Portfolio Manager — Score Update

User guide



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User guide

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Introduction

Experian Access[™]

Experian's Access platform enables Web access for clients to many product suites. This user guide covers the Portfolio Manager — Score Update[™] product. User guides for other products are located on the Access Help Center page. The features and benefits of this delivery option are included below.

Experian Access features (available with all suites)

- User-friendly interface with tips and help content embedded in the application process to help clients with their report requests
- Web-enabled user groups (recorded and archived for reference anytime) to introduce new products and provide client training
- · Quarterly newsletter to introduce new products and functionality
- Delegated administration of users via Experian Web Access Control System (EWACS)
- Secured Socket Layer with 128-bit encryption
- No special hardware or software is required; an Internet-ready PC with a standard 128-bit encryption browser is all that is necessary (Internet Explorer 7 or better, + or Firefox)
- Multiple user access to the File One[™] credit database

Experian Access benefits

- No additional cost
- Highly secure application
- · Allows clients to manage their own users, including powerful usage reporting capabilities
- Available 24 hours a day, seven days a week
- · Lower client training time and associated costs

Experian Access target clients

Access is ideal for clients that want to access Experian's credit products and services via the Internet from multiple locations but do not have volume levels that require or justify dedicated or leased-line access. In addition, this delivery method will appeal to our clients that require access to Experian's products from a remote location. There is no additional hardware or software required beyond a standard computer with a modem and Internet access. Access is browser-based and is presented in a user-friendly Web application format. Typical industries using Access are financial services; banking; automotive; collections; credit unions; and telecommunications, energy and cable (TEC). Access provides clients with an immediate view into the credit health of their customers.

Portfolio Manager — Score Update[™] overview

This user guide is intended for Experian clients accessing Portfolio Manager — Score Update, a browser-based self-service account management service available through Experian Access.[™]

Portfolio Manager — Score Update:

- · Enables small clients to medium clients to perform account reviews more easily
- Enables users to quickly score their portfolio
- Has a turnaround time of less than 24 hours

For additional support, contact Customer Support at 1 800 831 5614 or the Technical Support Center at 1 800 854 7201.

Accessing Portfolio Manager — Score Update

First-time user login

In order to access Portfolio Manager, first-time users must be set up by their security designate. Once set up, the user will receive a notification that he or she has been granted access to Portfolio Manager — Score Update.

The security designate will receive an email with the user ID and a separate email containing a temporary password. The security designate must forward both of these email notifications to use as part of Experian's security policy.

Accessing Portfolio Manager — Score Update

The user may access Portfolio Manager — Score Update via the following URL: www.experian.com/access. Enter the **user ID** and temporary **password** received via email.

A world of insight	
Experian Access SM	
	ACCESS ^M FINFORMATION ON OVER 220 MILLION CONSUMERS HELP YOU MAKE SOUND BUSINESS DECISIONS
Secure Member Login	Experian Access meets the consumer credit information needs of various industries including: banking,
* Experian ID:	collections, credit unions, government, automotive, retail, utilities, telecommunications, cable and property management.
* Password:	NEW Data and Products available via Experian Access
Sign In	The VantageScore 3.0 model is used as a risk score, which is a key component that lenders use to determine your creditworthiness. iScreen with Estimated Interest Rate Calculator - new enhancement to iScreen that allows you to generate a list of credit qualified prospects for auto loan re-finance.

The system delivers the user to the post-login homepage. The user has the option to set his or her login preference to go directly to Portfolio Manager — Score Update. Select the **Preferences** tab at the top of the screen and select **My Landing Page** under **Preferences**. Then select the **Portfolio Manager** — **Score Update** radio button under the **Product Inquiry Page** and save. This sets the login preference to Portfolio Manager — Score Update.

references		My Account			
ease provide the information requested below. I	ields marked with an asterisk (*) are required.	» Home » Products			
		» Archives			
ogin Landing Page	1	» Preferences			
Home Page	Product Inquiry Page	 Address SearchSM 			
Welcome to Experian Access SM	Address Search	 Address Update 			
	Address Update	Automotive Credit Profile SM			
	Automotive Credit Profile	Bullseye Collection Report Connect Check Plus SM			
	Bank of America Trend View				
	Bullseye				
	Collection Report	 Credit Profile 			
	Connect Check Plus 3	 Employment InsightSM 			
	Credit Profile	> Healthcare Credit Profile SM			
	Employment Insight	 Instant Update 			
	Mealthcare Credit Profile	My Landing Page			
	◎ Instant Update	 Prequalification 			
	Portfolio Manager - Score Update	 Social Search 			
	Prequal	 Subscriber Decode 			
	Social Search				
	Subscriber Decode				
	Vantage Trust FCU Advanced IP	Products Available for Demo			
	O Verengo Solar Instant PreQual	Collection Advantage SM			

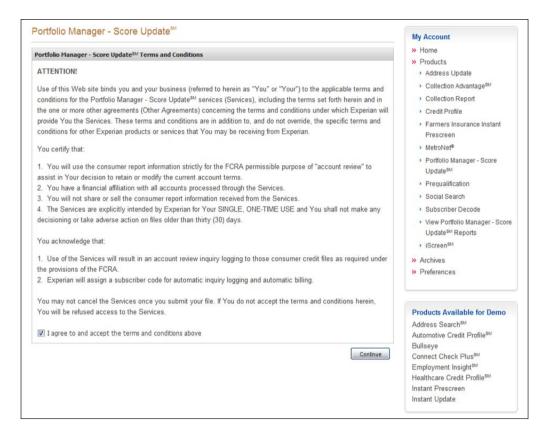
Products tab

When the cursor hovers over the **Products** tab, a drop-down menu for access to all available Experian Access products is revealed. To begin using the product, click on **Portfolio Manager** — **Score Update** located underneath the **Account Review** product group.

Prospect Marketing Prequalification IScreen ^{3M}	Partner Services > Income View ⁶⁴⁴ > SmartBusinessReports ⁶⁵⁴ > Business IQ ⁶⁶⁴
	Products Available for Demo Address Search SM
	Automotive Credit Profile SM
users	Bullseye
	Connect Check Plus SM
	Employment Insight ^{5M} Healthcare Credit Profile ^{5M}
	users. easy steps, up to 5,000 cred

Terms and conditions

Initially, requirements for accessing Portfolio Manager — Score Update are presented. The user must check the box for "**I agree to the terms and conditions above.**"



Portfolio Manager — Score Update file submission

Portfolio Manager — Score Update STEP 1

Once the user agrees to the terms and conditions, the **Portfolio Manager** — **Score Update** page is displayed. The user can start the Portfolio Manager process by selecting the **access subcode** under the **Billing Information** section in **STEP 1**. The **access subcode** selected must correspond to the use of the product which in this case is account review.

	Experian A world of insight		Welcome, Anna Cabreza 🗄 🎲 Manage My Profile 🗄 Access Control Sy
Ноте	Products	Archives	Preferences
	io Manager - rovide the informa		pdate ^{sм} ed below. Fields marked with an asterisk (*) are required.
STEP 1:	Inquiry Details		7
	Information		•

Portfolio Manager — Score Update STEP 2

In **STEP 2**, the user selects the data to append by checking the box next to the name of the models. The user can select up to five models.

Example:

Credit Risk	Experian/Fair Isaac (FICO Scores)	Income & Debt Estimators
VantageScore® 3.0	Risk Model 2	Income Insight sm
Scorex PLUS SM for Existing	🔲 Risk Model 3	Income Insight W2 SM
Accounts Model	Risk Model 8	
Bankruptcy		
Bankruptcy PLUS SM Rescaled		

Scores available

- VantageScore[®] 3.0
- Scorex PLUS[™] for existing accounts
- Bankruptcy PLUS[™] rescaled
- Income Insightsm
- Income Insight W2[™]
- FICO Risk Model 2
- FICO Risk Model 3
- FICO Risk Model 8

Portfolio Manager — Score Update STEP 3

In **STEP 3**, the user uploads the file to be processed. The user will name the file in the **Job Title** field. Then the user clicks on the **Browse** button in order to locate the file to upload. The file extensions that can be uploaded are **CSV**, **XLS** and **XLSX**. The maximum number of records that can be uploaded per day is 50,000 in a file. The input file format is specified in the link "**See batch upload instructions**." The user selects the file to be uploaded. "**File contains a column header row**" is preselected, and the user must leave it that way unless the file he or she is uploading does not have a header row. The user must agree to the **Terms and Conditions**, which are similar to the Terms and Conditions presented at the beginning when accessing Portfolio Manager — Score Update.

Select Batch File	Required Fields
* Job Title: * Upload File: File contains a column header row See batch upload instructions	The following fields must be included in the uploaded file using the order listed below. A. Inquiry ID B. First Name C. Last Name D. Street Address E. City (optional) F. State G. Zip Code H. Social Security Number (optional)
erms and Conditions	
I certify that I have an existing account relationship with nformation strictly for the FCRA permissible purpose of "acco current account terms. Please read carefully, it is imperative adhere to our comprehensive terms and conditions.	ount review" to assist in my decision to retain or modify the

Portfolio Manager — Score Update batch upload

For further assistance in uploading of files, the "**See batch help instructions**" link contains more detailed instructions on how to upload a file.

File validation

Once the list is uploaded, it is validated, and a validation sample is presented. The user must click the **Submit** button to submit the file and start processing.

taxing 1			-						
ome l	Products /	Archives	Preferences	5					
ortfolio	Manager -	Score l	Jpdate ^s Up	load Resul	ts			3	Edit Batch Inqui
	is available for			ssing or your ba	ton me. Aiter t	he file has been processed,	you will receive an e-n	ian morrning	g you mat
review of	Valid Records								
Alexandra and	Valid Records	Middl	Last Name	Gen Code	SSN	Address	City	State	Zip
Inquiry Id		Middl	Last Name Bruce West	Gen Code Jr	SSN 666553476	Address 619 Revere Dr	C≹y Los Angeles	State	Zip 44104-1972
Inquiry Id 1	First Name								
Inquiry Id 1 2	First Name Michael	A	Bruce West		666553476	619 Revere Dr		он	44104-1972
Inquiry Id 1 2 3	First Name Michael Kelli	A Jean	Bruce West Marshall	Jr	666553476 666394149	619 Revere Dr 8200 N Highway 99		OH KS	44104-1972 66547-9516
Inquiry Id 1 2 3 4	First Name Michael Kelli John	A Jean	Bruce West Marshall Wellick	Jr	666553476 666394149 666079866	619 Revere Dr 8200 N Highway 99 USS Porterca Div		OH KS AE	44104-1972 66547-9516 09582-1296
Inquiry Id 1 2 3 4 5	First Name Michael Kelli John Margaret	A Jean	Bruce West Marshall Wellick Ware	Jr	666553476 666394149 666079866 666141198	619 Revere Dr 8200 N Highway 99 USS Porteroa Div PO Box 146		OH KS AE WV	44104-1972 66547-9516 09582-1296 26525-0146
Inquiry Id 1 2 3 4 5 6	First Name Michael Ketti John Margaret Johnny	A Jean	Bruce West Marshall Wellick Ware Ramsay	Jr	666553476 666394149 666079866 666141198 666184011	619 Revere Dr 8200 N Highway 99 USS Porterca Div PO Box 146 1508 14th St		OH KS AE WV AL	44104-1972 66547-9516 09582-1296 26525-0146 35501-4446
Inquiry Id 1 2 3 4 5 6 7	First Name Michael Kelli John Margaret Johnny Rachel	A Jean	Bruce West Marshall Wellick Ware Ramsay De Los Santos	Jr	666553476 666394149 666079866 666141198 666184011 666624846	619 Revere Dr 8200 N Highway 99 USS Porterca Div PO Box 146 1508 14th St 200 Panstone Dr		OH KS AE WV AL GA	44104-1972 66547-9516 09582-1296 26525-0146 35501-4446 30269-1247
review of Inquiry Id 1 2 3 4 5 6 7 8 9	First Name Michael Kelli John Margaret Johnny Rachel Julie	A Jean	Bruce West Marshall Wellick Ware Ramsay De Los Santos Murrel	Jr	666553476 666394149 666079866 666141198 666184011 6666624846 666532887	619 Revere Dr 8200 N Highway 99 USS Porterca Div PO Box 146 1508 14th St 200 Panstone Dr 5311 S Lawndale Ave		OH KS AE WV AL GA IL	44104-1972 66547-9516 09582-1296 26525-0146 35501-4446 30269-1247 60632

Error message — batch file not validated

If there is a missing field in the file, the user will receive an error and the file will not be validated. In the example below, the **ZIP Code**[™] is missing. The user will not be able to submit the file until the missing information is added. The "**Edit Batch Inquiry**" icon is located in the upper right portion of the page. When the user clicks on that, the user will be taken back to the **Portfolio Manager** — **Score Update** home page, where the user can upload a correct file in **STEP 3**.

ome	Products	Archives	Preference	s						
ortfoli	o Manager	- Score l	Jpdate ^{s⊭} Up	load Result	S			🅞 Edit Batch Inquir		
~	We were un	able to s	uccessfully	validate you	r batch file					
~						ng again. Please double check	the Dravious and F	irrar papas for	dataila	
	ATTENTION: V	alloation ha	s failed, please	cneck your me a	ind try upioadii	ng again. Please double check	the Preview and E	rror panes for	details.	
rror Pan	e									
Inquiry Id	First Name	Middl	Last Name	Gen Code	SSN	Address	City	State	Zip	
1	Michael	A	Bruce West	Jr	666553476	619 Revere Dr	Dayton	ОН	missing	
2	Kelli	Jean	Marshall		666394149	8200 N Highway 99	Mane	KS	missing	
3	John	L	Wellick	BI	666079866	USS Porterca Div		AE	missing	
4	Margaret		Ware		666141198	PO Box 146 WV			missing	
review o	of Valid Records									
Inquiry Id	First Name	Middl	Last Name	Gen Code	SSN	Address	City	State	Zip	
5	Johnny		Ramsay		666184011	1508 14th St	Case	AL	35501-4446	
6	Rachel		De Los Santos		666624846	200 Panstone Dr	Atlanta	GA	30269-1247	
	Julie		Murrel		666532887	5311 S Lawndale Ave	Revere	IL S	60632	
7	George		Elmer		666179292	1 Mott Rd	New York	NY	13066	
7 8			Skey		666618453	9624 S bensley Ave		L.	60617	
	Richard								1500.00	
8	Richard		Meony		666408801	1821 Green Oak Cir		GA	30043	

File submission and processing

Once a file has been validated and submitted, the user sees a message that the batch is being processed and that the user will receive an email once the processing is complete.

Example:

	Experial A world of insig		Welcome, Anna Cabreza 🗄 🍘 Manage My Profile 🗄 Åccess Control System 🗄 🔯 Help Center 👔 🏦 Sign Out
Ноте	Products	Archives	Preferences
	Your batch ree	quest is being p	rocessed
		r batch request d to access it.	is complete and ready for download, you will be notified via email. Simply log into Access and navigate to the

Order status

After the file has been validated and submitted, the user is directed to the **Portfolio Manager** — **Score Update** dashboard homepage. The user will be able to download his or her order file within 24 hours of placing the order. An email is sent to the user when the file is ready for download (see below).

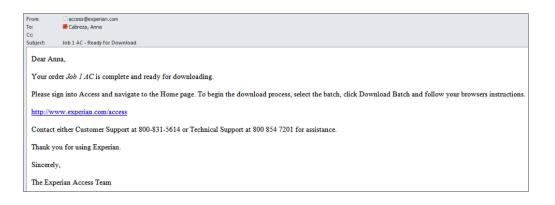
ome P	roducts	Archives	Preferences					
			re Update ^{s™} Reports lio Manager - Score Update ^{s™} .	Account Review				We're Here to Help Visit our Help Center or contact our support team to receive
ortfolio Ma	nager - Sco	ore Update SM Rep	orts				7	assistance.
							FilCancel	Customer Support 800 831 5614
Date	Time	File Name	Status	Record Count	Subcode	User ID	1	Monday - Friday from 7a.m. to 7p.m. Phone hours are Central Time Zone
08/07/2013	2:18 PM	Job 2 AC	InProcess	5000	0999447	annac_stg		Technical Support
08/07/2013	2:12 PM	Job 1 AC	Ready	1000	0999447	annac_stg		800 854 7201
								Monday – Friday from 7a.m. to 8p.m. Saturday & Sunday from 8a.m. to 5p. Phone hours are Central Time Zone Email Support esupport@experian.com

End-user email notification

Once the file is ready for download, the user who submitted the order will receive an email notification.

*Note: Files expire after 30 days of being processed — the file status will change to "expired" and no longer be downloadable.

Example (email):



Downloading a file

Upon login, status of the file can be viewed at the **Portfolio Manager** — **Score Update** dashboard. The user can select the file name to download.

ome P	roducts	Archives Prefere	ences					
		anager - Score Up o view your Portfolio Man		Account Review.				We're Here to Help Visit our Help Center or contact our support team to receive assistance
ortfolio Ma	nager - Sco	ore Update SM Reports					?	Customer Support
						E	Cancel	800 831 5614 Monday - Friday from 7a.m. to 7p.m.
Date	Time	File Name	Status	Record Count	Subcode	User ID		Phone hours are Central Time Zone
08/07/2013	2:18 PM	Job 2 AC	InProcess	5000	0999447	annac_stg		Technical Support
08/07/2013	2:12 PM	Job 1 AC	Ready	1000	0999447	annac_stg		800 854 7201 Monday – Friday from 7a.m. to 8p.m. Saturday & Sunday from 8a.m. to 5p.m Phone hours are Central Time Zone Email Support esupport@experian.com

After selecting to download, the user can view the page with the actual file results. The user can download the file by clicking on the **Download** icon in the upper right of the page.

			Preference	S						
ortfolio M	Manager - S	Score	Update SM JC	BAC 4						
e Processe	ed Date: 08/12/	13 04:1	1 PM, CDT							
ortfolio Ma	nager - Score U	pdateSN	Details							1
									Dov	wnload
nguiry ld	First Name	Miler	Last Name	Ge	SSN	Address	City	State	Zip	
1	Isabel		KESSLER		666023901	334 S OAKLEY AVE		OH	432043102	
2	ANTHONY		Lomax		666336552	206 LIVINGSTON CT		PA	19454	
3	Thomas		WESTBURG		666438021	5 GLENWOOD AVE		ME	43306905	
4	Robert		RHIM		666235962	16376 AVENIDA VENUSTO	AP	CA	92128	
5	Lisa		Bermudez		666469296	145 Sunflower Ln		WA	98507	
6	Antonio		Bennett		666544707	3403 NEW YORK DR		CA	928828830	
7	Daniel		Garcia		666463290	4190 Highwood Rd		MN	553649752	
8	Patrick		Calhoun		666237513	235 Moonbeam Dr		NV	89436	
	ALBERT		Brey		666349215	60 LESTER AVE APT 11		TN	372104233	
			BAXTER		666335442	8200 N Highway 99		KS	66547-9516	
9	Rita		12100100		666535944	900 NW LOVEJOY ST APT	901	OR	972093482	
9	Rita Emiliono		Brown		0000000011					
9 10 11			KESSLER		666023901	334 S OAKLEY AVE		ОН	432043102	
9 10 11 12 13	Emiliono					334 S OAKLEY AVE 206 LIVINGSTON CT		OH PA	432043102 19454	

The user can download and save the Excel file from the .zip file.

Example:

	Batch Service	S					
			Job 1 AC is downloade	d. You can close			
	this window when y	our Batch is ready.					
	🔍 । 🌫 🚍 💿 🕫	WinZip - Job_1_AC_8	latchDetail (1).zip				
rian Access ^{SI}	Home	Backup Tools	Settings Window	Help Upg	rade		
xperian Informa	Filter *	٠ 🎧	STORE STORE	ip and Install ip Options •		Delete	
and the Experia	Add Files Encrypt	Zip and Send E-Mail + to +	1-Click Unzin	ip Entire WinZip File	Open Sel With	ect 🔤 New Folder	
duct and compa	Compress Name	Send Type	Decompr Modified	ess Size Ratio	View Packed Path	Editing	
	Job 1 AC.xls	Microsoft Ex.		299,520 77%	68,905		
							21 2

Sample output file

	A B	C	D	E	12.18	G	H.	ALC: NOT STREET	J	K.	C	M	A STATE NAME	0
Ingu	icy Knquiry First B	Nam-squiry Middle	Namoquiry Last N	fam Inquiry Street Address	a squiry Genera	stiolnquiry Cit	inquiry St	atenquity Zip C	odnquiry SSI		ments		FCRA Attributes	
										Date	Туре	Statement	Indicator	Jeson
1	Christoper		Sherman	715 Englis Ave	5	Far Rockavar	N	11631		09/28/2012	Consumer dispures not related to a	048-09-25-12 0000000 CONSUMER COMMENT TEXT PRESENT	Number of reported volumeary bankingstoles withdrawn by the consumer. Chapter 7 Bankingsory reported. Chapter 11 Bankingsory reported. Chapter 12 Bankingsory reported. Chapter 13 Bankingsory reported. Number of reported accounts in dissure to consumer. Number of reported accounts in dissure to consumer.	00 No No No 02 00
									66646323					
2	GAERIEL		CHAVEZ	709 MAIN ST	4	EAUCLAFE	M	54703	0					
3	Panick		Calhoun	235 Moonbeam Dr	1	Spalis	w	89436	66623751 3				Number of reported volumesy bankingsteise voludiaren by the consumer Chagen 7 Bankingstry reported Chagen 12 Bankingstry septend Chagen 12 Bankingstry septend Number of reported accounts shared by consumer Number of reported accounts shared by consumer Number of reported volumesy have been by which wan by the Number of reported volumesy have been by which wan by the Number of reported volumesy have been by which wan by the Number of reported volumesy have been by which wan by the Number of reported volumesy have been by the Number of reported volumesy have	00 No No No 19 00
	EMILICINO		BCO/N	900 NWLOVEJCY ST APT		PORTLANC	08	97209	66653534				consume Chapter 7 Bankingstoyreported Chapter 11 Bankingstoyreported Chapter 12 Bankingstoyreported Chapter 13 Bankingstoyreported Number of reported accounts of lossed by consumer Number of reported accounts of lossed by consumer	00 No No No 07 01
1	C BOOND		Li Lonia	307		P Gritching	011		1				Number of reported voluntary bankruptoies withdrawn by the	
5	PALL	BJENA	MADE	1900 TA MUTA AVE		CARSON	CA	30746	66639042 6				consume Chapter 17 Bankingsoyreported Chapter 17 Bankingsoyreported Chapter 18 Dankingsoyreported Chapter 18 Dankingsoyreported Number of reported accounts to lossed by consumer Number of reported accounts to lossed by consumer	00 No No No 10 00
*		COLORADO	1000	TO THE THE PARTY OF THE		Crefound			*				Number of reported voluntary banknuptcies withdrawn by the	30
													onroumer Chapter 7 Banknuptoyreported Chapter 11 Banknuptoyreported Chapter 12 Banknuptoyreported Chapter 13 Banknuptoyreported	00 No No No
									66636045				Number of reported accounts closed by consumer	01

Output data

Output Field	Definition	Example
Inquiry ID	Identification for the consumer entered on inquiry (user decides how they want to identify or distinguish consumers)	1
Inquiry First Name	Consumer First Name entered on inquiry	Bruce
Inquiry Middle Name	Consumer Middle Name entered on inquiry	К
Inquiry Last Name	Consumer Last Name entered on inquiry	Marshall
Inquiry Consumer Suffix (Generation Code)	Consumer Suffix or Generation code entered on inquiry	Possible values are: II, III, IIII, IV, Jr, Sr, 1, 1ST, 11, 111, 1111, 2, 2ND, 3, 3RD, 4, 4TH
Inquiry Street Address	Consumer Street Address entered on inquiry	1508 14th St
Inquiry City	Consumer City address entered on inquiry	Park City
Inquiry State	Consumer State address entered on inquiry	KS
Inquiry ZIP Code™	Consumer ZIP Code entered on inquiry	30269-1247
Inquiry SSN	Consumer Social Security Number (SSN) entered on inquiry	666532887
Consumer Statement	Type of Consumer Statement Actual Consumer Statement found in consumer's file	Offline credit report 16& 12-20-07 0000000 EXCESSIVE FILE SIZE. DO NOT ATTEMPT TO REPULL. CONTACT CUSTOMER SUPPORT AT (800) 854-7201 FOR ASSISTANCE.

Output Field	Definition	Example
FCRA Attributes	Fair Credit Reporting Act (FCRA) Attributes, if present in the consumer's file	Number of reported voluntary bankruptcies withdrawn by the consumer
		Chapter 7 Bankruptcy reported
		Chapter 11 Bankruptcy reported
		Chapter 12 Bankruptcy reported
		Chapter 13 Bankruptcy reported
		Number of reported accounts closed by consumer
		Number of reported accounts in dispute by consumer
	Definition corresponding to the FCRA Attributes	00
	the FORA Attributes	No
		08
0		00
Score	Score requested by user	670
Factor Codes	Score Factor Codes (also known as adverse action reason codes) indicate which predictive characteristics had the most negative influence on any given score. These codes are used in adverse action notifications to customers and are displayed in order of their contribution to the score.	61, 64, 43, 63

Support

For additional Access Portfolio Manager — Score Update support, contact our Customer Support Center at 1 800 831 5614 or our Technical Support Center at 1 800 854 7201. Experian 475 Anton Blvd. Costa Mesa, CA 92626 www.experian.com



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09/13 • 1224/2863 • 6898-CS