

## CHAPTER 7

# CONSUMER CREDIT BUREAU REPORTING

### 7.0 OVERVIEW

The Consumer Credit Bureau Reporting Module allows you to pull and print debtor credit bureau reports, as well as view them from the Debt\$Net debtor screens. This is done using a modem to call into Equifax, Experian, or TransUnion. The reporting bureau returns credit bureau reports that may be saved, reviewed, printed, or transferred to Debt\$Net debtor screens.

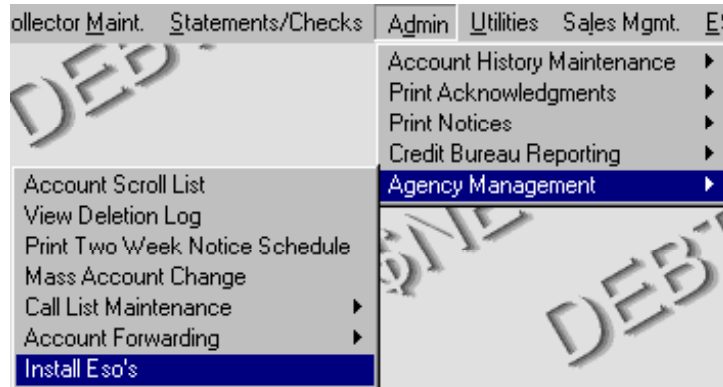
### 7.1 REQUIREMENTS AND INSTALLATION

#### 7.1.1 Special Requirements

The Consumer Credit Bureau Reporting Module requires a modem (2400 baud Hayes compatible minimum) installed on at least one workstation. You must also be a member of either Equifax, Experian or TransUnion. Your credit bureau representative will assist you in attaining a member number, password, and other specifications for logging onto the credit bureau computer. Debt\$Net Technical Support can assist you if you have questions.

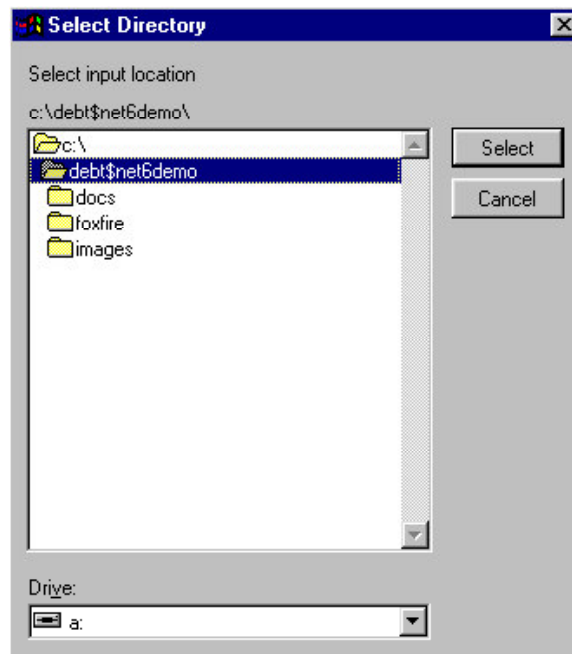
#### 7.1.2 Installation

To install the Consumer Credit Bureau Reporting Module, insert the Consumer Credit Reporting disk into your disk drive and select "Install ESO's" from the Agency Management Submenu under the Administrative Menu ("**A**dmin") (Figure 7-1).



**Figure 7-1. Install Eso’s Menu Option.**

The Select Directory Form displays prompting you to select the drive where the ESO disk is located (Figure 7-2). If the displayed location is incorrect, specify a new location using the “Drive” drop down list at the bottom of the form. After selecting the correct drive, click the “Select” button to begin installation.



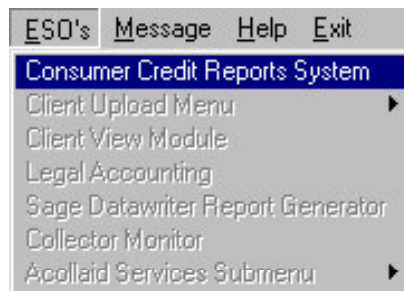
**Figure 7-2. Select Directory Form.**

After the ESO installs, Debt\$Net displays a message confirming installation. After selecting “**OK**,” exit and re-enter Debt\$Net to complete the installation process.

Installation of the Consumer Credit Reporting ESO adds a new “Consumer Credit Reports System” menu option under the ESO’s Menu and adds two new buttons to the Debtor Edit Form.

## 7.2 CONSUMER CREDIT REPORTS SYSTEM

The Consumer Credit Bureau Reporting Module installation program creates a new menu selection under the Debt\$Net ESO’s Menu (Figure 7-3).



**Figure 7-3. Consumer Credit Reports System Menu Option.**

Selecting this option displays the Credit Bureau Request Scroll List (Figure 7-4), which allows you to enter or review requests, pull, review, and transfer reports, and setup the credit bureau calling parameters.

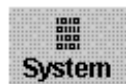
The screenshot shows a software window titled 'Debt\$Net' with a menu bar containing: Debtor, Quit, Add, Delete, Edit Rpt, Select, Load Rpt, List, Reports, System, and Get Rpts. Below the menu bar is a search box and the title 'Scroll List For Requests'. The main area contains a table with the following data:

Debtor #	Name	CBI Rpt	TRW Rpt	TRU Rpt	CBI Request	TRW Request	TRU Request
105	CONNOLLY, CHERYL				CBI		
103	COOK, CHARLES					TRW	
102	MARTIN, DONALD				CBI		TRU

Figure 7-4. Credit Bureau Request Scroll List.

The Credit Bureau Request Scroll List displays requests for reports already on file, as well as requests waiting to be processed, and allows you to pull reports, edit them, transfer them to Debt\$Net, and generate statistical reports on credit bureau requests. The list displays the debtor number, the debtor name, reports on file for each credit bureau, and outstanding requests to be processed for each credit bureau. If a report has been pulled for a particular debtor, the credit bureau’s initials appear in the appropriate “Rpt” column. If the initials are bracketed (for example, [TRW]) the report has also been loaded into the Debt\$Net Debtor Edit Form. After a report has been pulled, the initials in the request column move to the “Rpt” column. This facilitates determining the number of credit bureau report requests that need processing. Move around this screen using the <Tab> or arrow keys.

### 7.2.1 Setting Up Credit Bureau Communication Parameters



In order to pull credit bureau reports, Debt\$Net needs to know the phone numbers to call, your credit bureau ID numbers, and other information. The Credit Bureau Setup Screen provides a place to input this information (Figure 7-5). To access this screen, select the “System” button on the Credit Bureau Request Scroll List. Each credit bureau requires different information in order to communicate properly. Most of the necessary information will be provided by your credit bureau representative.

The screenshot shows the 'Credit Bureau Setup Screen' in the Debt\$Net application. It features three main sections for configuring credit bureaus: Equifax [CBI], TRW, and TransUnion. Each section includes a 'Default?' checkbox, a 'Type' dropdown menu, and several text input fields (Phone, Member Number, Security Code, Password, Preamble, Host, UIC). To the right of these sections are radio button groups for 'Baud Rate', 'Parity', 'Word', and 'Stop'. At the bottom right, there are fields for 'Modem Initialization String' and 'Port'. The Equifax [CBI] section is currently selected, with 'Default?' checked and 'Type' set to 'DFX'. The 'Modem Initialization String' is set to '\N0E1Q0V1X4&C1&D2 S7=60 S11=55' and the 'Port' is set to '2'.

Figure 7-5. Credit Bureau Setup Screen.

### 7.2.1.1 Equifax

To pull credit reports from Equifax (CBI), you must enter information in the Equifax [CBI] section of the Credit Bureau Setup Screen. To set Equifax as your default credit bureau (meaning that reports are automatically requested from this credit bureau when a new request is added to Debt\$Net), flag the “Default?” field (you may select more than one credit bureau as your default). You may also select a default report to pull from the “Type” drop down list. These defaults may be changed on individual requests by the requester, as needed.

Enter the phone number to dial in the “Phone” field. If your phone system requires that you dial a number to get an outside line (frequently “9”), enter that number first. Enter your member information in the “Member Number” and “Security Code” fields. Your Equifax representative will provide you with data for these three fields.

The “Baud Rate,” “Parity,” “Word,” and “Stop” fields contain Debt\$Net defaults and generally do not need to be altered. However, if you have difficulty connecting to Equifax, your Equifax representative may instruct you to change this information.

### 7.2.1.2 Experian

To pull credit reports from Experian (TRW), you must enter information in the TRW section of the Credit Bureau Setup Screen. To set Experian as your default credit bureau (meaning that reports are automatically requested from this credit bureau when a new request is added to Debt\$Net), flag the “Default?” field (you may select more than one credit bureau as your default). You may also select a default report to pull from the “Type” drop down list. These defaults may be changed on individual requests by the requester, as needed.

Enter the phone number to dial in the “Phone” field. If your phone system requires that you dial a number to get an outside line (frequently “9”), enter that number first. Enter your member information in the “Subscriber #” and “Password” fields. The “Preamble,” “Host,” and “UIC” fields contain logon information that informs Experian what you wish to do. Your Experian representative will provide you with data for these three fields.

The “Baud Rate,” “Parity,” “Word,” and “Stop” fields contain Debt\$Net defaults and generally do not need to be altered. However, if you have difficulty connecting to Experian, your Experian representative may instruct you to change this information.

### 7.2.1.3 TransUnion

To pull credit reports from TransUnion, you must enter information in the TransUnion section of the Credit Bureau Setup Screen. To set TransUnion as your default credit bureau (meaning that reports are automatically requested from this credit bureau when a new request is added to Debt\$Net), flag the “Default?” field (you may select more than one credit bureau as your default). You may also select a default report to pull from the “Type” drop down list. These defaults may be changed on individual requests by the requester, as needed.

Enter the phone number to dial in the “Phone” field. If your phone system requires that you dial a number to get an outside line (frequently “9”), enter that number first. Enter your member information in the “Member Number” and “Password” fields. Your TransUnion representative will provide you with data for these fields.

The “Format Codes” field specifies how report data should be formatted when returned to Debt\$Net. The default provided (,T,H) should be correct, however, if you need to change the format codes ensure the first letter is preceded by a comma. The “Speed [T/S]” field specifies whether TransUnion should return information at a fast (T) or slow (S) rate. The slow setting is provided to allow you to send credit bureau reports directly to a printer without overflowing the print buffer. Since the Consumer Credit Report Module writes reports to your hard drive, enter a “T” in this field.

The “Baud Rate,” “Parity,” “Word,” and “Stop” fields contain Debt\$Net defaults and generally do not need to be altered. However, if you have difficulty connecting to Equifax, your Equifax representative may instruct you to change this information.

- ❖ ***NOTE:** TransUnion setup fields reflect the Remote Terminal System instead of Automated Inquiry System. If you previously requested reports from TransUnion using the Automated Inquiry System, you must notify your TransUnion representative.*

#### 7.2.1.4 Modem Setup

The “Modem Initialization String” appearing in the lower right corner of the Credit Bureau Setup Screen allows you to configure your modem to communicate with credit bureaus, using the Consumer Credit Reporting Module. Consumer Credit Reporting displays a default initialization string of “\N0EIQ0V1X4&CI&D2 S7=60 SII=55 S0=0.”

When pulling credit bureau reports, you are provided an option to pull “One Report Only.” This allows you to test your modem initialization string and other settings, without committing to a long series of reports. An interrupted connection with the credit bureau may require experimenting with different initialization strings and settings. The variety of modems available doesn’t allow general guidance for acceptable combinations. Have your modem documentation available if you call for assistance in establishing communications with individual credit bureaus.

## 7.2.2 Reorganizing Credit Bureau Report Files



Select the “**Reorg**” button on top of the Credit Bureau Setup Screen to reorganize the credit bureau report files. You must be the only operator using the Consumer Credit Bureau Reporting Module at the time you reorganize and all users must be logged out of Debt\$Net as well. Generally, you will only use this option if an error message directs you to reorganize credit bureau report files or if directed to do so by Debt\$Net Technical Support.

When you select the “**Reorg**” button, the File Reorganization Screen (Figure 7-5) appears. Flag the appropriate field(s) and select the “**Save**” button when finished.

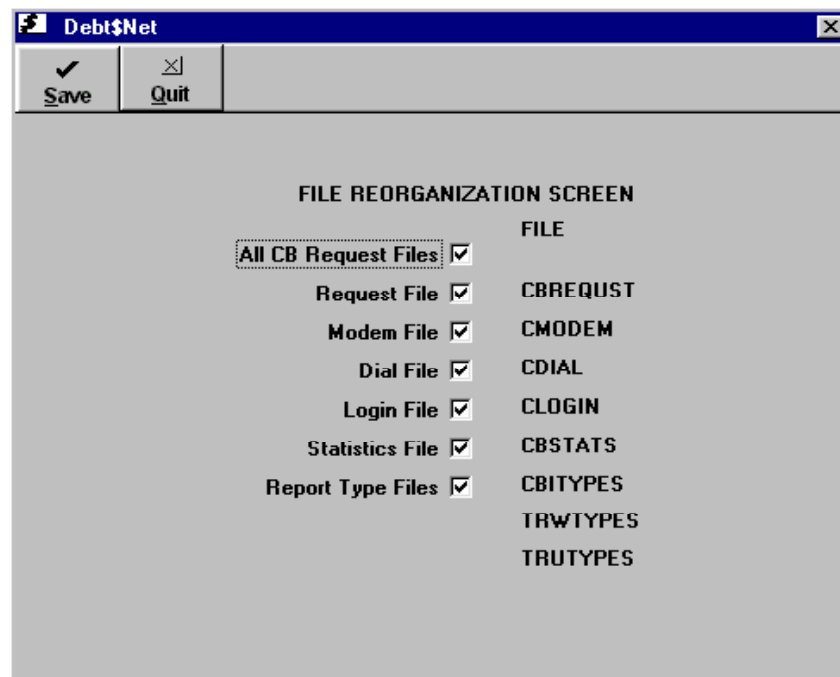


Figure 7-5. File Reorganization Screen.

## 7.2.3 Adding A New Request



You may add a new credit report request to the scroll list by pressing the “**Add**” button at the top of the screen to display the Credit Bureau Request Screen (Figure 7-6).



**Figure 7-6. Credit Bureau Report Screen with Selected Debtor.**

Select a debtor by entering the debtor number in the “Debtor #” field or right clicking the field to display a list of debtors to choose from. Once you identify the debtor, Debt\$Net attempts to reformat the name and address information into a format required by the credit bureaus (Figure 7-6). Both the debtor name and address must be broken down into pieces such as last name and first name to properly communicate the identity of the debtor to the credit bureaus. You can view the Debt\$Net address (in the “Debt\$Net Address” field) and the extracted form of the address (in the “House #,” “Street,” “Type,” etc. fields) to determine how to reformat the address if necessary. Fill in the fields as indicated in Table 7-1.

**TABLE 7-1. CREDIT BUREAU REQUEST SCREEN FIELDS**

FIELD	DESCRIPTION
<b>Debtor #</b>	Enter the Debt\$Net debtor number or right click the field to select from a list.
<b>DEBTOR</b>	
<b>Last Name</b>	Debtor’s last name. Debt\$Net automatically fills in this information when you select a debtor number.
<b>First Name</b>	Debtor’s first name. Automatically filled in when you select a debtor number.
<b>Middle Name</b>	Debtor’s middle name (if available). Automatically filled in when you select a debtor number.

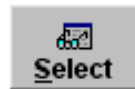
<b>Suffix</b>	Debtor's suffix (for example, Jr. or Sr.). Automatically filled in when you select a debtor number.
<b>SSN</b>	Debtor's social security number. Automatically filled in when you select a debtor number.
<b>Age</b>	Age of debtor. Automatically filled in when you select a debtor number.
<b>SPOUSE</b>	
<b>Last Name</b>	Debtor spouse's last name. Automatically filled in, if available, when you select a debtor number.
<b>First Name</b>	Debtor spouse's first name. Automatically filled in, if available, when you select a debtor number.
<b>Middle Name</b>	Debtor spouse's middle name. Automatically filled in, if available, when you select a debtor number.
<b>SSN</b>	Debtor spouse's social security number. Automatically filled in, if available, when you select a debtor number.
<b>Age</b>	Debtor spouse's age. Automatically filled in, if available, when you select a debtor number.
<b>Joint</b>	Indicates that this debtor and spouse share a joint account when flagged.
<b>Debt\$Net Address</b>	Debtor's address as currently listed in Debt\$Net.
<b>Phone</b>	Debtor's phone number and area code. Automatically filled in when you select a debtor number.
<b>House #</b>	Debtor's house number. For example, in the address "1111 Main St NW," "1111" is the house number.
<b>Street</b>	Name of the Debtor's street. For example, in the address "1111 Main St NW," "Main" is the street name.
<b>Type</b>	Type of the debtor's street. For example, in the address "1111 Main St NW," "St" (Street) is the type.
<b>Quad</b>	Quadrant the debtor lives in. For example, in the address "1111 Main St NW," "NW" (Northwest) is the quadrant.
<b>Apt</b>	Debtor's apartment number, if applicable.
<b>City</b>	Debtor's city of residence.
<b>State</b>	Debtor's state of residence.
<b>Zip</b>	Debtor's zip code.
<b>Debtor Employer</b>	Name of debtor's current employer.
<b>Spouse Employer</b>	Name of spouse's current employer, if available.
<b>Client</b>	Name of the client to whom the debt is owed.
<b>Request by:</b>	Name of the collector requesting the report. Only filled in when the request is made from the Debtor Edit Form.

<b>CBI Report</b>	Indicates to pull the report from Equifax when flagged.
<b>TRW Report</b>	Indicates to pull the report from Experian when flagged.
<b>TRU Report</b>	Indicates to pull the report from TransUnion when flagged.
<b>Type</b>	The type of report requested, selected from the drop down list.

After you verify the accuracy of the data, reformat the address (if necessary), indicate the credit bureau you wish to pull the report from, and select the type of report, select “**Save**” to save your changes and complete the add process.

- ❖ ***NOTE:** You may also add a credit bureau report request through the Debtor Edit Form. See Section 7.3.1 for more information.*
- ❖ ***NOTE:** You may add a request for a debtor not entered into Debt\$Net by not selecting a Debt\$Net debtor number and manually entering data in all fields.*

## 7.2.4 Updating A Request



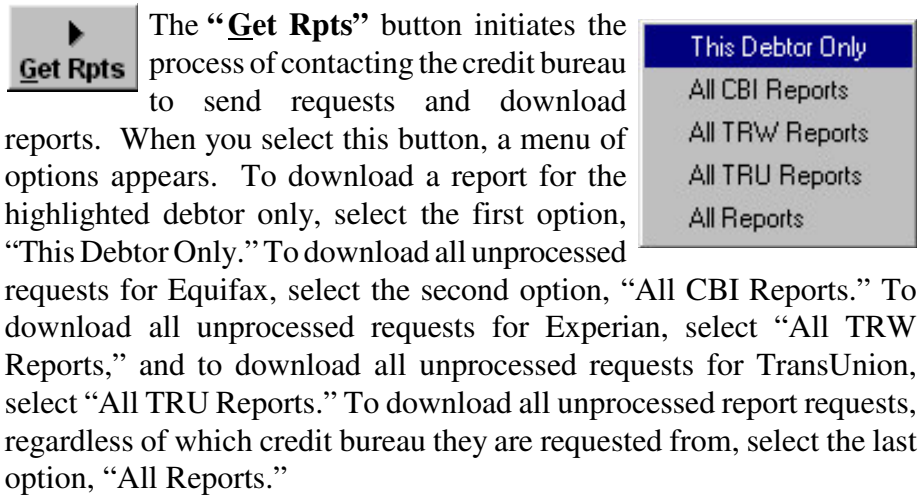
To modify an existing request from the scroll list, highlight the entry and click the “**Select**” button. The Credit Bureau Request Screen displays and allows you to modify the necessary fields.

## 7.2.5 Viewing Debt\$Net Debtor Information



To view information about a particular debtor and/or account, select “**Debtor**” from the Credit Bureau Request Scroll List to display the Base Working Screen for the highlighted debtor. Use this screen to help you determine whether pulling a credit bureau report is justified. You may access additional debtor or account information by selecting the “**Debtor**” or “**Account**” buttons on the Base Working Screen.

## 7.2.6 Calling the Credit Bureau



Click your selection to begin the calling process. The program displays a Terminal Window (Figure 7-7).

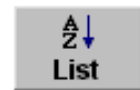
```
Terminal Window
NJ-Connolly, Cheryl, , , CA-549, HOTZ, ST, Spring Valley, CA, 92077. ID-SSS-123-98-765
, AGE-43.!!
MAIN MODULE
GET_CONFIG
DIAL OUT
DIALING...
```

**Figure 7-7. Terminal Window.**

The Terminal Window displays the dial up process and other information as the Consumer Credit Bureau Reporting Module progresses through sending requests and downloading reports. The Credit Bureau Request Scroll List redisplayes when the process is complete. If the request

contained incorrect information (for example, misspelled names, unknown names, wrong addresses, or incorrect social security numbers) you may receive an error message from the credit bureau instead of a credit bureau report. You may wish to review your downloaded reports before transferring them to the Debt\$Net debtor screen.

### 7.2.7 Sorting the Credit Bureau Request Scroll List



The “**List**” button allows you to sort the Credit Bureau Request Scroll List to facilitate accessing requests or reports in different parts of the report request process. Select the “**List**” button to display a menu of options. To display only unprocessed requests on the scroll list, select “Requests.” To display all processed requests, select “All Reports.” To display only processed requests that have not yet been loaded into Debt\$Net, select “Reports To Load.” To display all processed and unprocessed requests, select “All Records.”



### 7.5.4 Reviewing and Editing Downloaded Credit Bureau Reports



The “**Edit Rpt**” button allows you to review the downloaded reports and error responses before loading them into the Debt\$Net debtor file. Selecting the button displays a list of credit bureaus. Select the credit bureau you wish to view reports from. CBI is Equifax, TRW is Experian, TRU is TransUnion. You may edit the data in the reports if desired, but this capability is provided mainly to allow you to remove error messages from failed downloads or requests.



- ❖ **NOTE:** *Since the information you type into a credit bureau report can be transferred to the Debtor Edit Form, you may make entries in the report window to communicate with collectors. For example, you may wish to tell them that the debtor’s amount owed doesn’t justify a credit bureau report.*

## 7.2.9 Transferring Reports to the Debtor Edit Form



The “**Load Rpt**” button provides options to transfer reports to the Debtor Edit Form. When you select the “**Load Rpt**” button a menu displays providing options to load either the highlighted debtor’s reports (“This Debtor Only”), all reports for one credit bureau (“All CBI Reports,” “All TRW Reports,” or “All TRU Reports”), or all reports for all credit bureaus (“All Reports”). After you make your selection you may access the report through the “**View Rpt**” button on the Debtor Edit Form.



### 7.2.10 Deleting Requests



To prevent the list of processed requests from growing so large that it becomes unmanageable, you may wish to delete requests from the list after transferring the reports into the Debtor Edit Form (when no further action is required). To delete a request, highlight the record and select the “**Delete**” button. A message displays asking if you want to delete the record. Select “**Yes**” and the request is deleted, select “**No**” to cancel the deletion.



### 7.2.11 Statistic Reports



The “**Reports**” button provides options to print statistical reports listing numbers of credit bureau requests over time. The “Requests” report lists all credit bureau report requests made over a range of time, ordered by collector making the request. This allows you to determine who is making credit bureau requests. The “Reports Pulled” report lists how many credit bureau reports were downloaded over a period of time. Use this report to help you reconcile your credit bureau billing statements by cross checking the number of reports pulled with the number of reports for which you were billed.



## 7.3 CREDIT BUREAU REPORTS AND THE DEBTOR EDIT FORM

The installation process adds two new buttons on the Debtor Edit Form (Figure 7-8). “Cb Req” allows you to quickly request credit bureau reports (instead of requesting them through the Credit Bureau Request Scroll List). “View Rpt” allows you to review or print a credit bureau report loaded into Debt\$Net. You may modify the report through the “View Rpt” button if you have a user access level of 0.

Figure 7-8. Debtor Edit Form.

### 7.3.1 Requesting a Credit Bureau Report

To request a report from the Debtor Edit Form, select the “Cb Req” button on top of the form. The Credit Bureau Request Window displays (Figure 7-9). The Credit Bureau Request Window lets you add new requests for this particular debtor for each credit bureau, displays requests on file but not processed, and displays reports transferred into Debt\$Net. This window may be used to determine the status of requests and reports in process.

**Figure 7-9. Credit Bureau Request Window.**

To add a new request, flag the field by the name of the credit bureau you wish to request the report from. From the drop down list next to the credit bureau name, select the type of report. The “On File” fields in the Requests area indicate that the request has been saved and is ready to process, when flagged. Flags in the “On File” and “Transferred” fields in the Report Status area indicate reports already on file or already transferred into Debt\$Net. Select “**Save**” to save your changes and add the credit bureau request. You may make requests for any or all credit bureaus.

- ❖ ***NOTE:** If you flagged any of the “Default” fields on the Credit Bureau Setup Screen, the default credit bureau will be automatically flagged when you display the Credit Bureau Request Window to enter a new request. Remove the flag if you wish to override the selection.*

### 7.3.2 Viewing Credit Bureau Reports

After you transfer a credit bureau report into the Debtor Edit Form, use the “**View Rpt**” button to view the report. Select this button to open the Credit Bureau Report Window (Figure 7-10). All downloaded reports display here. Use the scroll bar to the right of the window to navigate the page and view all reports. Select the “**Print**” button to print the reports. You may print the report to a printer, to a file, or to the screen. If the debtor has no reports on file, the window will be blank.



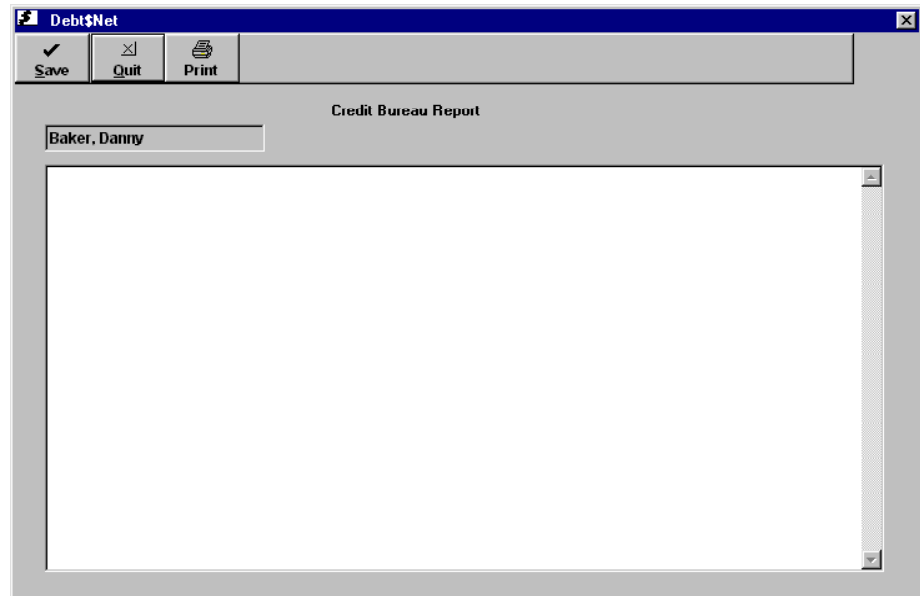


Figure 7-10. Credit Bureau Report Window.