# Equifax ePort Commercial Functionality

## Administrator User Guide

EQUIFAX®

Contents






Equifax Information Services LLC
Marketing Communications, H-22
1550 Peachtree Street, N.W.
Atlanta, GA 30309

# Welcome to the New ePort with Enhanced Commercial Functionality

### Key ePort Benefits

- Get convenient, "one-stop-shop" access to premium consumer and commercial solutions
- No minimum volume requirements
- Help grow your business with fully scalable services and seamless support for your evolving needs
- Gain 24/7 online access to the tools you need—whenever and wherever you need them
- Quickly approve and service customers with real-time access to a robust selection of products
- Improve your customer support metrics with efficient, single-source access to vital information
- Save time by downloading data directly from ePort

Flexible, user-friendly access to advanced credit decisioning tools that help increase profitability and decrease financial risk — that's what you get with the new Equifax ePort with enhanced Commercial functionality.

It offers a virtual "one-stop-shop" for risk-based decisioning, fraud solutions, plus premium standard features such as administration, security, user preferences and customization that provide you with:

- A secure, personalized web experience for all users
- A common entry point and information source for small businesses to global corporations
- Role and location-based security to control access to information

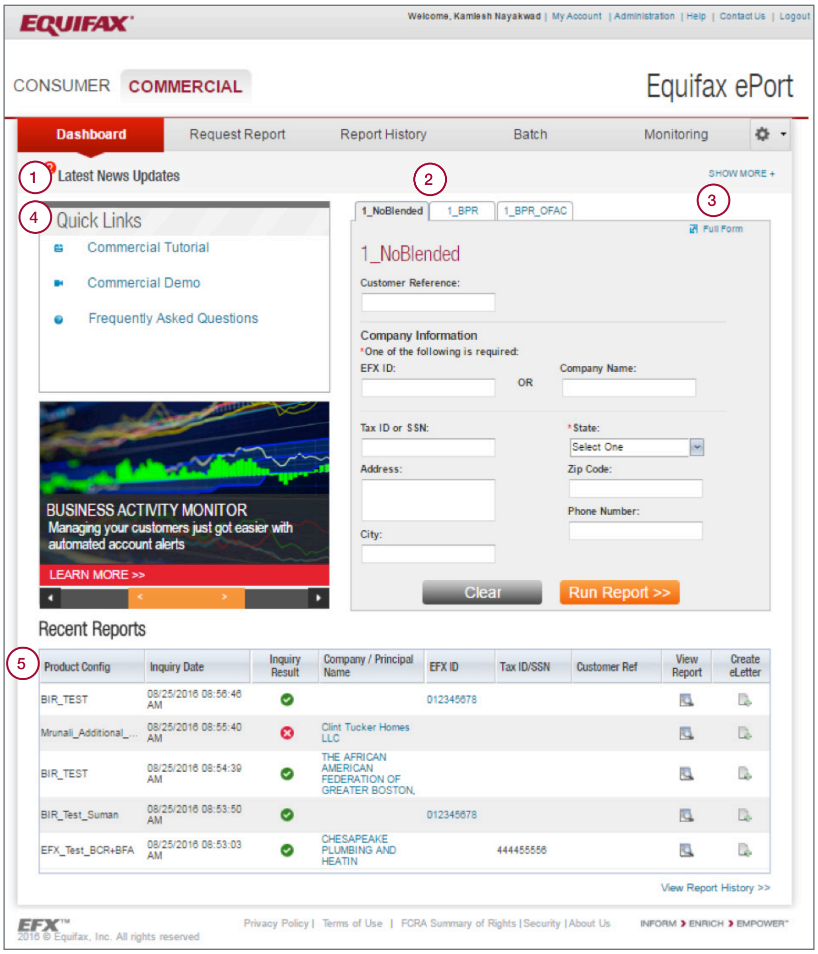
This Administrator User Guide was created to help users like you hit the ground running with a better understanding of ePort with enhanced Commercial functionality. You will:

- Explore the refreshed ePort dashboard page
- Understand how to request and view reports
- Learn how to manage your user profile
- Learn how to complete your administrative responsibilities related to product and user set up

NOTE: This document is intended for current ePort users. If you are new to ePort and want to know how to gain access to the application, please contact your sales representative, or contact us at customerservice.eportsupport@equifax.com or 877-355-6321.

# Dashboard

**After logging in to ePort, click the Commercial service tab. You will immediately notice the refreshed look and feel of your new dashboard page. Below is a quick overview of the updated layout.**

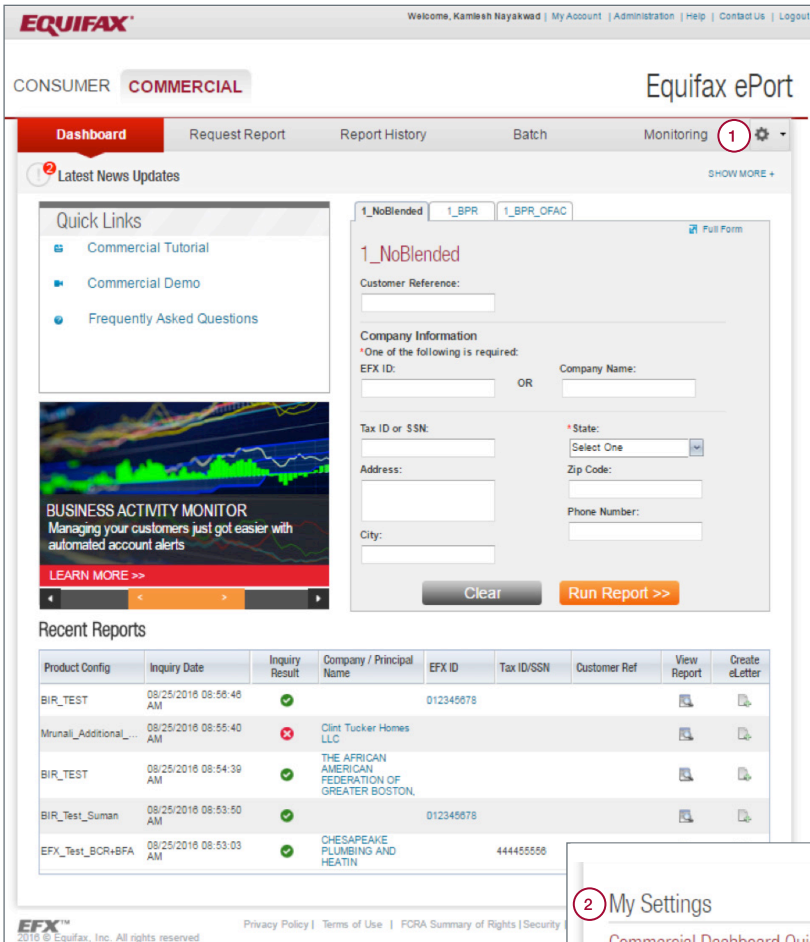



### Navigating the Dashboard Page

1. The Latest News Updates banner contains any Equifax news items relevant to Commercial Users. Users can read, and then delete, these updates.
2. To expedite report requests, the dashboard page displays up to three tabs, called Quick Forms, for three different report request forms. These Quick Forms are automatically based on your most frequently ordered Product Configurations (previously called Report Profile), but they can be customized, which is explained on the next page.
3. Quick Forms allow you to quickly initiate credit reports and other transactions using as little information as possible. To add more comprehensive application information, click the Full Form link. We will explain this in detail later.
4. Quick Links allow you to easily jump to support documentation and services without navigating through menus or having to remember URLs.
5. Access your last five transactions here. If your company has subscribed to the eLetter service, you can also create customer letters for those transactions by selecting the Create eLetter links.

# Quick Forms

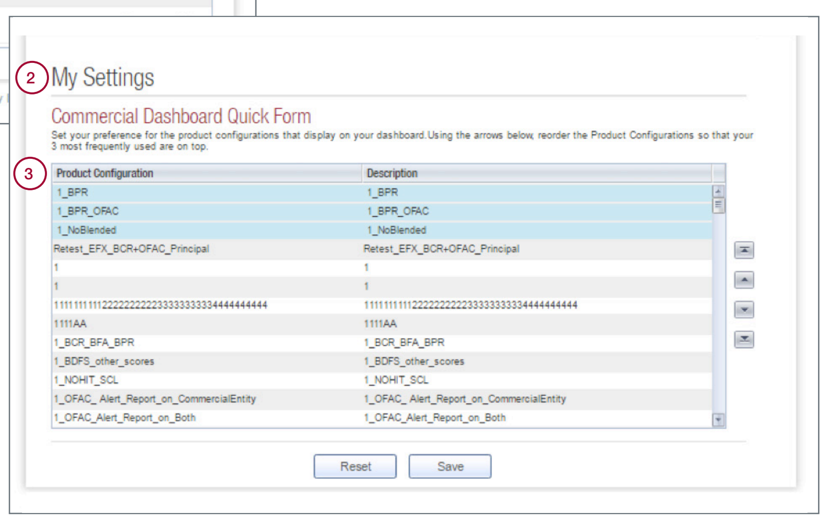
**After logging in to ePort, click the Commercial service tab. You will immediately notice the refreshed look and feel of your new dashboard page. Below is a quick overview of the updated layout.**




### Customizing Your Quick Forms

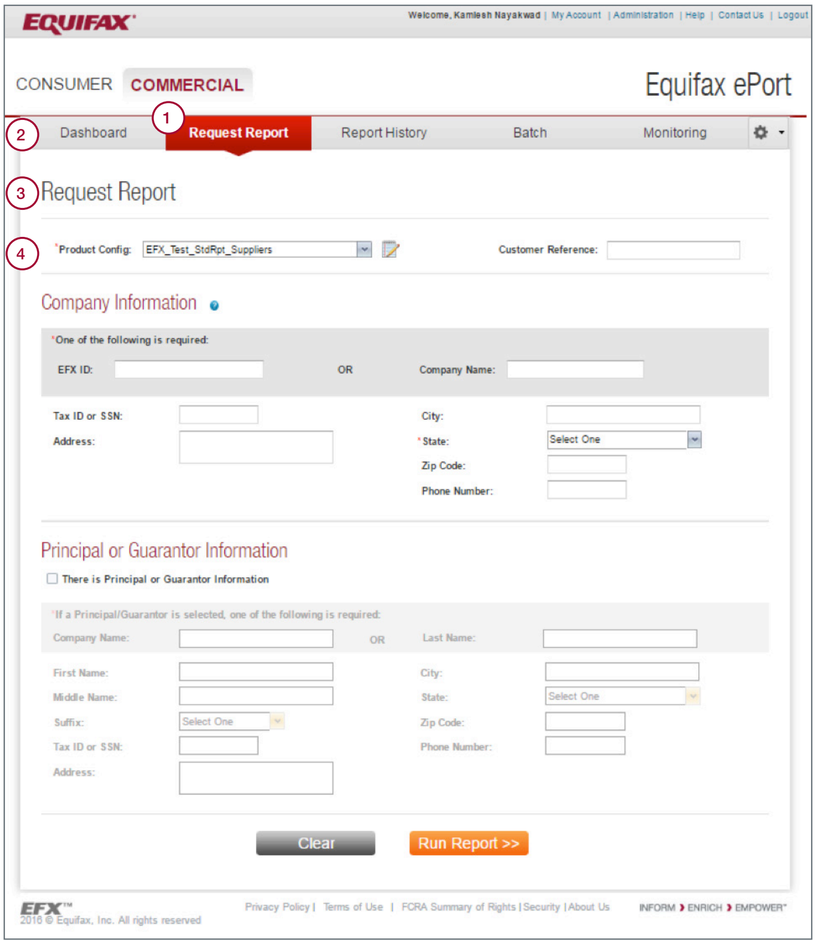
1. Click the settings wheel from the Commercial service navigation menu;
2. Choose My Settings; then
3. ePort will display all Product Configurations accessible to you.

Here, you can rearrange the order of the Product Configurations. The first three items on the list will be displayed on the dashboard page. All other Product Configurations can be easily accessed by clicking Request Report on the service navigation menu and selecting the profile via the Product Configuration dropdown.



# Request Report

**For your convenience, there are two easy ways to access additional fields when requesting a report. Here you can provide comprehensive application information on the request.**




## Accessing Additional Request Fields and Product Configurations

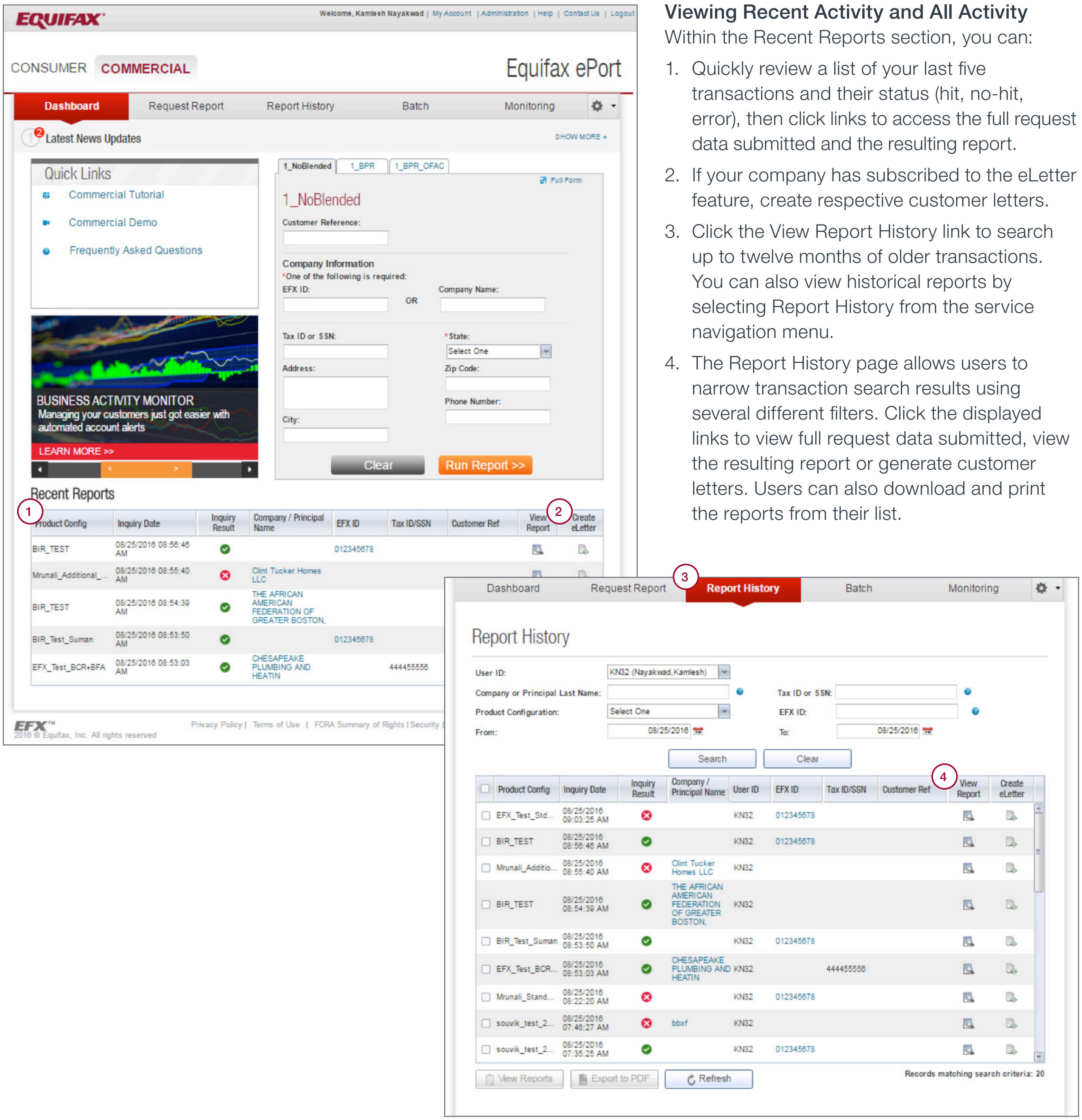
### Expanding Your Request Entry Fields

To access additional information fields when ordering reports, you can:

1. Click the Request Report link from the service navigation menu; or,
2. Click the Full Form link displayed on the Quick Form on your dashboard.
3. After clicking either button, the system will display a report request screen with additional fields to provide more information for a request.
4. You can easily switch to a different Product Configuration via the Product Configuration dropdown field on the page. Products returned for the selected Product Configuration are determined as part of setup. To view the setup for the selected configuration, simply click the notepad icon.

# Viewing Recent Activity

**Your new dashboard page features a Recent Reports section that automatically displays your last five transactions, which is convenient when you need to toggle between open customer accounts or deals.**




### Viewing Recent Activity and All Activity

Within the Recent Reports section, you can:

1. Quickly review a list of your last five transactions and their status (hit, no-hit, error), then click links to access the full request data submitted and the resulting report.
2. If your company has subscribed to the eLetter feature, create respective customer letters.
3. Click the View Report History link to search up to twelve months of older transactions. You can also view historical reports by selecting Report History from the service navigation menu.
4. The Report History page allows users to narrow transaction search results using several different filters. Click the displayed links to view full request data submitted, view the resulting report or generate customer letters. Users can also download and print the reports from their list.

# User Groups

User Groups is a new feature in the Commercial tab of ePort that simplifies how you manage and grant access to users by allowing System Administrators to group users with similar permissions to Product Configurations and features. By default, ePort will configure a system-defined user group named System Administrators. These users are “super users” and are the only users with:

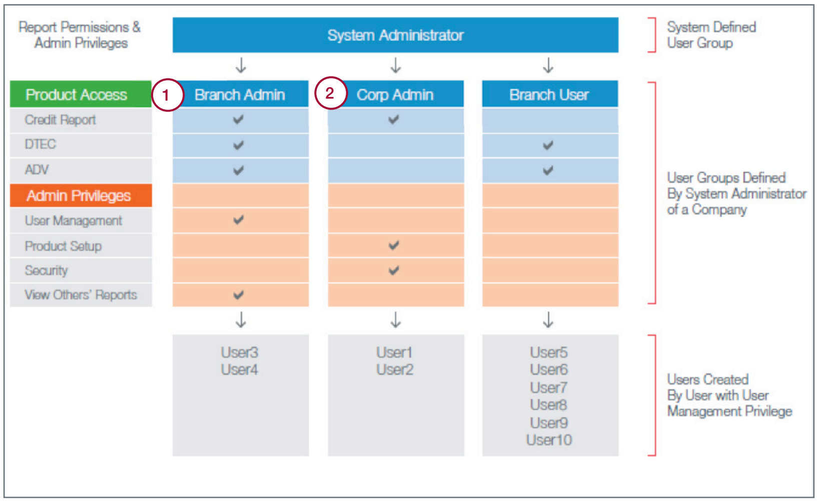
- Rights to create additional user groups
- Access to all available Product Configurations and features

Rather than assigning Product Configurations and access to one user at a time, System Administrators can assign access to a user group and then add users to that group. Changes to permissions are done at a group level and not at a user level, making the maintenance of user permissions a much easier task.

You can define user groups that suit your operations the best, based on user locations, department and/or function or a combination of both, as shown in the two examples on the following page.

# User Groups

**NOTE: The organization charts below are examples of how users can be organized, and are not intended to be guidelines on how you should define your user groups.**



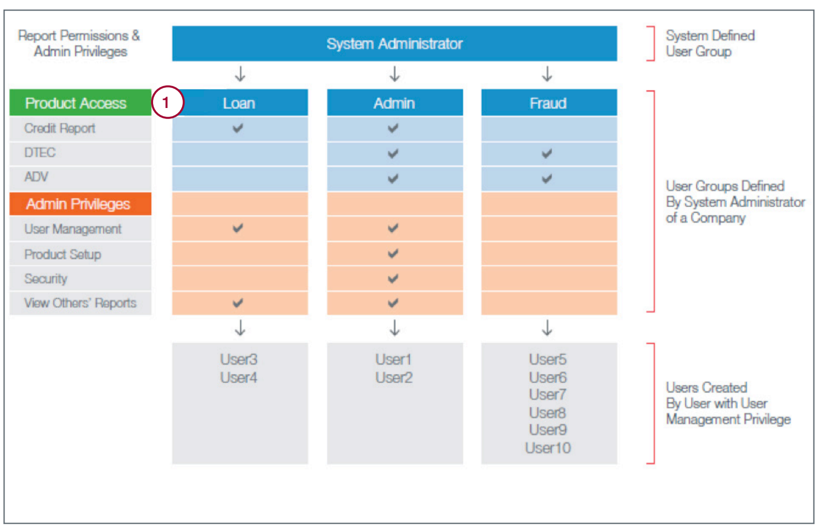

## Sample User Group

### Setup No. 1

In this example, three user groups have been created by the system administrator of a company:

- Branch Admin
- Corp Admin
- Branch User

1. Branch Admin users have access to all three Product Configurations that are available to the company and have permission to manage users and view reports pulled by others
2. Corp Admin users have access to one product configuration and they can configure Product Configurations, change security settings and review audit logs.

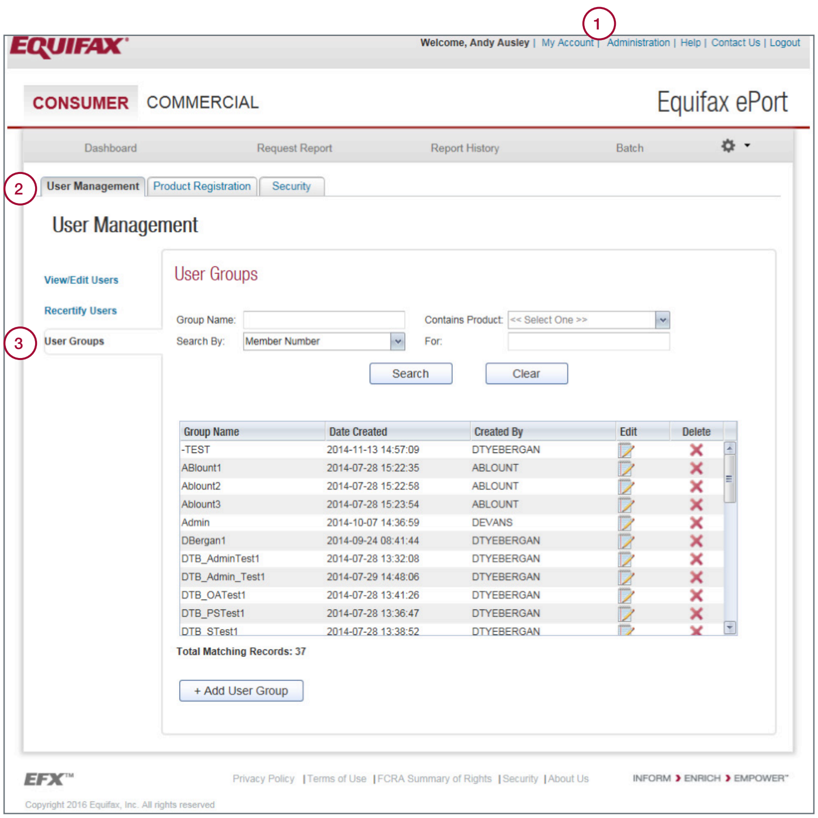


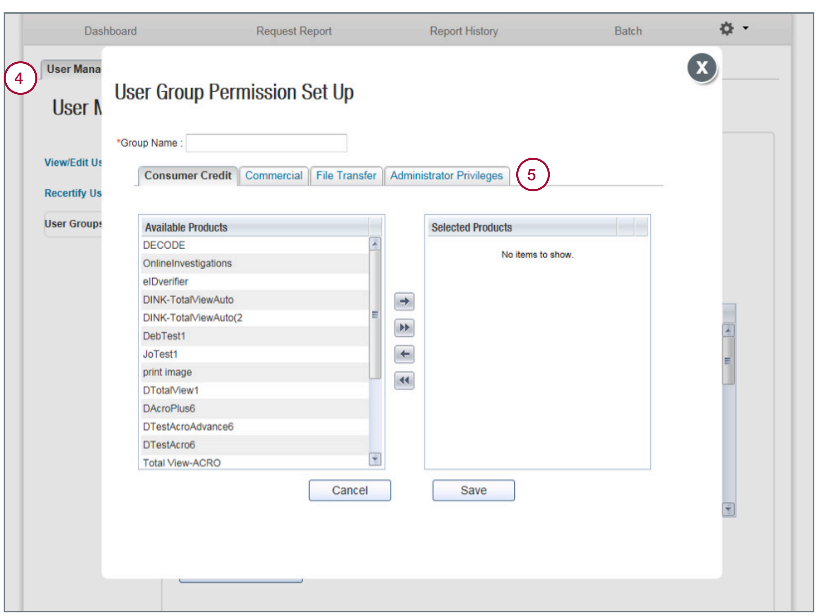

### Setup No. 2

1. Here is another example which organizes user groups based on their function.

# User Groups

**User Groups continued.**




## Managing User Groups

System Administrators can add or edit user groups by selecting:

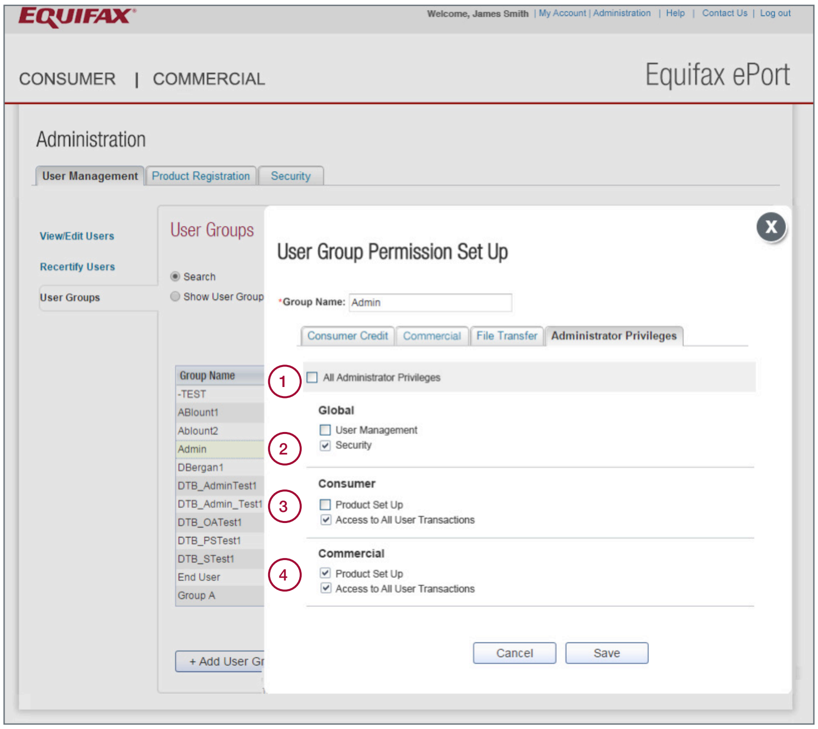
1. Administration; then
2. the User Management tab; then
3. User Groups and select Edit or Add.

### For each group, administrators can:

4. Under the Commercial tab, select Product Configurations that are available to this group.
5. Under the Administrator Privileges tab, edit and update administrative privileges, such as User Management, Product Setup and Security.

# User Groups

**The following functions are available to administrators: User Management, Product Setup, Security and Transaction Access. The system administrator has the ability to define and assign all or selected privileges to other groups.**

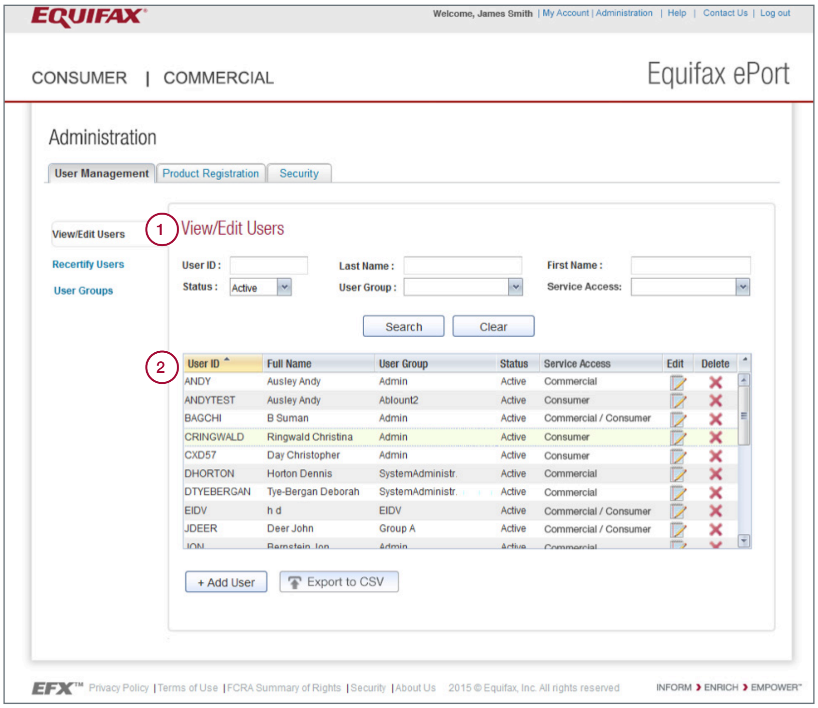


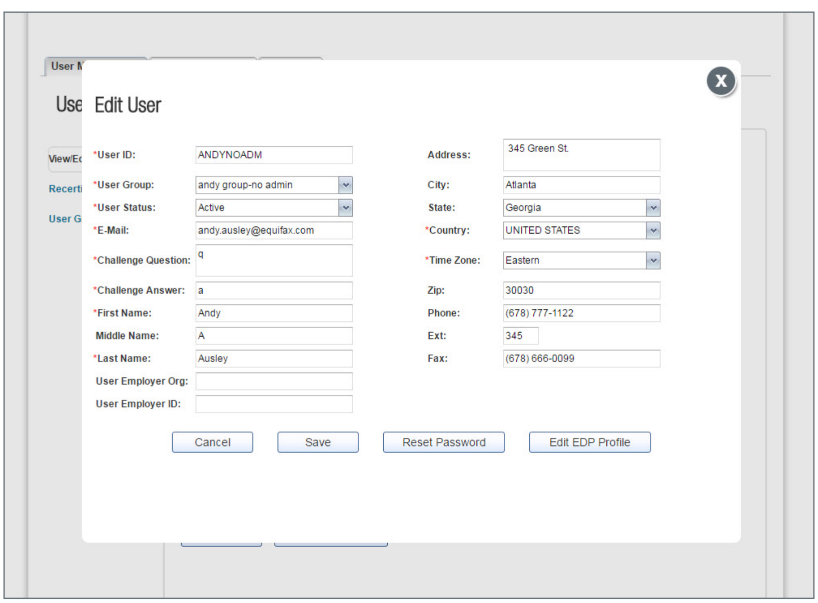

## Managing Administrative Privileges

1. The User Management privilege provides the ability to Add/Edit and recertify users.
2. The Security privilege provides the ability to review audit logs and set system level restriction based on IP or day and time of the day.
3. Access to All User Transactions is a privilege that provides the ability to review transactions executed by others in the company. However, the group's users are only allowed to submit report requests for the Product Configurations to which the group has been authorized under the Commercial tab.
4. The Product Set Up privilege enables access to product set up related functionality detailed in the Product Set Up section of this guide.

# User Groups

**If assigned the User Management privilege, administrators can add/update users and recertify users.**




## User Management

### Viewing/Editing Users

1. You can add and edit user information using this screen. The UserID must be unique within your company. Product Configuration permissions are dependent on the user group to which the user is assigned.

An administrator may also reset a user's password from this screen. A temporary password will be sent to the user. The user will be required to change it upon their next login.

NOTE: The system may disable a user's access due to:

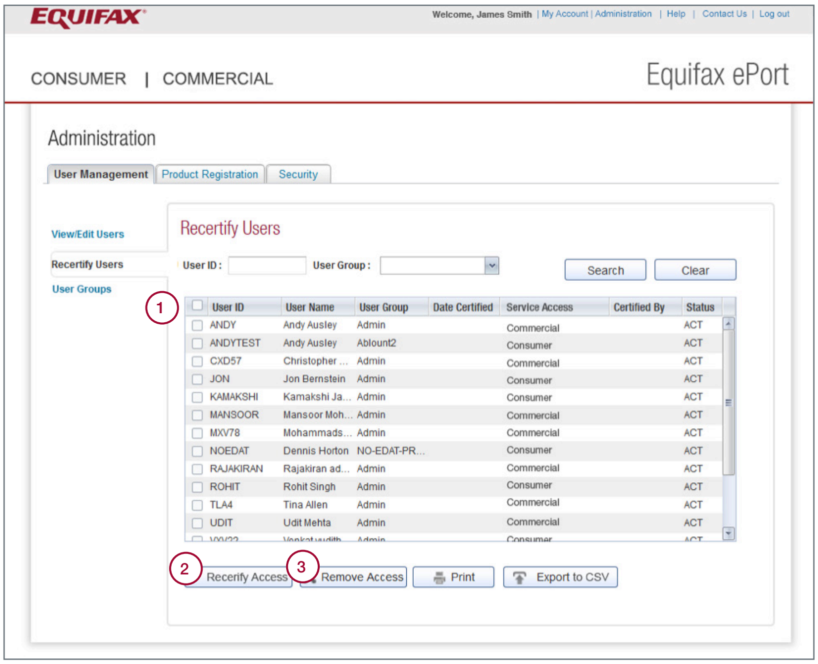
- No activity over last 60 days
- More than 3 failed login attempts

Also, the administrator may have disabled a user's access during the recertification process. Administrators may change a user's status using this screen.

2. To assist users who need help with forgotten passwords, simply select the Edit link beside the user in the UserID list on the View/Edit Users screen. Then, click the Reset Password button to initiate the process that allows the user to reset their password.

# User Groups

**Every 90 days, all access must be reviewed for all users and approved by the administrator.**



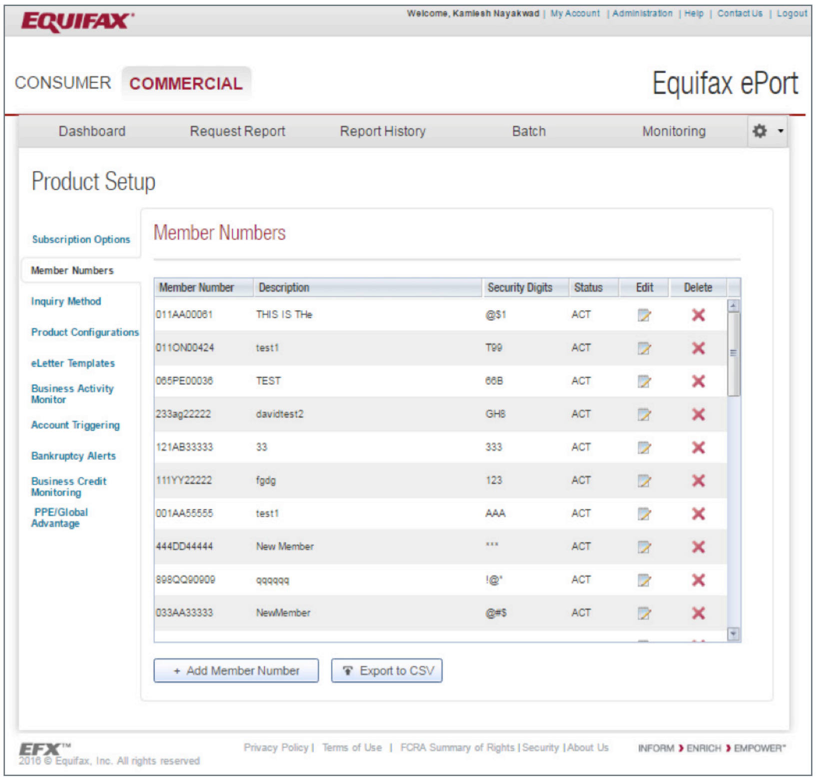

### Recertify Access Button

1. ePort will list all users that you need to certify. Select the users whose access you want to approve. For companies with access to both the ePort Consumer and Commercial services, you must certify users for each service individually. You can certify all users listed on the page by selecting the checkbox displayed in the header.
2. Then select the Recertify Access button.
3. To remove access, select users and then select the Remove Access button.

NOTE: The system will send an email to administrators reminding them to certify their users, otherwise their access will be revoked.

# Product Setup

**An authorized administrator must configure commercial product access using these screens before they can be utilized by any users.**




## Member Number

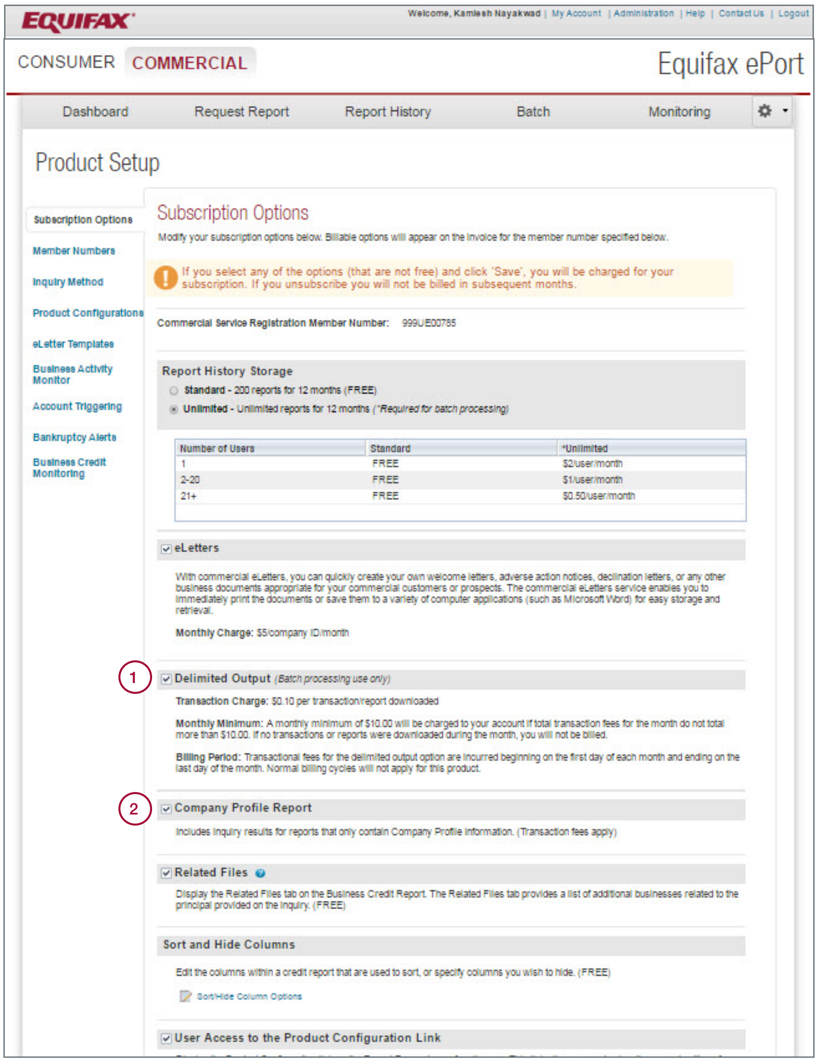
### Setting up Products – Member Number

From the Settings wheel, click on Product Setup.

Add the Equifax member numbers and security digits received from your Equifax sales representative using the Member Numbers screen. Your member number determines the products enabled for your company by Equifax. You can add multiple member numbers using this screen.

# Product Setup

**Setting up products continued.**




## Subscription Options

### Selecting Subscription Options

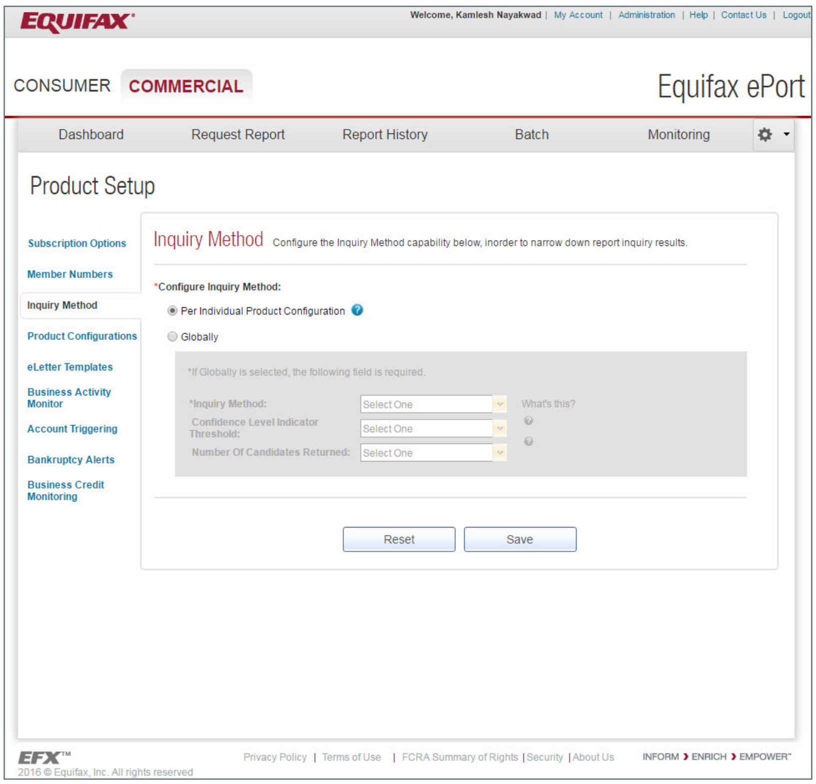
Select the subscription options that will maximize your company's benefit from the Commercial service.

1. The delimited output option is valuable for companies utilizing the batch processing feature who want to load key transaction data into MS Excel, Access or other data management tools for detailed analysis purposes.
2. The company profile option allows flexibility to include/exclude reports that only contain business identification information (no trade or public record data) when considering Commercial database search results for a transaction.

Note: additional fees are associated with certain subscription options.

# Product Setup

**Setting up products continued.**

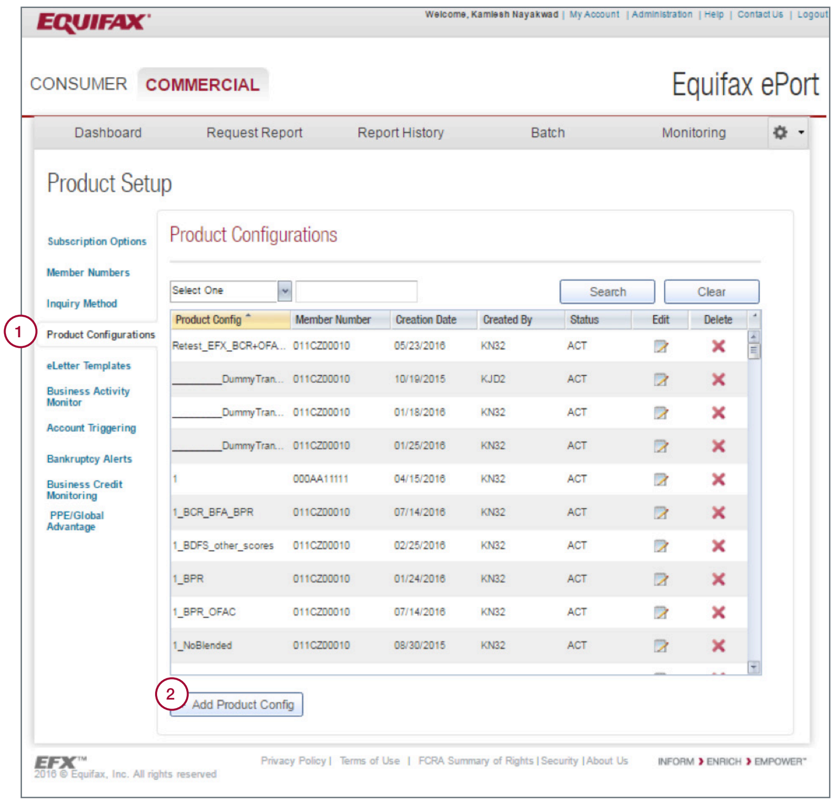



## Inquiry Method

Using the Inquiry Method screen, select whether the inquiry method should be determined at the global (company ID) level or per individual Product Configuration (previously called Report Profile). If the Global option is selected, use this screen to choose the inquiry method and, as applicable, the confidence level indicator threshold and number of candidates returned. If the Per Individual Product Configuration option is selected, use the Product Configurations screen to set up the desired inquiry method for each profile.

# Product Setup

**This process allows the Company Administrator to create/manage Product Configurations (previously called Report Profiles) and assign configurations to a member number, inquiry method (if applicable) and products.**

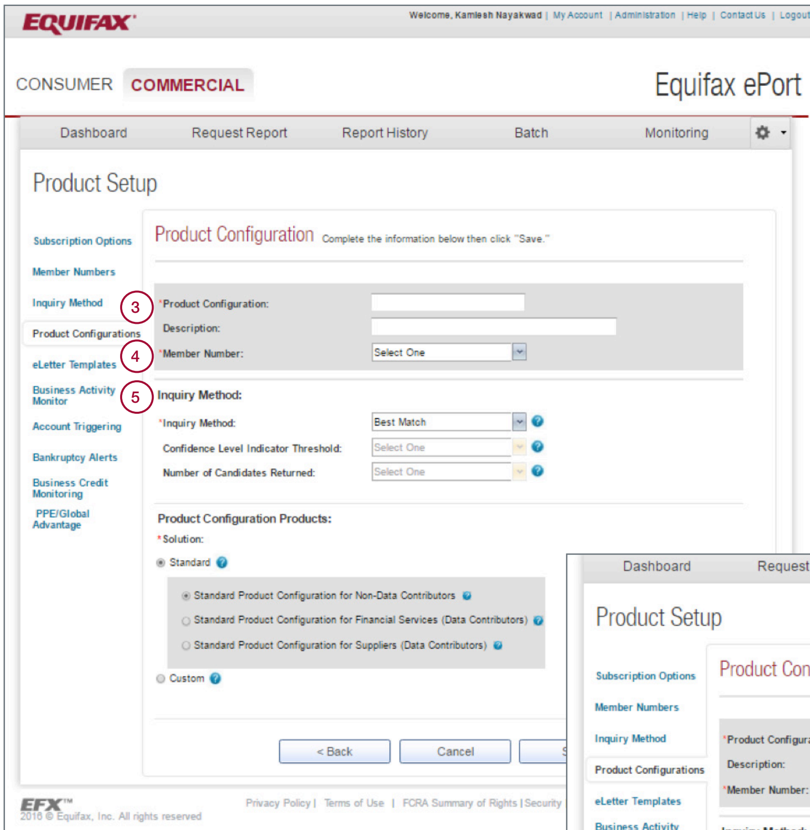



## Adding a Product Configuration

1. Click the link Product Configurations.
2. Choose the Add Product Configuration button to add a new Product Configuration.

# Product Setup

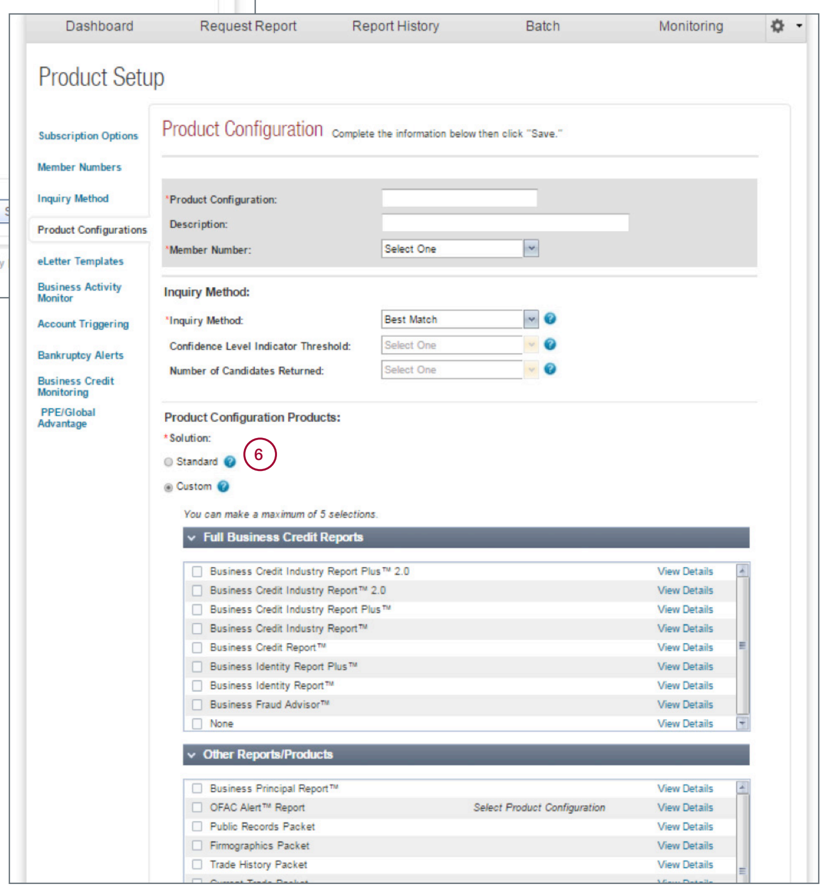
**Users have the ability to choose a standard product combination or create your own custom product combination.**




3. Give your configuration a name and description. Use both a name and a description that is meaningful to you and/or your organization. Example: Business Report, Report and Score, etc. The name will display in the tabs on the Quick Form on your dashboard and on the report request full form screens.
4. Select a Member Number from the drop-down list.
5. If you've selected the Per Individual Product Configuration inquiry method, select the inquiry method to be used for this configuration.

**6. Select Commercial Product Options**

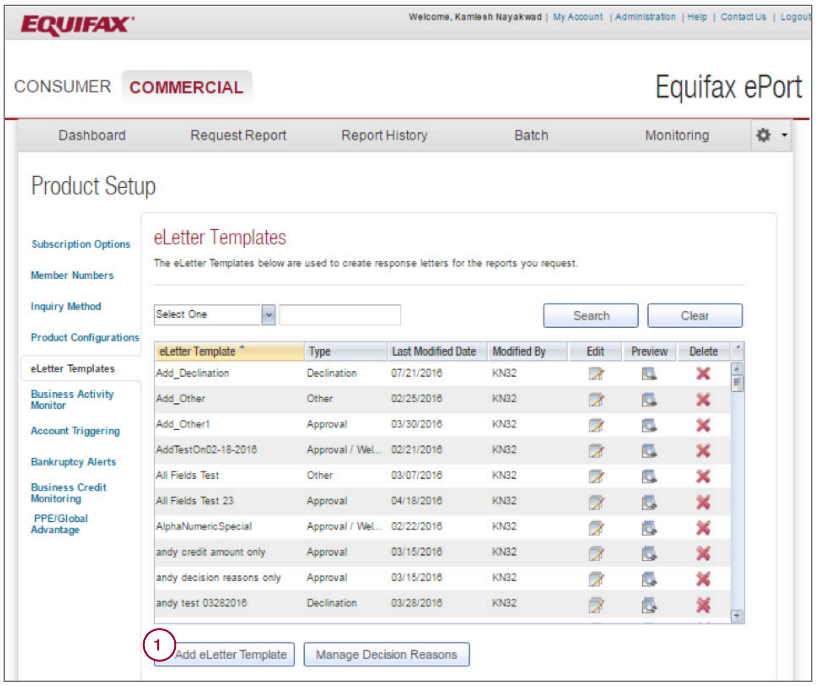
For Standard Product Configurations select one of the three options: Standard Product Configuration for Non-Data Contributors, Standard Product Configuration for Financial Services (Data Contributors) or Standard Product Configuration for Suppliers (Data Contributors). If you choose to customize the products included in your Product Configuration, click Custom, select the desired products from the list, then click Save.

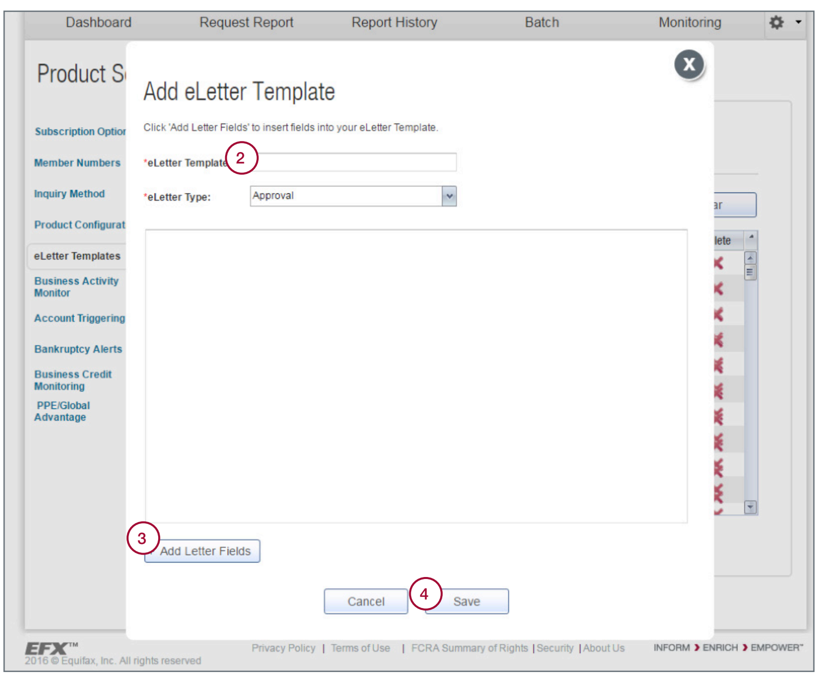


# Product Setup

**eLetters allows you to create letter templates to help meet your custom letter fulfillment needs. eLetters templates are available for use via the eLetters links in the Recent Report section of the Dashboard and the Report History page.**

**Note: There is an additional charge for eLetter functionality.**
**To activate eLetters, click on the Subscription Options tab and click eLetters.**



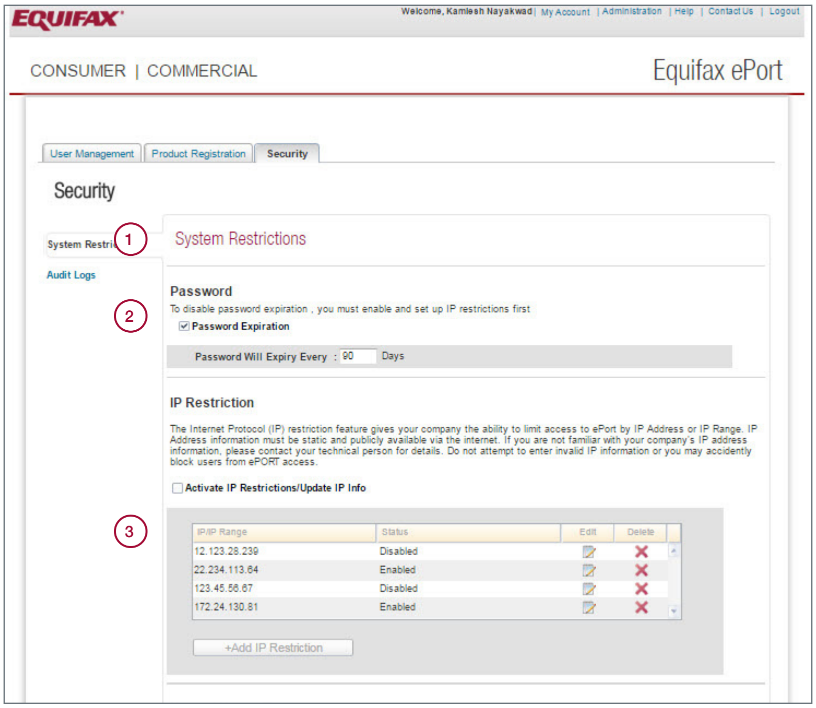

## Commercial Report Options

### Setting up an eLetter Template

1. To add a new template, select Add eLetter Template.
2. Assign the template a name and select the letter type.
3. Type out the content of your letter. Select Add Letter Fields to choose from a list of transaction request/response data to also include in your template. Save the template.
4. Once saved, you can preview, edit or delete the template from the eLetter Templates list.

# Security

**Your system restrictions give you the ability to limit or prevent inappropriate system usage. The Security screen can be accessed by clicking Administration from the global navigation menu, then the Security tab.**



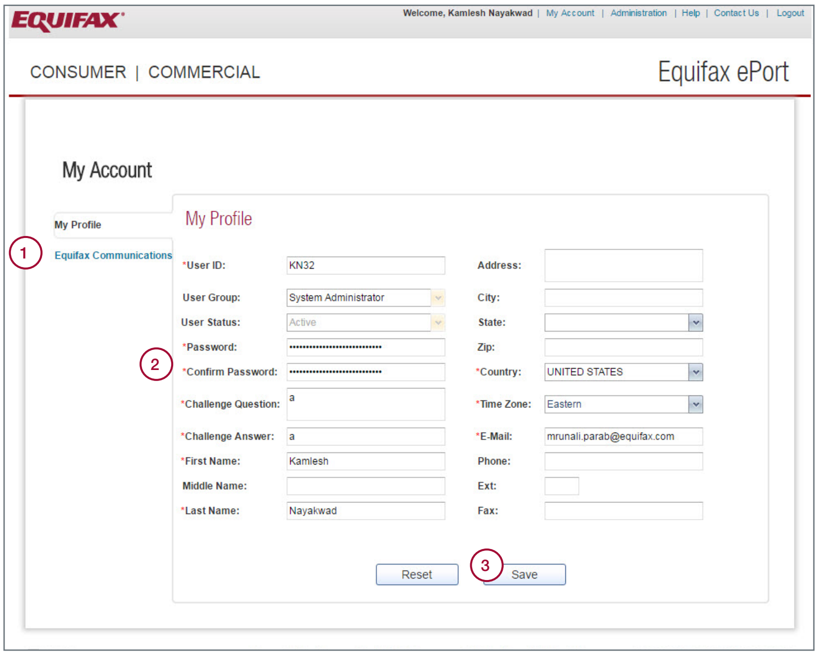

## System Restrictions

### Using System Restrictions

1. Password Expiration: ePort requires all users to change their password every 90 days. Administrators may change that period to be less than 90 days by updating the expiration days setting. If the company has IP restrictions enabled, the password expiration rule may be disabled.
2. IP Restrictions: An administrator may prevent a user from accessing ePort from locations outside of your network by defining an IP or range of IPs from which users are allowed to access ePort.
3. Usage Time: Administrators may define specific times and dates during which users are authorized to use ePort. By setting the normal usage time here, a company has the option of warning or preventing users from logging into ePort.

# My Profile

**Users can update their email address and other contact information using this screen.**




## Managing My Profile

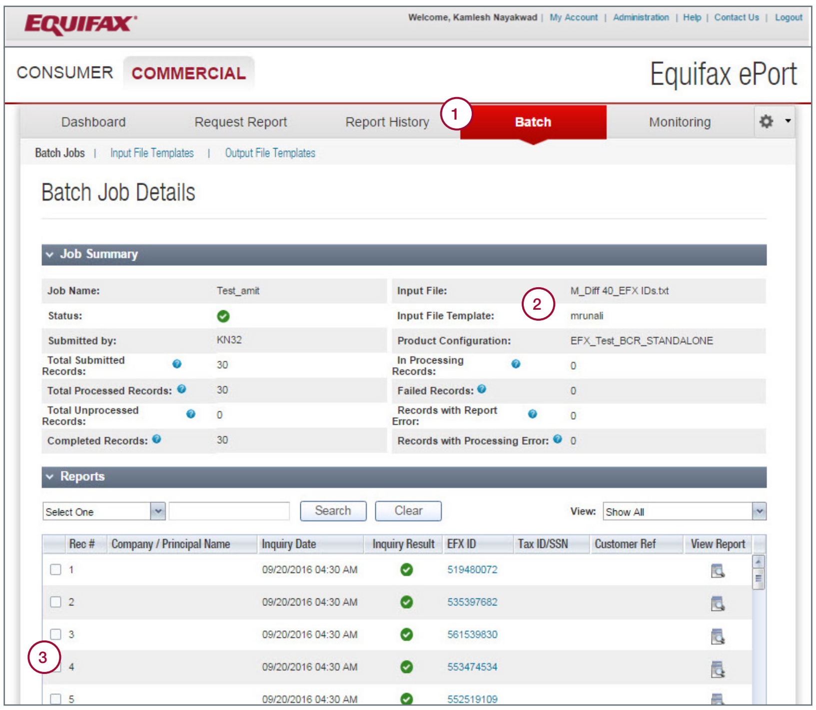
Choose the My Account link in the global navigation menu and click My Preferences.

1. Choose My Profile to edit contact information.
2. In addition to updating contact information, users can also change passwords and challenge questions/answers.
3. Click Save to save any changes.

Administrators can start the Reset Password process but cannot view or change user passwords.

# Batch Processing

**You can request up to 5,000 reports at once using the Batch link on the Commercial service navigation menu.**



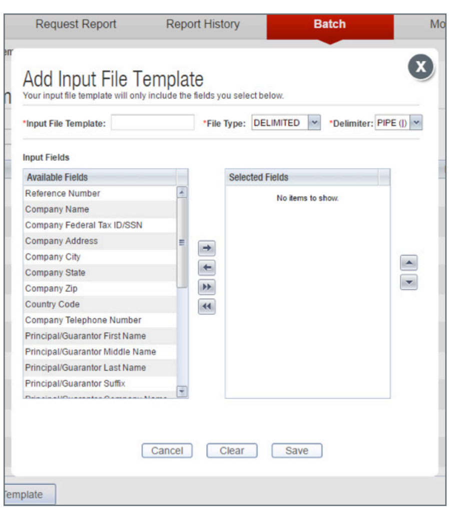

## Requesting Multiple Reports

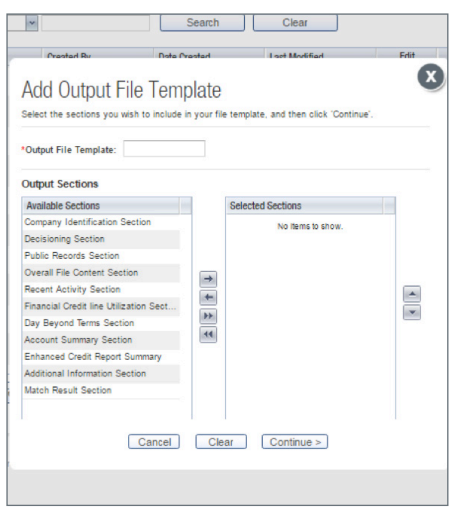
### Using Batch Upload

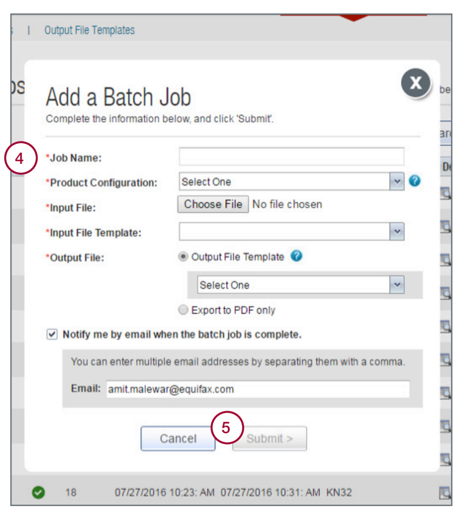
1. When you click the Batch link, you will be shown a list of previously processed batch jobs.
2. You can review results of these batch jobs by selecting View Details.
3. To submit a new batch click Add a Batch Job.

NOTE: Before submitting a new batch, be sure you have defined the Input File Template for the input file you'll be uploading for processing. If you require delimited file output, you must also define an Output File Template as well.

4. You will be prompted to name the job, choose a Product Configuration, upload your input file, choose your Input File Template, select your desired Output File and select your e-mail notification preferences.
5. Once all fields are complete, click Submit.

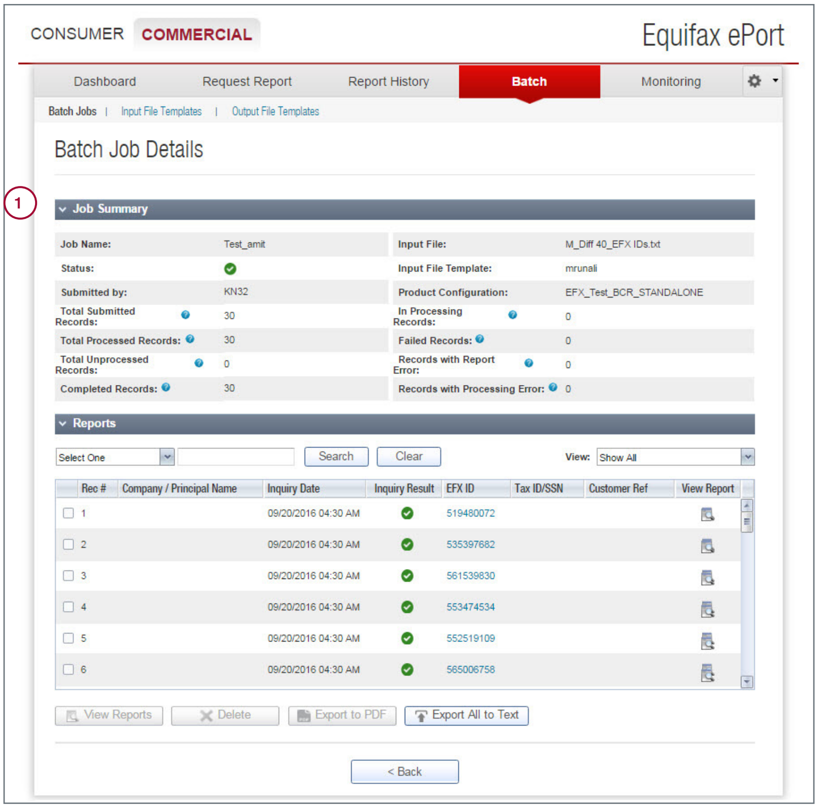


# Batch Viewing Results

**You can request up to 5,000 reports at once using the Batch link on the Commercial service navigation menu.**




## Requesting Multiple Reports

### Viewing Batch Results

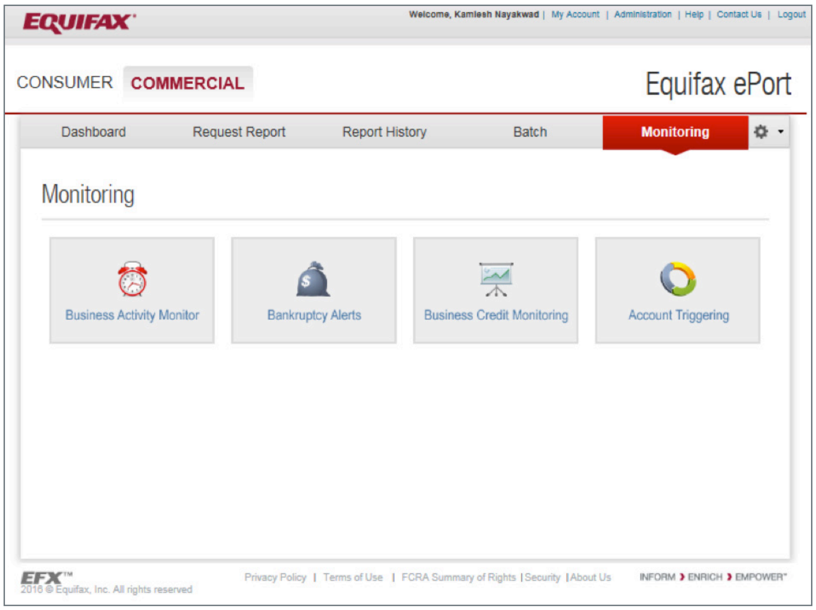
Within your batch file results, ePort will display all reports that were requested in a batch file.

1. From the Batch Job Details page, you can view the request data, view the report results, export the reports to PDF or export the report data into a delimited text file (an additional fee applies for delimited output).

# Monitoring

**Our new Business Activity Monitor (BAM) product continues to be available in ePort in the Commercial tab with the same UI design that users currently enjoy. The Bankruptcy Alerts, Business Credit Monitoring and Account Triggering products continue to be available as well, but with a refreshed UI design.**

**Commercial monitoring products are optional. Additional fees apply.**




## Business Activity Monitor

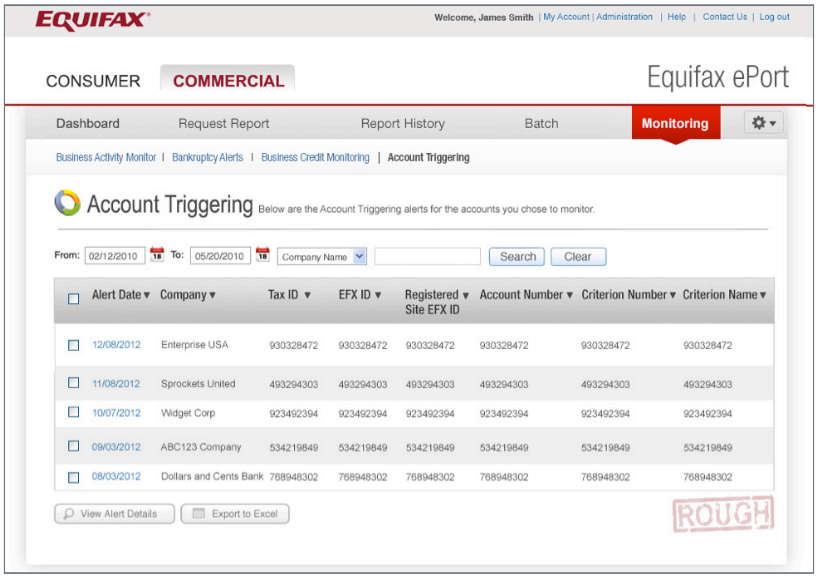
Identify the accounts to be monitored, your e-mail notification preferences and your monitoring criteria using the Business Activity Monitor Setup page, accessed via the Product Setup menu option under the settings wheel.

Click the Monitoring main menu option to view, manage or export new and archived alerts.

A separate user guide has been created for Business Activity Monitor, which is available here.

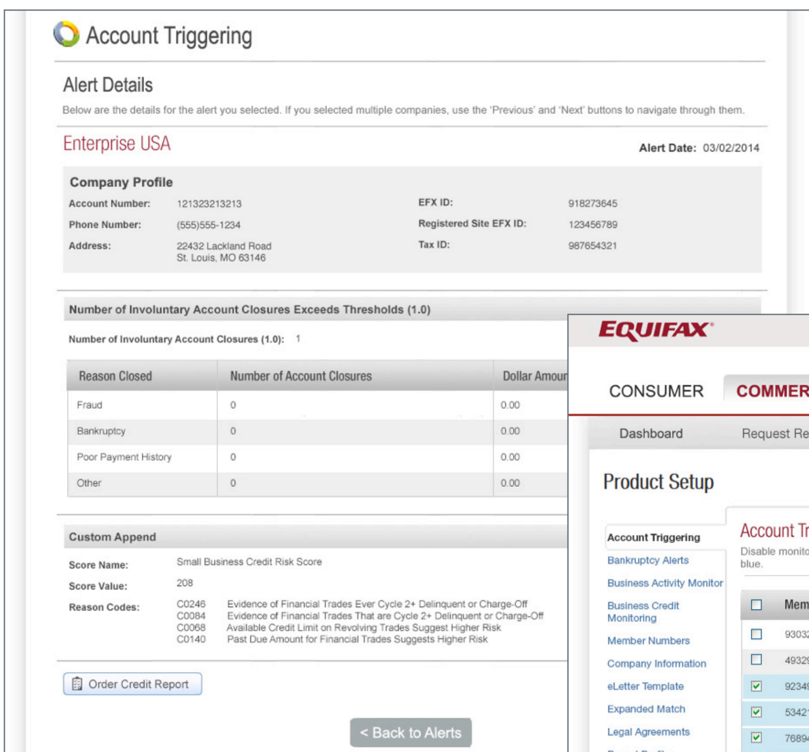
# Monitoring

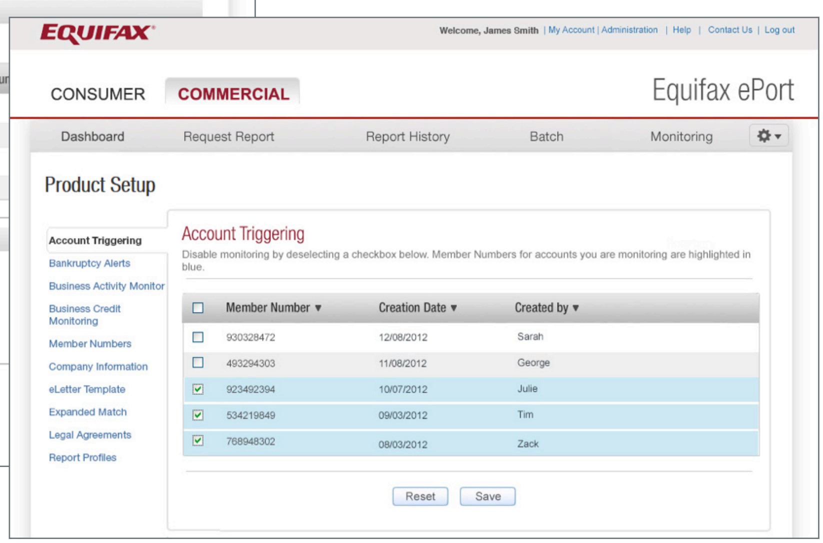
**Identify the member numbers whose accounts should be monitored using the Account Triggering Monitoring Setup page, accessed via the Product Setup menu option under the settings wheel.**




## Account Triggering

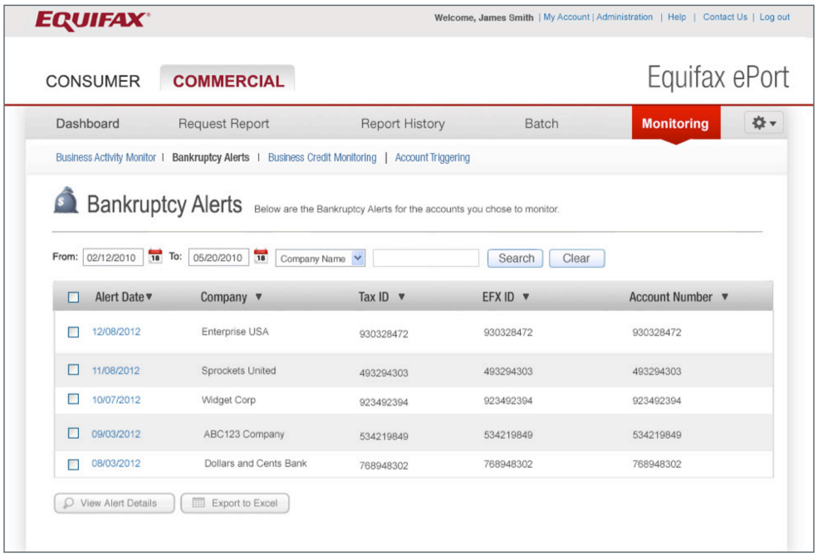
Click the Monitoring main menu option to View, Manage or Export new and archived alerts.



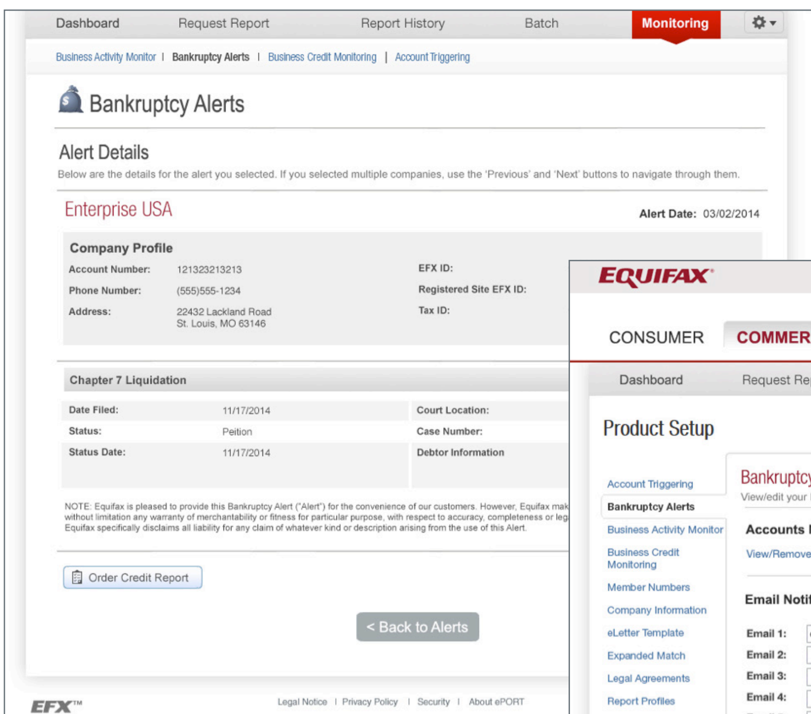
# Monitoring

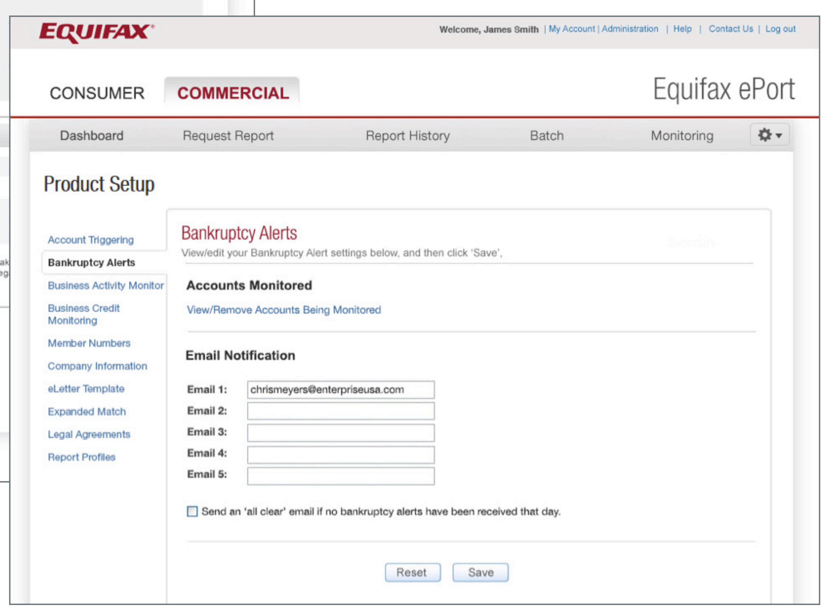
**Identify the member numbers whose accounts should be monitored, as well as e-mail notification preferences, using the Bankruptcy Alerts Setup page, accessed via the Product Setup menu option under the settings wheel.**




## Bankruptcy Alerts

Click the Monitoring main menu option to View, Manage or Export new and archived alerts.



# Monitoring

**Upload account files, identify accounts to be monitored and set e-mail notification preferences using the Business Credit Monitoring Setup page, accessed via the Product Setup menu option under the settings wheel.**

## Business Credit Monitoring

Click the Monitoring main menu option to View, Manage or Export new and archived alerts.