Quick Start Guide

ebill.credco.com

for Paying by Credit Card and Managing Bills Online



CoreLogic

Statements

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CHAPTER 1: USING PAY-BY-CREDIT-CARD

This section includes the following topics:

- "About Pay by Credit Card," this page
- "Requirements," this page
- "Keeping and Managing Your Credit Card on File," on page 2
- "Paying for Orders by Transaction" on page 5

About Pay by Credit Card

You can use a credit card to pay for a product at the time you order it. It provides an alternative to paying invoices monthly.

You can use a credit card to pay for transactions in these ways:

- Keep one credit card on file per account with Credco. This card is charged for each order unless you enter a different card at the time of the order.
- You use the eBilling application for this. It is explained in the section "Keeping and Managing Your Credit Card on File" on page 2.
- Enter new credit card information when you order a product. This credit card information is not stored.

You use Credco.com to order products. It is explained in the section "Paying for Orders by Transaction" on page 5.

Requirements

Before you can pay for products at the time of order, your Credco representatives must set up your account with permissions.

Most existing accounts already include pay by credit card features. Other requirements include:

- Credco.com access and permission for product ordering
- eBilling access and permission for storing a card on file (for applicable products)

If you need access or the ability to use credit card, contact your Credco representative.

Note: Not all products allow pay by credit card ordering. Your Credco sales representative can tell you which ones do.

Keeping and Managing Your Credit Card on File

Keeping a credit card on file means you will pay using that credit card every time you place an order, or you can override this credit card and enter one of your own. Credit card information kept on file is stored securely.

You can also keep the same credit card on file for multiple accounts.

Once your Credco account includes permissions to keep a card on file, you can add, update, or delete the credit card on file using the eBilling system. This section explains how to do so for each account.

This section includes the following topics:

- "Adding a Credit Card" on this page
- "Updating the Credit Card on File" on page 4
- "Deleting the Card on File" on page 4

Adding a Credit Card

You can keep one card on file per account. This section explains how to set that up.

Caution: If you are required to use a credit card for Instant Merge and upgraded products (Merge Plus, Rapid Recheck) enter your credit card on all accounts under 'Manage Credit Cards' Tab.

To add a credit card, take these steps:

1. Log in to eBilling.

If you don't have the URL and your login credentials, your Credco representative can provide them.

The eBilling Manage Credit Cards page that opens shows your existing accounts.



Figure 1: eBilling Manage Credit Cards Page

2. Point/Hover over the account, and click the Edit button that appears, as shown here. Repeat this step for all accounts.

		Manage Credit Cards	Available Files	Download History	Change Password	
						Search Account Name/Number
These are 2 separate accounts. If storing a		Collapse All Accounts	xpand All Accounts			Advanced Search
credit card on file, you	→	XXXX-XXX-X Active	UNITED WHOLE	SALE MORTGAGE LLC	BRANCH MA	ANAGER
will need to 'edit' and	→	XXXXXXX Active	UNITED WHOLES	SALE MORTGAGE LLC	BRANCH MA	ANAGER Edit
information for each.		Collapse All Accounts E	xpand All Accounts			4 ⁰

Figure 2: Edit Button on Account Line

3. In the Credit Card Info window that opens, enter your credit card information. This image shows how.

Account Name: PETE THURSTON TEST TEST Account Number: 4252864 Account Status: Active Credit Card Name: Joe Jonas * Card Type: Visa * Card Type: Visa * Card Number: 1111222233334444 * Expiration Date: Month Year 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: MY Zip Code: 10001		Card on	file: No
Account Number: 4252864 Account Status: Active Credit Card Name: Joe Jonas * Card Type: Visa * Card Type: Visa * Card Number: 1111222233334444 * Expiration Date: Month Year 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ V Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: MY Zip Code: 10001	Account Nam	e: PETE THURSTON TEST TEST	
Account Status: Active Credit Card Name: Joe Jonas * Card Type: Visa * Card Type: Visa * Card Number: 1111222233334444 * Expiration Date: Month Year Expiration Date: 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Account Num	ber: 4252864	
Credit Card Name: Joe Jonas * Card Type: Visa * Card Type: Visa * Card Number: 111122223334444 * Expiration Date: Month Year Expiration Date: 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ Z Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Account Statu	s: Active	
Name: Joe Jonas * Card Type: Visa * Card Number: 111122223334444 * Expiration Date: Month Year 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ * Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Credit Card		
Card Type: Visa * Card Number: 1111222233334444 * Expiration Date: 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ * Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Name:	Joe Jonas *	
Card Number: 1111222233334444 * Expiration Date: 10 v * 2013 v * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ v Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Card Type:	Visa ×	
Month Year 10 * 2013 * Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Card Numbe	T: 1111222233334444 *	
Billing Address Street: P.O. Box 1414 City: Sonoita State: AZ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Expiration D	ate: 10 • * 2013 • *	
Street: P.O. Box 1414 City: Sonoita State: AZ ✓ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Billing Addre	ess	
City: Sonoita State: AZ ✓ Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Street: P.	0. Box 1414	
State: AZ V Zip Code: 85637 Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	City: Se	noita	
Zip Code: Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	State: A	Ζ 💙	
Delivery Address Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Zip Code: 85	637	
Street: 9409 DANCING STREET City: NEW YORK State: NY Zip Code: 10001	Delivery Add	ress	
City: NEW YORK State: NY Zip Code: 10001	Street: 94	09 DANCING STREET	
State: NY Zip Code: 10001	City: N	W YORK	
Zip Code: 10001	State: N	r	
	Zin Code: 10	1001	

Figure 3: Credit Card Info Window

4. Click the **Save** button.

Once validated, the credit card information is saved to your account. You will need to add the credit card information to each account (XXXX-XXXX-X and/or XXXXXX). It is now billed for each order unless you enter a different credit card at the time of order.

Updating the Credit Card on File

You can update information about a credit card already on file. If your credit card is expired, for example, you can update the card's information with the new expiration date.

D To update credit card information, take these steps:

- 1. Log in to eBilling.
- 2. To find the credit card on file, do one of the following:
 - Click Expand All Accounts to see a list of credit cards on file.
 - Click Advanced Search and use the fields that open to search for the card.
- 3. Click the credit card in the list that appears.
- 4. The Credit Card Info window opens.

	Card on file:
Account N	lame: PETE THURSTON TEST TEST
Account N	lumber: 4252864
Account S	tatus: Active
Credit Ca	rd
Name:	Joe Jonas *
Card Typ	ve: Visa 💌 *
Card Nur	nber: 1111222233334444 *
Expiratio	n Date: 10 • * 2013 • *
Billing Ad	ddress
Street:	P.O. Box 1414
City:	Sonoita
State:	AZ 💌
Zip Code	x 85637
Deliverv	Address
Street:	9409 DANCING STREET
City:	NEW YORK
State:	NY
Zip Code	: 10001

Figure 4: Credit Card Info Window

5. Make any changes in the fields that appear, and click **Save**. Repeat this step for all accounts. Once validated, the credit card information is saved to your account.

Deleting the Card on File

You can remove a credit card's information from your account so that you or your users cannot pay for transactions with it.

□ To delete a credit card, take these steps: (Repeat these steps for ALL accounts as needed)

1. Log in to eBilling.

- 2. Find the account whose card you want to delete.
- 3. Click the **Edit** button.
- 4. Click **Remove**, and click **OK** to confirm.

Paying for Orders by Transaction

Once you have set up your credit card in eBilling, that card is charged with each order unless you and your users override it with another credit at the time they order a product on Credco.com. The procedure in this section explains how.

To pay for products at time of order, take these steps:

1. Log in to Credco.com.

Your Credco representatives can set up your Credco.com account if you don't have one already.

- 2. Click the **Order** tab.
- In the Order New Products page that opens, select the product and fill in the fields it requires.
 For example, click the Instant Merge option and enter the applicant's information in the fields that open.
- 4. Scroll to the bottom of the page and find the Credit Card Payment section, as shown here.



Figure 5: Enter Credit Card Check Box

5. To use a certain credit card for this transaction only, click **Enter Credit Card information for this Transaction**. Then, enter the credit card information in the fields that open.

This image shows these fields.

Credit Car	d Payment			
Enter Credit Card	Information for this Transaction	0		
* Card Type	v			
* Card Number		No Dashes		
* Expiration Date	Month Year			
* Cardholder Name				
Billing Street				
Billing City				
Billing State	~			
Billing ZIP Code				

Figure 6: Credit Card Payment Fields

6. Click the **Order Products** button.

If you entered a new credit card, the information is validated and your order is processed. If the card cannot be validated, an error message appears instead.

CHAPTER 2: MANAGING EBILLING

This section explains the following:

- "Retrieving a Bill," this page
- "Viewing a Balance and Paying Bills" on page 8

Retrieving a Bill

Using Retrieve a Bill, you can see your statements grouped by month. Once you find a statement, you can save and download it. To retrieve a bill, you must have login permissions to ebill.credco.com, and the permissions to see statements. (Contact the eBilling Administrator at <u>credco.ebill@corelogic.com</u> if you cannot access these features.)

To retrieve a bill, take these steps:

1. Log in to ebill.credco.com.

The eBilling Home page opens.

CoreLogic Credco	BILLING			Welcome k	field@corelogic.com	Log.Out
View Balance/Pay Bills	Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
File			File Size	Expires On		
testing for pete 65543 Se	:p 11.pdf		18 KB	11/9/2011 3:43 P	PM	
testing for pete 5975 Se	a 11.pdf		18 K8 17 K8	11/9/2011 3/43 P	NA .	
		© CoreLog	jic Credco 2011			

Figure 7: eBilling Home Page

2. Click the **Retrieve a Bill** tab.

The Retrieve a Bill page opens.

CoreLogic Credco	ILLING			Welcom	e kfield@corelogic.com	I Log Out
View Balance/Pay Bills	Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
Select Month: Aug 11 💌						
File Name					Amount	
testing for pete 5975	Aug 11.pdf				\$353.98	
		© CoreLo	gic Credco 2011			

Figure 8: Retrieve a Bill Page

To see the bill for a specific month, click the Select Month list, and choose the month you want to see.
 The bills for that month appear in the list.

	CoreLogic Credco	id@corelogic.com! <u> .cg Out</u>
When you select	View Balance/Pay Bills Manage Credit Cards Retrieve a Bill Available Files Download History Ch	hange Password
the list of invoices	File Name Am testing for pete 5975 Sep. 1 andf 536	iount 56.50
for that month appears here.	Lesting for pete 65543 Sep 11.pdf 536	6.50

Figure 9: List of Bills for a Month

- 4. To open or save the bill, click the bill name in the list.
- 5. In the dialog box that opens, click **Open**, or click **Save**, and save the file.

Your bill opens or is saved to your system.

To pay this bill or another amount now, go to the next section.

Viewing a Balance and Paying Bills

Your balance can be one statement's total or the total amount of several statements combined. Using the procedure in this section, you can pay the total balance, one statement's balance, or any amount that you specify.

D To see your balance or pay a bill, take these steps:

1. Log in to **ebill.credco.com**.

Contact the eBilling Administrator at <u>credco.ebill@corelogic.com</u> for login credentials if you don't have them.

The eBilling Home page opens, as shown here.

CoreLogic Credco	BILLING			Welcome k	field@corelogic.com	
View Balance/Pay Bills	Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
File			File Size	Expires On		
testing for pete 65543 S	ep 11.pdf		18 KB	11/9/2011 3:43 P	M	
testing for pete 5975 Se	p 11 pdf		18 KB	11/9/2011 3:43 P	M	
testing for pete 5975 Au	<u>g 11.pdf</u>		17 KB	11/9/2011 3:34 P	м	
		© Corel o	nic Credco 2011			

Figure 10: eBilling Home Page

2. Click the View Balance/Pay Bill tab.

The View Balance/Pay Bill page opens, as shown here.

CoreLogic Credco	EВ	ILLING			Welcome	kfield@corelogic.com	l <u>Log Out</u>
View Balance/Pa	y Bills	Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
Outstanding Bal	ances		Current Balance: (Due	\$232.76 Pay Now 11/1/2011)			
Account #	Accoun	it Name		Statement #	Statement Date 10/3/2011 7:07:21 PM	S232.76	2
		Am Pay A Differ	iount Selected: \$0.00 rent Amount: \$				

Figure 11: View Balance/Pay Bills page

D From this page you can pay the following:

- Total current balance due
- Balance due per bill
- Any amount different from these amounts
- 3. To pay the entire balance, click the **Pay Now** button next to Current Balance at the top of the page. To complete the transaction now, skip to step 7.
- 4. To pay the balance for one bill, move the mouse pointer to the bill and click the **Pay Now** button that appears, as shown here.

CoreLogic Credco	EBILLING			Welcome	kfield@corelogic.	comi <u>Log Out</u>
View Balance/Pa	ay Bills Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
Outstanding Ba	lances Account Name	(Due	11/1/2011) Statement #	Statement Date	Balance	
			CONTRACT	10/3/2011 7:07:21 PM	\$222.76	Pay Now
	Conception and state		(TTTTTA)	10/3/2011 7:07:21 PM	\$133.74	U
	Pay A Dif	Amount Selected: \$0.00 Yerent Amount: \$				

Figure 12: Paying One Bill at a Time

To complete the transaction, skip to step 7.

5. To pay a combination of statements without paying the entire balance, select the statements in the list, and click the Pay Now button that appears.

To complete the transaction now, skip to step 7.

- 6. To pay an amount you specify, do the following:
 - Enter the amount in the **Pay a Different Amount** field. The Apply to Account list opens, if you have multiple accounts.
 - Select the account to apply the payment to, and click the **Pay Now** button.

	Welcome kfield@corelogic.com! Log C CoreLogic Credco						nl <u>Log Out</u>
	View Balance/Pay Bills	Manage Credit Cards	Retrieve a Bill	Available Files	Download History	Change Password	
	Current Balance: \$232.76 Pay Now (Due 11/1/2011)						
	Account # Account	nt Name		Statement #	Statement Date 10/3/2011 7:07:21 PM	Balance \$232.76	
Enter the amount here.		An Pav A Diffe	nount Selected: \$0.00	Pavit	low		
Select the account here. 📙		• Apply to	Account: 0000 - \$232.76	~			

Figure 13: Pay a Different Amount Fields

- 7. In the Enter Credit Card Info dialog box that opens, enter the credit card information, and click **Submit Payment Now**.
- 8. When the confirmation message opens, click **OK**.

You receive an e-mail with the amount paid and the account it was paid to.

For more information, please call 866.774.3282.

Learn more at corelogic.com

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