau for completion.
- **Completed:** Monitoring for the consumer has been completed.
- **Error:** An error has occurred with the LeadGuard order. Examples may include insufficient data for valid identification of the consumer:

![Error Image](image-url)

**NOTE:** Selecting the radial button to the left of the Order Number, you will then notice the LeadGuard Task List provide the option to:

- **Cancel Order:** The order will be canceled. This can only occur during the Pending status. Once the order has been Submitted, it can no longer be canceled.
- **View Billing:** Access the billing report detailing the specific cost for the LeadGuard report.
- **Stop Monitoring:** Submit for LeadGuard to conclude and the monitoring process for the consumer to end.
Early Payoff Warning

Introduction to Early Payoff Warning

Early Payoff Warning identifies applications that may be at risk of paying off their loan early. New mortgage inquiry alerts are provided daily, Monday through Friday, on closed mortgage applicants within 24 hours. These alerts indicate the borrower may be planning to pay off their mortgage loan early and inform the lender of this risk.

This helps the client protect and retain their quality loans closed.

Notifications are sent out to the Loan Officer through email if a mortgage inquiry is presented post-close.

Early Payoff Warning Report List

A User may access the Web Credit System (https://order.informativeresearch.com/WCS/Main/Login) to access a list of their Early Payoff Warning orders, and the status of the orders.

Once logged in to WCS, navigating to:

Next, selecting you will access the list of reports:

Order Number: The order ID for the Early Payoff Warning report.
Borrower Name: The name of the consumer being monitored by the Early Payoff Warning solution.
SSN: The social security number associated with the Consumer.
**Loan Number:** The loan number associated with the Consumer’s loan application.

**Last Updated:** The most recent date and time stamp of status change.

**Status:**
- **Pending:** The order is currently pending approval from the Bureau that the Consumer is being monitored.
- **Submitted:** The order has been submitted to the Bureau for final review.
- **Ongoing:** The consumer is currently monitored by Early Payoff Warning.
- **Ongoing-Hold:** Used for orders being monitored and the file became frozen by the Bureau.
- **Submitted for Stop:** The order has been submitted to the Bureau for completion.
- **Completed:** Monitoring for the consumer has been completed.
- **Error:** An error has occurred with the Early Payoff Warning order. Examples may include insufficient data for valid identification of the consumer:

![Image of Early Payoff Warning interface]

**NOTE:** Selecting the radial button to the left of the Order Number, you will then notice the Early Payoff Warning Task List provide the option to:

- **Cancel Order:** The order will be cancelled. This can only occur during the Pending status. Once the order has been Submitted, it can no longer be cancelled.

![Image of Task List]

- **View Billing:** Access the billing report, detailing the specific cost for the Early Payoff Warning report.
- **Stop Monitoring:** Submit for Early Payoff Warning to conclude and the monitoring process for the consumer to end.

For additional details on how to order Early Payoff Warning, please consult the Action Center User Guide.
Upgrade Report

When you click on the Upgrade Report link after selecting the radio button for a credit report, you will see a window that shows all of the available upgrades for the selected report. Your options are by your company’s administrator when your WCS profile is created.

When upgrading a previously ordered report, the user cannot select or unselect the original bureaus. In the example below:

- Experian and Transunion were originally ordered so they cannot be removed.
- Equifax was down during the original request. Check Equifax can select Upgrade to upgrade the report to a TriMerge Report.
- Click Cancel to return to the previous window without upgrading the report.

By default, the report will be upgraded for the logged-in user. However, you may select a different user from the drop-down list in the Order for field.

Once the report has completed the upgrading process you will be returned to the window from where you initiated the upgrade request.

If you upgraded from the History window you will see a Reports/Upgrades section for the report.

<table>
<thead>
<tr>
<th>OrderID</th>
<th>Date</th>
<th>Ordered By</th>
<th>Ordered For</th>
</tr>
</thead>
<tbody>
<tr>
<td>1006723804PQ --- PQ EPX w/ Score, XPN w/ Score, TU w/ Score</td>
<td>7/7/2014 4:48:07 PM</td>
<td>admin</td>
<td>admin</td>
</tr>
</tbody>
</table>

Later during the lending process, if the upgraded report requires a supplement, you will view both an upgrades section and a supplements section in the View History window.
Ordering or Upgrading to a Residential Mortgage Credit Report (RMCR)

(Only 3 bureau RMCRs are currently supported)
If you are going to order or upgrade to an RMCR there are some additional items of Borrower information that may be entered in the 1003 section in WCS before selecting the Upgrade Report link which is optional.

To provide the additional information:

- Click on the View Additional Info link from the Report Task section. Find the section you would like to include and add the data in the appropriate fields. Any fields marked with an asterisk (*) must have data.
- When you have finished entering data click on the Return to Report List link in the Tasks List to return to the Report List.
- Then reselect (or search for) the Report that you want to upgrade to an RMCR, and click on the Upgrade Report link.

Order an Additional Product from the Credit Report List Screen

If your account has been setup to also order ITV – Income Tax Verification (4506t), AVMs, SSN+ (SSA-89) or PCM Reports a Quick Order option will be available when a Credit Report is selected. Choose a product in the dropdown and click Order.

If you select a product from the list and click on the Order button, you will be taken to the ordering screen for the selected product, and the Borrower’s information will be prepopulated.
# Appendix A: Credit Report Types

<table>
<thead>
<tr>
<th>Credit Report Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TriMerge:</td>
<td>A TriMerge three bureau credit report generated by our proprietary merge engine sourcing the national credit repositories TransUnion, Experian and Equifax. This is the Default Report Type in WCS.</td>
</tr>
<tr>
<td>Mortgage Only:</td>
<td>A verified detail report related to the mortgage tradelines only which can be ordered with or without scores.</td>
</tr>
<tr>
<td>Quick Look:</td>
<td>Similar to the standard Merged Credit Report (PQ) but it will not have Fraud Products, Red Flag alerts, OFAC or Credit Assure findings.</td>
</tr>
<tr>
<td>RMCR:</td>
<td>The Residential Mortgage Credit Report is a thorough TriMerged report with independently verified, up-to-the-minute updates of borrower tradelines.</td>
</tr>
<tr>
<td>Score Only:</td>
<td>A credit report containing only the Credit Scores. It is void of trade lines, employment, etc. Score Only reports cannot be supplemented and cannot be upgraded to a different report type.</td>
</tr>
<tr>
<td>PreCloseCredit:</td>
<td>A report that compares a previously requested credit report to current bureau data. It contains a summary section to show differences (if any) between the sets of data for trade lines, scores, etc.</td>
</tr>
</tbody>
</table>

Please contact us for a current Integration Guide to determine which Credit Reports are available only through WCS or are integrated into a LOS.

**Mortgage Only:**

- Only display Mortgage tradelines subsequently, only those Mortgage tradelines can be supplemented. If you need to submit a supplement on a non-mortgage trade line from a Mortgage Only report you must order a new Premier Report.
- The printed version of a Mortgage Only report will use our default Mortgage Only format, not the credit report style normally used for your reports.
- If you have ordered a Mortgage Only Report and want to see the full credit report, you can reissue the report into your LOS (i.e., Calyx, Encompass, etc.), and the report will be delivered in your default format.
  - Even though the reissued report delivers the entire report, the report type won’t change. You still will be limited to only supplement on the Mortgage tradelines.
- A one or two bureau credit report can only be upgraded to a report of the same type. A user cannot upgrade from Mortgage Only to Mortgage Only with Scores, Mortgage Only to Premier Report, etc.

**Note:** Premier Report may be upgraded to an RMCR.
Order Supplement

To order a supplement, you must find the credit report from the Credit Report List and click on the Order Supplement link on the Report Task list. Once the Order Supplement screen loads, there are 3 steps to submitting an order.
Step 1: Select Dispute Information

Start by clicking on the Select Trade hyperlink. The screenshot below is where a user may select a tradeline or tradelines (WCS allows the user to select multiple creditors during the Select Trade stage) by clicking the checkbox to the left of the creditor(s) name.

Select the appropriate category by clicking on the corresponding tab for Credit Scores, Addresses, etc.

Note: If you have done a previous supplement for the selected credit report, it is recommended that you click on the View History link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

After you have selected the tradeline(s), click on the Add button. WCS will direct the user back to the order supplement screen, and all the selected tradeline(s) will be listed.
Step 2: Fill Out Supplement Order Details

On the next screen, you’ll need to fill in the supplement details:

- Select a **Subject** from the dropdown menu
- Indicate if you would like to **Include Score**
- **Upload** supporting documentation
  - When uploading supporting documentation to assist with the supplement processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GIF, PNG, or TIF. The maximum file size is 4MB.
- Provide the **full account number**
- Complete the **borrower’s contact information** (highly recommended) or select **Do not contact borrower(s)**
  - Providing the borrowers information is optional, but we strongly encourage it since a lot of creditors require a conference call
- Provide additional **comments**
  - In this section, provide details on what you are trying to achieve with this supplement. The details you provide will allow our team to get more accurate results for the supplement
- Click **Update** to place the request in your Supplement Order Summary

If multiple supplements are being ordered, click **Edit** and complete the steps above for each additional creditor.
If you decide not to request a supplement listed just click the checkbox to the left of the tradeline and click on Remove from Order. The window will refresh, and you will see the supplements window again with the item removed.

Please see Appendix A if you are ordering a Supplement for Trended Credit Data.

Depending on your company’s setup, account numbers on the Order Supplement screen may be partially or completely masked.
**PCM Verification**

*Order Verification* is used to verify a new credit scenario by first selecting the button next to an order number and then clicking the *Order Verification* icon located in the Report Tasks list. Next, a *Verification Details* window will appear, and the user can click on *Select Trade.*
Select Dispute Information

User can select from the Trade Lines, inquiries, Public Records, Collections, or Delinquency tabs, then select the item they would like to verify and click Add.

After you click Add, you will be taken back to the Order Verification page; click Add again to place an order for the specified tradeline, which will now appear in your cart:

The verification will now appear in your PCM Order Summary. If you’d like to cancel the request, click Remove from Cart.

After all verifications are added click Order.
L&J Order Verification

Order Verification is used to verify/supplement a lien, judgment, or eviction reported on the L&J Report. First, select the button next to an order number and then click the Order Verification icon located in the Report Tasks list. A Verification Details window will appear, and the user can click on Select Public Record.
Select Dispute Information: You can select a Public Record that needs to be verified by clicking the button next to the item and clicking Add. After, you will be taken back to the Order Verification page.

<table>
<thead>
<tr>
<th>#</th>
<th>Public Record Type</th>
<th>Name</th>
<th>Agency/Name</th>
<th>Docket Identifier</th>
<th>Filed Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>STATE TAX LIEN</td>
<td></td>
<td>GREENVILLE COUNTY RECORDER</td>
<td>9/17/2013</td>
<td>$4,792.00</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>CIVIL JUDGMENT</td>
<td></td>
<td>PORTLAND DIST COURT-SOUTH #9 CIVIL</td>
<td>5/7/2010</td>
<td>$3,005.00</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>STATE TAX LIEN</td>
<td></td>
<td>CUMBERLAND CTY REGISTER OF DEEDS</td>
<td>11/4/2015</td>
<td>$1,611.00</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>CIVIL JUDGMENT</td>
<td></td>
<td>ADAMS COUNTY COURT</td>
<td>2/4/2011</td>
<td>$459.00</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>FORCIBLE ENTRY/DETAINER</td>
<td></td>
<td>PORTLAND DIST COURT-SOUTH #9 CIVIL</td>
<td>5/19/2016</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

The top panel with the borrower’s name, SSN, and report number will be filled in automatically.

1. Click Browse to upload supporting documentation to fulfill the request
   a. When uploading supporting documentation to assist with the verification processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GIF, PNG, or TIF. The maximum file size is 4MB.
2. Provide **comments** to assist in processing the order
   a. Provide details on what you are trying to achieve with this verification, which will allow our team to get more accurate results for the verification.

3. Click **Add** to place the verification request in your cart

If multiple verifications are being ordered complete the steps above for each additional public record to be verified.

If you decide not to request a verification listed in the Verification Order Screen, just click the checkbox to the left of the public record and click on **Remove from Cart.** The window will refresh, and you will see the verifications window again with the item removed.

![Verification Order Screen]

**Note:** Standard, 1 hour, and 4 hour **priority** processing options are available and may incur an additional charge.

After all verifications are added click **Order.**
Appendix A: Supplement for Trended Credit Data

With the advent of Trended Credit Data (TCD) there may be a circumstance where the historic data needs to be updated by the three independent credit bureaus. Like a standard credit supplement, a supplement of TCD can be used to add, delete, omit, prove, remove, update or verify nearly every aspect of the 24 months of historic consumer credit information.

To order a supplement for TCD, find the credit report from the Credit Report List and click on the Order Supplement link in the Report Task list. There is a Select Trade link on the order supplement screen that allows you to select the Credit Score, Address, AKAs, Public Records, SSNs, Trade Lines, Employment, Information, Inquiries, or Consumer Statement you need updated.

![Order Supplement](image)
Step 1: Select Dispute Information

Please refer to this section for use of the Select Trade hyperlink.

Step 2: Fill Out Supplement Order Details

Refer to this section for each step. After having selected a Subject from the dropdown list, indicated if you would like a FICO score, upload any supporting documentation, provide the full account number, and included or excluded the consumer’s contact information.

Then, you will need to complete the Trend Data section:

Step 1: Set the Trend Data link to Yes

Note: The Trend Data controls may be disabled and defaulted to No if: 1) the disputed item is not a tradeline, 2) the disputed item does not contain trend data.

Step 2: To review the TCD, click View Trend Data

Step 3: Utilize the Trend Data Information screen to identify the changes to TCD that are to be supplemented:

a. Click Edit with the row you want to supplement
b. Update the values that are incorrect and click Update
c. The row will turn green confirming the change

d. If additional fields need to be updated, click **Edit** and make the changes

e. When all TCD fields have been updated, click **Add**. The system will automatically generate detailed comments for Informative Research to process the request.
CreditXpert® Overview

The CreditXpert® Solutions Suite helps loan officers determine what actions a borrower might benefit from in order to improve their credit scores. Users can act on the suggestions offered by automated products like Credit Assure™ and Credit Wayfinder™ or can experiment with credit scenarios using the What-If Simulator™. CreditXpert allows a user to be consultative with their borrowers while exploring effects on a borrower’s FICO by simulating credit scenarios; paying off debt, removing a dispute comment, or erasing a late payment from a borrower’s credit profile.

Credit Assure™ scans a credit report for opportunities to optimize a borrower’s credit scores. Potential score improvements are conveniently placed on the cover of a credit report. This product is only available for PDF documents, not plain text credit reports.

CreditXpert Wayfinder™ identifies specific credit improvement opportunities in order for the borrower to obtain their true credit potential. In addition, Wayfinder identifies cost-efficient actions that will positively impact the borrower’s FICO score through detailed credit analysis.

CreditXpert What-If Simulator™ allows the user to explore effects on a borrower’s FICO by simulating credit scenarios; paying off debt, removing a dispute comment, or erasing a late payment from a borrower’s credit profile. The What-If Simulator™ does not change credit scores or the information in a credit report; it only simulates a range of actions that could be taken on credit accounts.

After using these products to determine the best way to improve scores, always be sure to ask the borrower to take the necessary actions exactly as presented.

Once Wayfinder or What-If-Simulator are ordered, the user will have up to 30 days to do more simulations for that report without further charges. Simulations cannot be run on a credit report that is over 30 days old.
Credit Assure

Scans a credit report for opportunities to optimize a borrower’s credit scores. Potential score improvements are conveniently placed on the cover of a credit report. This product is only available for PDF documents, not a plain text credit report.

**Accessing Credit Assure**

- Open a credit report (in PDF format) to view the Credit Assure results. If the user wants to explore score improve scenarios, click on the link beneath a bureau.
- Select a credit report from the List of Reports, click the radio button next to the report, and select View Credit Assure Results from the CreditXpert Tasks on the left-hand side of the screen:
**Credit Assure Column Headings**

<table>
<thead>
<tr>
<th>Name</th>
<th>Name of either the borrower or co-borrower from the chosen credit report</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ind</td>
<td>Individual; (B) Borrower, (C) Co-Borrower</td>
</tr>
<tr>
<td>Bureau</td>
<td>Credit repository furnishing the consumers credit file</td>
</tr>
<tr>
<td>Score</td>
<td>FICO score(s) returned by the bureau for borrower(s)</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Additional credit FICO points achievable by following the suggested actions. OK indicates no opportunities have been found</td>
</tr>
<tr>
<td>Actions</td>
<td>Number of credit maximization opportunities identified in the consumers credit file</td>
</tr>
<tr>
<td>Available Cash</td>
<td>Amount of money a borrower could apply toward maximizing the credit score ($5,000 is the default amount)</td>
</tr>
<tr>
<td>Timeframe</td>
<td>Indicates whether the opportunities could be achieved within a time period less than 30 days (Immediate) or greater than 30 days (Planning)</td>
</tr>
<tr>
<td>Type</td>
<td>Type of opportunity the system has found to increase the FICO score(s)</td>
</tr>
</tbody>
</table>
CreditXpert Wayfinder™

When you click on the Wayfinder link you will be directed to the Wayfinder order screen. The Wayfinder order screen will display all bureau credit scores per borrower in a tabbed format. Each bureau listed will have a checkbox selection so you may submit a Wayfinder order for all scores or individually.

Order Request Screen

- **CreditXpert End User License Agreement**: Based on how clients are setup within WCS the User License Agreement will be defaulted as Accepted or unchecked.
  - If unchecked, the order request button will not be accessible.
- **Pay by Credit Card**: Clients will have the ability to pay for Wayfinder individually per bureau with a credit card or through their billing agreement terms.

Remember that there is a separate cost associated with each bureau/borrower selected.
**Example:** The prices in the picture shown above are not actual prices. However, in this example, if all three bureaus were selected for this borrower, the cost would be $5.50 + $5.50 + $5.50 OR $16.50 to simulate all three at once.

### Description of the Columns

<table>
<thead>
<tr>
<th>Bureau:</th>
<th>Select the bureau that you would like to simulate credit changes for. If the credit report is run for multiple borrowers you may select between tabs for each borrower.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score:</td>
<td>Current bureau score pulled from the borrower(s) credit report.</td>
</tr>
<tr>
<td>Cost:</td>
<td>Cost for a 30-day simulation period for the selected bureau/borrower. Once an order is placed the dollar amount changes to “Purchased” per bureau.</td>
</tr>
</tbody>
</table>

Once you have started a simulation, you can simulate as much as you wish until the **Days Remaining** column equals 0.

| Days Remaining: | Shows the days remaining before the simulation period ends. |
Simulating with Wayfinder™

Orders placed per Bureau will have suggested improvement scores as shown below with the possibility of changing the scores to identify alternative results in score improvement in the CreditXpert Wayfinder simulation popup as shown below.

- Selecting a bureau from this screen will allow numerous custom credit score improvement scenarios to be run.
Bureau Selection

*Wayfinder Simulator Popup*
- In the Wayfinder simulator popup users may switch between bureaus. Bureau selection is center on the top of the screen as shown below.

Try Other Options

CreditXpert Wayfinder provides borrowers the ability to simulate multiple options which determine the likeliness for their credit score improvement actions to succeed. The available options which can be simulated are: Score Goal, Available Cash Limit, Action Plan Timeframe and Limit on # of Actions. In this section, we will explain how to access these values and change them according to the borrower(s) credit score goals. *Example below shows where the Try Other Options is accessible in Wayfinder*

Change Achievable Credit Score
Each bureau will display three credit scores, which are likely to be achieved based on the default Wayfinder configurations. The slider bar to change the achievable credit score is accessed via **Try Other Options** or from the other option shown in the screenshot below.

(Additional scores may be selected via the other button, see below)

When a score is not achievable you will be shown the below message. Users may select the **Recommended Score** or **Start Over** option.

*In some cases, no improved credit score is shown based on the borrower’s credit history, available cash, and immediate timeframe for action*

**Timeframe Adjustments**

- **Immediate**
  - The default setting. It is used to view actions/results that may impact your borrower’s credit report in a short period of time. Once a borrower has implemented the suggested actions as indicated, you would pull a new credit report within 3-7 days to see improvements.
  
  *When made available the timeframe may be adjusted in 2 places. See below*

- **Re-Pull Credit in One Month**
- Selecting **Try Other Options** will allow you to adjust the **timeframe** from Immediate to re-pull credit in one month.

See Details is an alternative method to adjust the borrower’s action plan timeframe from Rapid Rescore ASAP to re-pull in one month.

Once a borrower has completed the suggested action plan, the next course of action is to re-order the credit report within 4-6 weeks to see score improvements.
CreditXpert Wayfinder™ Report

Printed Instructions
The Wayfinder printed reports are accessible via the print button located at the top right-hand corner of the screen. Select All details to view the full borrower and client instructions or select the second option for borrower only instructions.
CreditXpert What-If Simulator

When the user clicks on the What-If Simulator link they are directed to the What-If Simulator main menu. What-If Simulator provides the user the opportunity to explore effects on a borrower’s FICO by simulating credit scenarios; paying off debt, removing a dispute comment or erasing a late payment from a borrower's credit profile.

CreditXpert’s What-If Simulator does not change credit scores or the information in a credit report – it only simulates credit scenarios.

**What-If Simulation**

Select a bureau and click **Order** to begin using CreditXpert’s What-If Simulator for that bureau:

The consumer’s credit report will now be displayed within the What-If Simulator’s platform:
Prior to using What-If Simulator for the first time the user will need to click the box indicating they have read and understand the End User License Agreement:

“I have read and understood the CreditXpert End User License Agreement”

The user is ready to start a What-If Simulation after they have indicated:

1. **Bureau / Borrower**

Click **Order**

If the user does not want to run the simulation click **Back to Report List**.

**Alter an Accounts Balance**

User should place their cursor over the **Balance** of the tradeline they wish to alter and enter a new dollar amount:

<table>
<thead>
<tr>
<th>Account</th>
<th>Opened</th>
<th>High Credit</th>
<th>Balance</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>GECRB/THE WIZ Ooo/Woooo59</td>
<td>12/2014</td>
<td>3,600</td>
<td>100</td>
<td>3%</td>
</tr>
<tr>
<td>BAC/FLEET-BKCARD 407126ooooxx</td>
<td>10/2012</td>
<td>6,000</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>

The immediate effect of altering an account’s balance will be indicated in the **Forecast**.

User can erase any changes and begin another simulation by clicking **Start Over**.
Remove a Late Payment

User should place their cursor over the LATE PAYMENTS of the tradeline they wish to alter and select Paid as agreed:

![Image of what-if simulator]

The immediate effect of removing a late payment will be indicated in the Forecast.

User can erase any changes and begin another simulation by clicking Start Over.

Additional Simulations

- Alter the High Credit Balance
- Close a tradeline
- Delete a tradeline
- Open a new account
- Remove an authorized user account
Income Tax Verification (ITV/4506-C)

When you click on **Order ITV Report** located in the dropdown menu of the **ITV** tab you will see the Order ITV Report window:

![Order ITV Report Window](image)

The ITV Report List and Order ITV Report tabs allows users to order and track ITV Requests online, if you are not set up to order ITVs the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

**Note:** Please refer to ITV account settings to enable confirmation emails when orders are accepted, rejected and completed.

Each ITV requires a signed 4506-C form. Informative Research also accepts eSigned 4506-Cs.
- 4506-Cs are available by clicking on the **Print 4506-C Form**, but you may supply your own 4506-C form.
- After the form is filled out and signed you need to scan it (preferred format is PDF) and save it to a folder accessible from your computer. Each ITV requires its own signed form.

**Order an ITV Report for Personal**

Fill in all of the required fields:
1. **First Name** of the taxpayer
2. **Last Name** of the taxpayer
3. **SSN** of the taxpayer (it can be entered without dashes)
4. **Type** of verification you need (1040, 1040A, 1040B, 1098, 1099, Other & W2)
5. **Loan Number** is optional
6. **Years** for the verification (the IRS only provides transcripts for the last 4 years).
7. **4506-C Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by clicking **Browse**. The maximum allowable file size is 4 Mb.
8. **Is eSigned?** dropdown allows the user to indicate Yes/No if the 4506C was eSigned.
Use **Add to Cart** to place the order, but if any required* fields are missing the user will see an exclamation icon to the right of a required field. To remove an order from the request list, select one or more checkbox(es) to the left of the taxpayers last name and click **Remove from Order**.

**ITV Order Information for Business**

Steps to Order a Business ITV report are the same as above, but Business Name, Tax ID # & Types (1065 1120) are required.
Again, use Add to Cart to place the order, but if any required fields are missing the user will see an exclamation icon to the right of a required field.

When you are finished adding all of the ITVs to the list (if you are ordering more than one), click on Order to upload the request to our customer service team, and those orders will now be displayed in your List of ITV Reports.

![ITV Report List](image)

**ITV Report List**

Once an order has been successfully submitted new orders will be Pending. Your List of ITV Reports allows you to track your orders that are in process or completed. WCS defaults to display reports that were ordered within the last 30 days from the current date. If you need to change the date range while searching for an order, click on the Filter button. User can also use the Simple Search feature to locate orders.

**List of ITV Reports Columns**

- **Order Number:** Number assigned to your request for processing in our system.
- **Name:** Tax payers name submitted for processing.
- **Request Type:** Transcript type (1040, 1040A, 1040B, 1065, 1098, 1099, 1120, 1120S, Other & W2)
- **Year(s):** Years included in the request.
- **Loan Number:** If a Loan Number was supplied it will be displayed in this column.
- **Status:** Displays the current status of the ITV Report.
  - Pending: uploaded but processing hasn’t started. This is the only status an order is still cancelable in.
  - Approved: by Informative Research and ready for the IRS.
  - Submitted: order has been sent to the IRS.
  - Failed: IR rejected the order. If your request has failed, this will be a link and by clicking the link a window will open explaining why.
  - Pending Client: something’s missing from the order or it’s incorrect or not legible.
  - Information: customer service’s waiting for input from the user before completing the order.
IRS Rejected: IRS has rejected the order
Completed: order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the Report.

**ITV Report Tasks**

- **ITV Report List**: window displays a list of your ITV orders
- **Print 4506-C Form**: retrieve the most recent IRS 4506-T Form
- **About ITV**: this will load a new window with information about Income Tax Verifications
- **ITV Instructions**: This will load a new window with the WCS Verification Guide
Automated Valuation Model (AVM)

When you click on Order AVM Report located in the dropdown menu of the AVM tab you will see the Order AVM Report window.

AVM Report List and Order AVM Report allows users to order and track AVM requests online, if you are not set up to order AVM’s the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

Task List

- AVM Report List: window displays a list of your AVM orders
- About AVM: information about Automated Valuation Models

Steps to Order an AVM

Fill in the appropriate fields:
- First Name on the order
- Last Name on the order
- SSN on the order (can be entered with or without dashes)
- Loan Number is optional
- Address Information for the subject property
Product Type will default to a report type if only one is available, but if other models are available for your role, you can select a different model by using the dropdown menu.

When you are finished entering the required information for an AVM, click on Order to submit the request. The user will be directed to the List of AVM Reports and the status column will read Submitted while the report is processing. Click on the AVM Report List to refresh the list until the report has finished. Upon completion, the status will either be Completed or Canceled (request resulted in a No-Hit or failed for another reason).
AVM Report List

Once an order has been successfully submitted the **List of AVM Reports** allows you to track your orders that are in process or completed. System defaults to display reports that were ordered within the last 30 days from the current date.

If you need to change the date range while searching for an order, click on the **Filter** button. User can also use the **Simple Search** feature to locate orders.

**List of AMV Reports Columns**

- **Order Number**: Number assigned to your request for processing in our system.
- **Name**: Borrower’s name from your request.
- **Status**: Displays the current status of the AVM report.
  - **Completed**: order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the report.
  - **Canceled**: the order was canceled or the AVM failed and resulted in a **No-Hit**.
- **Product**: AVM product used for the request.
- **Ordered By**: User ID of the person who placed the order.
- **Ordered Date**: Date and time of the request.
Social Security Verification (SSN+/SSA-89)

When you click on **Order SSN+ Report** located in the dropdown menu of the **SSN+** tab you will see the Order SSN+ Report window.

**SSN+ Report List** and **Order SSN+ Report** allows users to order and track SSN+ requests online, if you are not set up to order SSN+, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

Each SSN+ request requires a signed SSA-89 form.
- SSA-89 are available by clicking on **Print SSA-89 Forms**, but you may supply your own SSA-89 Form.
- After the form is filled out and signed you need to scan it (preferred format is PDF) and save it to folder accessible from your computer. Each request requires its own signed form.

**Steps to Order an SSN+**

Fill in the appropriate fields:
- **First Name** on the order
- **Last Name** on the order.
- **SSN** on the order (can be entered with or without dashes)
- **Birthdate** for the person on the order
- **Loan Number** is optional
- **SSA-89 Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by hitting **Browse**. If an invalid format is used you will see a 4506T.jpg
Use **Add to Cart** to place the order, but if any required fields are missing the user will see an **exclamation icon** to the right of a required field. To remove an order from the request list, select one or more checkbox(es) to the left of the consumer’s last name and click **Remove from Order**.

When you are finished adding all of the SSA-89s to the list (if you are ordering more than one), click on **Order** to upload the request to our customer service team and those orders will now be displayed in your **List of SSN+ Reports**.
**SSN+ Report List**

Once an order has been successfully submitted new orders will be **Pending**. Your List of SSN+ Reports allows you to track your orders that are in process or completed.

WCS defaults to display reports that were ordered within the last 30 days from the current date. If you need to change the date range while searching for an order, click on the **filter** button. User can also use the **Simple Search** feature to locate orders.

**List of SSN+ Reports Columns**

- **Order Number**: Number assigned to your request for processing in our system.
- **Name**: Borrower's name submitted for processing.
- **SSN**: Borrower’s Social Security Number submitted for processing.
- **Status**: displays the current status of the SSN+ Report.
- **Pending**: uploaded but processing hasn’t started. This is the only status an order is still cancelable in.
- **Approved**: by Informative Research and ready for the SSA.
- **Submitted**: order has been sent to the SSA.
- **Failed**: IR rejected the order. If your request has failed, this will be a link and by clicking the link a window explaining why it.
- **SSA Rejected**: SSA rejected the order.
- **Completed**: order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the Report.
- **Canceled**: the user has canceled the order (only pending orders can be canceled).
- **Ordered By**: user ID of the person who placed the order.
- **Ordered Date**: date and time of the request.
- **Last Updated**: date and time the order moved to its present status.

**SSN+ Report Tasks**

- **SSN+ Report List**: window displays a list of your completed SSN+ Orders.
- **Print SSA-89 Forms**: Retrieve the most recent SSA-89 Form.
- **About SSN+**: This will load a new window with some information about SSN verifications.
Lien & Judgment Report

When you click on L & J Report List located in the dropdown menu of the L & J tab, you will see the Order lien and judgment report window.

L & J Report List and Order L & J Report allows users to order a Lien & Judgment Report online. If you are not set up to order L & J Reports the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

L & J Reports are FCRA-compliant, assist in identify unreported public records associated with the borrower, and are a quick way to confirm if a property is free and clear of any encumbrances.

If you’ve ordered a credit report from IR for the borrower(s), you can import most of the required data from that previously run credit report by clicking L & J Reports from the quick order menu.
Steps to Order a L & J Report

Click Order L & J Report to load the Order L & J Report window. To order an L & J Report enter the following required fields:

- First Name and Last Name
- Social Security Number
- Date of Birth
- Address

If a required field(s) has not been filled out the system will display an exclamation icon to the right of the required field. When you are finished adding all of the required fields, click on Order and the user will be directed to here:
L & J Report List

Once an order has been successfully fulfilled, it will be **Completed** within your List of L & J Reports. The List of L & J Reports allows you to track your orders that are in process or completed. Click on **Order L & J Reports** to view all your orders.

### L & J Statuses

- **Pending**: submission to data provider
- **Submitted**: submitted and awaiting data provider approval
- **Error**: order has an error
- **Completed**: order is complete
L & J Order Verification

Order Verification is used to verify/supplement a lien, judgment, or eviction reported on the L & J report. First, select an order number and then click the Order Verification icon located in the Report Tasks list. A Verification Details window will appear, and the user can click on the Select Public Record.

Select Dispute Information: User can select a public record they need verified by clicking the button for the item they would like to verify and click Add.
After you click **Add** you will be taken back to the **Order Verification** page. The top section with the borrower’s name, SSN, and report number will already be filled in. Then, just add in the following details:

1. **Click Browse** to upload supporting documentation  
   a. When uploading supporting documentation to assist with the verification processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GIF, PNG, or TIF. The maximum file size is 4MB.
2. **Provide comments** to assist in processing the order  
   a. Provide details on what you are trying to achieve with this verification. This allows our team to get more accurate results for the verification.
3. **Choose the Priority** of your order – we have standard or 1 hour and 4 hour rush processing (rush may incur additional charges)
4. **Click Add** to place the order in your cart

If multiple verifications are being ordered complete the steps above for each additional public record to be verified.
If you decide not to request a verification listed in the Verification Order screen just click the checkbox to the left of the public record and click on the Remove from Cart. The window will refresh and you will see the verifications window again with the item removed. After all verifications are added, click Order.

L & J Report Tasks


Resubmit As New: If you need to request a file, the borrowers name, date of birth, social security number (not editable), and address will be populated by the system.

About L & J: This will load a new window with details about L & J reports.

View Billing: only available for completed orders.

Order Verification: user can verify public records.

L & J View History: view the history for the selected L & J report.
Verification Solutions

When you click on **VO Report List** located in the dropdown menu of the VO tab, you will see the **List of Reports** for your existing VO orders.

**TWN Order VO Report** allows users to order a Standard VOE (Verification of Employment) or a Standard VOI (Verification of Income). If you are not set up to order TWN VO Reports, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

**Manual Order VO Report** allows users to order a Standard VOE (Verification of Employment) or a Standard VOI (Verification of Income). If you are not set up to order a Manual VO Reports, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.
How to order a TWN VO Report

**TWN Order VO Report** will allow you to place a new order, using The Work Number’s verification solutions, for Verification of Income and/or Verification of Employment.

On the **Order TWN VO Report** screen, include the following Consumer information:

- First Name
- Middle Name
- Last Name
- Suffix
- SSN
- Loan Number
- Verification Type
- Employer ID (if applicable)

Once the information has been filled out, select **Order**. The Verification Report order will then be placed, which will also prompt an order confirmation page. To access the status of the Verification Report, please utilize the **VO Report List**.
How to order a Manual VO Report

**Manual Order VO Report** will allow you to place a new order for Verification of Income and/or Verification of Employment.

On the **Order Manual VO Report** screen, include the following Consumer information:

- First Name
- Middle Name
- Last Name
- Suffix
- SSN
- Loan Number

**Employer Information**

- Employer Name
- First Name
- Middle Name
- Last Name
- Street Address
- City
- State
- Zip Code
- Country
- Phone Number
- Fax
- Email
- Authorization Form
- Verification Type
- Additional Employer Information

**Notifications of Order Confirmation**

Once the information has been filled out, select **Order**. The Verification Report order will then be placed, which will also prompt an order confirmation page. To access the status of the Verification Report, please utilize the **VO Report List**.
Searching in WCS

Simple Search

The Simple Search feature is displayed on the left-hand side of all pages or if you click on Main in the navigational menu.

To use Simple Search, select a Product (type), Type (search feature) and enter an order number, applicant’s last name or SSN in the Search text field and click “Search.” If a match is found, the report will be displayed in the Report List window for the report type chosen.

You may also select “Save as Default Search” to save your selections for future reference.

Using Simple Search, you can search by Product, including:
- Credit Reports
- ITV Reports
- AVM Reports
- SSN+ Reports
- PCM Reports
- LeadGuard Reports
- L&J Reports

You may also search by Type, including:
- Order Number
- SSN
- Last Name
- Loan Number

The Simple Search feature is limited to reports ordered in the last 90 days for reports older than 90 days use the Advanced Search feature below.
Advanced Search

To access reports older than 90 days, use the Advanced Search by clicking on the Search tab located on the WCS menu bar.

Advance Search can be used to find reports ordered within a 7, 30, 90 or 180 days. It can also be used by a supervisor or administrator to find reports ordered by a specific user or all users within a selected period. All searches initiated here will be displayed in this Search window:

- **Product**: Select the products you would like to include in the search, including Credit Reports, ITV Reports, SSN+ Reports, PCM Reports, and LeadGuard Reports.

- **Type**: Click whether to search by order number, SSN, last name, or loan number. If you select more than one product the search by order number will not be available.

- **Criteria**: System default to Exactly Matches. If the search type selected is SSN, you will be able to select Last 4 digit. If last name is selected the option Starts with will be available.

- **Order Date**: Select the date range for the search.

- **Ordered By**: Search for completed reports by a specific user. The system defaults to Myself, but users with access to view all reports can search for reports for specific users by entering their user ID or do a search for reports ordered by any users by selecting <blank> in the Order By.
QuickView

The following instructions will guide users on how to use QuickView for Credit Reports, Supplement, Rescore, PCM, ITV and SSN+ orders. After initial login to WCS, users with access will now see the QuickView screen which defaults to our QuickView Credit section. Please see your user administrator for questions regarding access to QuickView.

Credit Report Tab

- On the QuickView Credit tab, a list of credit report orders are displayed in descending order of the credit report order date.
- Order numbers will be shown as hyperlinks; select the hyperlink to be redirected to the credit report PDF.
  - Hyperlinks within the PDF can be used to quickly navigate to the supplement order screen for the credit report you are viewing.
  - Additional hyperlinks have been provided under borrower names which redirect users to the View History Credit section for the selected order.
  - Orders will only show for up to 90 days of the credit report ordered date.
Credit Report Tab: CreditXpert Icons

- Both Wayfinder and What-If icons will be shown for users who have previously ordered these products on the corresponding credit orders.
  - Selecting either icon will redirect users to the order screen for either Wayfinder or What-If (Blue Icon = Wayfinder, Green Icon = What-If Simulator)
  - If no icon is displayed for Wayfinder or What-If Simulator, then the product has not been ordered previously.

Supplement Tab

- The Supplement QuickView section will show orders and their statuses as they change from: Requested, Assigned, Done, Unable to Verify, Cancelled-Partially Completed or Cancelled. (For additional information on supplement statuses, please refer to our WCS user guide located in WCS under Help)
- Orders listed are in descending order based on order date.
  - Orders will only show up to 90 days of the credit report ordered date.
- Order number hyperlinks are available for all orders and when selected will open a popup.
displaying the borrower credit report.

- Borrower name hyperlinks are available to redirect users to the Credit Report View History page.
- Priority level provided to help identify the priority level of the previously submitted supplement orders being shown.
  - The red paper identifies rush priority orders and the green paper identifies standard priority orders.
  - 1-4 hour rush is identified by hovering your cursor over the icon and a popup text box will display.
- Once orders are in a completed/done status, a hyperlink will be available via the tradeline name.
  - This hyperlink redirects users to a popup window for viewing or to download the supplement report PDF.
- To review previously uploaded documents for each order you will find the cloud icon located under the tradeline column.
  - When selected, this will open the document in a separate popup window.

### Rescore Tab

The Rescore QuickView tab will display rescore orders and their statuses as they change from: Pending, Assigned, Submitted, Completed, Completed-Exceptions, QA Failed, or Cancelled.

- Order number hyperlinks are provided so that users can quickly open the borrower’s credit report as needed.
Additionally we have provided a hyperlink under the borrower’s name which will redirect users to the Credit Report View History page.

- Priority level icons shown will help users identify the priority level of the orders submitted
  - The red paper icon identifies rush priority and green paper icon identifies standard priority.
- Under the Status column we have hyperlinks for QA-Failed or Complete-Exception.
  - Selecting the links will redirect users to a popup window showing comments/notes regarding the order.
- If users need to read their documents that were uploaded for their borrower’s rescore they may do so by clicking on the cloud icon shown under the Disputed Item name column.
  - Selecting the icon will open the original PDF uploaded by the user who submitted the rescore request.

PreClose Monitoring (PCM) Tab

- The QuickView PreClose Monitoring (PCM) tab displays the monitoring status for orders submitted.
- Orders will be displayed in descending order of the last updated date/time.
  - Note the most recent alerts for orders will be shown at the top of the list.
- Order numbers will be shown as hyperlinks which redirect users to the PCM PDF report.
- As alerts are generated for PCM orders, a red alert exclamation icon will be shown to the left of the borrower’s name.
  - For additional details regarding alerts, you may open the PCM PDF report by selecting the order number or clicking on the alert icon.
  - We have also included an alert type icon which identifies the most recently received alert type.
- All PCM orders will have an expiration date, which if exceeded will automatically submit a PCM stop request for the PCM order.
Order expiration date is determined by the Look Back date (submitted during the order process) and Expired Days value setup on the client level. To avoid users having to figure out how many days are remaining before an order expires, we have conveniently added this value under the Days Remaining column.

- When a PCM order fails the order status will change to Error.
  - Clicking the error hyperlink will open a popup displaying the reason for the order failure which is provided by the bureau.

Income Tax Verification (ITV) Tab

- The QuickView Income Tax Verification (ITV) tab displays ITV orders in descending order by the date ordered.
- The Status column shows users their order status change from: Submitted to Completed, Pending Client Information, Approved, and/or Failed.
  - Failed orders display as a hyperlink and when selected will redirect to a popup displaying notes regarding the failure or any additional details.
- Order number hyperlinks will be displayed when the order status is shown as completed.
  - Selecting the hyperlink redirects users to the ITV PDF provided by the Internal Revenue Service.
SSN Verification (SSN+) Tab

- The QuickView SSN+ tab displays SSN+ orders in descending order by the date ordered.
- Under the Status column users will see order status’ change from: Submitted to Pending, Pending Client Information, Failed, and Completed.
  - Failed status will be a hyperlink that users can select to read additional details regarding why the failure occurred.
- Order number hyperlinks will be displayed when the order status is shown as completed.
  - Selecting the hyperlink redirects users to the SSN+ PDF report.

Filtering Options

- **My Reports** will only display orders that were ordered by the user currently logged into the WCS session.
- **Group Reports** will display all orders for users who are in the same Group and subgroups when the user’s role permissions are **View All Reports for Group**
For users with View All Reports role permissions, Group View will display orders for all user groups within the company client ID.

**Records per Page**
- By default, 10 records will be shown per page and should you want to view more records, use the drop down and make a selection of 25 or 50.
  - Records shown are limited to only the most recently placed orders and based on the QuickView tab of Credit, Supplements, Rescore, PCM, ITV and SSN+ orders will display in different sorting order by Ordered Date or Last Updated Date.
  - The maximum of records shown will always be 50 of the most recent orders placed as of current day.

**Save as Default**
- In QuickView, users have the ability to save filters of My Reports/Group view and records per page for each of the QuickView sections.
  - Check the save as default filter and click Filter to save your current filters.
  - When you log in and out of WCS your filter will be defaulted to what was last saved.

**Sort and Search**
- Each QuickView tab allows users to sort or search based on the column headers available.
  - This feature is similar to an excel spreadsheets where you may type in a value and press enter to search for any of the available header attributes displayed.
  - Clicking on the header column will change sorting to descending or ascending order based on the column type. (Name, Date, Time)