

## Credit Reports (Optional Software)

The Credit Bureau Interface is available to credit unions that have the Loan Application optional software.

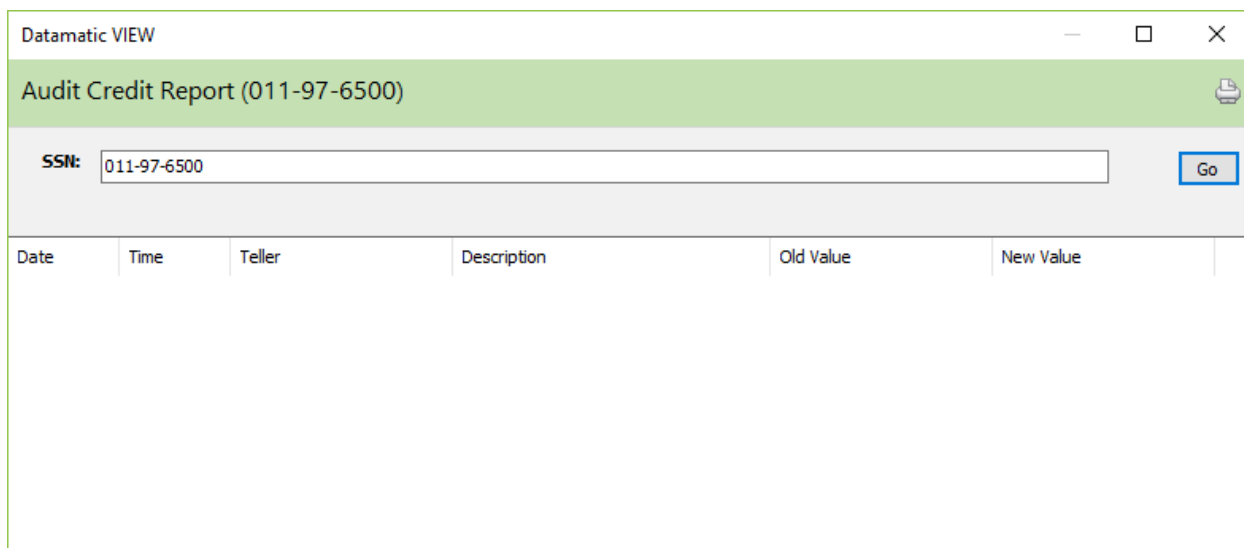
### Audit Credit Report

Select one of the following:

- [\[Main Ribbon or Member Ribbon > Inquiry > Audit > Credit Report\]](#).
- Alt + I > Audit > Credit Reports.

The Audit - Credit Report selection is used to display the Date, Time, Teller (the employee that ordered the report) and Description.

Enter the Social Security Number of the member whose credit report is being audited then click on Go or press enter. The system displays.



The screenshot shows a web application window titled "Datamatic VIEW". The main heading is "Audit Credit Report (011-97-6500)". Below the heading is a form with a label "SSN:" and a text input field containing "011-97-6500". To the right of the input field is a blue "Go" button. Below the form is a table with the following columns: Date, Time, Teller, Description, Old Value, and New Value. The table is currently empty.

Date	Time	Teller	Description	Old Value	New Value
------	------	--------	-------------	-----------	-----------

## Order Credit Report

Select [\[Main Ribbon or Member Ribbon > Tools > Order Credit Report\]](#). This selection can be used for either existing members or non-members. **Also, credit reports can be ordered in Loan Application (on the Ribbon) or in the Add Member Wizard.**

This is an example of the window when a credit report is ordered through [\[Main Ribbon > Tools > Order Credit Report\]](#).

Datamatic VIEW

### Order Credit Report

Bureau:

PIN or Password:

First Name:  Last Name:

Address:

City:  State:  Zip Code:

SSN:  Birth Date:

Home Phone:  Work Phone:

License:  State:

**Joint Credit Only**

First Name:  Last Name:

SSN:

Birth Date:

**Document**

PDF:

If selected from the Member Ribbon, the Name, Address and SSN will be brought forward to this window. Make changes or fill in missing information, if needed. If a joint credit report is being ordered, enter the SSN, First and Last Name for the joint person. If the loan application is for a non-member, enter the SSN, First Name, Last Name, Address, City, State and Zip Code for the primary person on the loan and joint name and SSN, if applicable.

Select a **Bureau** from the drop down list. Only the credit bureaus that are checked under [\[Main Ribbon > System Settings > Credit Bureau Setup\]](#) will be displayed as a selection. The credit bureau selected as the default on the Credit Bureau Setup window, will be automatically highlighted on this window. A different selection may be made here, if desired.

An **optional** PIN or Password can be entered, if applicable for the member.

For security purposes, the general public can contact the credit bureaus to request that a PIN or Password be assigned to them for the purpose of ordering a credit report. The member or potential member will provide the PIN or Password to the financial institution when a credit report is needed. The credit report will only be sent to the financial institution, if the PIN or Password is included with the request and, if it matches the PIN or Password on file with the credit bureau.

To order the credit report, click on the Order button on the bottom right side of the window. The credit report is displayed.

The Loan Application process will automatically import the debts from the new credit report if it is pulled in Loan Application (and replace any previous credit bureau debts from a previous application, if applicable).

After the report is ordered and the information is received from the credit bureau, the system displays the credit report on the PC. **It is very important to print the credit report immediately after ordering the report.** The debts from the machine-readable report will be imported into the Debt window automatically.

The printed credit report can be filed in the loan file along with the printed application. **Each credit union will need to determine how to handle the storing of credit bureau reports that have been ordered through VIEW.** It will be necessary to order another report, if it was not printed or stored electronically on a separate server at the credit union. The credit reports are not stored on the Datamatic system. If the credit union has purchased a program to store the documents on a server, the report can be stored that way. It can then be viewed there if necessary in the future.

## Search for Credit Report

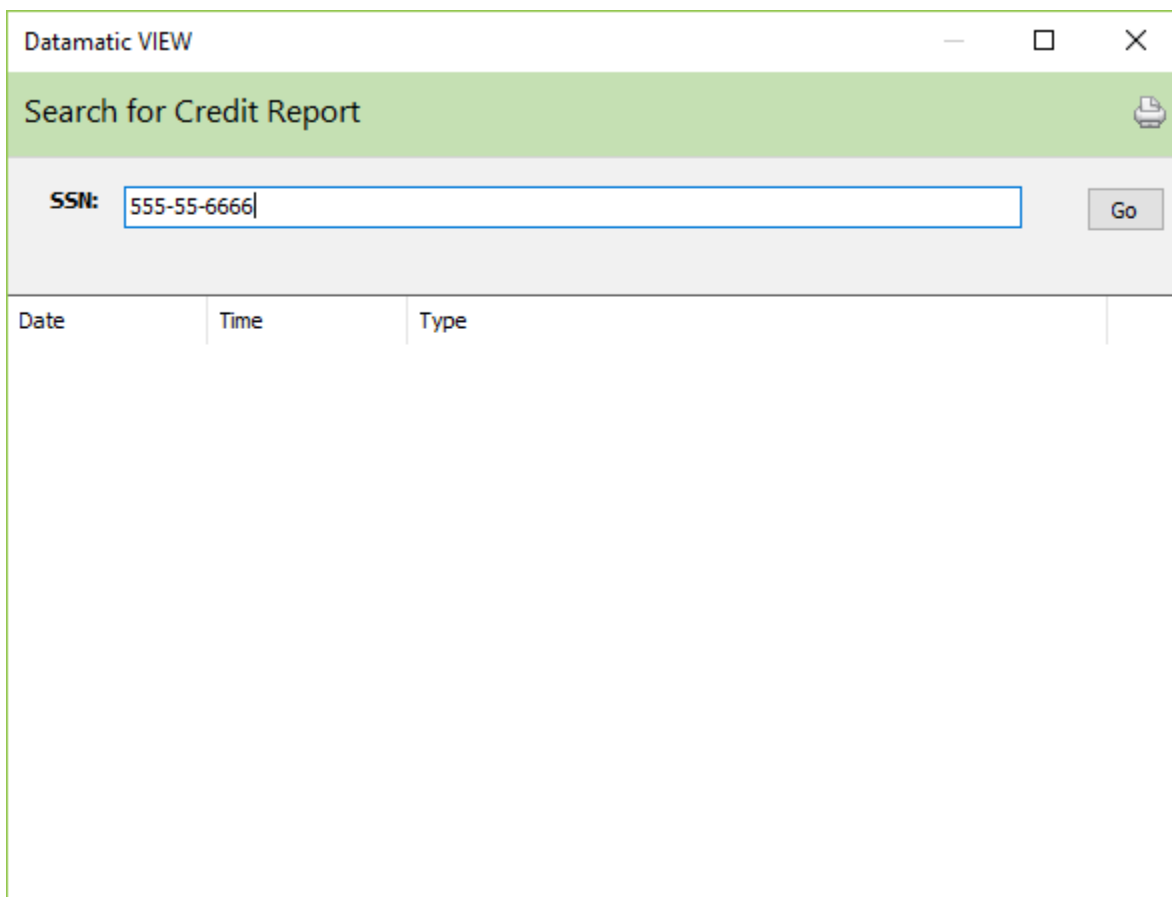
Select one of the following:

- [\[Main Ribbon or Member Ribbon > Lending > Search for Credit Report\]](#).
- Alt + L > Search for Credit Report.

Enter the Social Security Number of the member for whom the credit report is being searched. Press enter or click on Go.

If a member is displayed and the Search for Credit Report is selected, the Social Security Number for that member will automatically be entered in the SSN field.

The system displays.



Date	Time	Type
------	------	------

The system displays all of the credit reports that match the Social Security Number entered. This shows the dates, times and types of credit reports ordered for the social security number.

## **Credit Report Reference**

**Add Member Wizard** – Refer to the Member Services Manual

**Loan Application Setup** – Refer to the System Settings Manual

**Metro I Credit Bureau** – Refer to the Extracts Manual

**Metro II Credit Bureau** – Refer to the Extracts Manual

**Credit Bureau Setup** – Refer to the System Settings Manual

**Credit Bureau (TRW) Extract** – Refer to the Operations Manual (Main Console only section)

**Credit Grade Setup** – Refer to the System Settings Manual