



System Settings | Credit Bureau Setup



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TABLE OF CONTENTS

CREDIT BUREAU SETUP	3
Overview	3
Setup	4
Credit Bureau Report.....	5

CREDIT BUREAU SETUP

Overview

The Credit Bureau Setup defines the parameters needed to retrieve credit bureau reports through VIEW. Credit Bureau retrieval credentials must be obtained by each credit bureau and defined in this setup before a report can be ordered. Each type of credit report may require unique credentials such as a different subscriber number.

- Single Credit Reports
- Multi Bureau Reports
- Soft Pulls
- CDC - Cross Check
- FIS Qualifile®
- Harland Qualifile®

The following formats are available in the optional software packages:

- **Credit Bureau Software Package**
 - Factual Data (CBC) – Credit Report
 - Factual Data (CBC) – Credit Report (plain text)
 - Hart – Credit Report
 - Hart – Credit Report (plain text)
 - Hart – Credit Report + Letter
- **Consumer Reports Software Package**
 - CBC – Cross Check
 - FIS – Qualifile
 - Harland – Qualifile

Datamatic defines reports that are pulled to approve credit as Credit Reports. Others like Qualifile, CBC Cross Check, or soft pull credit reports are defined as Consumer Reports. Consumer Reports are not to be used for credit approval.

The Credit Bureau Setup is located in [[Main Ribbon > System Settings > Credit Bureau Setup](#)].

Setup

Datamatic VIEW
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Credit Bureau Setup
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Description	Equifax	Experian	TransUnion	ID	Format	
						+
						↑
						↓

Scoring Models:

Equifax:

Experian:

Trans Union:

Bankruptcy:

Multi Bureau: Use Experian scoring model ▼

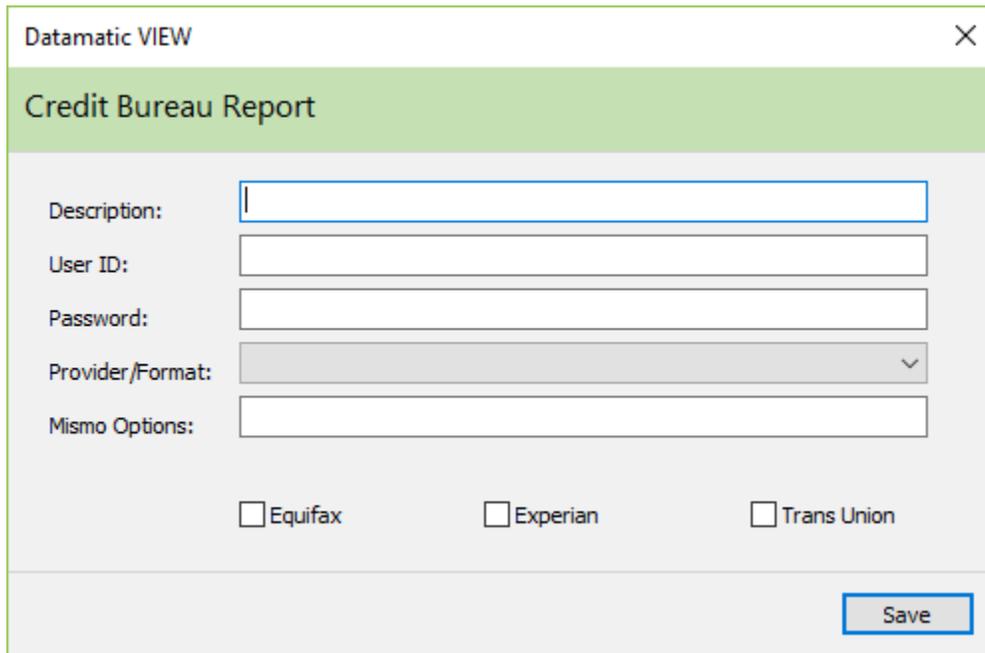
Save

Field	Comments								
List	Displays the individual credit bureau setup selections. First credit bureau listed is the default.								
Scoring Models	<p>A credit scoring model is a statistical analysis used by credit bureaus. Datamatic supports Credit bureaus using the MISMO standards for scoring models. The scoring model name is obtained by the credit bureau and must be entered exactly as provided.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr><td style="width: 20%;">Equifax</td><td></td></tr> <tr><td>Experian</td><td></td></tr> <tr><td>Trans Union</td><td></td></tr> <tr><td>Bankruptcy</td><td></td></tr> </table>	Equifax		Experian		Trans Union		Bankruptcy	
Equifax									
Experian									
Trans Union									
Bankruptcy									
Multi Bureau	<p>Default used for multi bureau report</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr><td style="width: 20%;">Use Equifax scoring model</td><td></td></tr> <tr><td>Use Experian scoring model</td><td></td></tr> <tr><td>Use Trans Union scoring model</td><td></td></tr> </table>	Use Equifax scoring model		Use Experian scoring model		Use Trans Union scoring model			
Use Equifax scoring model									
Use Experian scoring model									
Use Trans Union scoring model									
	Launches Credit Bureau Report Screen.								

Field	Comments
	Allows credit union to move the order of the providers

Credit Bureau Report

The Credit Bureau Report screen defines the individual criteria need for each type of credit report.



Field	Comments
Description	Description that will display as a selection when ordering a report.
Provider/Format	Provider of report with Format. All formats are in HTML and require Internet Explorer unless stated otherwise.
	CBC - Credit Report
	CBC - Credit Report (plain text)
	CBC - Cross Check
	Hart - Credit Report
	Hart - Credit Report (plain text)
	Hart - Credit Report + Letter
	FIS - Qualifile
Harland - Qualifile	
User ID	Username assigned by the credit bureau.
Password	Password assigned by the credit bureau. Password changes must be completed on the providers website and changed in this setup.
Mismo Options	Enabled for Hart Credit Bureau subscribers. It may contain special instructions obtained by the credit bureau.
Equifax	Enabled when credit bureau selection is required

Field	Comments
Experian	Enabled when credit bureau selection is required
Trans Union	Enabled when credit bureau selection is required
<input type="checkbox"/> Used to Approve Credit	Determines when a credit bureau format will be used to approve credit



Note

Check off multiple credit bureaus to configure multi-bureau reports.