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<http://www.creditbase.com>

CREDITbase III

Bureau Approved and Certified Desktop Credit Retrieval Software

CREDITbase III retrieves credit reports quickly, easily, and reliably for business, financial, and governmental purposes. Getting a credit report can be as simple as this...

- Click **New Inquiry**
- Enter name, SSN, street address and zip.
- Click **Send**.

Printing is automatic. **Customizable** templates eliminate repetitive input. **City and state** input is automatic. A single inquiry can be sent to multiple bureaus

- Uses your **Experian, Equifax, and/or Trans Union** bureau account(s).
- **Internet (DSL, T1, Cable) or modem dialup**
- Displays and prints credit reports **individually** or in **batches**.
- **Safe, encrypted storage**. Meets security guidelines.

Blazing speed: Customers report that Internet delivery (by DSL, T1, or Cable) typically takes only a second or so!

Bureau Product Support

CREDITbase III gives you access to the following credit bureau products, with the logon codes assigned to your company by your credit bureau.

<i>Equifax</i>	<i>Experian</i>	<i>Trans Union</i>
<p>Equifax Internet STS Connectivity</p> <p>Credit Report Desktop Credit Analyst DTEC (SSN search) Finders (Collections) ID Report Persona (Employment) Decode (Member lookup) Desktop Credit Analyst</p> <p>Equifax Options</p> <p>Beacon, DAS Online Directory SafeScan</p>	<p>Experian Net Connect</p> <p>Credit profile Access Point Address Update Experian Business Reports Bullseye Collection Report Connect Check CrossView Custom Strategist Decode Employment Insight ID Profile Report Instant Update National Fraud Database Social Search Truvue Identity Verification</p> <p>Experian Options</p> <p>Direct Check Credit Trends Profile Summary FACS+ Demographics Fraud Shield Fair, Isaac (FICO) Crossview Debit Score National Risk Model</p>	<p>Trans Union Net Access (TUNA)</p> <p>Credit Report Look / SubLook Peer (Employment Report) Trace, Trace Plus (SSN Search) FACT Glance HAWKeye (Fraud Detect) ReTRACE, ReTRACE Plus Score Report Watch ATLAS Acquire</p> <p>Trans Union Options</p> <p>Hawk, Loss Alert Phone Append LOOK, Phone LOOK Empirica, Delphi Horizon, TIE, etc.</p>
<p>Credit reports are available by Internet or modem. Please confirm Internet support for other bureau products you may need. If you don't see a bureau product listed above, please ask.</p>		

Sending an Inquiry with Creditbase 3.

Just follow these easy steps:

1. Click the **New Inquiry** button on the toolbar (or press **Ctrl+N** or choose **New Inquiry** from the **Inquiry** menu).
2. The **New Inquiry** dialog appears. In most cases, you need only enter:
 - Name (last, first, middle)
 - Social Security Number (CREDITbase will insert the dashes for you)
 - Address (street number, street name, and Apt. number if applicable)
 - ZIP code (CREDITbase will lookup the City and State for you!)
3. The less used (and normally not required) input fields are available under the other tabs. For instance, if you want to send a **JOINT** inquiry, click the **Joint** tab to input the spouse's information. The **Prev.Addr.** (previous address) and **Employment** information can also be entered. Under the **Misc.** tab you may add your own reference number, a comment, and other miscellaneous information such as the consumer's email address.
4. **Pay careful attention to the Current Options summary** displayed at the bottom of this window. In the example, this area shows that the inquiry will be sent to two bureaus. To change that — or to modify or review any bureau-specific options — click one of the *bureau* tabs (**EFX**, **TU**, or **XPN**) and modify the settings. Changes here will affect just this inquiry (To change defaults for future inquiries, use the Settings button as described under **Additional Setup**, above).

Click the **Send (put in Outbox)** button. By default, the inquiry is sent immediately and the TTY text report appears on screen within a few moments and is immediately printed to the default printer.

A screenshot of the 'New Inquiry' dialog box. The window title is 'New Inquiry'. It has several tabs: 'Subject', 'Joint', 'Prev. Addr.', 'Emp.', 'Misc.', 'EFX', 'TU', and 'XPN'. The 'Subject' tab is selected. The 'Subject Identification' section contains fields for 'Consumer' (dropdown), 'Last Name' (Jonathan), 'First Name' (Q), 'Middle' (dropdown), and 'Suffix' (dropdown). Below these are fields for 'Social Security Number' (123-45-6789), 'Birth (mm/dd/yyyy)', and 'Driver's License'. The 'Current Address' section has fields for 'Number' (123), 'Street' (Main), 'Apt' (dropdown), and 'Phone'. Below that are fields for 'ZIP' (60750), 'City' (Fantasy Island), and 'State' (IL). The 'Current Options' section shows 'Credit Report (Multi-Bureau)' and a list of options: '»»To TRANS UNION via Sys-To-Sys access, Product: Credit Report' and '»»To EXPERIAN via Sys-To-Sys access, Product: Credit Profile, Models: RM-F, Direct Check, Fraud Shield'. At the bottom are buttons for 'Send (put in Outbox)', 'Cancel', and 'Help'.

CREDITbase Report Formatting and Other Output Options

CREDITbase is unique in its ability to obtain *System-to-System* data from the bureaus. This superior technology allows CREDITbase to format the bureau data into a variety of reports and to export specific data items for use by other application programs.

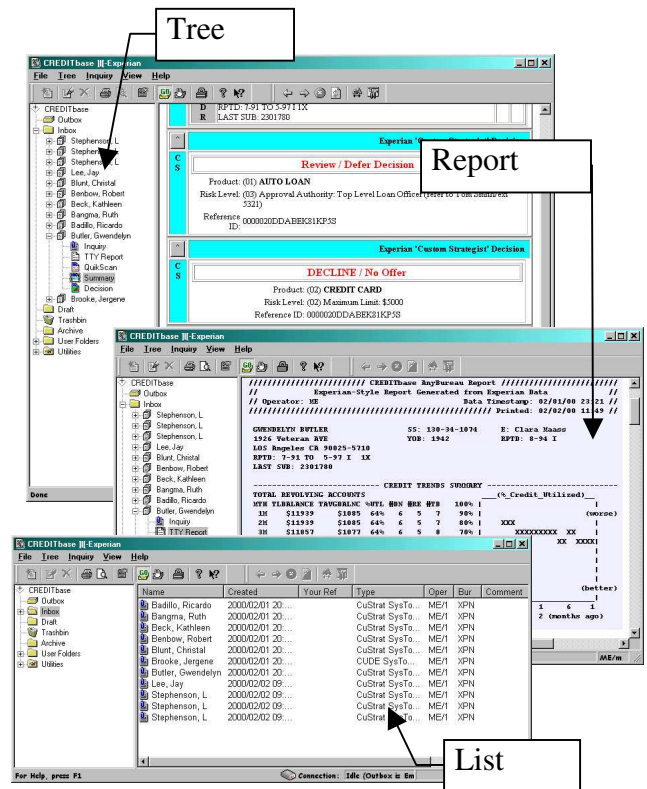
- **Report Formats:** You can view and print the data as a standard TTY (traditional style) report, or as an interactive HTML (web page style) report. For special decisioning products such as Experian's *Custom Strategist*, and Equifax's *Desktop Credit Analyst*, the display can say simply, **Accept** or **Decline** — what could be easier?

The available reports are displayed in the Tree Pane (left side), below the consumer's name. They are also listed in the **Report** tab of the Setting dialog, so you can specify any combination of reports to print as the data is received.

- **Data Export:** You can export selected data fields. One form of output is a comma-delimited text file containing credit information useful for automated decisioning and interfacing with other programs.

To export data, select a name in the Tree Pane or multiple names in the List View, then choose **Export Report/Data** from the **Tools** menu. Click the Help button for step-by-step details.

- **Mail Merge and Email Merge:** CREDITbase makes it easy to send letters of acceptance or declination. With a few mouse clicks, you can decline a loan via email and automatically include the text of the Model Factors (Reason Codes) and the Consumer Referral information (bureau address and phone number). To generate email and formal letters of declination, select an item in the Tree Pane or multiple items in the List View, then choose **Letter to Applicant** from the **Tools** menu. The online help provides details.
- **Management Reports:** You can print any of the List View screens. For instance, click on the **Inbox** in the Tree Pane. This shows all of the items in the folder. Now you can rearrange and resize the columns as desired. You can sort the list by clicking any of the column titles above the list. When satisfied, click the **Print** or **Print Preview** button from the toolbar (or choose **Print** or **Print Preview** from the **File** menu). Since you can sort by date, user reference, operator ID, and other column headings, this provides a simple — but very useful — way to generate printed reports of CREDITbase activity. The online help provides details.



Administration for Multiple Users / Multiple Accounts

CREDITbase provides security and flexibility through its support of multiple users and Supervisor/Operator access levels.

Note: If you have only one account with any bureau, and if you expect to be the only person who will use CREDITbase, there is no need to create additional users. You may ignore this section.

Multiple Users

When several persons will be using CREDITbase, you may wish to provide logins for each user. There are several reasons for doing so:

- The Operator Initials are sent with each inquiry. They will appear on the bills from the bureau and will appear as a “sortable” column in the List View. This helps you track which operator sent any particular inquiry.
- Each user has a personalized set of default settings. For instance, one user can be set to pull Credit Profile while another, in the HR department, can pull Employment Reports — without having to change settings.
- Bureau Subscriber IDs (Member Numbers) are associated with each user. So, if you have multiple Subscriber IDs you should *not* modify the bureau settings between inquiries. Instead, create a user for each bureau account, and just *log in as that user* when you want to use that bureau account.

Supervisor vs. Operator

As the user who originally installed CREDITbase, your login is that of the **Master Supervisor**. As Master Supervisor...

- You are the only person who can add users and change other persons' passwords.
- All security privileges are enabled for you, so you are the best person for performing set up and for diagnosing problems. You can modify all bureau access codes and modem/Internet settings. You can view the Comm Activity log for diagnosing connection problems.
- Only the Master Supervisor can copy text from credit reports. For security reasons, operators are prevented from using cut-and-paste on report text.
- You can see all of the inquiries and reports of all users. This lets you perform system-wide management operations such as old-report deletions, printing weekly and monthly summary reports, etc.

As Master Supervisor, you can create new users and limit user access privileges. For instance, you can prevent a user from viewing and modifying connection settings and bureau access codes. You can limit a user to requesting only a particular type of report from a particular bureau. You can also setup **Inquiry Templates** that pre-fill certain portions of the Inquiry form.

To create new users and manage user accounts, choose **User Administration** from the **Tools** menu. The online help provides details of how to perform standard administrative tasks.

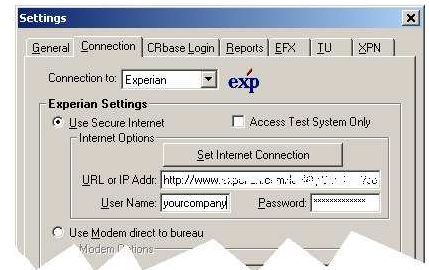
Internet Setup For CREDITbase 3.

CREDITbase 3 can use modem or direct Internet access to each of the three bureaus.

Original setup is done with the Connection tab on the Settings dialog.

Click the Settings button and then click the Connection tab. Select the bureau from the Connection to drop-down list.

Click the Use Secure Internet radio button. Your bureau representative will have provided you a URL (Internet address), a User name, and a Password, or depending on the bureau, a certificate. The setup information can be entered here. If do not yet have Internet approval for a bureau, you can choose Modem access on this dialog.



Internet Application forms and additional information about setting up for Internet access to the bureaus is provided on the CREDITbase CD.

CREDITbase does not use a web browser for Internet access, nor it does it use a third-party website. No added per-report transaction charges are involved.*

CREDITbase 3 is *client software* for three new credit bureau Internet services:

- ø Experian: ***Net Connect***
- ø Trans Union: ***Trans Union Net Access (TUNA)***
- ø Equifax: ***Equifax STS Connectivity***

Be sure to ask your bureau representative for these Internet services *by name*. Otherwise, they may assume you are looking for a browser-based approach -- much slower, less convenient, less secure, and less capable than the CREDITbase III solution.

*Subject to Experian, Equifax, and Trans Union bureau policies. Please verify with your bureau representative.

Network vs. Standalone Editions of CREDITbase 3.

Network

The CREDITbase Network Edition maintains the credit database on a network server to simply backup and administration, and to make it possible to view the same credit report, when needed, from different workstations. A supervisor might have a need, for example, to decide whether to approve a marginally qualified applicant, based on a credit report that was pulled at another workstation.

Standalone

Each workstation has its own database, so there is no sharing of data from one workstation to another. (The data might reside on a shared network drive, but there is no provision allowing users or supervisors to choose the database of a different user.)

Note: Within either edition, you may create multiple user log-on accounts.