eCredit Complete Quick Start Guide
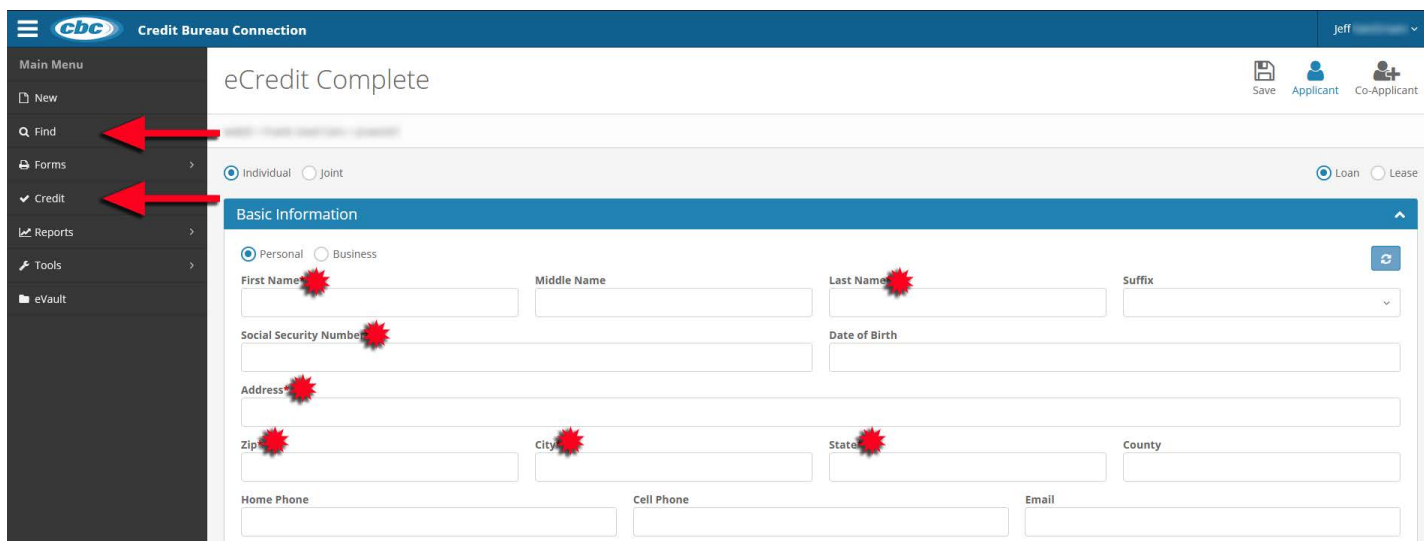

To pull a credit report:
- Enter minimum required information - Fields with a red asterisk.
- On the side-bar, select the "Credit" slide out menu (see red arrow above)
- Select the desired credit bureau and click to run

To view applicants, view previous credit reports, etc.:
- Click "Find" from the side-bar (see red arrow above)
- Click the applicant name link to recall applicant to the applicant screen

Troubleshooting:

I clicked the bureau I want to pull but nothing happens.

This is a pop-up blocker issue. Please add www.creditbureauconnection.com to your trusted sites list or allow pop-ups from www.creditbureauconnection.com.

I try to login but the page says my userid has been disabled.

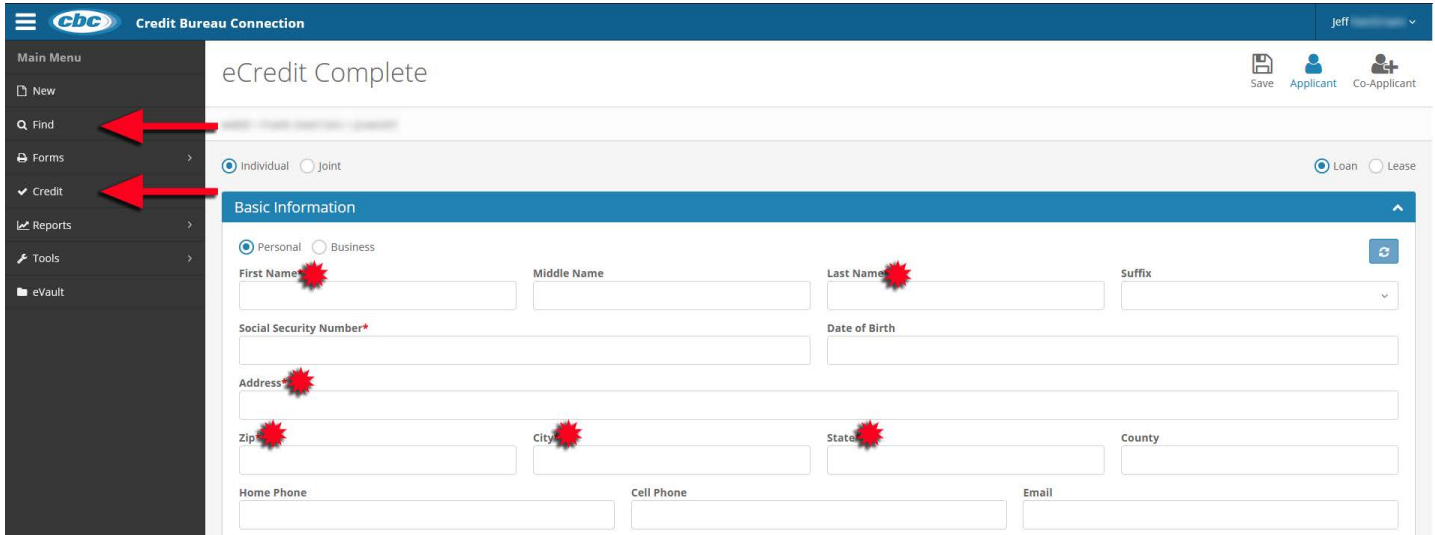Please use the reset password link, reset your password, and follow the on-screen instructions.

Still having problems or would like additional training? Contact us at 800-448-0183 and ask for support.

eCredit Complete Prequalification Quick Start Guide

To pull a credit report:

- Enter required information - Fields with a red asterisk. PLEASE NOTE: SSN and DOB are not required to obtain a prequalification report however could be beneficial for some thin-file or no-file applicants(no-hit).
- On the side-bar, select the "Credit" slide out menu (see red arrow above)
- Select the desired credit bureau and click to run

To view applicants, view previous credit reports, etc.:

- Click "Find" from the side-bar (see red arrow above)
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Troubleshooting:

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CBC eCredit Complete User Interface Training

New:

- Select when you want to enter new customer information in order to run a credit inquiry.

Find:

- Here you can locate saved applicants.
- With the compliance view enabled, you can view the credit report and easily view needed compliance actions. (Contact CBC if you don't have this option enabled)
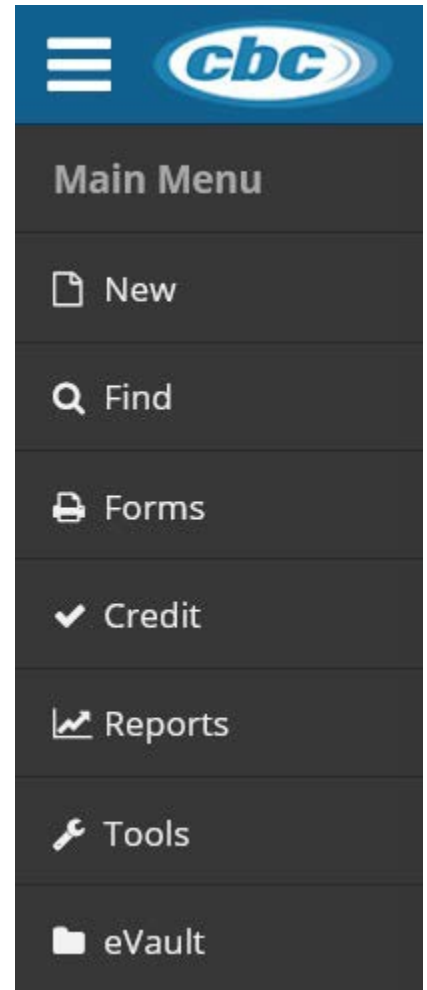- Click on a customer name to populate the applicant screen.

Forms:

- On this menu, you have a standard credit application and a PreQual credit application (if applicable).
- Once you enter the customer information, you can print a prefilled application.
- If you need a blank credit application, you can print one without an applicant loaded from this menu, as well.
- If you started the process with a PreQual (soft-pull), and now are going to pull a hard-pull, you can produce a standard credit application, which will be prefilled with the basic information from the soft-pull application. You can then provide that form to the appropriate authorized agent to allow the customer to fill in their remaining Information as required on the full credit application. Separate applicant consent must be obtained when pulling both a soft-pull and then a hard-pull.

Credit:

- This menu allows you to pull the actual credit report or reports and a Free OFAC search for cash or business deals. Once you have a filled-out PreQual or credit application, you will select which credit bureau you would like to run. Note; if you have pulled a credit report on the applicant in the last 30-days, you will be prompted to run a new report, view the existing report, or cancel.

Reports:

- The reports are available on-demand but can also be setup to be sent via email on a daily, weekly, or monthly basis to specific people within your dealership (found in Settings/ Report Scheduler).

Tools:

Here you will find;

- The Dealertrack Deal Transfer or RouteOne Data Push (if applicable).

- Adverse Action Letter Generator: This will provide the ability to generate bulk Adverse Action Letters based on selected criteria.

- Income/Debt Analyzer: This useful tool is for finance managers and provides the ability to analyze payments based on the applicant's debt to income ratio extracted from the credit report(s).

- Red Flag Program Template. This is a standard template required to be in place and actively managed. If you do not have a current ITPP, you are welcome to use this template.

- Lift Security Freeze: This is a very useful tool as it allows you to temporarily remove a consumer-generated security freeze placed on one or more of their credit files. This is done in real-time using the consumer provided PIN.

E-Vault:

- This is where all the applicant credit and compliance-related information is electronically stored if generated through the CBC portal. It provides time and date stamps every time someone accesses a record and when a record was modified.
- You also have the ability to upload files related to the customer transaction, which can be presented for proof if you are ever challenged by a customer or agency.
- This can also serve as a dead deal file cabinet if a deal never made it to the finish line.
- JPEG's, PNG, PDF's…etc. can be dragged and dropped in the file folder.

Settings:

- Based on your user credentials you will see configuration settings ranging from Basic user to Supervisor level options.

Additional Information

Location:	Deal Status:	Search For Last Name:			
CBC Motor Cars	All		🔍	⟳	🔍

Search Capabilities:

- The search field is located at the top of the Find screen using the applicant's last name.
- The last 90-days is easily searched.
- If you need to go back further than 90-days, or you prefer to add additional criteria, click on the magnifying glass to the top right of the search box on the Find Screen. This activates the Advanced Search feature. The last drop-down will allow you to access the Archive eVault.

Modified ▼	Applicant Name	Deal Status	Sales Manager	Max Score	RF Status	OFAC	RBP	Hard Consent	PreQual Consent	Privacy Notice	AA Notice	PreQual Pulled
☐ 10/18/2019	BRIDWELL, CHERI	Web Lead	Joe Jones	805	✖	✔	✔	✔	✔	✔	○	Generate Adverse Action Notice
☐ 10/18/2019	Consumer, Jonathon	Working Deal	CBC Test Dealer	925	○	✔	✔	✖	○	✖	○	

Find screen may vary based on your company settings.

Adverse Action:

- If you click on the icon on the applicant screen or the circle on the compliance view Find screen, it will generate an adverse action letter for the managers to hand out directly to the customer.
- You may also choose to have CBC automatically generate Adverse Action Letters that will be mailed directly to the consumer. Once the letter has been generated, a green check-mark will appear under the AA Notice column on the find screen.

NOTE: Adverse Action Letters may not be required for prequalification (Soft-Pull) credit inquiries. Consult your legal counsel to determine what regulations apply to your business.

RBPN:

- This notice is generated when a hard credit report is pulled. It is recommended to be given to the consumer as early as possible and is required regardless if a sale is made or not. You can generate and print this notice when you click to view the credit report. You'll notice the blue button on the top left-hand side which states *Print Disclosure Only*

Red Flags:

- If you have CBC's Tier 1 compliance and see a red thumbs down, this indicates a potential risk. View the information and take the necessary steps to clear the risk. There are many different levels of Red Flags risk assessment. To learn more about the different configurations, please contact CBC.
- If, after doing your due diligence, you still determine there may be fraudulent activity, the proper procedure is to generate "out of wallet questions." This can be done while viewing the red flag header at the top of the credit report and clicking "*Generate Questions*." This is a timed action, so make sure the salesperson and the customer are ready to complete the process. After 15 mins, new questions will be required.

Web Applications:

- CBC will create a custom API key for soft-pulls and hard-pulls that will allow your website provider the ability to add CBC website applications allowing all submitted leads to be pushed into the CBC Find Screen for quick access. This will also trigger a simultaneous email sending the consumer a Safe Harbor Privacy Notice, push information to the dealership CRM (if applicable), and email the consumer a Pre-Qualified Certificate (if chosen). A setup form is supplied by CBC to customize your application(s) when selected on the fee schedule.