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Overview

This guide outlines procedures available to a standard **Web Credit System** user. For Administrative users refer to the "**WCS Administrative Guide**" which is available through the on the Admin tab.

Web Credit System is an easy to use site that allows you to order all Credit related reports, ITVs (Income Tax Verifications), AVMs (Automated Valuation Models), SSN+ (Social Security Verifications) or Pre-Close Monitoring or LoanSafe Reports.

Features:

When you log in to Web Credit System you will encounter a main page consisting of products available along with highlights and updates. By clicking on any of the products a user 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 either to order or that products Report List a **Report Tasks** list becomes available within WCS. The “**Report Task**” is a list of tasks (on the lower left side) of your screen that identifies the tasks a user may perform on the selected report. Unlike other systems our users won’t have to wade through pages of reports that are not related to your loan. WCS is an efficient way to order reports for each stage of the life of the loan.

Our system has built in Error Message which if encountered will enable 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 to contact us for support please utilize **HelpDesk@InformativeResearch.com**.

See:

- Page 8 for more information about the main navigational menu bar.
Logging in to Web Credit System (WCS)

To access Web Credit System’s ordering center log into [www.informativeresearch.com](http://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 the appropriate report type. This will take you to the Ordering Center Login window.

We recommend you update to the current browsers of:
- Google Chrome
- Internet Explorer
- Mozilla Firefox
- Safari

A designated Credit Administrator (Admin) at your company will provide you with your login information. Our representatives will supply the administrative login information to your designated Administrator. The first time that you log in to order credit you will need to supply the following information:

- Client ID
- User ID
- Password

If you are logging in for the first time for additional security purposes you will need to type in the security code. (Appendix C - Dual Authentication Security ID (page 96).

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 newly created 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.

Note: If you attempt to log in to WCS with the wrong password 3 times your User ID will be blocked. If this happens Please contact your company’s administrator or our Tech Support at HelpDesk@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. (Appendix C - Dual Authentication Security ID (page 96)).

Enter the information in these fields and click “Submit” to send your password request to our processing system.

A user can also click on “Cancel” to clear the fields and try again.

Note: The information supplied here must match the information that was entered in your Profile for WCS by your company’s administrator. If you do not have this information please contact you company’s administrator.

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

Also See:
- Page 41 Password Requirements
- Appendix C – Dual Authentication (Security ID)
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, supply your information and you will 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 Web Credit System.

Click on any of the links to learn more about some of our featured products.
# 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

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**Credit:** Hover your cursor over the tab and a dropdown menu will appear:
- **Credit Report List:** View all orders (See the Report List on page 16)
- **Order Credit Report:** Order a new Credit Report (See page 12)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**ITV:** Hover your cursor over the tab and a dropdown menu will appear:
- **ITV Report List:** View all orders (See the ITV Report List on page 53)
- **Order ITV Report:** Order a new ITV Report (See page 52)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**AVM:** Hover your cursor over the tab and a dropdown menu will appear:
- **AVM Report List:** View all AVM orders (See the AVM Report List on page 57)
- **Order AVM Report:** Order a new AVM (See page 56)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**SSN+:** Hover your cursor over the tab and a dropdown menu will appear:
- **SSN+ Report List:** View all SSN+ orders (See the SSN+ Report List on page 60)
- **Order SSN+ Report:** Order a new SSN Verification (See page 58)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**PCM:** Hover your cursor over the tab and a dropdown menu will appear:
- **PCM Report List:** View all PCM orders (See the PCM Report List on page 63)
- **Order PCM Report:** Order a new PCM report (See page 62)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**Lien & Judgment:** Hover your cursor over the tab and a dropdown menu will appear:
- **L&J Report List:** View all L&J Report orders (See the L&J Report List on page 67)
- **Order L&J Report:** (See pages 67 - 68)

<table>
<thead>
<tr>
<th>Main</th>
<th>Credit</th>
<th>ITV</th>
<th>AVM</th>
<th>SSN+</th>
<th>PCM</th>
<th>L&amp;J</th>
<th>Search</th>
<th>Settings</th>
<th>Help</th>
<th>Logout</th>
</tr>
</thead>
</table>

**Search:** takes the user to an Advance search window (See page 41)
Settings: Hover your cursor over the Settings tab and a dropdown menu will appear:

- **Admin** (if present) Hover your cursor over the Admin tab and a dropdown menu will appear:
  - Manage Group
  - Manage Role
  - Manage User
  - Manage Fannie Mae Password
  - View Admin Guide
- **Change My Password**
- **Change My User Profile**
- **Run Management Reports**
- **Product Settings**
- **Change Billing Method**

Help: Hover your cursor over the Help tab and a dropdown menu will appear:

- **Contact us**
- **User Guide**

Logout: Click this tab to logout and end your session
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:

- Complete all of the Borrower Information accordingly
- Please note that Date of Birth and Loan Number are optional fields unless your company has been configured for these fields as “Required”.

![Order Credit Report Screen](image-url)
Creating a New Credit Order

Note: If you fail to fill out our typed invalid information on a required field before Submitting the order you will see an "Alert" icon by the field that need to be corrected:

- Select a "Credit Report Type" from the drop down menu:

![Credit Report Type Selection]

- 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.

![Ignore Duplicate Check]

- 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.

![Order For]

All required Borrower Information fields have an * in the cell “First Name*”. 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 order the report.

- “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

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 allow for reports to be viewed within 15, 30 days, etc.

(The Report List Settings window is covered in the Admin Guide)
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 the role to you’ve been assigned 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 cancel your search and return back to the Report List Screen. If you click All, all reports will appear for everyone available within your group.

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 Status’ 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 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 “1006894075PQ” will display the credit report. For orders that were “save 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 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.

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.
Using a Credit Card for a Single Transaction (optional)

**NOTE:** By default this feature is turned off. Before you can use a credit card you must sign and return an addendum to your subscriber agreement regarding Borrower Credit Card Payments. Please contact your Account Executive for further information about this.

If you have obtained permission from a borrower to use their credit card for requesting a report you may enter the information in the Credit Card Information section before submitting the request.

If you are entering credit card information here you must read the Credit Card User Agreement and check the checkbox to accept the terms of the Credit Card agreement prior to ordering a credit report.

If the name and address information on the borrower’s credit card statement is the same as the information used for the Borrower Information fields you only need to check the Same as Borrower’s Information checkbox.

Be sure to type this information correctly because mistakes will cause the credit card transaction to be declined. If you entered information but need to correct or remove it just click the “Cancel” button to clear this section.
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 “Cancel”:

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.
Report Task

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 2 or 3 bureau report, a 2 bureau to a 3 bureau or a 3 bureaus 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.
• **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 3 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 report.

- **Supplement:** A Supplement has been completed or is in the process of being completed.

- **Credit ReScore:** A ReScore has been completed or is in the process of being completed.

- **RMCR:** Report is a Residential Mortgage Credit Report.

- **Upgrade:** If the report has been upgraded
When you click on the “View History” link after selecting the radio button for 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 the “View Additional Info” link after selecting the radio button for 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):
  - Previous Address
  - Current Employment
  - Former Employment
  - Current Landlord
  - Property Address
  - Personal Information
  - Driver’s License

![Borrower's Information Table](image-url)
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 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 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 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 then 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 or Upgrading to a Residential Mortgage Credit Report (RMCR)**

*(Only 3 bureau RMCR's 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 Supplement

To order a supplement first you must find the credit report from the Credit Report List (see page 14 - 16) and click on the “Order Supplement” link that’s a feature of the list. Once the “Report Task” 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 provides the user the option to select multiple Creditors during the “Select Trade” stage) by clicking the radial button to the left of the Creditor(s) that is to be supplemented.

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

If you have done a previous supplement for the selected credit report it is recommended that you click on the View History (page 21) link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

WCS provides the user the option to select multiple Creditors during the “Select Trade” stage.

After you have selected the tradeline or tradelines 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

WCS provides the user the option to select multiple Creditors during the “Select Trade” stage. After you have selected the tradeline or tradelines 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:

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

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. Documents uploaded may also be viewable via the checkout with the cloud icon located to the right of the file name column. See Below

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

Providing the borrowers information is optional but strongly encouraged since a lot of creditors require a conference call.
In the “Comments” you will 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.

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

Please see Appendix D if you are ordering a Supplement for Trend Data:

View Supplement Order

To view the status of your supplement orders after they have been placed you may either select the Paper Icon with the letter C, shown to the right of the Credit Report Order Number or using the radio buttons located to the left of the order number, select “View History” from the Report Task menu bar.
WCS will navigate you to the Credit Report View History page which displays a list of supplements with the current order status and last updated date and time stamp.

Using the “+” icon you have an option to view additional details related to the Supplement order which will expand as shown.

If needed at any time during the order process and after it is completed, you may view uploaded documents via the icon. Clicking this icon will open a separate window for viewing documents.

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 “4058868979PQ” the report from the Report List by clicking on the radio button next to it.

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 de-select 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** “Yes” and click **Order**.

### When you are ready to order:

- 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 or other personal info but it’s completely optional.
- The **“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.
- 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.
- **“Order”** will send the requestor to our Credit Processing System and will assign a report number.

The new credit report will be available in the users List of Reports:
Removing a Borrower or Co-Borrower

Web Credit System allows you to remove a “Remove Borrower” or “Remove 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 the radio button “1006900392PQ” for that report and select which applicant is to be removed.

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.

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 and select the radio button “1006900392PQ” for that report and then select from the Report Tasks.

![Billing Report]

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.

Tip:
Whenever you log in to the Web Credit System the default format for displaying Billing Reports is PDF.
### Reassign Report

Allows you to reassign the report to another user on your account by selecting “Reassign Report”. Find the credit report in the “Credit Report List” or Search for the report and select the radio button “1006900392PQ” for 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:

![Reassign Report Image](image)

### Swap Borrower Request

Login to WCS
Select from the Credit Drop down “Credit Report List”

Using the Radio button, select a credit report for which borrower needs to be swapped. Swap Borrower option will not be available unless it is Joint credit report.

![Swap Borrower Request Image](image)
Select Swap Borrower Icon located on the left menu under “Report Task” options.

User will be navigated to a new screen – Swap Borrower as shown below. Verify the Borrower Swap information is correct.

If ordering is being processed for another user please select that user name from the “Order For” dropdown at this time.
Click “Order” button. Order confirmation will be shown to verify your borrower swap was successful.

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 radio button “1006900392PQ” for 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.
Order Credit Rescore:

A Credit Rescore is the process in which 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 and select the radio button “10006900392PQ” for that report and select “Order Credit Rescore” from the Report Tasks:

**“Disputed Information”**

**Borrower:** select Borrower, Co-Borrower or Joint if are 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 and will result in additional charges.

**Creditor:** “Select” opens a window where you choose either the Public Record or Tradeline you wish to update and click.

**Nature of Dispute:** provide IR with the details of the dispute reason.
The Public Record or Tradeline to be Rescored will be shown in the Rescore request list. The user may:

- Add additional Rescores
- Remove requested Rescores by clicking the box to the left of the item and click “Remove Order”
- Additionally users may select the cloud icon to view uploaded rescore documents in a separate browser window. This icon will be available in the Credit report View History page for the selected order as well.

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 notification related to the Rescore request.
- **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 “Order”:

Once you complete your order the user will be directed to the Credit Report List and a “Credit Rescore” icon will appear to the right of the Credit Report’s order number. Upon completion of the Rescore the requests status will be updated to “Received” and the requestor will be notified by email or phone.

**Rescore Statuses:**

- **Pending:** Order has been saved, but the work has not started
- **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 is 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 but all start by selecting a previously ordered credit report from the Credit Report List and click on the Letter of Explanation icon:

**Options for LOEs:**

- **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

- A custom LOE can be generated on each IR credit report with any combination of attributes a Complete LOE consists of.

- **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 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” will appear with all the fields filled in, just click on “Order” button to order the report:
Order Default LOE

A Default Letter of Explanation is defined at the client level; the LOE can consist of all or any combination of the following: Address Variations, AKAs, Collections, Derogatory Tradelines, Inquiries, New Accounts and Public Records.

The “Order Letter of Explanation” will appear with all the fields filled in, just click on “Order” button 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: Address Variations, AKAs, Collections, Derogatory Tradelines, Inquiries, New Accounts and Public Records.

The “Order Letter of Explanation” will appear and the user makes their selections then click on Order button to order the report:
Simple Search

The Simple Search feature is displayed on the Left Menu of all pages and on the Right side of WCS’ Main page.

To use the Simple Search select a Product (type), Type (search feature) and enter an Order #, Applicant’s Last Name or SSN in the Search Text field and click “Search”.

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.

If a match is found, the report will be displayed in the Report List window for the report type chosen:

(You may not see all these report tabs if you are not set up to order these products from IR).
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.
- **Type**: Click the “Radio Button” to search by Order Number, SSN or Last Name. If you select more than one product the search by order number will not be available.
- **Criteria**: System default to “Radio Button” 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 “Radio Button” 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.
Search Text: Type the text to be searched based on the search type selected. After entering the search criteria, click “Search”. The following is an example of an Advanced Search:
Settings

Hover your cursor over the Settings tab and a dropdown menu will appear:

Change My Password:

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

Password should be:

- 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)
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.
Run Management Reports

If your Role has permissions to Run Management Reports you may view a Management Report for all users, a subset users or even a specific user for your company by selecting the Run Management Reports options 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 drop down fields will not be available:

**Specify Date Range:**
allows the user to 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 by user.

Currently, the default Summary settings (for <All> Groups) is recommended, as report header information is not provided in Summary reports using other Group/User selections.

**Report Format:** options to view the reports are Adobe Reader (PDF) or Microsoft Excel.

**Group:** system defaults to “All.” If “All” is selected the report will be include all Groups, Users and unsolicited reports (reports ordered through wholesale vendors like FNMA). Your access maybe limited to only your reports, in this case the default Group will be “Every One” and the User will be you.
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 the User drop down menu to select a specific user.

If you select the Every One as the Group, the User List 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.

---

**Unsolicited Group is not a 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.”**

You would only run a report for the 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 Group “ALL” to view activity for all users.
Product Settings (Only available to users in Admin roles)

To view or change your Product Settings click on the “Product Settings” from the dropdown menu on the Main Navigational Menu Bar. Assistance from your WCS Administrator might be required.

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. System defaults to Report Days at 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**: System 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

- System defaults to Report Days at 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:

- System defaults to Report Days at 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.

L&J Settings:

- System defaults to Report Days at 15 days but an administrator can change the Report Days.
**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.

![Billing Method](image)

If your account is setup only for Credit Card Billing or if you select the Bill Credit Card method you will be presented with a Credit Card Information window where you can enter (add or change) your credit card information:

![Credit Card Information](image)

- Just fill in the credit card billing information fields to match your credit card statement.
- Please note that 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.
Income Tax Verification (ITV / 4506T)

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

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 with the product.

Please refer to ITV account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

- Each ITV request requires a signed 4506T form, Informative Research also accepts eSigned 4506Ts.
- 4506Ts are available by clicking on “Print 4506-T Form” but you supply your own 4506T 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 4506T request requires its own signed form.
Steps to Order an ITV Report

**ITV Order Information for “Personal”**

**First Name** of the tax payer.

**Last Name** of the tax payer.

**SSN** of the tax payer and it can be entered without dashes.

**Type** of verification you need (1040, 1040A, 1040B, 1098, 1099, Other & W2).

**Loan Number** is optional.

**Years** for the verification. The IRS only provides transcripts for the last 4 years.

**4506T Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by “browse”. The maximum allowable file size is 4 Mb.

**Is eSigned?** drop down allows the user to indicate Yes / No if the 4506T was eSigned.

“**Add to Cart**” to place the order but if any required fields are missing the user will see a “**Alert**” 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 tax payer’s last name and click “**Remove from Order**.”
(Continued)

Steps to Order a “Business” ITV Report are the same as above but Business Name & Tax ID # are required.

Again, “Add to Cart” to place the order but if any required fields are missing the user will see a 🟢 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**

Once an order has been successfully submitted new orders will be Pending. The “List of ITV 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 and click on the “Filter” button. User can also use the Simple Search feature (page 38) to locate orders.
List of ITV Reports Columns:

Circle: (Radio Button). Click on this to select an order. (See Status > Completed below).

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.
- 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.

ITV Report Tasks:

ITV Report List: window displays a list of your ITV Orders

Print 4506-T Form: click the icon to retrieve the most recent IRS 4506-T Form

About ITV: this will load a new window with information about Income Tax Verifications
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.

Please refer to AVM account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

Task List:
System defaults to the list of AVMs your order was set up with.

AVM Report List: window displays a list of your AVM Orders

About AVM: this will load a new window with information about Automated Valuation Model
Steps to Order an AVM

**First Name** on the order.

**Last Name** on the order.

**SSN** on the order, it can 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 available (for your role), you can select a different model by using the drop down menu.

When you are finished entering the required information for an AVM click on **“Order”** to submit the request to our system. 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 and click on the “Filter” button. User can also use the Simple Search feature (page 38) to locate orders.

<table>
<thead>
<tr>
<th>Order Number</th>
<th>Name</th>
<th>Loan Number</th>
<th>Status</th>
<th>Product</th>
<th>Ordered By</th>
<th>Ordered Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000099AVM</td>
<td>Colby, Coll</td>
<td>Test</td>
<td>Submitted</td>
<td>AVM Cascade</td>
<td>dang</td>
<td>3/1/2016 3:11 PM</td>
</tr>
<tr>
<td>1000000098AVM</td>
<td>Petal, Rose</td>
<td>Test</td>
<td>Canceled</td>
<td>AVM Cascade</td>
<td>dang</td>
<td>3/1/2016 2:47 PM</td>
</tr>
</tbody>
</table>

List of AMV Reports

Columns:

**Circle:** (Radial Button). Click on this to select an order (see **Status > Completed** below).

**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+’s the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

Please refer to SSN+ account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

- 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 a folder accessible from your computer. Each SSA-89 request requires its own signed form.
Steps to Order an SSN+

First Name on the order.

Last Name on the order.

SSN on the order, it 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”.

“Add to Cart” to place the order but if any required fields are missing the user will see an “Alert” 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. The “List of SSN+ 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 (page 38) to locate orders.

**List of SSN+ Reports Columns:**
- **Circle:** (Radio Button). Click on this to select an order. (See **Status > Completed** below).
- **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: Click the icon to retrieve the most recent SSA-89 Form.

About SSN+: This will load a new window with some information about SSN verifications
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:
Check the Bureaus

Select a Look Back Date

First Name

Last Name

SSN

Date of birth

Address

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 a red 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”:

PreClose Monitoring has been ordered successfully.

PreClose Monitoring Report Details

Borrower: TISHKIM, CARL

Borrower SSN: 123456789

Order Number: 1000000001

Borrower Name: TISHKIM, CARL

SSN: 123-45-6789

Status: Pending

Loan #: Test

List Updated: 3/2/2016 2:19:43 PM
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 of PCM Reports” 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>100000015DM</td>
<td>BENTLEY, SHEILA</td>
<td>666648094</td>
<td>Pending</td>
<td></td>
<td>7/18/2014 3:16:03 PM</td>
</tr>
<tr>
<td>100000017DM</td>
<td>BARTLETT, WILLIAM</td>
<td>666369039</td>
<td>Submitted</td>
<td></td>
<td>7/18/2014 3:41:31 PM</td>
</tr>
<tr>
<td>100000016DM</td>
<td>BARRON, PATI</td>
<td>666300120</td>
<td>Ongoing</td>
<td></td>
<td>7/18/2014 11:44:44 AM</td>
</tr>
<tr>
<td>100000015DM</td>
<td>BANICKI, DANIELLE</td>
<td>666344051</td>
<td>Stop Monitoring</td>
<td></td>
<td>7/18/2014 11:47:30 AM</td>
</tr>
<tr>
<td>100000014DM</td>
<td>BAILEY, GREGORY</td>
<td>666387494</td>
<td>Completed</td>
<td></td>
<td>7/18/2014 11:45:06 AM</td>
</tr>
<tr>
<td>100000013DM</td>
<td>ADAMS, PATRICIA</td>
<td>666420632</td>
<td>Canceled</td>
<td></td>
<td>7/18/2014 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 cancelled

**Error**: order has an error

**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 that has the following icon to the left of the order. The icon indicates that PCM report has had changes:

<table>
<thead>
<tr>
<th>Order Number</th>
<th>Borrower Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>100000013DM</td>
<td>Football, Jennifer</td>
</tr>
</tbody>
</table>
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, Collection or Delinquency tabs then select the radio button for the item they would like to verify and click “Add”.

(Continued)
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 your cart:

![Verification Details]

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”.

![Verification ordered successfully]

<table>
<thead>
<tr>
<th>#</th>
<th>Alert Type</th>
<th>Name</th>
<th>Order By</th>
<th>Upload File</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FLEET CC</td>
<td>LateTrade</td>
<td>admin</td>
<td></td>
</tr>
</tbody>
</table>

Remove from Cart
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:

![Checkmark icon] PreClose Monitoring has been successfully Stopped.

### 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 tradelines, 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.
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 with the product.

L&J Reports are FCRA compliant, assist in identify unreported Public Records associated with borrower and are a quick way to confirm 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 & Last Name
SSN
Date of Birth
Address

“Copy from Borrower”
Click “Order”

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

Once an order has been successfully fulfilled it will be **Completed** within the “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 Report” to access the “List of 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 error²

**Completed:** order is complete

---

² If you receive an error, an error dialog box will appear and the error will be
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 radio 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 the **Select Public Record**:
Select Dispute Information: User can select a Public Record they need verified by clicking the radio 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:
If multiple Verifications are being ordered complete the steps above for each additional public record to be verified.

When uploading supporting documentation to assist with the verification processing please upload the document in one of the following formats: PDF, JPG, JPEG, GOF, PNG or TIF. The maximum file size is 4MB.

In the “Comments” you will provide details on what you are trying to achieve with this verification. The details you provide will allow our team to get more accurate results for the verification.
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”.

Standard, 1 and 4 hour rush processing options are available, additional charges may apply rush orders

Click “Order” to place the Verification Request
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 status orders.

Order Verification: user can verify public records.

L&J View History: view the history for the selected L&J Report.
Appendix A - Credit Report Types

<table>
<thead>
<tr>
<th>Credit Report Types:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier:</td>
</tr>
<tr>
<td>A TriMerged 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>
</tbody>
</table>

| Mortgage Only:                        |
| A verified detail report related to the mortgage tradelines only which can be ordered with or without scores. |

| Quick Look:                           |
| Similar to the standard Merged Credit Report (PQ) but it will not have Fraud Products, Red Flag alerts, OFAC or Credit Assure findings. |

| RMCR:                                 |
| The Residential Mortgage Credit Report is a thorough TriMerged report with independently verified, up-to-the-minute updates of borrower tradelines. |

| Score Only:                           |
| 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. |

| PreCloseCredit:                       |
| 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. |

Please contact us for a current Integration Guide to determine which Credit Reports are available only through WCS or are integrated into an 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.
Appendix B - CreditXpert

Overview

The CreditXpert suite of products allows you to explore how various actions may impact a borrower’s credit scores. You can act on the suggestions offered by the automated products, Credit Assure and Credit Wayfinder. Or, you can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more using the What-If Simulator. This can help you determine what actions a borrower might try to improve their credit scores.

Note: This is a permissions based option. You will only be able to use the CreditXpert products if it has been added to your current Role. See your company’s administrator about adding this option.

Credit Assure™ automatically scans every credit report for opportunities to optimize a borrower’s credit scores. Any potential score improvements found are conveniently placed on the cover page of every credit report. This product is only available for Adobe PDF documents. You will not see Credit Assure information on a Plain Text Credit Report.

CreditXpert Wayfinder identifies a list of specific credit improvement opportunities and uncovers your borrower’s credit potential. It will find the most cost-efficient actions to take by highlighting top positive and negative score factors and related tradelines. And it provides a detailed credit analysis for understanding factors that may be affecting a credit score.

The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. Or experiment with actions identified in CreditXpert Wayfinder. This can help you determine whether or not a borrower should try these actions.

The CreditXpert 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 actions exactly as presented.

Once you order a Credit Wayfinder or What-If-Simulator product on a credit report, you will have up to 30 days to do more simulations with that product, without further charges. Simulations cannot be run on a credit report that is over 30 days old.

Clicking on this symbol when it appears next to an item will open a window to display a brief description about the item.
Credit Assure™

Credit Assure automatically scans every credit report for opportunities to optimize a Borrower’s credit scores. Any potential score improvements found are conveniently placed on the cover page of every credit report. This product is only available for Adobe PDF documents. You will not see Credit Assure information on a Plain Text Credit Report.

1. Credit Assure Results can be seen from 2 places. The 1st area is inside of the Credit Report PDF.
   • 1st area to Access Credit Assure results:
     Select a credit report for a Borrower under List of Reports, and then open the PDF report using the Order Number link.
     *(Example of PDF Credit Assure Results)*
     - Selecting “More” will navigate the user to our CreditXpert Wayfinder tool.

   • 2nd area to access Credit Assure Results:
     Select Credit Report from the List of Reports using the Radial button selector.
     Select Credit Assure Results from the CreditXpert Tools menu.

The Credit Assure screen shows you the borrower (and co-borrower for a joint file) for the report, plus the potential score improvement for each borrower for each bureau.

To order a simulation to discover actions that can help achieve an improved score, view previous orders, return to the report list or get some help, click on one of the More links in the credit report.

• Return to the report list to view a different order.
• Order a CreditXpert Wayfinder simulation.
• Order a CreditXpert What-If Simulator simulation.
• View some frequently asked questions about the use of the CreditXpert products.

NOTE: If you click on a link from the report list for an order that did not return any Credit Assure results, you will see a message similar to this:
No Credit Assure results found for the Order 1234567890PQ.

Credit Assure Column Headings:

Bureau: Credit repository furnishing the consumers credit file.

Score: The score returned by the bureau on the borrower or co-borrower’s credit file.

Possible Opportunity: Number of additional credit score points that could be achieved by following through with suggested actions. +OK means no opportunities have been found using the current settings.

Actions Found: Number of credit maximization opportunities found in the consumers credit file.

Available Cash: Amount of money a borrower could apply toward maximizing the credit score (default displayed).

Timeframe: Indicates whether the possible opportunities discovered could be achieved within a period less than 30 days (Immediate) or greater than 30 days (Planning).

Opportunity Type: The type of opportunity the system has found to increase the credit score.

Price: Product price is calculated on per borrower, per bureau basis. Amount displayed is the cost to simulate a single bureau for a single borrower.

(Selecting Wayfinder will navigate users to the CreditXpert Wayfinder Product order screen, See Wayfinder Order page instructions in this guide for more detail)
CreditXpert Wayfinder™:

When you click on the CreditXpert Wayfinder link you are 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.
- View Previously ran Essentials Orders:
  - This link will only be available for clients who previously ordered CreditXpert Essentials. **After 2/07/2019 this link will no longer be available.**
Remember that there is a separate cost associated with each bureau/borrower selected.

(Continued)

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 $5.50 + $5.50 + $5.50 OR $16.50 to simulate all three at once.

<table>
<thead>
<tr>
<th>Bureau</th>
<th>Score</th>
<th>Cost</th>
<th>Days Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experian</td>
<td>648</td>
<td>$5.50</td>
<td>30</td>
</tr>
<tr>
<td>TransUnion</td>
<td>611</td>
<td>$5.50</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$16.50</td>
<td></td>
</tr>
</tbody>
</table>

Description of the Columns:

Bureau: 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.

Score: Current Bureau Score pulled from the Borrower(s) credit report.

Cost: 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.

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.
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 above where Try Other Options is accessible in the Wayfinder screens*

Change Achievable Credit Score:
- Each Bureau will display 3 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 achievable based on the Borrowers Credit history, available cash and immediate timeframe for action*

![Image](image-url)

**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 Borrowers action plan Timeframe from Rapid Rescore ASAP to Re-Pull in one month.

Example Below:

• Once a borrower has completed the suggested action plan shown in, the next course of action is to re-order the credit report within 4 -6 weeks to see score improvements.
The Wayfinder report instructions shared with your borrower(s) are located below the “We Found a way” page or by selecting the print button on the same page. *(See screenshot to the right)*

**Printed Instructions:**
The Wayfinder Printed Reports are accessible via the Print Button. Both the printed instructions and quick view instructions provide an action plan details all of the recommended steps suggested potentially achieve an improved credit score. *(See screenshot to the right)*
View Previously Printed Essentials Instructions

- For users who previously ran Essentials, their reports will be available for 30 days after the initial credit report order date. *(Access Essential Reports via the “View Previously Ran Essentials order” link on the Wayfinder Order Screen)*

- After 02/07/2019 Previous Essentials Orders will no longer be available.
CreditXpert What-If Simulator™

The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. Or experiment with actions identified in CreditXpert Wayfinder. This can help you determine whether or not a borrower should try these actions.

Note: The CreditXpert 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 actions exactly as presented.
- Once you order a Credit Wayfinder or What-If-Simulator product on a credit report, you will have up to 30 days to do more simulations with that product, without further charges. Simulations cannot be run on a credit report that is over 30 days old.

Select a bureau below and click the "Order" button to order CreditXpert® What-If Simulator™ for that bureau. There you can explore how various actions may impact the applicant’s credit score over various timeframes. Experiment with applying for credit, making payments, opening or closing accounts, correcting errors and more.

When you click on the What-If Simulator link you are directed to the CreditXpert What-if Simulator main menu.

Select a bureau below and click the "Order" button to order the What-If Simulator™ for that bureau.

You can explore how various actions may impact the applicant's credit score over various timeframes.

Experiment with applying for credit, making payments, opening or closing accounts, correcting errors and more.
What-If Interface selection

- Action Interface: Allows you to simulate adding a new trade, editing existing trades, adding an inquiry, etc.
- Scenario Interface: Allows you to use a predetermined scenario for one or more accounts for the simulation.

After selecting an interface, select one bureau/borrower for the simulation. If you are using a joint credit report, there will be one section like the one above for each applicant.

Description of the Columns:

<table>
<thead>
<tr>
<th>Bureau:</th>
<th>Select the Borrower and the Bureau that you would like to simulate credit changes for.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost:</td>
<td>Cost for a simulation for the Days Remaining for the selected Bureau/Borrower.</td>
</tr>
<tr>
<td>Charges To-Date:</td>
<td>This will be $0.00 if you have not used the simulator for the Borrower/Bureau selected. This will add the amount in the cost column after you click the &lt;Order&gt; button to start simulating changes for this Borrower/Bureau. Once you have started a simulation, you can simulate as much as you wish until the Days Remaining equals 0.</td>
</tr>
<tr>
<td>Days Remaining:</td>
<td>Shows the days remaining before the report expires.</td>
</tr>
</tbody>
</table>

Prior to using What-If Simulator for the first time, you will need to click the box indicating that you have read and understand the End User License Agreement:

I have read and understood the CreditAlert End User License Agreement

Once you are ready to start a What-If simulation, click on “Order”.

If you do not wish to run the simulation at this time, just click on “Cancel” to return to the previous window.
Appendix C - Dual Authentication (Security ID)

Dual Authentication (2 factor authentications) has been added to WCS. Along with the password that is associated with your User ID, IR will check the IP Address of computers ordering in WCS.

If another person obtains your credentials they won’t be able to use them and order credit in WCS. When a login request with your User ID comes to our system from an unknown IP Address it will need to be registered and the only one that will be able to register it will be the actual user.

Logging in from a known IP Address:
If you log in with credentials from a computer that our system knows the IP Address of you will be able to log in using just your Client ID, User ID and Password.

Logging in from an unknown IP Address:
If you log in with credentials from a computer that our system does not know the IP Address of you will automatically be directed to a log in screen with the following four fields; Client ID, User ID, Password and Security ID. An alert message will appear in red at the top of the screen informing you that you are attempting to log in from a computer with an unknown IP Address.

Security IDs:
WCS will randomly generate a temporary Security ID which are automatically sent to your email address so you do not need to click on the “Request a Security ID” link. The Security ID will ONLY be sent to the email address that was entered into your user profile in WCS and will expire as soon as it is used so there is no need to write the number down and save it.

After you successfully log in with your Client ID, User ID, a valid Password and this Security ID you will be able to access IRs Web Credit System.

Note:
If you are logging in from a new computer, or know that your IP Address has changed, you can click on the link titled “Request a Security ID” link before attempting to log in to have our system send you a temporary Security ID.
Then you would just log in as noted above.

Once you have logged in to WCS and registered the computer (IP Address), you will not have to register the same computer again. This will only be required when you attempt to use a new (or different) computer, or if your IP Address has changed.
Appendix D – 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 the 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 first you must find the credit report from the Credit Report List (see page 15 - 17) and click on the “Order Supplement” link that’s a feature of the “Report Task” list. There is a Select Trade hyperlink on the order supplement Screen that allows you to select the Credit Score, Address, AKAs, Public Records, SSNs, Trade Lines, Employment, Information, Inquiries or Co
Refer to page 25 for each step but after having selected a Subject from the drop down list, indicated if you would like a FICO score, uploaded any supporting documentation, provide the full account # and included or Excluded the consumer's contact info you will need to complete the Trend Data section:

- Trend Data: Yes / No
- View Trend Data Link: Launches TCD pop up screen
- Trend Data Comment text box: Section is for user entered information and is required if Trend Data drop down is set to Yes.

The Trend Data controls may be disabled and defaulted to No if:
- The disputed item is not a tradeline
- The disputed item does not contain trend data

**Step 1:** Set the Trend Data link to Yes

**Step 2:** To review the TCD use the Click Here link “View trend Data”

**Step 3:** Utilize the Trend Data Information screen to identify the changes to TCD that are to be supplemented: Click the Edi link associated with the row to be supplemented so that rows values can be edited

a. Update the values that are incorrect and click the Update link:

b. The row will turn green confirming the change:
c. If additional fields need to be updated click the Edit link associated with that row and make the changes:

<table>
<thead>
<tr>
<th>#</th>
<th>Bureau</th>
<th>Month</th>
<th>Borrower</th>
<th>Balance</th>
<th>Sch Pymt Amt</th>
<th>Act Pymt Amt</th>
<th>Part Due Amt</th>
<th>High Credit</th>
<th>Credit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>EFX</td>
<td>2016-05</td>
<td>Borrower</td>
<td>$1,579.00</td>
<td>$32.00</td>
<td>$400.00</td>
<td>0.00</td>
<td>$2,122.00</td>
<td>$1,900.00</td>
</tr>
<tr>
<td>2</td>
<td>EFX</td>
<td>2016-04</td>
<td>Borrower</td>
<td>$1,923.00</td>
<td>$39.00</td>
<td>$100.00</td>
<td>0.00</td>
<td>$2,122.00</td>
<td>$1,900.00</td>
</tr>
<tr>
<td>3</td>
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<td>10</td>
<td>EFX</td>
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<td>0.00</td>
<td>$2,122.00</td>
<td>$2,000.00</td>
</tr>
</tbody>
</table>

d. When all TCD fields have been updated click. The system will automatically generate detailed comments for Informative Research to process the request with:
“Step 3: Order checkout” has not changed please refer to page 29 to complete the order the supplement(s) process.
Appendix E - Transactional Credit Cards:

If your company has been set up to allow a Transactional Credit Card for Credit Reports (See page 14) you will see a credit card section when ordering the following products:

- Credit Reports
- CreditXpert
- Supplements (Not applicable for General supplements)
- Income Tax Verifications (ITV / 4506T)
- Social Security Verifications (SSN+)
- Automated Valuation Model (AVM)
- Removing Applicants

If your company has NOT been set up to allow a Transactional Credit Card for credit reports, you will NOT see these transactional credit card sections.

For the CreditXpert, Supplement, Remove Applicants, ITV, and SSN+ windows, the Credit Card section will initially be a closed link (fields are hidden).

Closed: To make a one-time payment for this order with a credit card, Click

Open: To make a one-time payment for this order with a credit card, Click

To fill in the credit card information for a transaction, just click on the link to display the fields.

Click on the link again if you want to hide the fields again.

Closed: To make a one-time payment for this order with a credit card, Click