Credco.com

User’s Guide

for v. 2.3
Statements Notice
Reproduction or use of any part of this document without express written permission from First American CREDCO is prohibited.

By accepting or using this manual and any related software and services provided by First American CREDCO, the recipient agrees to the following terms and conditions:

Proprietary Information
This manual and any software contain confidential information constituting trade secrets of First American CREDCO. This manual is furnished to recipient solely to enable recipient to utilize for the product or protocol described herein for the purposes permitted under recipient's agreement with First American CREDCO (Subscriber Agreement), and recipient shall not use this manual or any software for any other purpose. Recipient shall make this manual available only to its employees who have an actual need to access the product or protocol described herein. Recipient shall not provide this manual (or any part thereof) to any third party. Recipient shall not reproduce this manual (or any part thereof) without First American CREDCO's prior written consent. At the termination of the Subscriber Agreement, or earlier at the request of First American CREDCO, recipient shall promptly return this manual (and any copies made by recipient) to First American CREDCO. Recipient shall take reasonable steps to ensure that its employees comply with the foregoing restrictions.

Release and Limitation of Liability
Recipient releases First American CREDCO from any and all demands, actions, losses, costs, expenses, damages, liabilities, penalties, and other claims in connection with this manual, any software, or other products or services provided by First American CREDCO. In no event will First American CREDCO have any liability to recipient or any third party for incidental, special, consequential, or any other damages in connection with this manual, any software, or other products or services provided by First American CREDCO.

Disclaimer of Warranties
First American CREDCO does not make any representation or warranty, express or implied, including but not limited to implied warranties or merchantability or fitness for a particular purpose, or as to non-infringement, with respect to this manual, software, or other products or services provided by First American CREDCO, nor are there any warranties created by course of dealing, course of performance, or trade usage, and First American CREDCO expressly disclaims all such representations or warranties. In addition, First American CREDCO does not warrant that this manual, any software, or other products or services provided by First AmericanCREDCO will be free from errors, will meet recipient's needs, or will be provided on an uninterrupted basis.

Right to Return
Recipient may indicate that it will not be bound by the foregoing terms by returning this manual to First American CREDCO within five days after receipt.

Registered Marks
First American® and the eagle logo are registered service marks of The First American Financial Corporation. CREDCO® is a registered service mark and Instant Merge® is a registered trademark of First American CREDCO. TransUnion® is a registered mark of TransUnion Corporation. References to TUC in this document refer to TransUnion. References to XPN in this document refer to Experian. References to EFX in this document refer to Equifax Credit Information Services, Inc. Microsoft® and Windows® are registered trademarks and Windows is a trademark of Microsoft Corporation.
# CONTENTS

1 **GETTING STARTED** ................................................................. 7
   ABOUT THIS USER GUIDE .......................................................... 8
   BROWSER REQUIREMENTS ........................................................... 8
   CREDCO.COM TOUR .................................................................. 8
      The Navigation Menu .............................................................. 9
      The Page Body ........................................................................ 9
      The Message Center .............................................................. 10
      Links to Online Help, Sign Out, and the Search Field .............. 10
   LOGGING IN AND REQUESTING PASSWORD ASSISTANCE .......... 11
      About Logging In for the First Time ......................................... 11
      How To Log In for the First Time .............................................. 11
      About Logging In ................................................................... 13
      How To Log In ....................................................................... 13
      About Requesting Password Assistance .................................... 13
      How To Request Password Assistance ..................................... 13

2 **USER MANAGEMENT** .......................................................... 15
   USER TYPES AND PRIVILEGES .................................................. 16
   UPDATING AND DELETING PROFILES ....................................... 17
      About Updating Profiles ......................................................... 17
      How To Update a Profile ......................................................... 17
      About Deleting Profiles ........................................................ 20
      How To Delete a Profile ........................................................... 20
   MANAGING USERS ..................................................................... 21
      About Adding Users ............................................................... 22
      How To Add Users ................................................................. 22
      About Updating Users ............................................................ 25
      How To Update Users ............................................................ 25
      About Providing Password Assistance .................................... 26
      How to Provide Password Assistance ....................................... 26
      About Deleting Users ............................................................. 28
      How To Delete a User ............................................................. 28
   REQUESTING ACCOUNT MAINTENANCE .................................. 29
      About Requesting Account Maintenance .................................. 29
3 ORDERING NEW PRODUCTS ................................................................. 31

ABOUT CREDIT, FRAUD AND COMPLIANCE, AND ND MERGE PRODUCTS .32

CREDIT PRODUCTS .................................................................................. 33

Instant Merge ......................................................................................... 33

About Ordering Instant Merge ............................................................... 33

How To Order Instant Merge ............................................................... 33

CSD Mortgage ......................................................................................... 36

About Ordering CSD Mortgage ............................................................. 36

How To Order CSD Mortgage ............................................................... 36

RMCR ....................................................................................................... 38

About Ordering RMCR ........................................................................... 38

How To Order RMCR as a New Report .............................................. 38

Anthem and Anthem International ......................................................... 40

About Ordering Anthem International ............................................. 40

How To Order the Anthem Report ..................................................... 40

FRAUD AND COMPLIANCE PRODUCTS ................................................. 43

The ProScan Products ............................................................................. 43

About the ProScan Products ................................................................. 43

How To Order A ProScan Product ....................................................... 43

LoanSafe and LoanSafe FCRA .............................................................. 45

About LoanSafe and LoanSafe FCRA ............................................... 45

Ordering LoanSafe and LoanSafe FCRA ........................................... 46

4506-T DIRECT .......................................................................................... 47

About Ordering 4506-T Direct ............................................................... 48

About Ordering 4506-T Direct for Individual or Joint Applicant .......... 48

How To Order a Single 4506-T Direct Product .................................. 48

How To Order 4506-T Direct for Multiple Applicants ...................... 51

VERIFICATION OF EMPLOYMENT (VOE) .................................................. 52

About Ordering VOE ........................................................................... 52

How To Order the VOE Product .......................................................... 53

ENCORE .................................................................................................... 57

About the Encore Cascading Workflow .............................................. 57

About Ordering Encore ................................................................. 57

How To Order Encore ........................................................................ 58

ORDERING CREDITXPERT PRODUCTS ................................................... 62
4 MODIFYING EXISTING REPORTS .............................................69

FINDING ORDERS .................................................................70
About Searching for Orders .................................................70
About the Search Results ....................................................71
How To Search for Orders ....................................................72

UPGRADING ORDERS ............................................................74
About Upgrade Products .....................................................74
About Upgrading Orders .....................................................74
How To Upgrade an Order ..................................................75

ADDING TO OR CHANGING BUREAUS IN THE INSTANT MERGE REPORT .79
About Adding Products to or Changing Bureaus in the Instant Merge .79
How To Add Products or Change Bureaus to an Instant Merge ........79

ADDING OR REMOVING APPLICANTS IN INSTANT MERGE REPORTS ......81
About Adding or Removing Applicants ..................................81
How To Add or Remove an Applicant .................................81

RE-ACCESSING ORDERS ..........................................................82
About Re-accessing Orders ................................................82
How To Re-access an Order .................................................82

REPRINTING ORDERS ............................................................83
About Reprinting Orders .....................................................83
How To Reprint an Order ....................................................83

UPDATING UPGRADE ORDERS ..................................................83
About Updating Upgrade Orders .........................................84
How To Update Upgrade Orders .........................................84
1 Getting Started

Information in this Document, Credco.comTour, and Instructions for Logging In
This chapter provides the following:

- A summary of the information in this User Guide (see this page)
- The requirements for your Internet browser (see this page)
- A description of the major sections of any Credco.com page (see “Credco.com Tour” on page 8)
- Information about logging in for the first time, logging in subsequently, and what to do if you forget your password (see “Logging In and Requesting Password Assistance” on page 11)

### About this User Guide

This user guide describes how to use Credco.com to order and upgrade products, manage users, and maintain your CREDCO account. Specifically, it includes the following chapters:

- (See “User Management” on page 15.)
- (See “Ordering New Products” on page 31.)
- (See “Modifying Instant Merge Reports” on page 31.)
- (See “Order Pricing and Paying Invoices Online” on page 89.)
- (See “Customer Service” on page 93.)

### Browser Requirements

To work with Credco.com, make sure your Internet browser and system meet the following requirements:

- Browser version: Internet Explorer 6.0 or Netscape Navigator 7.0
- Color palette: at least 256 colors
- Screen resolution: at least 800 x 600

### Credco.com Tour

This section provides an overview of a typical credco page, which is the launching point for everything you can do on the site. Use this section to learn how to access the major features of Credco.

Every page in Credco.com contains the same major sections. Although the contents on the page change depending on the task you are working on, the basic page layout stays the same.

Each page includes the following sections:

- Navigation menu
- Page body
- Message center (for some users)
- Links for signing out and using online Help
This image shows Credco.com's basic page layout. The sections following this image explains the page layout in detail.

The Navigation Menu

The Navigation menu provides access to all major functions of Credco.com. From here you can go to pages where you can search for orders, order and upgrade products, and request customer service.

This image shows the Navigation menu. Your Navigation menu may look slightly different depending on your permissions.

The Page Body

The body of every page in Credco shows information about the task you are working on. The contents of the page body change when you click a tab in the Navigation menu. The contents also change as you work your way through tasks, such as ordering products.
This image shows the page body in the Customer Service tab.

**Figure 3: Credco.com Customer Service Page**

**The Message Center**

For users with Messaging permissions, the Message center provides messages about order status and customer service requests. You can click a message in the Message center and open, read, and reply to it, depending on the message’s purpose.

This image shows the Message Center.

**Figure 4: Credco.com Message Center**

**Links to Online Help, Sign Out, and the Search Field**

The links in the upper right portion of every page provide the Sign Out option, access to online Help, access to Credco.com’s Site Map, and a Search text box for finding orders.
Logging In and Requesting Password Assistance

This section explains how to log in for the first time and register your computer while logging in, and how to log in again. It also explains how to request password assistance if you forget your password.

About Logging In for the First Time

Before you can log in, your administrator must create your user account in Credco.com. The Administrator sets your login ID as your e-mail address and generates a temporary password, which you then receive in e-mail.

To log in, you must have a temporary password and your login ID. When you log in, you also set up an identifying image and phrase, which helps protect your access. At the same time, you can register your computer so that Credco.com recognizes it when you log in. (However, if you use a public computer, you do not register that computer.)

Once you log in, you can change your password to one you prefer.

How To Log In for the First Time


   The Credco.com Home page opens.
2. In the Username field under Customer Login, type your e-mail address, and click Login.

The login page opens.

![Login Page](image)

Figure 7: Login Page

3. In the Password field, enter your temporary password, and click the Log In button.

**Tip**
You can copy and paste the temporary password from the e-mail you received that contains it. Be sure to copy only the temporary password and not any spaces before or after it.


The Your PassMark Image field shows a random image.

4. In the Your PassMark Phrase field, type any phrase.

Remember that the PassMark phrase is not your password. It is a second way to verify you as a valid user. Enter something unique to you, such as “I love dogs,” or “I’d rather be fishing.”

5. To change the PassMark image, click the Change Image link, and select a new image from the ones that appear.

It can be helpful to match the image to your PassMark phrase. For instance, you can select an image of a dog if your PassMark phrase is “I love dogs.”

6. Click the Next button.

The Select Challenge Questions and Answers page opens.

7. In each of the Challenge Question fields, choose one challenge question per list and then type the answer in the field beneath it.

These Challenge questions help you identify yourself on Credco.com if you forget your password. They also help you identify yourself if you cannot register your computer with the site.

8. Click the Next button.

The Confirm your account settings page opens.

9. Read the information on the page to make sure it is what you selected.
10. To register your computer, click the Register Computer check box. Register your computer only if you are the only one who uses it. If you share the computer with other people, do not register it.

11. Click the Confirm and Log In button.

The Credco.com Home page opens.

**About Logging In**

Each time you log in, you must enter your login ID and your password. If you did not register your computer the first time you logged in, you must also enter Challenge Question answers as you log in.

**How To Log In**

This procedure explains how to log in whether you use a registered computer or an unregistered one.


2. In the Username field under Customer Login, type the e-mail address you are using as your user name.

   This must be the e-mail address your administrator set up in your account.

3. Click the Login button.

   The Enrollment Progress page opens.

4. In the Password field, type your password.

5. Click the Login button.

   The Credco.com Home page opens.

**About Requesting Password Assistance**

You can request password assistance if you forget your password. You can then answer the Challenge Questions you set up when you first logged in and reset your password afterward. However, if you attempt to log in more than three times using an incorrect password, your account becomes locked and your administrator must reissue a temporary password.

**How To Request Password Assistance**


2. In the Username field under Customer Login, type your login ID. Often this login ID is your e-mail address.

   The Please log in page opens.

3. Click the Forgot My Password link at the bottom of the page.

   The Forgot Password dialog box opens. This dialog box contains a Challenge Question you set up when you first logged in.

4. Type the answer to the Challenge Question in the Your Answer field, and click Submit.
A confirmation dialog box opens, and a temporary password is e-mailed to you.

5. Click the Back button.
   The Please log in page reappears.

6. Retrieve your temporary password from your e-mail and enter it in the Password field.

**Caution** If you copy and paste the temporary password from your e-mail, make sure you do not copy any spaces at either end of the password.

The Change Password page opens.

7. Do the following:
   • In the Current Password field, enter your temporary password.
   • In the New Password field, type a new password.
   • In the Confirm Password field, retype the new password.

8. Click the Change Password button.

9. In the Change Password Successful dialog box that opens, click OK.
2 User Management

Managing Users, Profiles, and Account Information
This chapter explains how to do the following:

- Learn about user types and privileges (see this page)
- Set up and manage profiles (see page 17)
- Set up and manage users (see page 21)
- Request changes to your company’s account information (see page 29)

## User Types and Privileges

A user is anyone who uses the site. Users are grouped into profiles. These profiles cluster users by permissions. Users under one profile have site permissions allotted to that profile, plus permissions you assign the user when setting up the individual user account.

There are four types of users. These are called user roles. In some user roles, a user can manage other users or even other profiles. Others cannot.

- **Super (Company) Administrators** can manage all users and profiles within a company.
- **Profile Supervisors** can manage groups of profiles, which includes changing or deleting profiles.
- **Profile Administrators** can manage users within one profile, which includes adding users or changing their information.
- **End users** have site permissions only, and their assigned profiles determine specific permissions.

Refer to this table for the specifics of user privileges.

<table>
<thead>
<tr>
<th>Privilege</th>
<th>User Roles</th>
<th>For more information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Company Admin</td>
<td>Profile Supervisor</td>
</tr>
<tr>
<td>Create Company Admin</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Create Profile Supervisors</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Create Profile Admins</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Manage one or more profiles</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Update profiles</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Delete profiles</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
Read the following sections to learn how to manage profiles and users.

### Updating and Deleting Profiles

This section is for Company Administrators and Profile Supervisors.

CREDCO administrators add profiles for your company. You can then update the information within a profile or delete it altogether on the site. However, you can update or delete profiles only if your permissions allow.

This section explains how to update or delete profiles.

#### About Updating Profiles

Site users who are not Super (Company) Administrators or Profile Supervisors cannot add profiles. However, Super (Company) Administrators and Profile Supervisors can change a profile's properties or delete it altogether.

To update a profile is to change the tasks its users can do on the site. When you update a profile, you can change the following:

- Its features, such as Dynamic Access or Pay Invoice Online
- Its available products, such as Instant Merge or RMCR
- Its available Search criteria, such as SSN or Applicant Last Name

Any changes you make to a profile affect its users. For instance, if you disable Pay Invoice Online in a profile, users under the profile can no longer use this feature.

#### How To Update a Profile

1. On the Home page, click the Administration tab.

---

### Table 2-1: User Roles and Privileges

<table>
<thead>
<tr>
<th>Privilege</th>
<th>User Roles</th>
<th>For more information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Company Admin</td>
<td>Profile Supervisor</td>
</tr>
<tr>
<td>Update user information</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Add, update, or delete</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>users within a profile</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Updating and Deleting Profiles

The User Administration page opens.

Figure 1: User Administration tab

2. Click the Profile Administration tab.

The Profile Administration page opens.

Figure 2: Profile Administration tab: List of profiles

3. In the list of profiles, click the name of the profile.
The Profile Administration page opens.

![Profile Administration](image)

**Figure 3: Profile Administration: Update Profile**

4. In the Profile Information fields, change the profile name, point of contact, or description.

5. In the Inherit Default Search Days check box, leave this option checked to use the date range for searching assigned to the company. Or, to change it, click the check box and then choose a date range from the list. Users can override this date range each time they search, if needed.

6. In the Profile Privileges section, under the Features list, select the features you want to add or remove.

7. In the Products list, select the products you want to add or remove.

8. Click Share CreditXpert Simulations to allow users to use others’ CreditXpert orders as simulations.

9. In the Search list, choose the profile’s allowed search criteria.
Updating and Deleting Profiles

This image highlights the Profile Information and Profile Privileges sections.

Figure 4: Profile Administration page

10. Click the Save Profile Information button.
Your changes are saved and the list of profiles opens.

About Deleting Profiles
To delete a profile is to remove it from the site. You cannot delete a profile unless all of its users are removed and assigned to other profiles first. Only Company Administrators and Profile Supervisors have permissions to delete profiles.

How To Delete a Profile
1. On the Home page, click the Administration tab.
The Administration page opens.

![User Administration Page](image)

Figure 5: User Administration Page

2. Click the Profile Administration tab.

   The Profile Administration page opens.

![Profile Administration tab: List of profiles](image)

Figure 6: Profile Administration tab: List of profiles

3. Find the profile you want to delete in the list, and click the Delete button.

4. In the confirmation dialog box that opens, click OK.

Managing Users

This section explains the following:

- Adding users (see page 22)
- Updating user information, including enabling and disabling user accounts (see page 25)
Managing Users

- Providing password assistance (see page 26)
- Deleting users (see page 28)

**About Adding Users**

To add a user is to create a user account and set up that user’s permissions to use the site and order products. Only Company Administrators, Profile Supervisors, and Profile Administrators can add users.

When you add a user, you can set up the following:

- Contact information
- Login ID
- Profile
- User role
- Account status (enabled or disabled)
- Default search options
- Product ordering rights

Once you create the user account and enable it, the user receives a temporary password by e-mail and she can then log in, set up her PassMark image and phrase, and register her computer.

If you create a user account and disable it, the user does not receive her login information until you enable the account.

**How To Add Users**

1. On the Home Page, click the Administration tab.

   The User Administration tab opens.

   ![Figure 7: User Administration tab]

   2. Click the Create New User Button.
The End User Administration page opens.

![End User Administration Page: Adding a user](image)

**Figure 8: End User Administration Page: Adding a user**

3. In the User Information section, do the following:
   - Type the user’s first and last name.
   - Type the user’s user ID. If the message “Your Email address will be your username” appears below the field, you must enter the user’s e-mail address here. This variable is set up at the profile level.
   - In the Notification E-mail and Verify Notification E-mail fields, type the e-mail CREDCO sends report status to. For example, if this user
orders an RMCR report, CREDCO sends a notification to this e-mail address.

- In the Phone and Fax fields, type the user’s phone and fax numbers.
- In the Profile User Belongs To field, choose a profile. Remember that the user’s ordering rights are largely determined by the user’s assigned profile.
- In the Default Search Criteria section, choose the search criteria the user sees in the Search Transactions page.

4. In the Supplement and Verification Accounts section, do one of the following:
   - Leave Use Profile Default selected.
   - Click Override Profile Default, and choose an account number from the list.

5. In the Type of End User section, click one of the following:
   - Super (Company) Admin
   - Profile Supervisor
   - Profile Admin
   - End User

   See (See “User Types and Privileges” on page 16.) for information on user types.

   This account number is the one users order upgrade products with.

6. To allow users to order Instant Merge and other non-upgrade products, click Order Products/

7. To add account numbers, do the following:
   a. In the Account Number field, type an account number.
   b. In the Password field, type the password for the account number.
   c. Click the Add Account button.
   d. In the Default Account # list, choose an account number. This number appears as the default when the user orders these types of products.

   These account numbers are the accounts users use to order non-upgrade products, such as Instant Merge and ProScan ID.

5. In the Loan Officer Code field, type a loan officer code. Users can use the loan officer code to find reports later.

6. In the Branch ID field, type a branch ID. Users can use the branch ID to find reports later.

7. In the 4506-T Direct Account Info section, type the NCS number. This number permits this user to order 4506-T Direct products.

8. In the User Options field, do the following:
Managing Users

- Check E-mail Temp Password to send the user the temporary password as soon as you save the new user account.
- Click Disable User to keep the user's account but prevent him from logging in until you activate the account.
- Click Inherit User Features From Profile to grant the user all the permissions of her profile.

9. To save this user and close the page, click Save & Close.
   To save this user and add another, click Save & Add Another User.

About Updating Users

To update user information is to change any information about the user, including the user's assigned profile, account numbers, and product ordering options.

You can also disable a user's account. Disabling the user's account keeps the user active but prevents the user from logging in and using the site until you activate the account.

How To Update Users

Before you can update a user's information, you must find the user. This procedure explains how to find and edit the user's information.

1. On any page, click the Administration tab.
   The User Administration tab opens.
2. In the Profile list, select the user's assigned profile.
3. In the Search By list, select a search criteria, such as Last Name, First Name or Username.
4. In the next field, enter the user's first name, last name, or user name.
5. Click the Search button.
A list of users opens.

![User Administration: List of users](image)

**Figure 9: User Administration: List of users**

6. Click the user you want to edit.

   The End User Administration page opens with the user’s information.

7. Edit the fields on this page.

   See (See “How To Add Users” on page 22.) for information about these fields.

8. To save the user’s information, click Save & Close.

**About Providing Password Assistance**

Only Company Administrators, Profile Supervisors, and Profile Administrators can provide password assistance.

To provide password assistance is to do one or both of the following:

- Send a user a temporary password.
- Reset the user’s RSA enrollment, which requires the user to verify her computer on the site the next time she logs in.

You can reset a user’s password if the user has locked herself out of the site or if she’s forgotten her password. When you reset the password, the user receives an e-mail with a temporary password. The user must then change the temporary password the next time she logs in.

You can reset the RSA enrollment to allow the user to register her computer or reset the PassMark image or phrase. The user can then register the computer and change the phrase or image the next time she logs in.

**How to Provide Password Assistance**

1. On the Home Page, click the Administration tab.
Managing Users

The User Administration page opens.

2. (Company administrators and Profile Supervisors only) In the Profile list, select the user’s profile, or select All Profiles.

3. In the Search By field, select a search option such as Last Name.

4. In the text field to the right, enter the user’s information, such as the user’s last name.

5. Click the Search button.
   A list of users appears.

6. Click the name of the user in the list.
   The End User Administration page opens, which contains the user’s information.

7. Locate the Password Assistance section of the page.
   This image highlights the Password Assistance section.

   Figure 10: User Administration page

   Figure 11: End User Administration: Password assistance
8. Do one of the following:
   • To reset only the user’s password, click Reset Password.
   • To reset only the user’s RSA enrollment, which is the PassMark phrase and image, click Reset RSA Enrollment.
   • To reset the user’s password and RSA enrollment, click Reset Password and RSA Enrollment.

9. Click Submit Password Assistance.
   The Password Assistance confirmation dialog box opens.

10. Click OK.
    If you reset the user’s RSA enrollment in the previous step, the RSA Status in the Password Assistance section changes to Unverified. When the user logs in, she must update the PassMark image and pass phrase and register the computer again.
    If you reset the user’s password in the previous step, the user receives a temporary password via e-mail.

**About Deleting Users**

To delete a user is to remove the user’s account from the site. Only delete users whom you know do not need access again.

To temporarily restrict a user’s access to the site instead, such as if the user is off work for any length of time, disable the user’s account instead. See “About Updating Users” on page 25 to learn how to disable a user’s account.

**How To Delete a User**

1. On any page, click the Administration tab.
   The User Administration tab opens.

![Figure 12: User Administration tab](image)
2. (Company Administrators and Profile Supervisors only) In the Profile list, select the user’s assigned profile, or select All Profiles to search all profiles.

3. In the Search By list, select a search criteria, such as Last Name, First Name or Username.

4. In the next field, enter the user’s first name, last name, or username.

5. Click the Search button.

A list of users opens.

```
Figure 13: List of users in User Administration tab
```

6. Click the Delete button next to the user’s name.

7. In the confirmation dialog box that opens, click OK.

The user is deleted.

---

### Requesting Account Maintenance

This section explains your company account and how to update the information.

### About Requesting Account Maintenance

To request account maintenance is to submit changes for the following information on your account:

- Account numbers
- Company address
- Billing address
- Primary contact information
- Marketing contact information

CREDCO representatives then update the information in your CREDCO account settings.
How To Request Account Maintenance

1. On any page, click the Administration tab.
2. Click the Account Administration tab.

   The Account Administration page opens. The Account Numbers tab is active.

   ![Account Administration: Account Numbers](image)

3. In the Available Account Numbers list, select the accounts your Account Maintenance request affects, and click the Add button.

   Or, to remove account numbers, select them in the Selected Account Numbers list and click Remove.

   To select more than one account number at a time, press and hold the Ctrl + Shift keys and click each account number, and then click Remove.

4. Click the Company Details tab and type the company name in the Company Name field.
5. Make other changes on other tabs as needed.
6. Click the Account Numbers tab again.
7. In the Notes field, type the reason for the request.
8. In Reason for submitting a request, check at least one item.
9. Click the Submit button.
10. In the Success dialog box that opens, click OK.
Ordering New Products

Ordering Credit, Fraud and Compliance, and Encore (n^d Merge) Products
This chapter explains how to order CREDCO’s Credit, Fraud and Compliance, and n^d Merge products.

**About Credit, Fraud and Compliance, and n^d Merge Products**

Using Credco.com, you can order four types of products:

- **Credit** products provide credit-bureau data on loan applicants. The credit products include:
  - Instant Merge
  - CSD Mortgage
  - RMCR
  - Anthem International
Product descriptions and procedures for ordering Credit products begin on page 33. Instructions for ordering Credit products begin on page 33.

- **Fraud and Compliance** products protect lenders from fraud and help them comply with federal lending regulations. The Fraud and Compliance products include:
  - ProScan ID
  - ProScan XL
  - LoanSafe
  - LoanSafe FCRA
  - ProScan OFAC
  - ProScan Index
  - 4506-T Direct
  - 4506-T Direct Batch
  - VOE
Product descriptions and procedures for ordering Fraud and Compliance products begin on page 43. Instructions for ordering Fraud and Compliance products begin on page 43.

- **Encore (n^d Merge)** products blend Credit and Fraud and Compliance products into one comprehensive report.

Encore is CREDCO’s n^d Merge product.
Product descriptions and procedures for ordering Encore products begin on page 57.

- **CreditXpert** products simulate credit scenarios using an applicant’s existing credit data. The CreditXpert products include:
  - CreditXpert What-If Simulator
  - CreditXpert Essentials
  - CreditXpert Detective
For descriptions of the CreditXpert products, see page 62. For instructions on using the CreditXpert products, see page 62.
Credit Products

This section provides descriptions of Credit products and explains how to order them.

Instant Merge

This section describes the Instant Merge report and explains how to order it.

About Ordering Instant Merge

Instant Merge is the merged credit report. In the Instant Merge, credit data from three bureaus is merged into one streamlined credit report.

When you order the Instant Merge, you can order it alone or with other products. For example, you can order Instant Merge with ProScan ID for the same applicant. Use the procedure in this section to order Instant Merge by itself or with other products.

How To Order Instant Merge

1. Click the Order tab from any page.
   The Order New Products page opens.

   Figure 1: Order New Products page

2. In the Account Number list, pick an account and click the Go button.
   The products available for order under that account number become active.
This image shows active products.

3. In the Credit Products sections, click the Instant Merge check box.
4. To add other products, click the check boxes next to the products now.
   The Instant Merge product fields become active, as this image shows.

5. In the Application Info section, do the following:
   • Select a language. (English is the default.)
   • Select Individual, for one applicant, or Joint, for two.
6. In the rest of the Applicant/Co-applicant fields, enter the applicant’s information.
7. When you have completed the fields, click the Order Products button at the bottom of the page.
The Order Summary page opens showing the report. The Order Summary page includes the product name, report ID (reference number), and the status. Below this information the report itself appears in PDF format.

If you ordered more than one product, only one product appears as a PDF. To learn how to see the other report, go to step 9.

This image shows the Order Summary page.

![Image of Order Summary Page]

Figure 4: Order Summary Page

8. To see and download the report, do one of the following:
   - To download the eye-readable report, click the Save icon in the PDF document.
   - To print the eye-readable report, click the Print icon above the report.

This image shows where to find these options.

![Image of Downloading and Saving Reports]

Figure 5: Downloading and Saving Reports

**Caution** You can retrieve and print the report later, but reprinting it could involve additional fees.
9. To see the other report, if there is one, click the button above the PDF file.

10. To close the window, click the Close button.

**CSD Mortgage**

This section describes the CSD Mortgage product and explains how to order it.

**About Ordering CSD Mortgage**

CSD Mortgage is the Credit Score Disclosure lenders must provide all loan applicants. It discloses the credit score that the lender used in connection with the loan process, and the key factors affecting the credit score. A CSD Mortgage report is included with every Instant Merge report automatically. However, you can reprint the report independently.

To order CSD Mortgage, you must have the Reference Number from the Instant Merge you ordered first.

---

**Note**

To order CSD Mortgage when you order the IM report, see the section “Instant Merge” on page 33.

---

You can order the CSD Mortgage in three ways:

- By ordering it when you order the Instant Merge report, as described on page 33.
- By finding the Instant Merge report in the Search page and ordering new products from there.
- By ordering a new CSD Mortgage by itself.

The following procedure describes how to order the report by itself. The next chapter describes how to add products, including CSD Mortgage, to an existing order.

**How To Order CSD Mortgage**

1. Click the Order tab from any page.
2. In the Order page that opens, click the **CSD Mortgage** check box, as shown here.

![Figure 6: Order New Products Page: CSD Mortgage](image)

When you click the CSD Mortgage option, a red asterisk marks the fields you must complete.

3. In the Application Info section, do the following:
   - Leave the Re-access option checked.
   - In the Ref. Num field, enter the Instant Merge report’s Reference number.
   - Select a language. (English is the default.)
   - Select Individual, for one applicant, or Joint, for two.

4. In the rest of the Application fields, enter the applicant’s information. This image shows a completed Applicant section.

![Figure 7: Order Page: CSD Application Information Section](image)
5. Click the Order Products button at the bottom of the page. When the order is processed, the Order Summary page opens, showing your report.

6. To print or save the report now, use the Print and Save icons at the top of the PDF document.

**RMCR**

The Residential Mortgage Credit Report (RMCR) can verify four or more items. Customers use RMCR for applicants with complex credit histories. RMCR includes information going back two to seven years for both the borrower and coborrower.

**About Ordering RMCR**

Rather than order the RMCR as a new report, customers usually upgrade the Instant Merge report to an RMCR. Ordering a new RMCR can trigger significant fees.

**Caution**

To avoid triggering significant fees, upgrade the Instant Merge to an RMCR instead of ordering the RMCR as a new report. For instructions on upgrading the Instant Merge to an RMCR, see page 74.

**How To Order RMCR as a New Report**

1. Click the Order tab.
2. Click the RMCR option.
3. In the warning dialog box that opens, click OK. This image shows the warning dialog box.

![Figure 8: RMCR Warning Message](image)

The RMCR ordering fields open.

4. In the User Info fields, verify your contact information, and click Rush Priority to expedite the order.

5. In the Application Info section, do the following:
   a. In the Repositories list, choose 1 Repository, 2 Repositories, or 3 Repositories, or leave Account Defaults checked, or click Individual Repositories and click the check boxes for the bureaus.
   b. Click Individual, for one borrower, or Joint, for two.
   c. In the Application fields, enter the applicant’s information. For co-applicant’s enter the co-applicant’s information here too.
4. In the AUC field, enter the loan’s AUC code.
5. To request a representative contact the applicant, do the following:
a Click **Add Telephone Number**.

b In the Reference field, select either **Applicant** or **Co-Applicant**.

c In the Phone field, type the telephone number.

d In the Type field, select **Business**, **Home**, or **Cell**.

e In the **Notes** field, add comments.

6. To *prevent* someone from contacting the applicant, click the **Do Not Contact** check box.

This image shows the completed User Info and Application Info sections.

![Figure 9: Order Page, RMCR Application Info Section](image)

7. In the **Add New Tradeline** list, click one of the following:
   - Add Landlord Info
   - Add Previous Landlord Info
   - Add Utility/Other Account Info
   - Add Loan/Credit Info

8. Click the **Add** button.

9. In the fields that open, enter the requested information.

   This image shows a completed Add New Tradeline section.

![Figure 10: Order Page, RMCR Add New Tradeline Section](image)

10. To add more tradelines, repeat steps 7. through 9.

11. In the Upload Files section, do the following:
   a Click the **Browse** button and navigate to the file you want to upload.
   b Click the **Upload** button. The file name appears in the Uploaded Files section.
This image shows a completed Upload Files section.

![Completed Upload Files Section](image)

**Figure 11: Order Page, RMCR Upload Files Section**

3. Click the **Order Products** button.
   
The Order Summary page opens showing your order.
   
   To retrieve the completed order, go to p. 70.

**Anthem and Anthem International**

Customers use the Anthem report options for applicants with little or no credit history. In processing an Anthem report, CREDCO verifies non-traditional credit data. The Anthem report includes a unique score.

The Anthem report includes an Anthem Credit Score Disclosure in compliance with Section 212 of the FACT Act.

---

**Note**

Whether you receive the Anthem CSD with the order automatically or must request it first depends on your CREDCO account settings. Contact your CREDCO representative for more information.

---

**About Ordering Anthem International**

Ordering Anthem report requires the applicant’s name, address, and SSN (if there is one).

1. Click the **Order** tab.
   
The Order page opens.

2. In the Order page, click the **Anthem** check box.
The Anthem ordering fields open, as shown here.

Figure 12: Ordering Page: Anthem Report

3. In the User Info section, type your contact information, if the fields are not already populated with it.

4. In the Application fields, enter the applicant’s name and address.

5. In the AUC field, enter the loan’s AUC code.

6. To request that a customer service representative contact the applicant, do the following:
   a. Click Add Telephone Number.
   b. In the Reference field, select either Applicant or Co-Applicant.
   c. In the Phone field, type the telephone number.
   d. In the Type field, select Business, Phone, or Cell.
   e. In the Notes field, add comments.

6. To prevent anyone from contacting the applicant, click the Do Not Contact check box.
If you do not click Do Not Contact, you must include consumer contact information.

This image shows a completed Application section.

Figure 13: Ordering Page: Anthem Report, Applicant Fields

7. In the Add New Tradeline list, click one of the following:
   - Add Landlord Info
   - Add Previous Landlord Info
   - Add Utility/Other Account Info
   - Add Loan/Credit Info
8. Click the Add button.
9. In the fields that open, enter the requested information.

This image shows a completed Add New Tradeline section. (The fields that appear vary for each type of tradeline.)

Figure 14: Ordering Page: Anthem Report, Tradeline Section

10. To add more tradelines, repeat steps 7 through 9.
11. In the Upload Files section, do the following:
    a. Click the Browse button and navigate to the file you want to upload.
    b. Click the Upload button. The file name appears in the Uploaded Files section.
3. Click the Order Products button.
The Order Summary page opens. This page lists your order.
To learn how to find the order when it’s complete, go to p. 70.

Fraud and Compliance Products

This section describes each Fraud and Compliance product and explains how to order them.

The ProScan Products

Read the product descriptions in this section to determine which products you need.

About the ProScan Products

This section describes each ProScan product available through Credco.com. For instructions on ordering the ProScan products, see page

- **ProScan ID** helps verify an applicant’s identity. By accessing multiple data providers, it helps answer the question, “Is your customer who they say they are?”

- **ProScan OFAC** helps your business satisfy the USA PATRIOT Act’s Customer Identification Program (CIP) and Office of Foreign Assets Control (OFAC) compliance requirements.

- **ProScan XL** helps your business comply with the Office of Foreign Assets Control (OFAC), Bank Secrecy Act (BSA) and the USA PATRIOT Act. ProScan XL checks applicants against more than 25 domestic and international lists of known or suspected terrorists and money launderers, along with Politically Exposed Persons (PEPs).

- **ProScan Index** verifies an applicant’s SSN, address, and telephone number.

- **ProScan SSN** verifies an applicant’s stated information (such as name, date of birth, gender, and SSN) against the same information on file at the Social Security Administration (SSA). ProScan SSN requires a borrower-signed SSA-89 form for processing.

The procedure in the next section explains how to order any of the ProScan products.

How To Order A ProScan Product

1. Click the **Order** tab from any page.
The Order New Products page opens.

![Order New Products page](image15)

Figure 15: Order New Products page

2. In the Account Number list, pick an account and click the Go button. The products available for order under that account number become active.

This image shows active products.

![Active products under an account number](image16)

Figure 16: Active products under an account number

3. In the Fraud and Compliance Products section, click the check boxes next to the products you want to order.
The fields in the Application Info section below change to match the products you select. For example, if you choose ProScan OFAC, the fields necessary for that product become active, as this image shows.

4. In the Application Info section, do the following:
   a. Click Individual, for one applicant, or joint, for two.
   b. In the Applicant section, enter the applicant’s information, including first and last name, SSN, and address.
   c. Repeat the previous step for a co-applicant.

4. In the AUC code field, type your AUC code.

5. When you have completed the fields, click the Order Products button at the bottom of the page.

   The Order Summary page opens showing the report. The Order Summary page includes the product name, report ID (reference number), and the status.

**LoanSafe and LoanSafe FCRA**

LoanSafe prevents fraud in all phases of the mortgage lending process. LoanSafe combined data from multiple sources to assess the risk of fraud on the part of the broker, borrower, collateral, and other aspects of the loan components.
1. In Credco.com, click the Order tab. The Order New Products page opens.

![Figure 18: Order New Products page](image1.png)

2. In the Fraud and Compliance Products section, click either LoanSafe or LoanSafe FCRA.

   **Note** If you choose LoanSafe FCRA, you must include the Identity and Borrower section to order any other part of the product.

   This image shows where to find the LoanSafe products.

![Figure 19: LoanSafe Product selection](image2.png)

3. Click either Individual or Joint to order the report for one applicant or two.
When you select LoanSafe product and either Individual or Joint, the LoanSafe product fields open, as shown here.

![LoanSafe product fields](image)

**Figure 20: LoanSafe product fields**

LoanSafe includes three sections: Identity and Borrower, Property and Market, and Income. You must include at least one of these sections in your request.

Identity and Borrower and Property and Market are selected by default.

4. Enter information in one, two, or all three sections.

Use these guidelines:

- If the applicant’s current address and the subject property address under Property and Market are the same, fill out the applicant’s current address in Identity and Borrower, and then click the **Same as Subject Property Address** check box. The Subject Property section automatically includes the address.

- You can order one section without another. For example, you can order Property and Market without ordering Identity and Borrower. To remove a section, click the check box next to its name.

5. Click the **Order Products** button at the bottom of the page.

The LoanSafe products you ordered open as a PDF document. You can print or save the report now.

**4506-T Direct**

The 4506-T Direct (tax return verification) product helps lenders verify an applicant’s income using the applicant’s tax returns. CREDCO works directly with the IRS to check that an applicant’s stated income matches the income on the applicant’s tax returns.
About Ordering 4506-T Direct

The 4506-T Direct product is actually a suite of products. Each product verifies a different type of return or different information on one return. For example, you can request a 4506-T Direct that verifies an applicant's 1099 returns as far back as three years ago. Another option is to verify the applicant's stated income or cash flow. You make these selections as you order the product on Credco.com.

You can order 4506-T singly or in batches. See “How To Order a Single 4506-T Direct Product” on page 48 and “How To Order 4506-T Direct for Multiple Applicants” on page 51.

About Ordering 4506-T Direct for Individual or Joint Applicants

When you order a 4506-T Direct product, you must submit an applicant-signed 4506-T form. You can submit this form when you order the 4506-T Direct product on Credco.com, or you can fax it to CREDCO afterward. Either way, CREDCO cannot complete the order without the signed 4506-T form.

You cannot order a 4506-T Direct product at the same time you order any other products.

How To Order a Single 4506-T Direct Product

1. Click the Order tab.
   The Order New Products page opens.

2. In the Fraud and Compliance Products section, click 4506-T Direct.
   When you click the 4506-T Direct option, the 4506-T Direct fields become active, and other product options become inactive.

   This image shows the selected 4506-T Direct product option.

   ![Figure 21: Ordering Page, 4506-T Direct Option](image)

3. In the User Info section, verify that your contact information is correct. Also, click Rush Priority to expedite the 4506-T Direct report.

4. In the Application Info section, enter the applicant’s name, SSN, and other contact information.
   For Joint applications, select Joint, and then enter the co-applicant’s information.

5. To request that CREDCO contact the applicant, do the following:
a. Click **Add Telephone Number**.

b. In the Reference field, select either Applicant or Co-Applicant.

c. In the Phone field, type the telephone number.

d. In the Type field, select Business, Phone, or Cell.

e. In the Notes field, add comments.

6. To *prevent* CREDCO from contacting the applicant, click the **Do Not Contact** check box.

**Caution** If you do not click Do Not Contact, you must provide a phone number.

This image shows a completed Application Info section.

![Figure 22: 4506-T Direct Applicant Info Section](image)

7. In the Order 4506-T Direct section, do the following:

   a. (Personal) Under Product, click one or more of the following
      
      - 1040
      - W-2
      - 1099

   b. (Business) Click either 1120 or 1065.

   c. (Business) Click Return Transcript, Account Transcript, or Record of Account.

   d. (Personal or Business) Click one or more of the following:
      
      - 2009
      - 2008
      - 2007
      - 2006

   e. In the Order Preference section, click one of the following:
• **Attach 4506-T** if you plan to upload the borrower-signed 4506-T form.

• **Create 4506-T** and Cover Page to generate a 4506-T form and fax cover page populated with the borrower’s information.

• **Create Fax Cover Page only** to generate just the fax cover page populated with the borrower’s information.

**Tip**

The populated 4506-T form and cover page that CREDCO provide include a bar code that CREDCO uses to track the order.

This image shows the completed Order 4506-T Direct section.

![Figure 23: Sample Completed Order TRV Section](image)

6. If you’re using Income Variance, enter the applicant’s total gross income in the Total Gross Income field, and then select either Annually or Monthly.

For example, enter 6300 in the Total Gross Income field, and then choose Monthly to indicate this amount is the applicant’s gross monthly income.

7. To upload the borrower-signed 4506-T form, in the Upload Files section, do the following:

a. To open the file for uploading (in this case, the signed 4506-T form), click the Browse button and navigate to the file.

b. Click the Upload button. The file name appears in the Uploaded Files section.

3. Click the **Order Products** button.

Your order is sent, and the Order Summary page opens, showing the products.

This image shows the Order Summary page.

![Figure 24: 4506-T Direct Order Summary Page](image)

To retrieve the completed report, see “Finding Orders” on page 70.
About Ordering 4506-T Direct for Multiple Applicants

To order more than one 4506-T at a time, called batch ordering, you must have the following for each applicant:

- First name
- Last name
- Social Security Number
- Signed 4506-T form to upload

Also, you must know which type of return and which tax years for each applicant.

How To Order 4506-T Direct for Multiple Applicants

1. Click the Order tab.
   The Order New Products page opens.

2. In the Fraud and Compliance Products section, click 4506-T Direct Batch.
   When you click the 4506-T Direct Batch option, the 4506-T Direct Batch fields become active, and other product options become inactive.
   This image shows the selected 4506-T Direct product option.

3. In the User Info section, verify that your lender name, phone number, and e-mail address information is correct.

4. In the Order 4506-T Direct section, click either Personal or Business.

5. (Optional) In the same section, click Income Variance, to order the Income Variance component of the product.

6. For Personal returns, do the following for each applicant:
   a  Enter the applicant’s first name, last name, Social Security Number, and the loan number.
   b  If this is a Joint order, click the Joint button, and add the co-applicant’s first name, last name, and Social Security Number.
   c  If you’re using Income Variance, enter the applicant’s total gross income in the Total Gross Income field, and then select either
Verification of Employment (VOE)

Annually or Monthly.
For example, enter 6300 in the Total Gross Income field, and then choose Monthly to indicate this amount is the applicant’s gross monthly income.

d In the Products column, select one or more of the following: 1040, W-2, or 1099.
If you select 1040, click Return Transcript, Account Transcript, or Record of Account in the list that opens.

e In the Yrs Requested column, select one more of the following: 2009, 2008, 2007, or 2006.
(Note: 2009 returns are not available until June of 2010.)

6. For Business returns, do the following:

Note When you click Business, any Personal return information is saved, so you can complete both types of orders at once.

- a In the Order Information column, enter the business name, Tax ID or EIN number, and loan number.
- b In the Products column, select 1120, 1065, or both.
  If you select 1120, click Return Transcript, Account Transcript, or Record of Account in the list that opens.
- c In the Yrs Requested column, select one or more of the following: 2009, 2008, 2007, or 2006.
  (Note: 2009 returns are not available until June of 2010.)

4. When you have finished entering all applicants’ or business’ information, click the Browse button, and navigate to the applicants’ signed 4506-T forms.

5. Click the Upload button.
The uploaded forms appear in the Uploaded Files section.

6. Click the Order Products button.
Your order is sent a confirmation message appears.

Verification of Employment (VOE)

Verification of Employment (VOE) verifies an applicant’s status employment and income history, if you so desire. When you order VOE, Credco researches the information you enter in the order and delivers the results in the VOE product.

About Ordering VOE
VOE is a stand-alone order. That means that you cannot order any other products at the same time that you order VOE.

You can order VOE for both an applicant and a co-applicant in the same request.
When you order the VOE product, you must also provide an authorization form signed by the applicant. You can either upload the authorization form when you order the product or fax the document afterward.

Before you begin, make sure you have the applicant’s employment information, including the following:

- Employer name
- Dates of employment
- Income amount and payment period, such as “$4000 Bi-monthly.”
  (Income verification is optional with VOE.)

Employer’s contact information, which can be a phone number, fax number, e-mail address, or Web site address.

Once you order the VOE product, you can then add or cancel employers within the order, depending on the order’s status.

“Upgrading Instant Merge Reports” on page 35 explains how to modify an existing VOE order.

How To Order the VOE Product

1. In Credco.com, click the Order tab.
   The Order New Products page opens.

2. In the Products section, make sure the VOE check box is active.
   This image shows where to find the VOE check box.

3. Click the VOE check box.
All other product check boxes become inactive, and the fields specific to the VOE product appear in Application Info section. Also, the Add Employment Info section opens.

This image shows these sections.

4. In the User Info section, verify that your contact information is correct. Also, click **Rush Priority** to expedite the VOE report.

5. In the Application Info section, enter the applicant's name, SSN, and other contact information.
• For Joint applications, select **Joint**, and then enter the co-applicant’s information.
• To add the applicant’s contact information, click the Add Telephone Number button and add a phone number.
• To make sure the applicant is not contacted, click **Do Not Contact**.

This image shows a completed Application Info section.

![Application Info](image)

**Figure 28: Application Info**

6. In the Add Employment Info section, select an employer type from the list.
   You can select Current Employer, Past Employer, or Future Employer.

7. Click the Add button.
   The fields for entering employer information open.
   This image shows these fields.

![Add Employment Info](image)

**Figure 29: Add Employment Info Fields**

8. In the Add Employment Info fields, do the following:
• In the Reference list, select either Applicant or Co-applicant.
• In the Employer Name, Position, Start Date, and Service Year and Months, and address fields, enter the applicant’s employer name and address, job title and dates and length of employment.
• If the applicant states he is self-employed, click the Self-Employed check box.
• In the Contact fields, enter the employer contact information. To add a contact, click the Add Contact button, and then enter that information in the fields that open.
• To request income verification, click the Income Verification button, and then enter the pay frequency and the amount in the fields that open.
• Type instructions in the Notes field.

This image shows a completed Add Employment Info section.

9. Repeat the previous step to add other future, current, or past employers, or to add employers for a co-applicant.

10. To upload files, complete the fields in Upload File section.

11. Click the Order Products button.

The request is sent and the Order Summary page opens, as shown here.

12. Write down the Report ID number. This number appears the Report ID column and begins with “PFM.”

13. Click the Close button.

To check the status of the order, see “Finding Orders” on page 70.
To change information in the order or cancel it, see “Upgrading Instant Merge Reports” on page 35.

**Encore**

**Encore** blends the Credit and Fraud and Compliance products into one comprehensive report. It includes the following products:

- One-bureau credit report with FICO
- LoanSafe FCRA
- ProScan ID FCRA
- Red Flag Summary

The Encore report includes a cascading function, explained next.

**About the Encore Cascading Workflow**

With the Encore Cascading Workflow option, you can set up your customer account so that rules determine whether the system runs the full Encore report or stops after running one section. For example, a customer can set up the condition that if the applicant’s FICO score is less than 700, the Encore report is stopped. This prevents customers incurring costs for the entire Encore report for applicants who cannot qualify for a loan by the lender’s standards.

Here’s an example. When ordering Encore, you select the following workflow: Credit 1B - Credit 3B - Identity - Encore - ProScan SSN. Through your account settings, you have set up a condition that must be met for each component before the Encore report runs the next component.

Let’s say the condition for the Credit 1B component is that the applicant must have a score of 700 or higher from the first credit bureau’s data. If the data from one credit bureau shows the applicant’s score to be 659, the workflow stops and no other components are ordered. But if the applicant’s score is 720, Encore orders data from the other two bureaus. If the condition for that data is met, Encore runs its Identity component, and so on.

There are several Encore cascading workflows. The ones you see when ordering Encore (if any) depend on your customer account settings.

**About Ordering Encore**

Ordering the Encore product requires the following information:

- Applicant’s name
- Applicant’s address
- Applicant’s SSN
- Applicant’s stated income amount, pay period, and employer address
- Subject property address (the address for the property under loan consideration)
(For Property Tax) Loan closing date, first payment date, and number of months payments needed in reserve
(For Participant) Participant’s role and contact information

**Note**
For Joint report requests, you must also have the co-applicant’s name, address, SSN and stated income information.

If you have the completed Form 1003 in Fannie Mae 3.2 format, you can upload the file to populate many of the Encore fields from the form automatically.

**How To Order Encore**

1. From the Credco.com Home page, click the **Order** tab.
   The Order New Products page opens, as shown here.

   ![Order New Products Page](image1)

   **Figure 32: Order New Products Page**

2. In the n^d Merge Technology Products section, click the **Encore** check box, as shown here.

   ![Encore Check Box](image2)

   **Figure 33: Encore Check Box**

   When you click the check box, the fields on the page become Encore fields.
3. Do one of the following:
   • To populate fields automatically from a completed Form 1003 (Fannie Mae 3.2 format only), go to step 4.
   • To complete the fields manually, go to step 6.

4. To import data from a completed Form 1003 (Fannie Mae format only), do the following:
   a. Click the Import 1003 link above the list of products, as shown here.
   b. Click the Browse button that appears and navigate to the file you want to import.
   c. Click the Import button.
   d. In the Warning dialog box that opens, click OK.
   e. In the Import Confirmation dialog box that opens, click OK.

6. (For users with Workflow set up only) In the Workflow section, do the following:
   a. Click the Use Workflow check box, if it is not already selected.
   b. In the Workflow Name list, choose a workflow. For example, choose Credit 1B - Credit 3B - Identity - Encore - ProScan SSN.

| Note | The workflows you see here depend on your customer account settings. |
| Caution | When you select a workflow with multiple products, fields specific to each product open. You must complete all required fields and upload any required forms for all products before you can submit the order. |

3. In Application Info, leave the Individual option checked for one applicant, or click Joint for two.
   If you click Joint, new fields open to accommodate the co-applicant’s information.

| Tip | If you imported the 1003 form, skip the steps that explain how to enter data the form has populated automatically. |

4. In the Loan Number and Notes fields, enter the loan number and any notes about the loan.
5. In the Applicant section, enter the applicant’s last name, first name, and SSN.
6. In the Address section, enter the applicant’s current address. If you are using a co-applicant, always enter the applicant’s address here.
7. In the Previous Address section, enter the applicant’s previous address. Always use the applicant’s previous address here, not the co-applicant’s. This image shows the Applicant fields completed.

![Figure 34: Encore: Applicant Fields](image1)

8. In the Subject Property Address section, do one of the following:
   - To use the applicant’s address as the subject property address, click the Same as Current Address option. The address fields then post the applicant’s current address.
   - Enter the street address, city, state, and zip code of the subject property address.

This image shows the Subject Property Address fields completed.

![Figure 35: Encore: Subject Property Fields](image2)

9. In the Loan Info section, enter details about the loan, such as the loan amount and the estimated property value.
To order the Property Tax section of the Encore report, you must complete these fields:

- Closing Date
- First Payment Date
- No. of Months for Reserve

This image shows the Loan Info section completed.

![Figure 36: Encore: Loan Info Fields](image)

10. In the Employment & Income Info section, enter the applicant’s employer name and address, the applicant’s stated income and pay period, and the employment type, such as W2 or Self.

This image shows a completed Employment & Income Info section.

![Figure 37: Encore: Employment & Income Info Fields](image)

11. To order the Exclusionary List section of the Encore report, click one or more of the following check boxes:

- FDMC
- LDP
- GSA

12. To include the Participant analysis section of the Encore report, click the Participant Info check box.

13. In the Participant Info columns, choose a participant’s role, such as Appraiser, and enter the participant’s name and contact information in the rest of the columns.
Repeat this step to add more participants. If you need to add more than five, click Add More Participants button and complete the fields that open.

![Participant Fields](image)

**Figure 38: Encore: Participant Fields**


15. Upload any forms required for products in the workflow. For example, upload the Form SSA-89 in the Upload Files section for the ProScan SSN product.

16. Click the **Order Products** button.

Your order is sent.

To find a completed Encore order, see page 70.

### Ordering CreditXpert Products

CreditXpert offers three products that can help you estimate how changes to a credit file affect an applicant’s credit report.

- The What-If Simulator (see this page)
- Essentials (see “CreditXpert Essentials” on page 65).
- Detective (see “CreditXpert Detective” on page 67).

To find existing CreditXpert products, see “Finding Existing CreditXpert Reports” on page 68.

The following sections describe and explain how to use each product.

### The CreditXpert What-If Simulator

This section describes the What-If Simulator and explains how to use it.

To use the What-If Simulator is to use an applicant’s existing credit report to estimate how an applicant’s credit score would be affected by certain changes to the credit data. For example, you can see how paying off a credit card balance would affect the score.

Using the What-If Simulator requires an existing credit report. You can use the What-If Simulator on reports not more than 30 days old.
1. Find the report.  
   For instructions on finding reports, see “Finding Orders” on page 70.

2. In the Select column, click the report.

**Caution**  
Remember that the report cannot be more than 30 days old.

The CreditXpert button becomes active.  
This image shows the selected report and the CreditXpert button.

3. Click the CreditXpert button.  
   The CreditXpert Order Entry page opens, which shows the following information about the original Credit Report:
   - Report reference information and SSN (if the report includes a co-applicant)
   - Bureau options
   - What-If Simulator option
   - Previous CreditXpert activity for this report, if any.
   This image shows the CreditXpert Order Entry page.

4. In the Applicant or Co-Applicant fields, choose either the applicant or co-applicant and the bureaus to order.  
   For example, click Applicant, and Experian or Equifax.

5. Click the What-If Simulator option.
When you click What-If Simulator, the Custom Scenario or Predefined Scenarios options appear below it.

6. Select either Custom Scenario or Predefined Scenario.

7. Click the Submit button.

To use Custom Scenarios, go to step 8.
To use Predefined Scenarios, go to step 14.

8. (Custom Scenarios only) To change the properties of a tradeline, click the edit link next to it.

**Tip** To open all tradelines at once, click the expand all accounts link at the top.

The details for that account appear, as this image shows.

![Figure 41: CreditXpert Custom Scenarios](image)

9. Do one or more of the following:
   - Click Delete this record.
   - In the Balance field, change the balance.
   - In the Payment status field, choose a different status.
   - Click Change past due to $0.
   - In the Worst status field, choose a different status.
   - In the Payment history section, make changes to the previous payments.
   - In the Credit limit field, enter a new amount.
   - In the Transfer $ field, enter an amount, and then select the account to transfer it to from the list below it.

For some items, the Please Choose Your Intent list opens.

10. Select your intent, such as “pay off balance,” in the Please Choose Your Intent list.
This image shows some of these completed fields.

![Completed fields](image)

Figure 42: CreditXpert: Develop Actions Line Item

11. Repeat this step for other tradelines in the list.
12. Click the Submit Actions button at the bottom of the page.
   
   The Results page that opens shows the potential change to the applicant’s score.
13. To make more changes, scroll down to the Accounts: Develop Activity section and repeat these steps.
   
   To use Predefined Scenarios next, go to the next step.
14. (Predefined Scenarios) In the Scenarios section, choose one of the listed sections.

   **Note**  
   As you select scenarios, fields open that ask you for detailed information about accounts for the scenario. Follow the fields to complete the scenario.

   - Click My score needs improvement to see how changing account balances affects the applicant’s score.
   - Click I want to apply for credit or plan to finance new purchases to see how adding debt to the credit history affects the score.
   - Click I want to refinance a loan to see how changing existing credit affects the score.
   - Click How will my score change over time to see how missing payments or making payments on time affects the score.
   - Click I’m having difficulty making payments to find out how not making payments, maxing out existing credit, or declaring bankruptcy affects the score.
15. Click the Run Scenario button to see how the changes affect the score.

   **Tip**  
   The Run Scenario button appears when you select a scenario. The scenarios fields then open.

CreditXpert Essentials

This section explains CreditXpert Essentials and describes how to use it.
About Using CreditXpert Essentials

To use CreditXpert Essentials is to determine how changes to the applicant’s financial profile affect the credit report.

How To Order CreditXpert Essentials

1. Find the report and select it in the Search Results list.
2. Click the Order CreditXpert button.

The CreditXpert Order Entry page opens.

3. In the Applicant or Co-Applicant fields, choose either the applicant or co-applicant and the bureaus to order.
   For example, click Applicant, and Experian or Equifax.
4. Click the CreditXpert Essentials button.
5. In the fields below, make the changes to the applicant’s loans.
6. Click Applicant View to provide a summary for the applicant.
   This image shows these fields.

Use these fields to approximate changes to the applicant’s loan and to provide a summary for the applicant.

Figure 43: CreditXpert Order Entry Page

7. Click Submit.

Figure 44: CreditXpert Order Entry Page
The CreditXpert Essentials Report opens, which shows how the changes you made affect the applicant's credit report.

**CreditXpert Detective**

You can use CreditXpert Detective to identify inaccurate, missing, or outdated information in an applicant's credit report.

**About Using CreditXpert Detective**

**How To Order CreditXpert Detective**

1. Find the report and select it in the Search Results list.
2. Click the CreditXpert button.

The CreditXpert Order Entry page opens. This image shows the CreditXpert Order Entry page.

3. In the Applicant or Co-Applicant fields, choose either the applicant or co-applicant, if there is one.
4. Click the bureaus to order.
5. Click the **CreditXpert Detective** button.
6. Select either Find as many points as possible, or Increase points with the fewest steps.
7. If you choose Increase points with the fewest steps, type the number of points in the text field.
8. Click Rapid Rescore to see the updated credit score.

This image shows how to complete these fields.

**Figure 45: CreditXpert Order Entry Page**

**Figure 46: CreditXpert Detective Options**
9. Click **Submit**.

   The Detective Report opens, which shows how the changes you made affect the applicant's credit report.

### Finding Existing CreditXpert Reports

This section explains how to find existing reports.

Existing CreditXpert reports are Instant Merge reports that users have upgraded to CreditXpert already. When you find the report, you can either see it as it is or use other CreditXpert tools to make changes.

To find the report, you need the report’s reference number (report ID), applicant name or SSN, the previous CreditXpert report’s transaction ID, or other information about the report.

1. On any page, click the CreditXpert tab.

   The Search CreditXpert Transactions page opens. The bottom of the page shows your existing CreditXpert transactions.

2. In the Search Criteria section, enter information about the existing report, such as applicant name, SSN, or the report ID (reference number).

   This image shows the key sections of the Search CreditXpert Transactions page.

   ![Image: Search CreditXpert Transaction page](image)

   **Figure 47: Search CreditXpert Transaction page**

3. Click the Search button.

   The list of reports matching the search criteria opens in the Order History section.

4. To order another CreditXpert product for this report, select the report’s IM Report ID.

   See “Ordering CreditXpert Products” on page 62 for instructions.
Modifying Existing Reports

Working with Completed or In-Process Orders
This chapter describes how to modify completed Instant Merge reports. It explains how to do the following:

- Upgrade the Instant Merge to MergePlus, RMCR, Anthem RMCR, Mortgage Only, or Rapid ReCheck
- Add or remove applicants
- Add or remove bureaus
- Re-access the report
- Reprint the report
- Add products to the report

To begin, read the section called “Finding Orders” (next) to search for a completed Instant Merge report.

Existing orders are completed orders. Once an order is complete, you can enhance the order in one of several ways, depending on the product options and your account settings. Here is how you can enhance an existing order.

- Upgrade the order to MergePlus, RMCR, Anthem RMCR, Mortgage Only, or Rapid ReCheck
- Add or remove applicants (to an Instant Merge only)
- Change the number of bureaus in the order
- Re-access the order
- Reprint the order
- Update an upgrade order whose status of In Process

Finding Orders

This section explains the following:

- Search criteria for orders
- The information available in the search results
- How to find orders

About Searching for Orders

Using almost any information about the applicant or loan, you can find existing orders using the Search functions. You can search by the following items:

- Applicant SSN
- Applicant last name
- Co-applicant SSN
- Co-applicant last name
- Report reference number
- Time frame (such as within the last 7 days)
- Account #
- Loan Number
Finding Orders

- Loan Officer ID
- Branch ID
- Date range

**Note**

Because users are not required to enter a loan number, a loan officer ID, or a branch ID when ordering the report, some reports might not have this information.

Once you find the order, you can do one of the following, depending on the order's options and your account permissions:

- Upgrade the order (See “Upgrading Orders” on page 74.)
- See its pricing details (See “Order Pricing and Paying Invoices Online” on page 89.)
- Order (add on) additional products (See “Adding to or Changing Bureaus in the Instant Merge Report” on page 79.)
- Add or remove an applicant (See “Adding or Removing Applicants in Instant Merge Reports” on page 81.)
- Order CreditXpert (See “Ordering CreditXpert Products” on page 62.)
- Request customer service (See “Customer Service” on page 93.)

This section explains how to find an order. Later sections explain how to complete other tasks for the order.

**About the Search Results**

The search results provide the specifics of any order, including the reference number, the status, and other information.

This image shows typical search results.

![Search Results Page](image)

**Figure 1: Search Results Page**

When you click a check box next to an order, the options for that order become active above the list.
Finding Orders

This image shows the options for the selected order.

![Image of Search Results Page: Options for One Order]

Figure 2: Search Results Page: Options for One Order

This list describes the information you can find in the Search Results section.

- If a plus sign appears to the left of the order, the order contains additional products or upgraded line items. You can click the plus sign to see them.
- The Key icon left of Reference Number indicates the report is a Dynamic Access report, meaning the ordering user added or removed a borrower from the original report.
- Reference Number shows the report’s reference number. The format of the reference number indicates whether the report is a standard or an upgrade report. Upgrade reports use the format PFM---------, whereas standard reports use a 15-digit numeric reference number.
- SSN shows the SSN for the primary applicant.
- Applicant shows the primary applicant’s name.
- Date shows the date of the order.
- Product shows the type or order, such as Instant Merge or ProScan ID.
- Status shows whether the order is complete.
- Account shows the account used to place the order.
- The Notes icon in the right column shows the loan ID, loan officer ID, and branch ID if the user included these when placing the order.

Caution
For reports older than 210 days, you can only see pricing information or request customer service for the report (if your permissions allow). You cannot upgrade, add products to, or otherwise modify the report.

How To Search for Orders

1. From any page, click the Search tab.
The Search Transactions page opens.

<table>
<thead>
<tr>
<th>Search Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSN: Enter the applicant’s SSN. Or, enter the co-applicant’s SSN if applicable.</td>
</tr>
<tr>
<td>Applicant Last Name: Enter the applicant’s last name or the first part of it.</td>
</tr>
<tr>
<td>Co-Applicant Last Name: Enter the co-applicant’s last name or the first part of it, if the report includes a co-applicant.</td>
</tr>
<tr>
<td>Reference Number: Enter the report’s reference number.</td>
</tr>
<tr>
<td>Date: Click the Date option and enter a time frame for the search.</td>
</tr>
</tbody>
</table>

**Note** Choose Full Search in the Date field (if available) to search for reports up to three years old. Remember that you can only checking pricing information or request customer service for reports older than 210 days. You cannot upgrade or otherwise modify a report older than 210 days.

If you choose Full Search, you must also include the applicant or co-applicant SSN or the report’s Reference Number in the search fields.

| Account #: Enter the account number used to order the report. |
| Loan Number: Enter the loan number from the report. |
| Loan Officer Id: Enter the Loan Officer ID from the report. |
| Branch Id: Enter the branch ID used in the report. |

**Caution** If you search by Loan Number, Loan Officer ID, or Branch ID, remember that users are not required to enter this information when placing orders, so the report might not have this information.

| From/To dates: Click the From option and select a range of dates in the lists to the right. |

**Note** You can search for reports up to three years old. However, you must also provide an SSN in the SSN field or the report’s Reference Number when searching this far back.
3. Click the Search button.
   The results appear in the Search Results section of the same page.

Once you find an order, you can take other actions with it, such as change the number of applicants or see its pricing. These tasks and others are explained in later sections.

**Upgrading Orders**

This section explains upgrade products and how to order them.

**About Upgrade Products**

You can upgrade the Instant Merge report to a product that gives you more information about the applicant. These products use data from an Instant Merge and either add to it or enhance it. These products include Anthem RMCR, Merge Plus, and the Residential Mortgage Credit Report (RMCR).

- **Anthem RMCR** verifies Noncredit Payment References (NCPRs) and documents those references on a Residential Mortgage Credit Report (RMCR). Designed for consumers with little or no credit history, Anthem RMCR provides accurate, verified non-traditional credit data along with a unique score in the RMCR format.

- **Merge Plus** provides details on flagged items from the Instant Merge report. Merge Plus investigates balances open for accounts older than 90 days, accounts in dispute or severe delinquency, credit tradelines added since the borrower submitted the loan application, and employment history.

- **Residential Mortgage Credit Report (RMCR)** provides fully researched tradelines, credit data, public records data, and employment and residence records. It also includes separate information going back two to seven years for both the borrower and co-borrower.

**About Upgrading Orders**

Upgrading an Instant Merge is different from adding products to the order in that upgrades use information within the original order, whereas additional products add information to it. For example, you can update an Instant Merge by requesting verification of several tradelines within it. However, to verify the identity of the applicant, you would add ProScan ID to the order.

To upgrade an Instant Merge report is to do one or more of the following:

- Request verification of information within the original order, such as the details of one or more tradelines.

- Promote the order to one of the following products:
Upgrading Orders

- Merge Plus
- RMCR
- Anthem
- Anthem RMCR
- Mortgage Only
- Rapid ReCheck

**How To Upgrade an Order**

1. From any page, click the Search tab. The Search Transactions page opens.

2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, Applicant last name, or report reference number.

**Tip** For narrow and specific search results, enter as much information in the Search Criteria section as you can.

3. Click the Search button. The results appear in the Search Results section of the same page. This image shows the Search Results page.

4. Select the Instant Merge report by clicking the check box to the left.
When you select the order, the buttons (options) available for the order become active.

This image shows the available options for an Instant Merge report.

---

**Note**

The plus sign to the left of an order indicates existing upgrades to the order. You cannot upgrade an Instant Merge that has already been upgraded.

5. Click the Upgrade button.

---
The Order Upgrade page opens. The fields in this page contain the header information from the original report, including reference number and applicant information.

This image shows the top portion of the Order Upgrade page.

![Order Upgrade page](image)

**Figure 4: Order Upgrade page (partial)**

6. In the Billing Account Number list, choose an account number and click Change Account, or leave the default as is.

7. In the Product list, choose an Upgrade product.

8. In the Reference Number section, verify your contact information in the contact fields and enter other information in the Loan Number and Notes fields.

9. In the Application Information section, add a telephone number, or click Do Not Contact next to Consumer Referral.

10. In the Add New Tradeline section, select a type of tradeline from the list and click Add, and then complete the fields that open.
Upgrading Orders

This image shows a completed tradeline section.

![Figure 5: A Complete Add More Tradelines section](image)

You can repeat this step to add more tradelines.

**Tip**

To delete the tradeline, click the Delete button.

11. In the Line Items section, click the type of line item you want verified to open the list, click the line-item check box, and then do the following:
   - Enter any notes in the Notes field.
   - Point to Verify Balance/Terms, and select items from the list
   - Point to Verify History, and select items from the list.
   - Point to Delete Items, and select either Delete Duplicate or Account Not Borrower’s.

**Caution**

These lists are different for each type of line item.

When you select items from any of the lists, the items appear in the Request Work field above them.

The selections you make here tell CREDCO exactly what to verify about the tradeline.

This image shows a completed line item.

![Figure 6: A Completed Line Item](image)

These are line items within the original order, including tradelines and scores.

12. In the Upload Files section, click the Browse button to add a file, such as an authorization form, and click Upload.
Adding to or Changing Bureaus in the Instant Merge Report

This image shows the Upload File section.

![Figure 7: The Upload File Section](image)

13. Click the Submit button.
14. In the confirmation window that opens, note the reference number and the fax number (for faxing supporting documentation), and click OK.
The next time you log in, the order appears in the Order Status box on the right side of the page.
To learn how to update the order later, see “Updating Upgrade Orders” on page 83.

Adding to or Changing Bureaus in the Instant Merge Report

This section explains how to add a product to an order or to change the number of bureaus included in it.

About Adding Products to or Changing Bureaus in the Instant Merge

Adding products to the Instant is different from upgrading the report in that, unlike order upgrades, the original order itself remains unchanged. Products added to the order typically serve a different purpose. For example, you can add ProScan ID to an Instant Merge to verify the applicant’s identity.

Changing bureaus in an order includes adding or removing bureaus from the original report.

How To Add Products or Change Bureaus to an Instant Merge

1. From any page, click the Search tab.
   The Search Transactions page opens.
2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, Applicant last name, or report reference number.

   Tip
   For narrow and specific search results, enter as much information in the Search Criteria section as you can.
3. Click the Search button.  
   The results appear in the Search Results section of the same page.
4. Select the order by clicking the check box to the left.  
   When you select the order, the buttons (options) available for the order become active.
5. Click the Order Add'l Products button.  
   The Order Additional Products page opens.  
   This image shows the Order Additional Products page.

   ![Order Additional Products Page](image)

6. In the Account Number list, choose a new account and click Change Account, or leave the existing one in place.
7. Do one of the following:
   - To add products to the order, click the check boxes for the additional products.
   - To change only the bureaus in the original Instant Merge, click the Instant Merge check box.
8. In the Application Info section, make sure the correct language is selected.  
   The Language option is available for reports with the Views format only.
9. (To change the bureaus included only) In the Repositories field, do one of the following:
   - Choose 1 bureau, 2 bureaus, or 3 bureaus. When you select these options, your account settings determine which bureaus are included in the new report.
   - Select Individual Bureaus, and check the boxes for the bureaus to include.
10. Verify that the information in the Applicant and other fields, which is pulled from the original report, is valid.
11. Complete the other fields as necessary.
12. Click the Order Products button.
   The new report appears in the Order Summary page that opens.
   For instructions on downloading or printing the report, see “Instant Merge” on page 33.

Adding or Removing Applicants in Instant Merge Reports

This section explains how to add or remove applicants in an Instant Merge report.

About Adding or Removing Applicants

Adding or removing applicants from reports is called “Dynamic Access.” In Dynamic Access, you can add one applicant to an Individual report or remove one applicant from a Joint report. You can change only the number of applicants on the report. You cannot change any other information from the original order.

How To Add or Remove an Applicant

1. From any page, click the Search tab.
   The Search Transactions page opens.
2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, applicant last name, or report reference number.

   Tip
   For narrow and specific search results, enter as much information in the Search Criteria section as you can.

3. Click the Search button.
   The results appear in the Search Results section of the same page.
4. Select the order by clicking the check box to the left.
   When you select the order, the buttons (options) available for the order become active.
5. Do one of the following:
To add an applicant to an Individual report, click Add Applicant.
To remove an applicant from a Joint report, click Remove Applicant.
The Dynamic Access page opens.

Figure 9: Adding or Removing Applicants

6. Do one of the following:
   - To add an applicant, click the Add button, and then enter information about the applicant in the fields that appear.
   - To remove an applicant, click the Remove button next to the applicant's name.

7. Click the Submit button.
The new Instant Merge report opens in the Order Summary page.
Print or download the report and then click the Close button.

Re-accessing Orders

This section explains how to re-access an order.

About Re-accessing Orders
To re-access an order is to request the original order again.

How To Re-access an Order
1. Click the Order tab.
The Order Summary page opens.
2. Select an account number to use, or leave the existing one in place.

   Caution  The report you want to re-access must have been issued under these account numbers.

3. Click the Instant Merge check box.
The Re-access and Ref Num fields open.
4. Click the Re-access check box, and type the report’s reference number in the Ref. Num. field.
5. Select Individual or Joint.
   This must be the same as the original report.
6. Select either English or Spanish.
   The language must be the same as the original report.
7. To change the bureaus included, click the bureau check boxes.
8. Enter the applicant’s (and co-applicant’, if applicable) information in the required fields.
9. Click the Order Products button.
   The Instant Merge report opens, and you can now download or print it again.

Reprinting Orders

You can reprint completed orders. The order you reprint is identical to the original order.

About Reprinting Orders

To reprint an order to see and download an existing report, without making any changes to it.

How To Reprint an Order

1. From any page, click the Search tab.
   The Search Transactions page opens.
2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, Applicant last name, or report reference number.

   Tip
   For narrow and specific search results, enter as much search criteria as you can.

3. Click the Search button.
   The results appear in the Search Results section of the same page.
4. Click the check box next to the report, and click the RePrint button above it.
   The RePrint Report page opens.

Updating Upgrade Orders

This section explains how to update upgrade orders.
About Updating Upgrade Orders

To update an Upgrade order is to add to, edit, or cancel the order or just line items within it. Upgrade orders are marked as either In Process or Complete.

In-Process orders contain one or more incomplete line items. That is, at least one line item within the order is marked as In Process.

Complete orders contain only complete line items. That is, all line items within the order are marked as Complete.

Tip
You can find an order’s status by using the Search page.

Depending on an order’s status, you can add to, edit, or cancel an entire order or just line items within it. For example, you can cancel line items within an In Process order as long as the line item itself is not marked Complete. You can also edit line items in or add line items to an In Process order, although adding line items sometimes changes the order type and pricing of the order.

This section explains how update In-Process orders in the following ways:

- Cancel an order (if all line items are still marked as In Process)
- Cancel In-Process line items within the order
- Edit line items marked as In Process within the order
- Add line items to the order
- Change the priority to Rush Priority

How To Update Upgrade Orders

1. From any page, click the Search tab.
   The Search Transactions page opens.

2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, Applicant last name, or reference number.

   Tip
   For narrow and specific search results, enter as much information about the order as possible.

3. Click the Search button.
   The results appear in the Search Results section of the same page.

4. Click the check box next to the order.
   The Upgrade Summary page opens.

5. (Optional) In the Product list, select a new product.

6. (Optional) To cancel the order, click the Cancel Entire File check box.

7. (Optional) To change the priority to Rush, click the Rush Priority check box.

8. Enter the loan number and AUC code in the required fields.

9. Find the first line item you want to change, and do one of the following:
• To cancel the line item, click the Cancel check box.
• To edit the line item, click the Edit button, and then choose the tasks in the Reason Codes fields that open.

10. Repeat the last step to edit more line items.
11. To add a line item, click the Add Additional Line Items button at the bottom of the page, and then add additional line items in the lists that open, as you did to first upgrade the order.
12. To add supporting documentation, click the Upload File button, navigate to the file in the dialog box that opens, and click Upload.
13. Click the Submit button.
14. In the Request Success dialog box that opens, note the reference number and click OK.
   You can track the file’s process using the Order Status box on the right side of the page.

Changing or Canceling Part of Whole of a VOE Order

If a VOE order is not complete, you can add employers to the existing request or add notes about an employer. If no line items (completed verifications) are in the order, you can also cancel the entire order. If some line items are complete, you can cancel the incomplete line items.

About Changing VOE Orders

The heart of the VOE request is the employment verification line item. You added these when you created the request. To change a VOE order, then, is to either cancel the entire order or line items within it (if the order or the line items you want to cancel are not complete), or to add line items to the incomplete order.

How To Change a VOE Order

1. Find the order in Credco.com.
   See “Finding Orders” on page 70.) for instructions.

When you find the order, the Search Results page open, as shown here.

![Figure 10: VOE Report in Search Results](image)

2. Check the status in the Status column.
3. Do one of the following:
Changing or Canceling Part of Whole of a VOE Order

- Click the check box in the left column, and click **Update**.
- Click the reference number in the **Reference Number** column.

The Upgrade Summary page opens, as this image shows.

![Upgrade Summary Page for VOE](image)

4. To cancel the entire order, do the following:
   a. Click the **Cancel Entire File** check box.
   b. Click **OK** in the confirmation dialog box that opens.
   c. Scroll to the bottom of the page and click **Submit**.

You can skip the remainder of this procedure.

4. To change the priority to Rush, click the **Rush Priority** check box.
5. To cancel a line item, scroll to the Add Employment Info section, and click **Cancel** below the line item, and then type any notes in the Notes field that opens.

This image shows where to cancel a line item.

![Figure 12: Cancel One Line Item in VOE Order](image)

6. To add notes about an employer, click the **Edit** button beneath it, and type your notes in the **Notes** field that opens.

This image shows the Notes field.

![Figure 13: Adding Notes to an Employer Line Item](image)

7. To add more employer line items, click the **Add Additional Line Items** button at the bottom of the page, and then complete the fields that open.

8. When you have finished making changes, click the **Submit** button. The Order Summary page opens.

9. Click the **Close** button to close the Order Summary page.
5

Order Pricing and Paying Invoices Online

Checking Pricing and Paying Invoices with Your Credit Card
Using this chapter, you can:
- Check the price of any order
- Pay invoices online using your credit card

**Caution**
You can see pricing and pay invoices online only if your permissions allow. If you do not see pricing next to orders or do not see the Pay Invoices tab, you do not have these permissions. Contact your Administrator for more information.

---

**Checking Order Pricing**

This section explains how to check the breakdown of a price of an order.

**About Order Pricing**

Order pricing is visible only to users with permissions to see it.

The total price for completed orders appears in the Search Results page. However, you can see the per-item pricing for any order, if your permissions allow.

**How To Check the Pricing for an Order**

1. From any page, click the Search tab.
   
   The Search Transactions page opens.
2. In the Search Criteria section, enter any combination of information from the order, such as applicant SSN, Applicant last name, or report reference number.
   
   **Note**
   For narrow and specific search results, enter as much search criteria as you can.
3. Click the Search button.
   
   The results appear in the Search Results section of the same page.
   The Price column shows the total price of the order.
   
   **Note**
   If Get $ appears in the Price column instead of a price, click Get $ to see the price.
4. Click the check box next to the order you want.
5. Click the Pricing Details button above the list.
   
   The Details and Pricing page opens, showing the per-item breakdown of the report price.
6. To upgrade, get help with, or print the breakdown, select the item in the list, and do one of the following:
• To upgrade the order, click the Order Upgrade button and see (See “How To Upgrade an Instant Merge Report” on page 36.)
• To request customer service for the order, click the Customer Service button, and follow the steps in How To Request Customer Service on page 94.
• To print the pricing details, click the Print button, click Print in the window that opens, and use your printer’s dialog box to print the information.

7. To go back to the Search Results page, click the Back button.

Paying Invoices Online

This section describes online invoices and explains the following:

■ How to pay invoices using a credit card

About Paying Invoices Online

No matter how you receive the invoice, you can pay the invoice at the Web site using the Invoice Number and a credit card. You can also see your payment history

How To Pay Invoices Online

Before you begin, make sure you have the following:

■ Account number
■ Statement number from the invoice
■ Credit card information, including expiration date and CVC number

1. Click the Pay Online tab.

The Pay Invoice Online tab opens.

![Figure 1: Pay Invoices Online Page](image-url)
2. In the Account Number field, enter the account number as it appears on the invoice.
3. In the Statement Number field, enter the number on the invoice.
   To add more statements, click the Add More link and enter the other statement numbers in the fields that open.
   Enter only statement numbers associated with the Account Number you enter in Account Number.
4. Enter the company name, your phone number, and your e-mail address in the next fields, if the information does not appear there already.
5. In the Card Type field, select Visa, Mastercard, or American Express.
6. In the Name field, type the name as it appears on the credit card.
7. In the Card Number field, type the card number.
8. In the Expiration Date field, select the expiration year and month, such as 07 and 11.
9. In the CW2/CVC2 field, type the security code as it appears on the credit card.
   For Visa and Mastercard, the number appears on the back. For American Express, the number appears on the front.
10. In the Payment Amount field, enter the amount you want to pay.
11. In the Billing Street Number field, enter the billing street number or P.O. Box for the credit card.
    This must be the number that the credit card company has on file for the card.
12. In the Billing Zip Code field, enter the zip code for the credit card.
13. Click Pay Invoice, and then click OK in the confirmation dialog box that opens.
6 Customer Service

Accessing Frequently Asked Questions and Requesting Assistance
This chapter describes how to use the Customer Service module of Credco. It includes the following sections:

- (See “Administrator Information” on page 94.)
- (See “Customer Service” on page 94.)

**Administrator Information**

This section explains the Administrator section of the site and how to find information about the site administrators, or managers.

**About Administrator Information**

The Administrator Information section of the Web site lists those with administrator roles in your company. It provides each administrator's role and e-mail address.

**How To Find Administrator Information**

1. Click the Customer Service tab.
   
   The Customer Service page opens.
2. Click the plus sign next to Admin Information.
   
   The list of administrators opens
3. Scroll down the list to find the administrator.
4. To e-mail the administrator, click the e-mail address and complete the process using your e-mail application.

**Customer Service**

This section explains Customer Service and describes how to use it.

**About Customer Service**

Using Customer Service you can find answers to questions about your accounts, billing, products, report, or issues with the Web site. First, you review the FAQs. If you can't find the answer to your question, you can then submit a question.

**How To Find Answers or Request Customer Service**

1. Click the Customer Service tab.
The Customer Service page opens.

![Customer Service Page]

**Figure 1: Customer Service Page**

(If the Customer Service section is not open, click the plus sign to open it.)

2. In the Customer Service Types list, click the option that most closely matches your question.

   A list of related FAQs appears in the FAQs and Answers list below it.

   If the Customer Service Type you choose has categories, the categories appear in the Categories list.

   **Tip**

   A Customer Service Type has categories only if the blue arrows appear to the right of it.

3. Do one of the following:
   - Continue to narrow the category by choosing available subcategories, if any, and then read the FAQs that appear below.
   - Read the FAQs that appear in the FAQs and Answers section.

   You can also click Next to see more FAQs in the next window.

4. Click the FAQ that most closely matches your question.

   The FAQ's answer opens below it.

![FAQ Answer]

**Figure 2: FAQ Answer**

5. If you don't find the answer to a question in the FAQs, click the plus sign next to Ask a Question.
The Ask a Question fields open.

![Ask a Question Fields](image)

**Figure 3: Ask a Question Fields**

6. In the Question Details section, select Type and Category, and type a brief description in the Subject text box.

7. If the question relates to a specific transaction, use the Transaction Info fields to enter the Reference Number, product, and your account number.

8. In the Description text box, type a complete description of the problem.

9. To upload a file to support the question, go to Select File to Upload and follow the instructions.

10. Click the Submit Question button.

11. In the confirmation dialog box that opens, click OK.

   If your account is set up to receive e-mails, you receive an automated e-mail acknowledgement.

   The answer to your question appears in your Message Inbox when representatives reply to it.