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

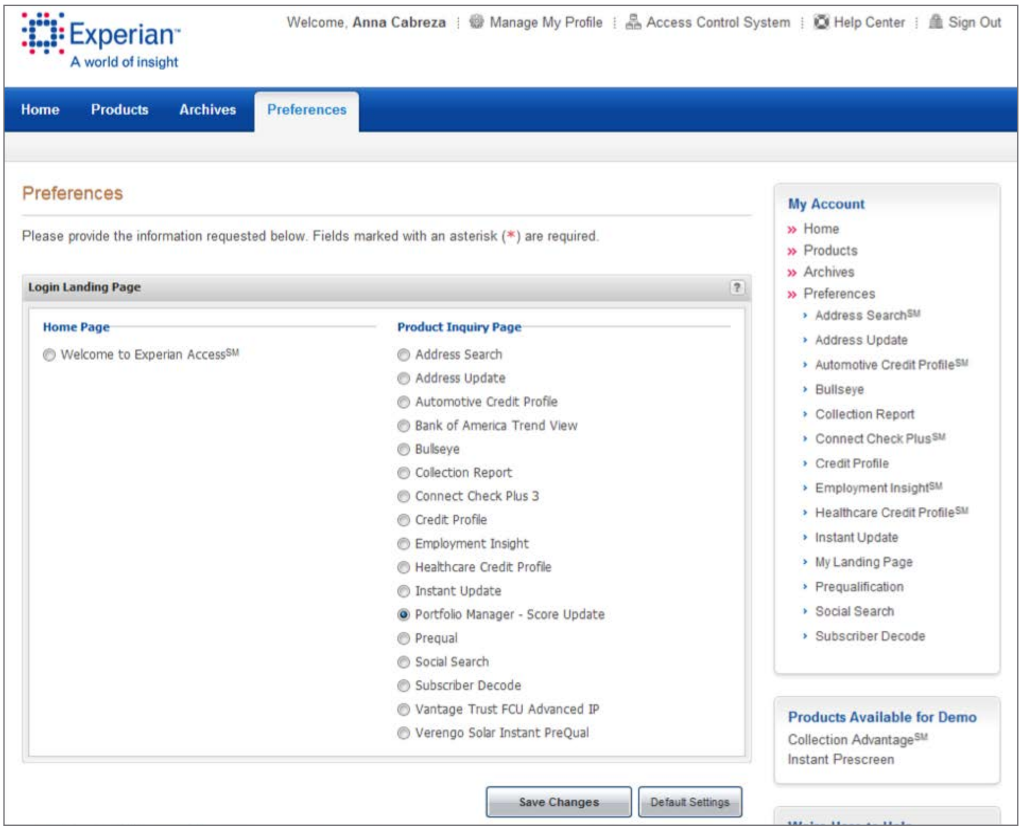
The user may access Portfolio Manager — Score Update via the following URL: www.experian.com/access. Enter the **user ID** and temporary **password** received via email.

Example:

Portfolio Manager — Score Update

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.

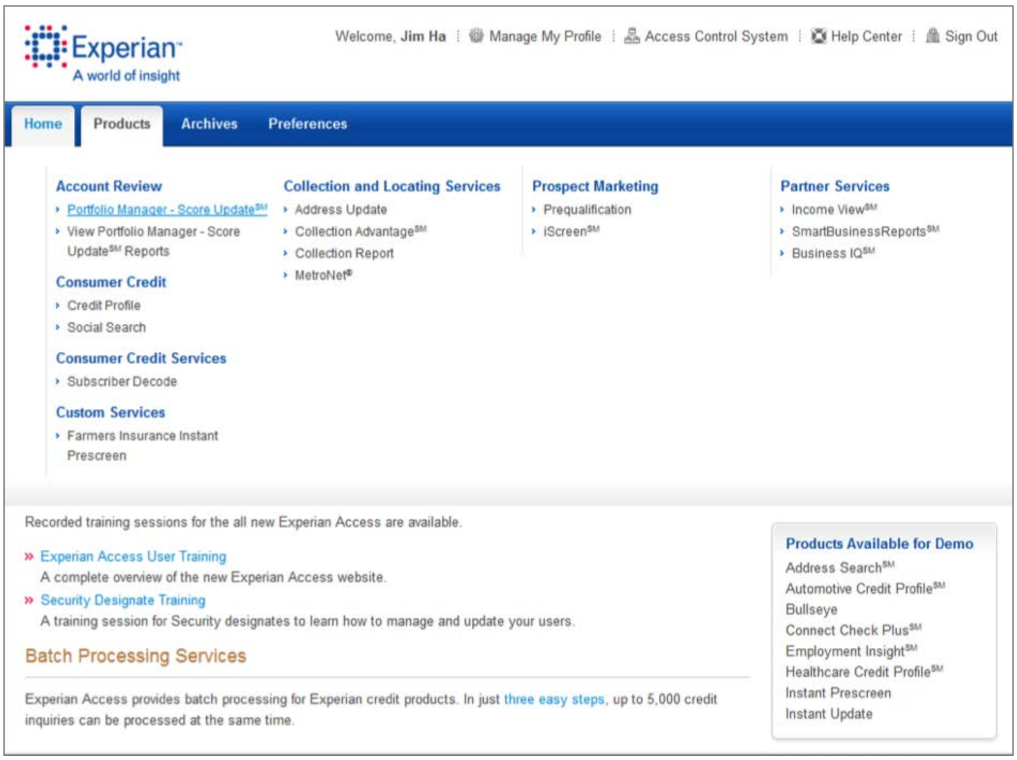
Example:



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.

Example:

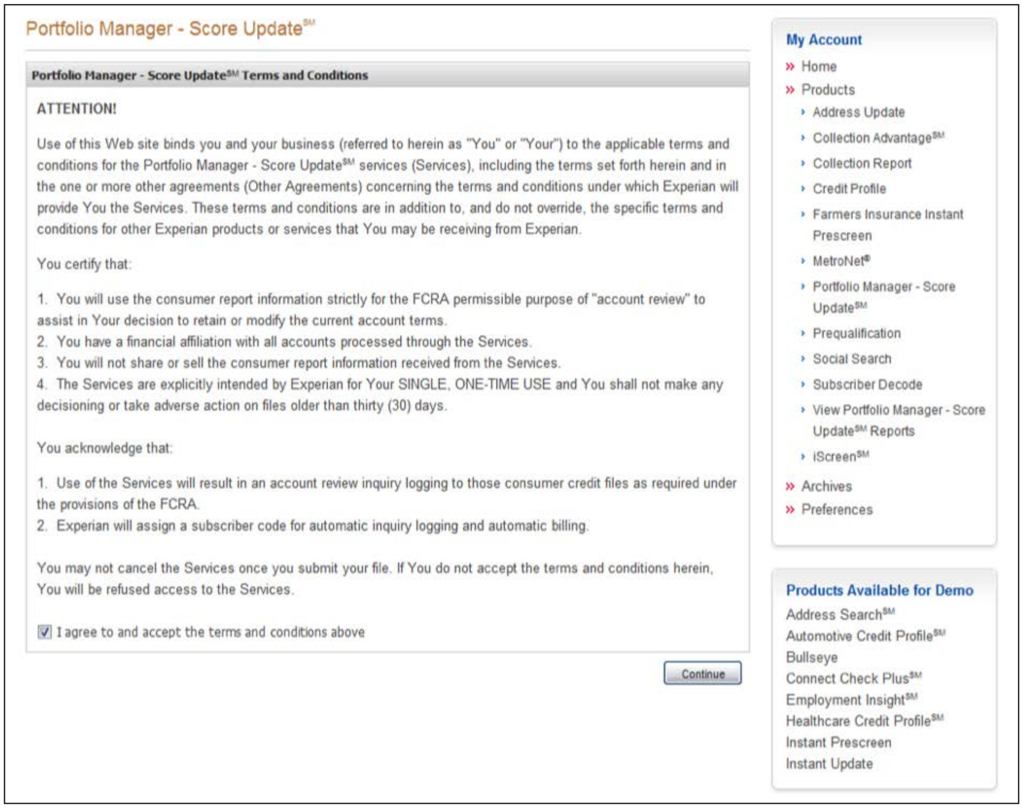


Portfolio Manager — Score Update

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.**"

Example:

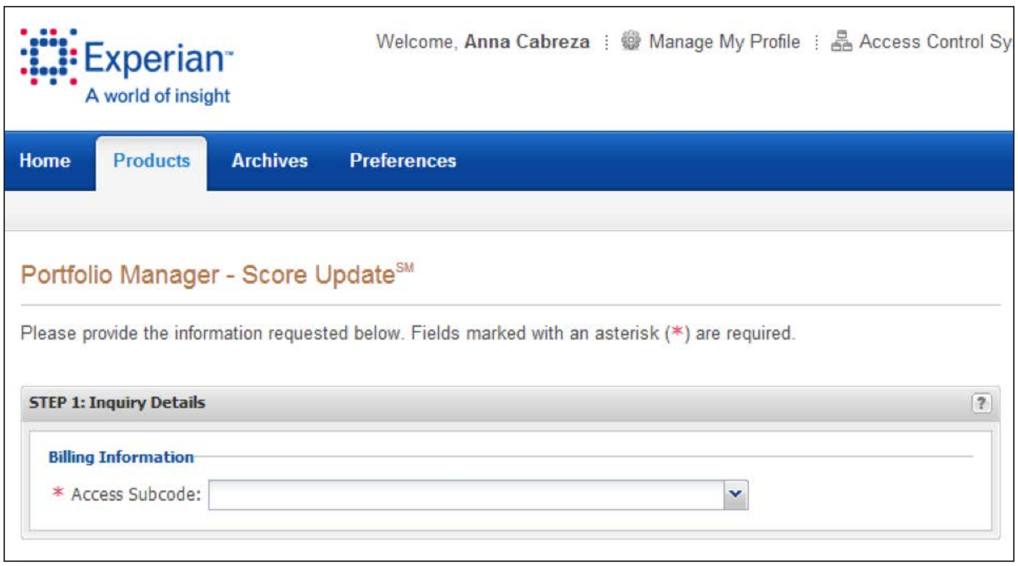


Portfolio Manager — Score Update file submission

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.

Example:

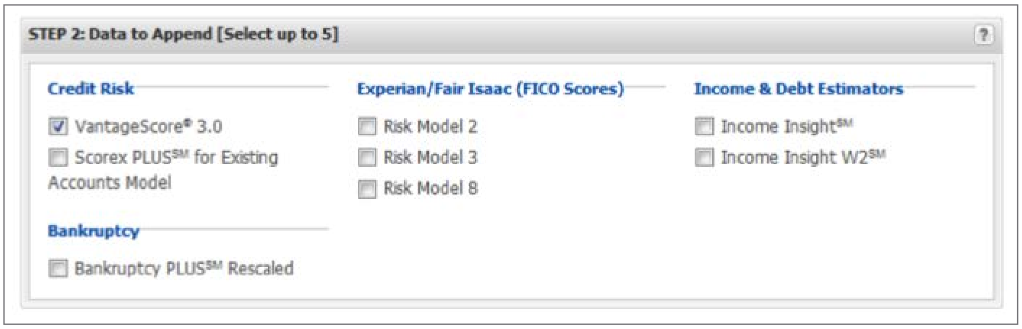


Portfolio Manager — Score Update

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:

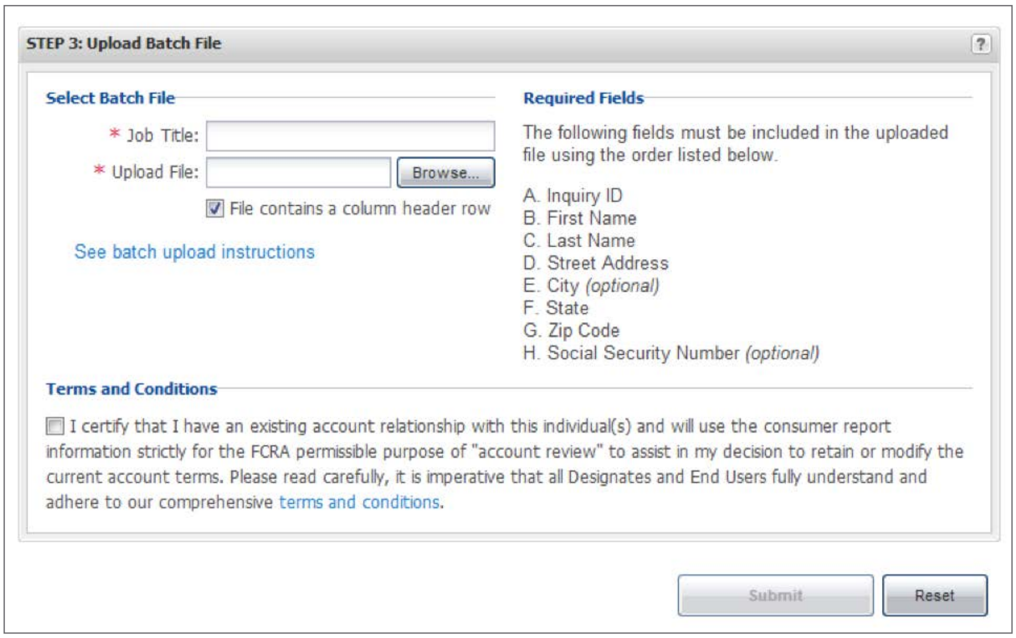


Scores available

- VantageScore® 3.0
- Scorex PLUS℠ for existing accounts
- Bankruptcy PLUS℠ rescaled
- Income Insight℠
- 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.



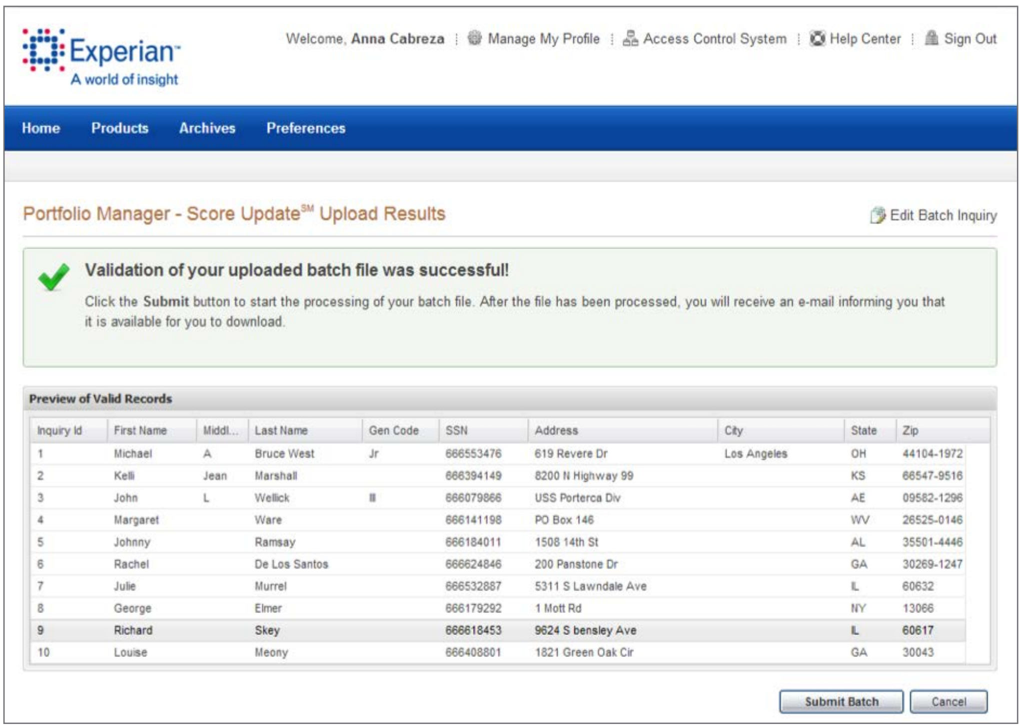
Portfolio Manager — Score Update batch upload

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.

Example:

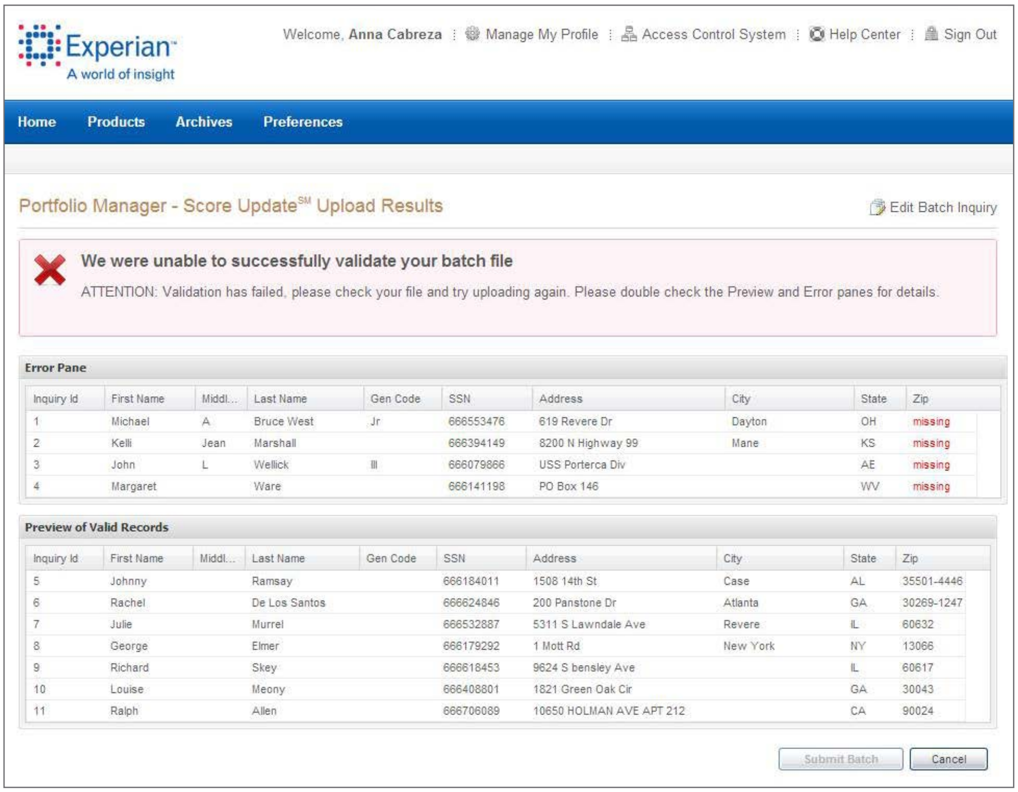


Inquiry Id	First Name	Middl...	Last Name	Gen Code	SSN	Address	City	State	Zip
1	Michael	A	Bruce West	Jr	666553476	619 Revere Dr	Los Angeles	OH	44104-1972
2	Kelli	Jean	Marshall		666394149	8200 N Highway 99		KS	66547-9516
3	John	L	Wellick	III	666079866	USS Porterca Div		AE	09582-1296
4	Margaret		Ware		666141198	PO Box 146		WV	26525-0146
5	Johnny		Ramsay		666184011	1508 14th St		AL	35501-4446
6	Rachel		De Los Santos		666624846	200 Panstone Dr		GA	30269-1247
7	Julie		Murrel		666532887	5311 S Lawndale Ave		IL	60632
8	George		Elmer		666179292	1 Mott Rd		NY	13066
9	Richard		Skey		666618453	9624 S bensley Ave		IL	60617
10	Louise		Meony		666408801	1821 Green Oak Cir		GA	30043

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**.

Example:


Experian
A world of insight
Welcome, Anna Cabreza | Manage My Profile | Access Control System | Help Center | Sign Out
Home | Products | Archives | Preferences

Portfolio Manager - Score Update℠ Upload Results — Edit Batch Inquiry

We were unable to successfully validate your batch file
ATTENTION: Validation has failed, please check your file and try uploading again. Please double check the Preview and Error panes for details.

Error Pane

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	OH	missing
2	Kelli	Jean	Marshall		666394149	8200 N Highway 99	Mane	KS	missing
3	John	L	Wellick	III	666079866	USS Porterca Div		AE	missing
4	Margaret		Ware		666141198	PO Box 146		WV	missing

Preview 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
7	Julie		Murrel		666532887	5311 S Lawndale Ave	Revere	IL	60632
8	George		Elmer		666179292	1 Mott Rd	New York	NY	13066
9	Richard		Skey		666618453	9624 S bensley Ave		IL	60617
10	Louise		Meony		666408801	1821 Green Oak Cir		GA	30043
11	Ralph		Allen		666706089	10650 HOLMAN AVE APT 212		CA	90024

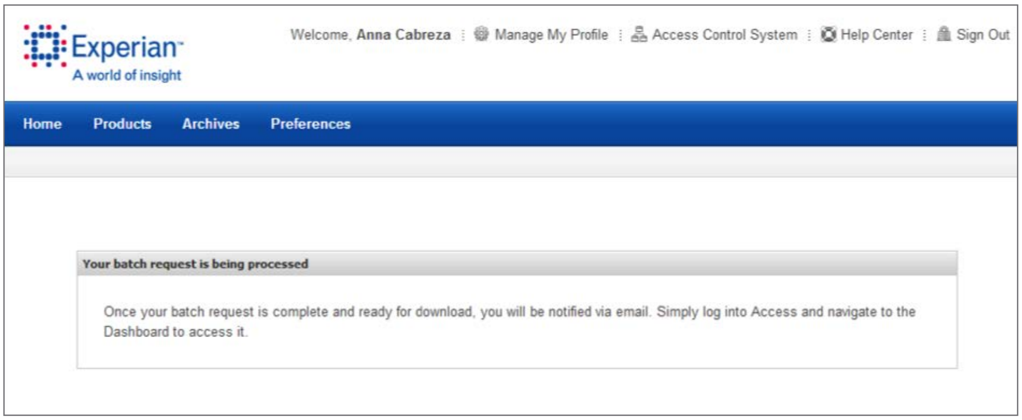
Submit Batch | Cancel

Portfolio Manager — Score Update

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.

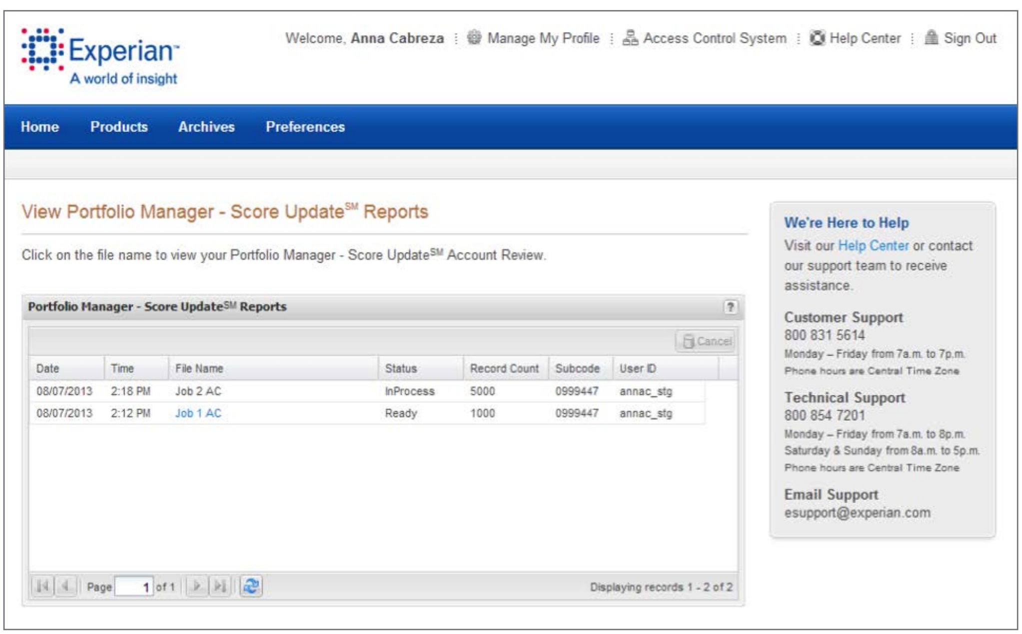
Example:



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).

Example:

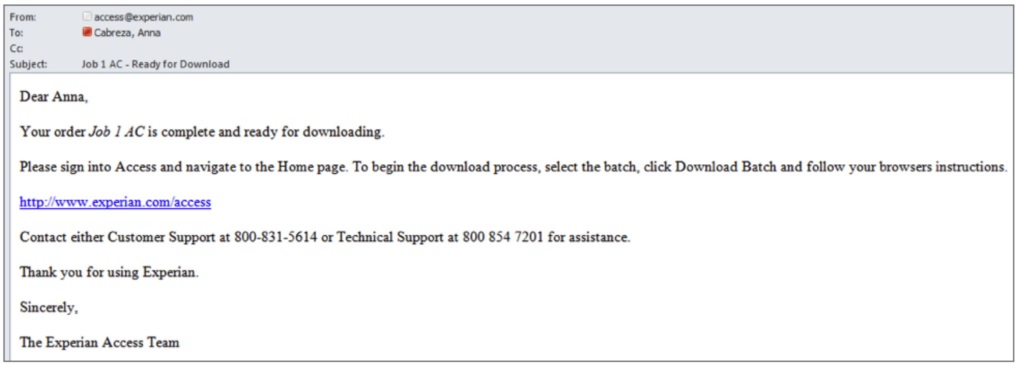


End-user email notification

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):


From: access@experian.com
To: Cabreza, Anna
Cc:
Subject: Job 1 AC - Ready for Download

Dear Anna,

Your order *Job 1 AC* is complete and ready for downloading.

Please sign into Access and navigate to the Home page. To begin the download process, select the batch, click Download Batch and follow your browsers instructions.

http://www.experian.com/access

Contact either Customer Support at 800-831-5614 or Technical Support at 800 854 7201 for assistance.

Thank you for using Experian.

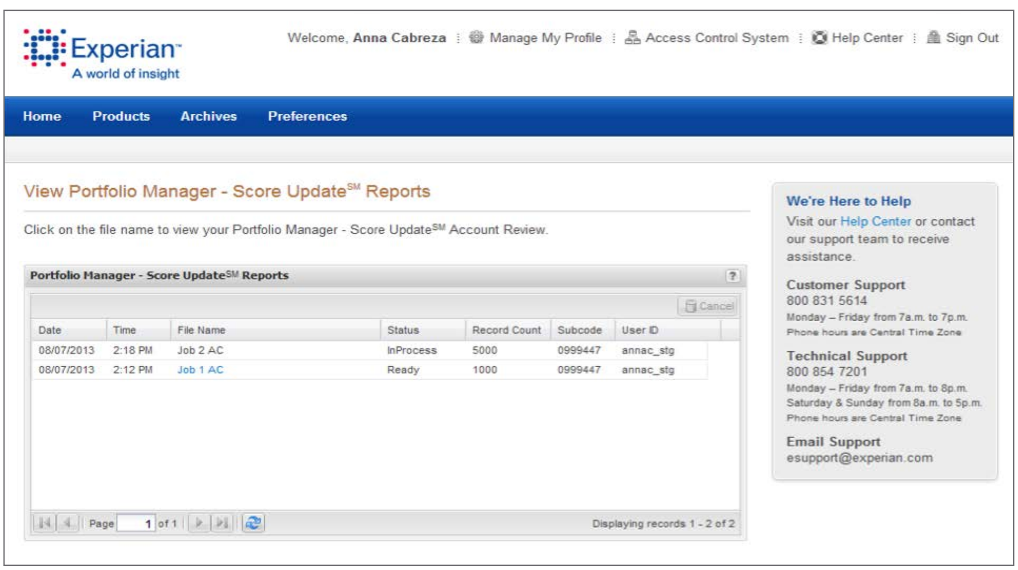
Sincerely,

The Experian Access Team

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.

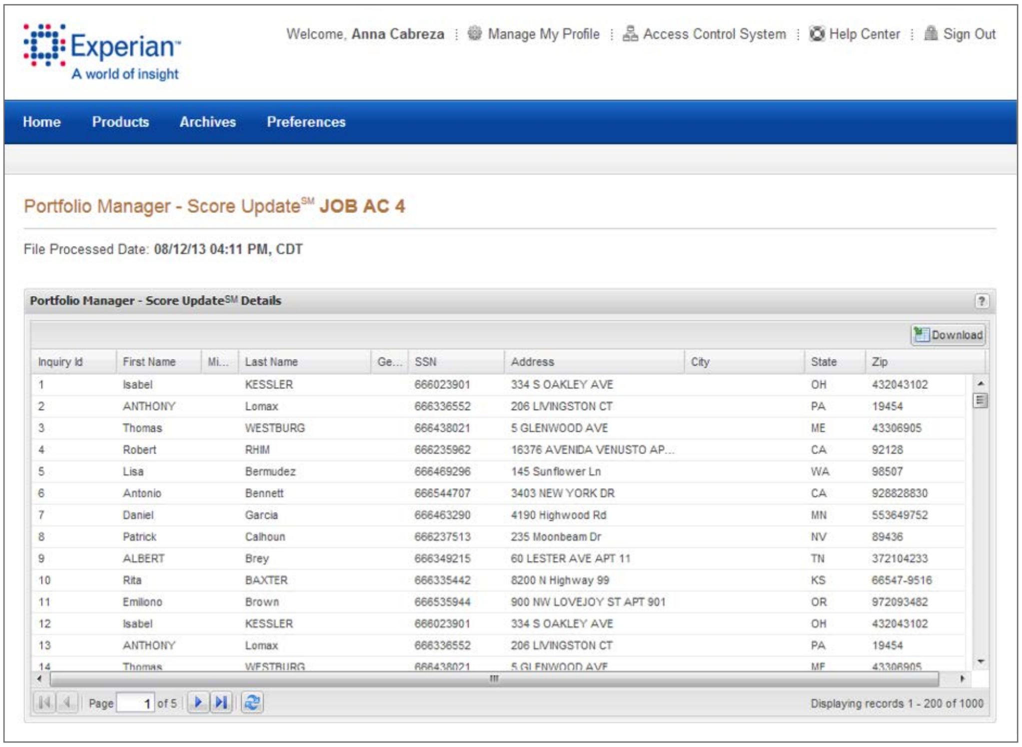
Example:



Portfolio Manager — Score Update

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.

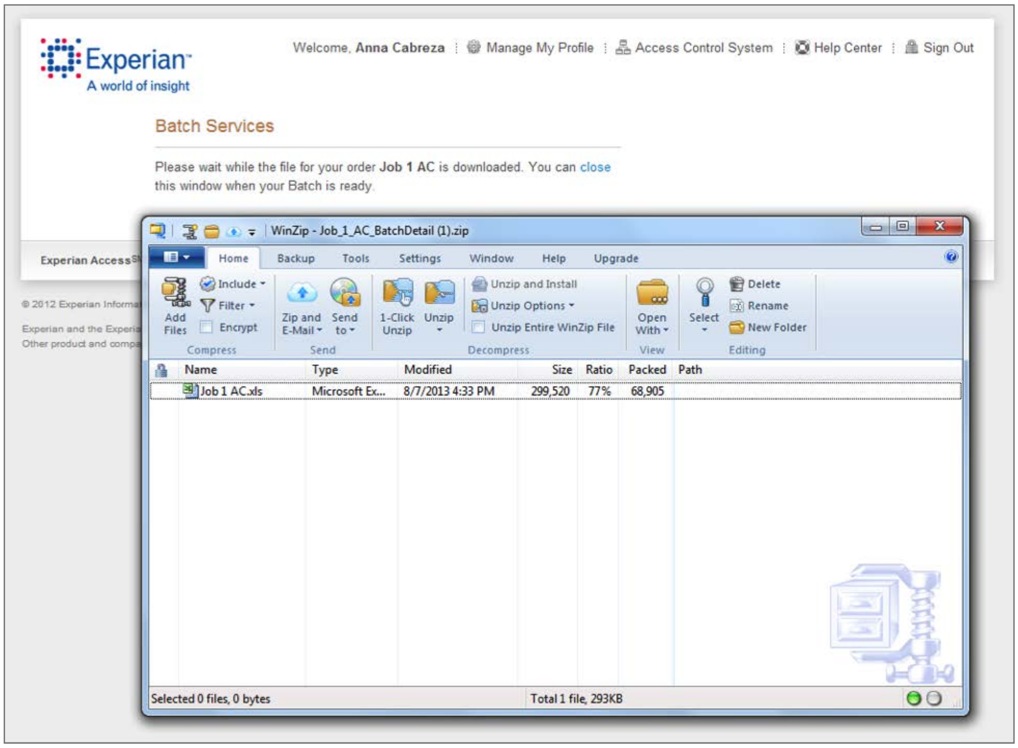
Example:



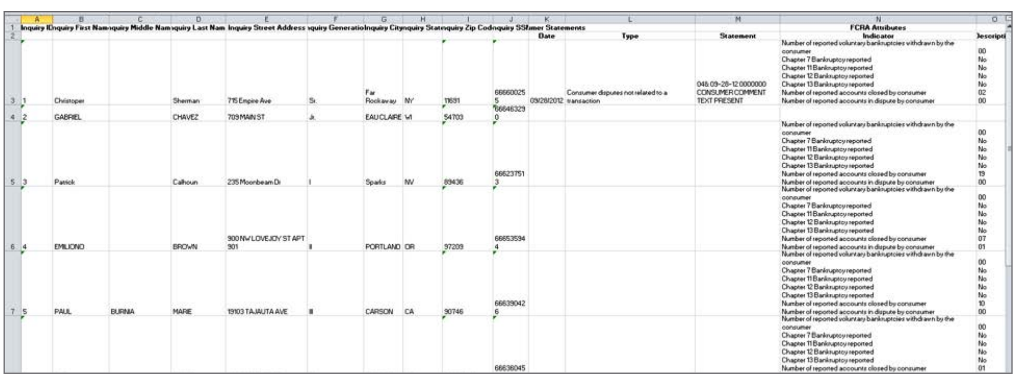
Inquiry Id	First Name	Mi...	Last Name	Ge...	SSN	Address	City	State	Zip
1	Isabel		KESSLER		666023901	334 S OAKLEY AVE		OH	432043102
2	ANTHONY		Lomax		666336552	206 LIVINGSTON CT		PA	19454
3	Thomas		WESTBURG		666438021	5 GLENWOOD AVE		ME	43306905
4	Robert		RHIM		666235962	16376 AVENIDA VENUSTO AP...		CA	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
9	ALBERT		Brey		666349215	60 LESTER AVE APT 11		TN	372104233
10	Rita		BAXTER		666335442	8200 N Highway 99		KS	66547-9516
11	Emilono		Brown		666535944	900 NW LOVEJOY ST APT 901		OR	972093482
12	Isabel		KESSLER		666023901	334 S OAKLEY AVE		OH	432043102
13	ANTHONY		Lomax		666336552	206 LIVINGSTON CT		PA	19454
14	Thomas		WESTBURG		666438021	5 GLENWOOD AVE		ME	43306905

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

Example:



Sample output file



Portfolio Manager — Score Update

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	K
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 No No No No 08 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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