

Equifax ePort Commercial Functionality

Administrator User Guide

The Equifax logo is displayed in white, bold, sans-serif capital letters on a dark red square background.

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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.

1 Latest News Updates

2 1_NoBlended

3

4 Quick Links

5

| Product Config | Inquiry Date | Inquiry Result | Company / Principal Name | EFX ID | Tax ID/SSN | Customer Ref | View Report | Create eLetter |
|------------------------|------------------------|----------------|--|-----------|------------|--------------|-------------|----------------|
| BIR_TEST | 08/25/2016 08:56:48 AM | ✓ | | 012345678 | | | | |
| Mrunali_Additional_... | 08/25/2016 08:55:40 AM | ✗ | Clint Tucker Homes LLC | | | | | |
| BIR_TEST | 08/25/2016 08:54:39 AM | ✓ | THE AFRICAN AMERICAN FEDERATION OF GREATER BOSTON, | | | | | |
| BIR_Test_Suman | 08/25/2016 08:53:50 AM | ✓ | | 012345678 | | | | |
| EFX_Test_BCR+BFA | 08/25/2016 08:53:03 AM | ✓ | CHESAPEAKE PLUMBING AND HEATING | | 444455556 | | | |

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.

| Product Config | Inquiry Date | Inquiry Result | Company / Principal Name | EFX ID | Tax ID/SSN | Customer Ref | View Report | Create eLetter |
|------------------------|------------------------|----------------|--|-----------|------------|--------------|-------------|----------------|
| BIR_TEST | 08/25/2016 08:56:48 AM | ✓ | | 012345678 | | | | |
| Mrunali_Additional_... | 08/25/2016 08:55:40 AM | ✗ | Clint Tucker Homes LLC | | | | | |
| BIR_TEST | 08/25/2016 08:54:39 AM | ✓ | THE AFRICAN AMERICAN FEDERATION OF GREATER BOSTON, | | | | | |
| BIR_Test_Suman | 08/25/2016 08:53:50 AM | ✓ | | 012345678 | | | | |
| EFX_Test_BCR+BFA | 08/25/2016 08:53:03 AM | ✓ | CHESAPEAKE PLUMBING AND HEATING | | 444455556 | | | |

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.

2 My Settings

Commercial Dashboard Quick Form
Set your preference for the product configurations that display on your dashboard. Using the arrows below reorder the Product Configurations so that your 3 most frequently used are on top.

| Product Configuration | Description |
|--|--|
| 1_BPR | 1_BPR |
| 1_BPR_OFAC | 1_BPR_OFAC |
| 1_NoBlended | 1_NoBlended |
| Retest_EFX_BCR+OFAC_Principal | Retest_EFX_BCR+OFAC_Principal |
| 1 | 1 |
| 1111111111222222222233333333334444444444 | 1111111111222222222233333333334444444444 |
| 1111AA | 1111AA |
| 1_BCR_BFA_BPR | 1_BCR_BFA_BPR |
| 1_BDFS_other_scores | 1_BDFS_other_scores |
| 1_NOHIT_SCL | 1_NOHIT_SCL |
| 1_OFAC_Alert_Report_on_CommercialEntity | 1_OFAC_Alert_Report_on_CommercialEntity |
| 1_OFAC_Alert_Report_on_Both | 1_OFAC_Alert_Report_on_Both |

Reset Save

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.

WELCOME, Kamlesh Nayakwad | My Account | Administration | Help | Contact Us | Logout

CONSUMER **COMMERCIAL** Equifax ePort

2 Dashboard 1 **Request Report** Report History Batch Monitoring

3 Request Report

4 *Product Config: EFX_Test_StoRpt_Suppliers Customer Reference:

Company Information

*One of the following is required:

EFX ID: OR Company Name:

Tax ID or SSN: City:

Address: *State: Select One

Zip Code: Phone Number:

Principal or Guarantor Information

There is Principal or Guarantor Information

*If a Principal/Guarantor is selected, one of the following is required:

Company Name: OR Last Name:

First Name: City:

Middle Name: State: Select One

Suffix: Select One Zip Code:

Tax ID or SSN: Phone Number:

Address:

Clear Run Report >>

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Accessing Additional Request Fields and Product Configurations

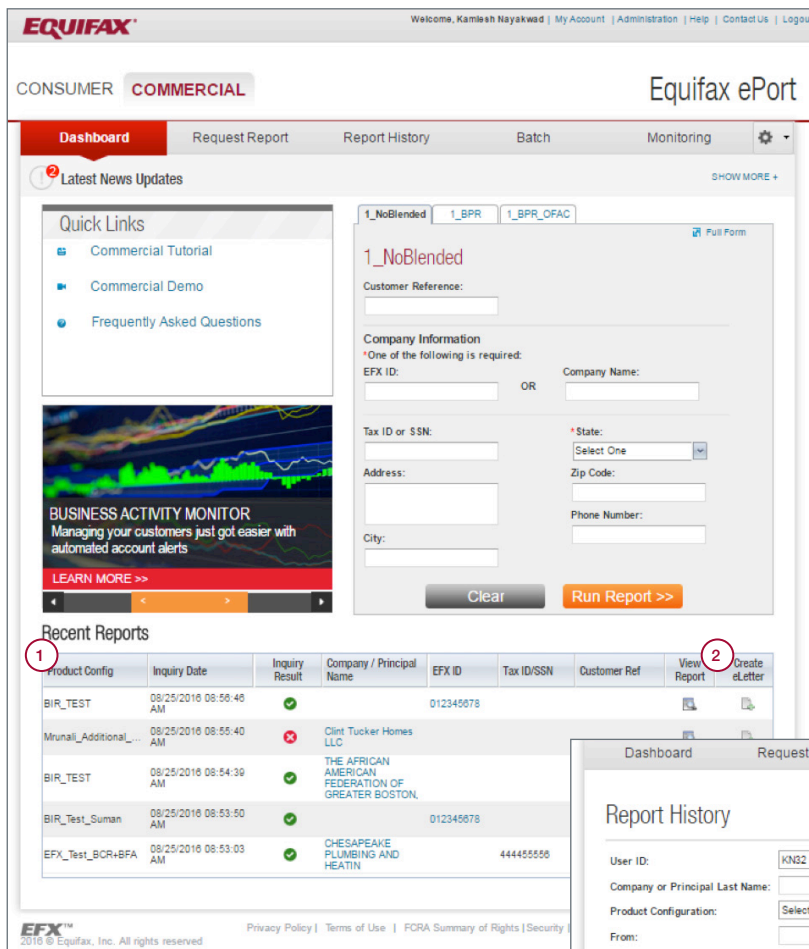
Expanding Your Request Entry Fields

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

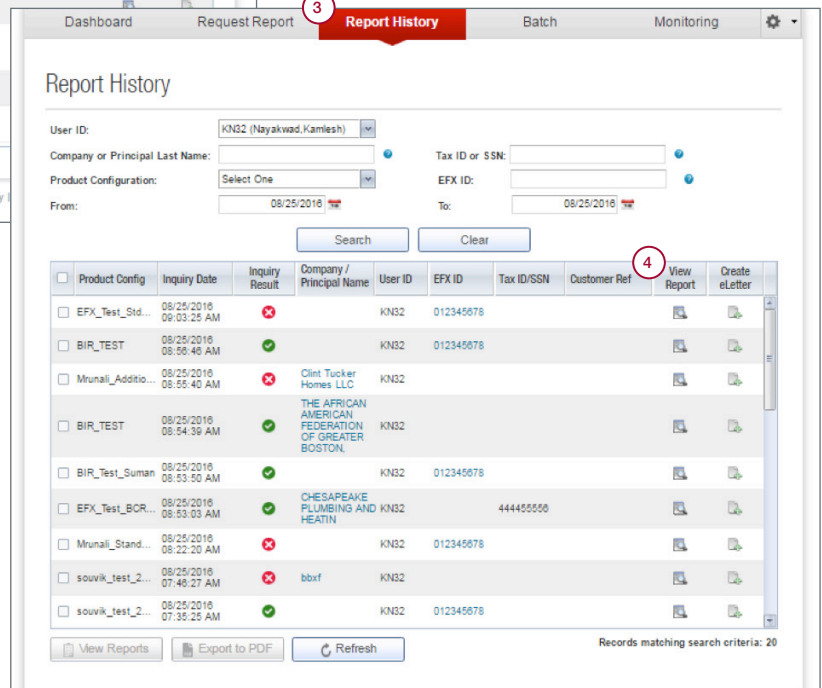
Your new dashboard page features a Recent Reports section that automatically displays your last five transactions, which is convenient when you need to toggle between open customer accounts or deals.



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:

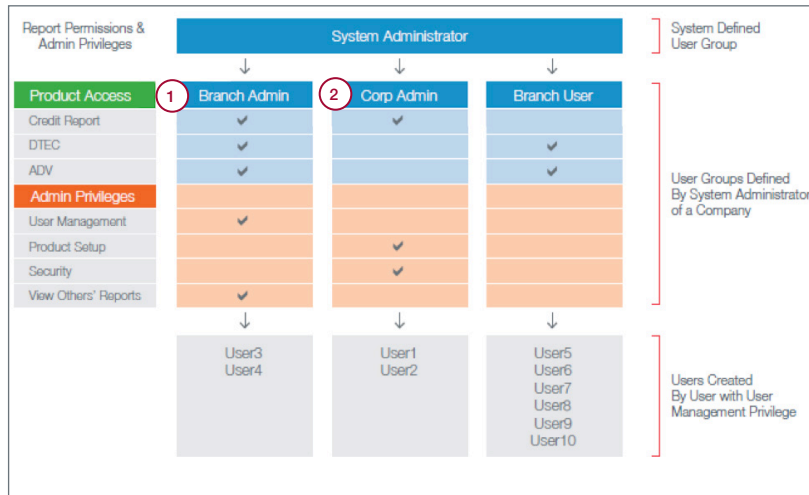
- Rights to create additional user groups
- Access to all available Product Configurations and features

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.

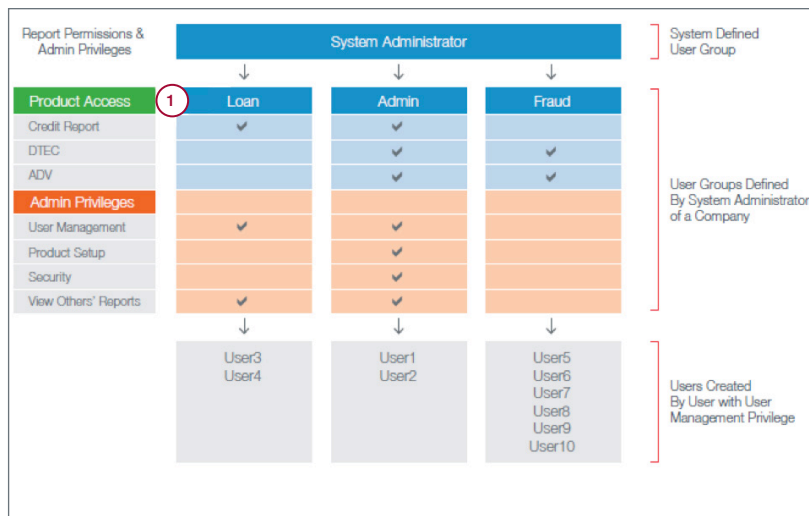


Sample User Group Setup No. 1

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.

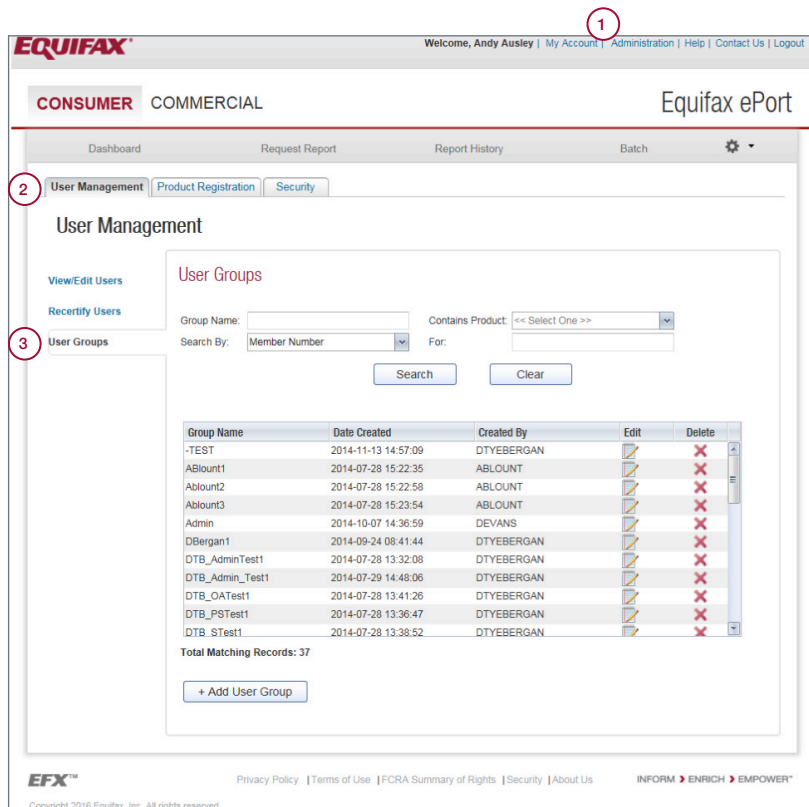


Setup No. 2

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

User Groups

User Groups continued.



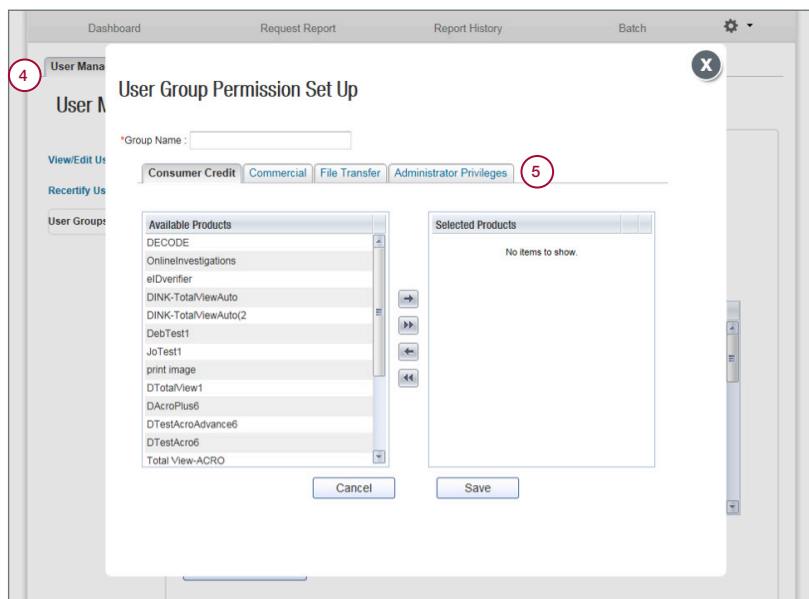
Managing User Groups

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.

The screenshot displays the 'User Group Permission Set Up' form in the Equifax ePort system. The form is titled 'User Group Permission Set Up' and has a 'Group Name' field set to 'Admin'. The form is organized into several sections:

- Global:** Contains checkboxes for 'All Administrator Privileges' (marked with a red circle 1), 'User Management', and 'Security' (marked with a red circle 2).
- Consumer:** Contains checkboxes for 'Product Set Up' and 'Access to All User Transactions' (marked with a red circle 3).
- Commercial:** Contains checkboxes for 'Product Set Up' and 'Access to All User Transactions' (marked with a red circle 4).

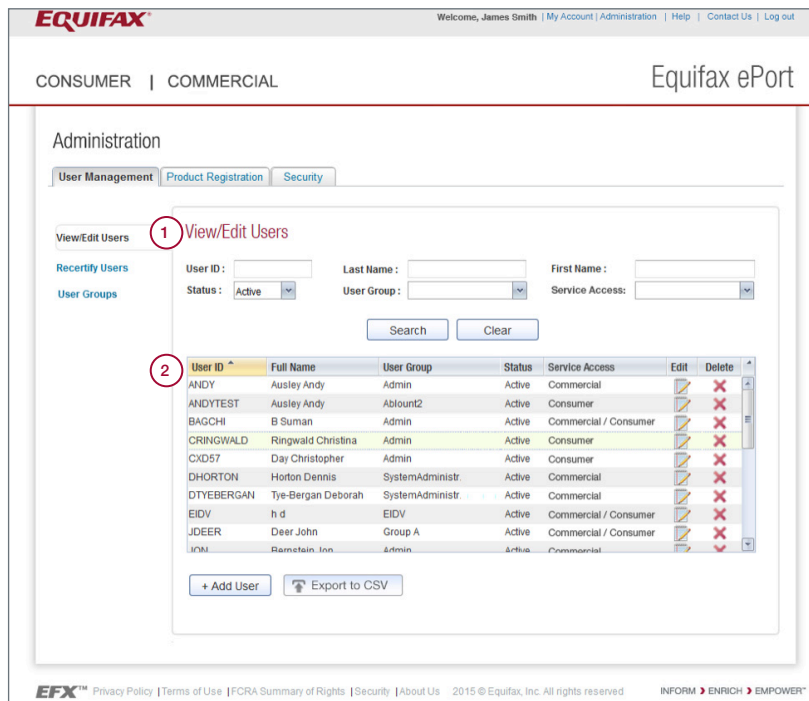
On the left side of the form, there is a list of user groups. The 'Admin' group is highlighted, and a red circle 2 points to it. Other groups in the list include '-TEST', 'ABlount1', 'ABlount2', 'DBergan1', 'DTB_AdminTest1', 'DTB_Admin_Test1', 'DTB_OATest1', 'DTB_PSTest1', 'DTB_STest1', 'End User', and 'Group A'. At the bottom of the form, there are 'Cancel' and 'Save' buttons.

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.

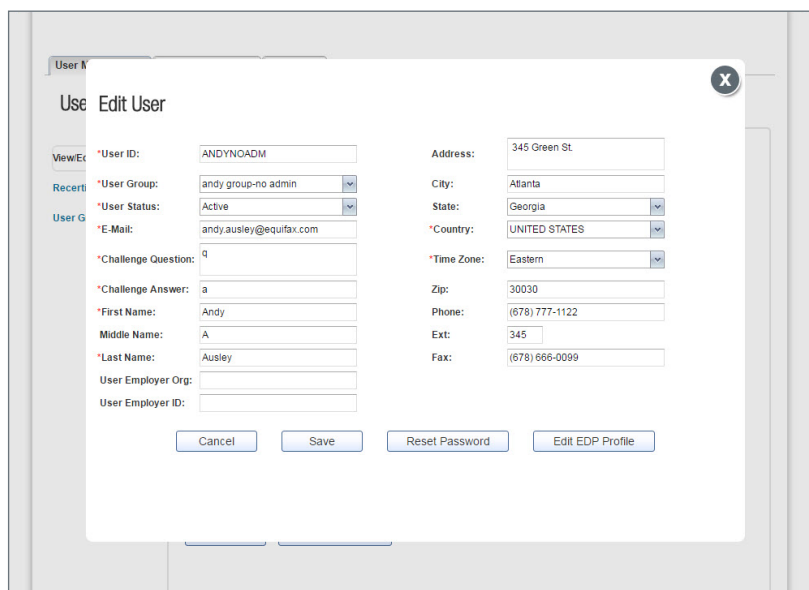
An administrator may also reset a user's password from this screen. A temporary password will be sent to the user. The user will be required to change it upon their next login.

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.

The screenshot shows the Equifax ePort Administration interface. The page title is "Recertify Users". It features a table of users with the following columns: User ID, User Name, User Group, Date Certified, Service Access, Certified By, and Status. Below the table are buttons for "Recertify Access", "Remove Access", "Print", and "Export to CSV". Red circles highlight the "Recertify Access" button (2) and the "Remove Access" button (3). A red circle (1) highlights the checkbox for the first user in the table.

| User ID | User Name | User Group | Date Certified | Service Access | Certified By | Status |
|--------------------------|-----------|-----------------|----------------|----------------|--------------|--------|
| <input type="checkbox"/> | ANDY | Andy Ausley | Admin | Commercial | | ACT |
| <input type="checkbox"/> | ANDYTEST | Andy Ausley | Ablount2 | Commercial | | ACT |
| <input type="checkbox"/> | CXD57 | Christopher ... | Admin | Commercial | | ACT |
| <input type="checkbox"/> | JON | Jon Bernstein | Admin | Commercial | | ACT |
| <input type="checkbox"/> | KAMAKSHI | Kamakshi Ja... | Admin | Commercial | | ACT |
| <input type="checkbox"/> | MANSOOR | Mansoor Moh... | Admin | Commercial | | ACT |
| <input type="checkbox"/> | MXV78 | Mohammads... | Admin | Commercial | | ACT |
| <input type="checkbox"/> | NOEDAT | Dennis Horton | NO-EDAT-PR... | Commercial | | ACT |
| <input type="checkbox"/> | RAJAKIRAN | Rajakiran ad... | Admin | Commercial | | ACT |
| <input type="checkbox"/> | ROHIT | Rohit Singh | Admin | Commercial | | ACT |
| <input type="checkbox"/> | TLA4 | Tina Allen | Admin | Commercial | | ACT |
| <input type="checkbox"/> | UDIT | Udit Mehta | Admin | Commercial | | ACT |
| <input type="checkbox"/> | UDD22 | Uddesh... | Admin | Commercial | | ACT |

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.

The screenshot shows the Equifax ePort interface. At the top, there is a navigation bar with 'CONSUMER' and 'COMMERCIAL' tabs, and the 'Equifax ePort' logo. Below this is a secondary navigation bar with 'Dashboard', 'Request Report', 'Report History', 'Batch', and 'Monitoring' options. The main content area is titled 'Product Setup' and contains a 'Member Numbers' section. This section includes a table with columns for Member Number, Description, Security Digits, Status, Edit, and Delete. Below the table are buttons for '+ Add Member Number' and 'Export to CSV'.

| Member Number | Description | Security Digits | Status | Edit | Delete |
|---------------|-------------|-----------------|--------|------|--------|
| 011AA00061 | THIS IS THE | @\$1 | ACT | | |
| 011OND0424 | test1 | T99 | ACT | | |
| 005PE00036 | TEST | 66B | ACT | | |
| 233ag22222 | davidtest2 | GH8 | ACT | | |
| 121AB33333 | 33 | 333 | ACT | | |
| 111YY22222 | fgdg | 123 | ACT | | |
| 001AA55555 | test1 | AAA | ACT | | |
| 444DD44444 | New Member | *** | ACT | | |
| 898QQ00000 | qqqqqq | !@* | ACT | | |
| 033AA33333 | NewMember | @#5 | ACT | | |

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.

EQUIFAX Welcome, Kamlesh Nayakwad | My Account | Administration | Help | Contact Us | Logout

CONSUMER **COMMERCIAL** Equifax ePort

Dashboard Request Report Report History Batch Monitoring

Product Setup

Subscription Options

Modify your subscription options below. Billable options will appear on the invoice for the member number specified below.

Member Numbers

Inquiry Method

Product Configurations

eLetter Template

Business Activity Monitor

Account Triggering

Bankruptcy Alerts

Business Credit Monitoring

Commercial Service Registration Member Number: 999UE00795

Report History Storage

Standard - 200 reports for 12 months (FREE)

Unlimited - Unlimited reports for 12 months (Required for batch processing)

| Number of Users | Standard | Unlimited |
|-----------------|----------|-------------------|
| 1 | FREE | \$2/User/month |
| 2-20 | FREE | \$1/User/month |
| 21+ | FREE | \$0.50/User/month |

eLetters

With commercial eLetters, you can quickly create your own welcome letters, adverse action notices, declination letters, or any other business documents appropriate for your commercial customers or prospects. The commercial eLetters service enables you to immediately print the documents or save them to a variety of computer applications (such as Microsoft Word) for easy storage and retrieval.

Monthly Charge: \$5/company ID/month

1 **Delimited Output** (Batch processing use only)

Transaction Charge: \$0.10 per transaction/report downloaded

Monthly Minimum: A monthly minimum of \$10.00 will be charged to your account if total transaction fees for the month do not total more than \$10.00. If no transactions or reports were downloaded during the month, you will not be billed.

Billing Period: Transactional fees for the delimited output option are incurred beginning on the first day of each month and ending on the last day of the month. Normal billing cycles will not apply for this product.

2 **Company Profile Report**

Includes inquiry results for reports that only contain Company Profile information. (Transaction fees apply)

Related Files

Display the Related Files tab on the Business Credit Report. The Related Files tab provides a list of additional businesses related to the principal provided on the inquiry. (FREE)

Sort and Hide Columns

Edit the columns within a credit report that are used to sort, or specify columns you wish to hide. (FREE)

Sort/Hide Column Options

User Access to the Product Configuration Link

Subscription Options

Selecting Subscription Options

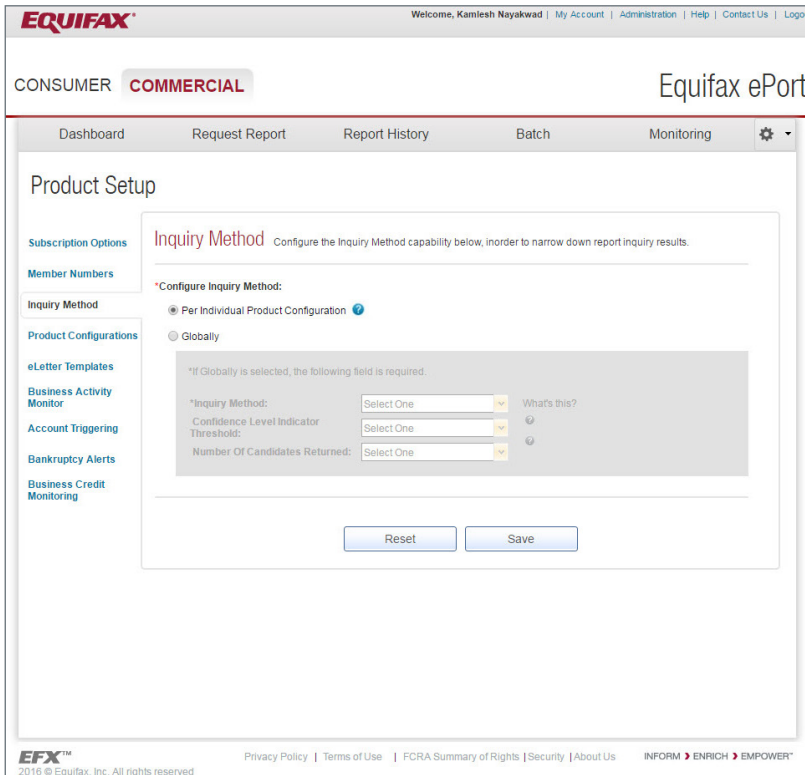
Select the subscription options that will maximize your company's benefit from the Commercial service.

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.

The screenshot shows the Equifax ePort interface for Product Setup. The navigation menu on the left includes options like Subscription Options, Member Numbers, Inquiry Method, and Product Configurations (highlighted with a red circle '1'). The main content area displays a table of Product Configurations with the following data:

| Product Config | Member Number | Creation Date | Created By | Status | Edit | Delete |
|-----------------------|---------------|---------------|------------|--------|------|--------|
| Retest_EFX_BCR+OFA... | 011C200010 | 05/23/2016 | KN32 | ACT | | |
| _____DummyTran... | 011C200010 | 10/19/2015 | KJD2 | ACT | | |
| _____DummyTran... | 011C200010 | 01/18/2016 | KN32 | ACT | | |
| _____DummyTran... | 011C200010 | 01/25/2016 | KN32 | ACT | | |
| 1 | 000AA11111 | 04/15/2016 | KN32 | ACT | | |
| 1_BCR_BFA_BPR | 011C200010 | 07/14/2016 | KN32 | ACT | | |
| 1_BDFS_other_scores | 011C200010 | 02/25/2016 | KN32 | ACT | | |
| 1_BPR | 011C200010 | 01/24/2016 | KN32 | ACT | | |
| 1_BPR_OFAC | 011C200010 | 07/14/2016 | KN32 | ACT | | |
| 1_NoBlended | 011C200010 | 09/30/2015 | KN32 | ACT | | |

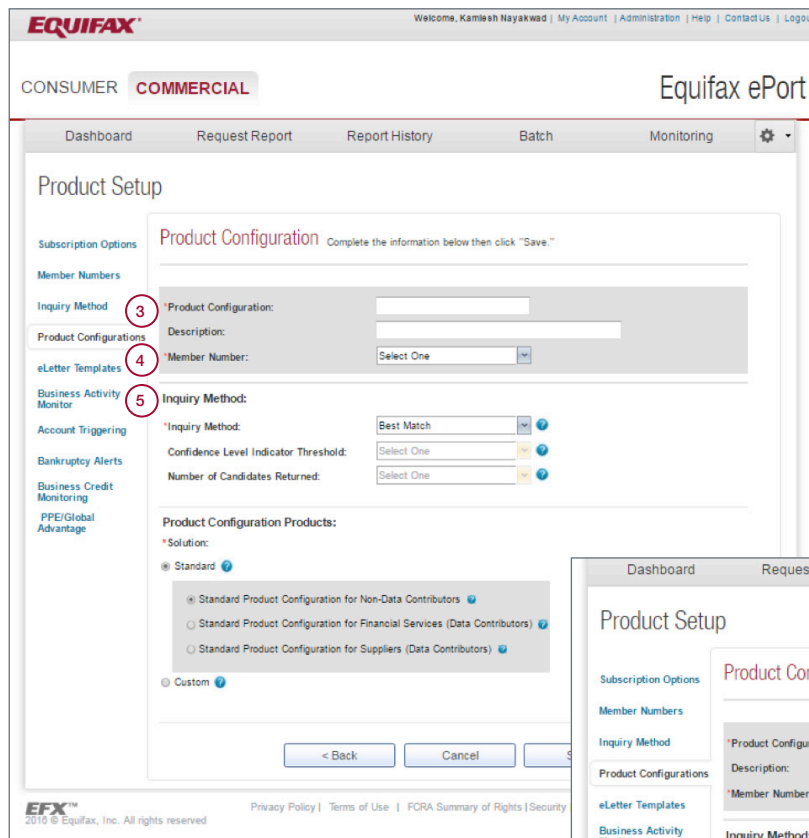
At the bottom of the table, there is a button labeled 'Add Product Config' circled with a red '2'.

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

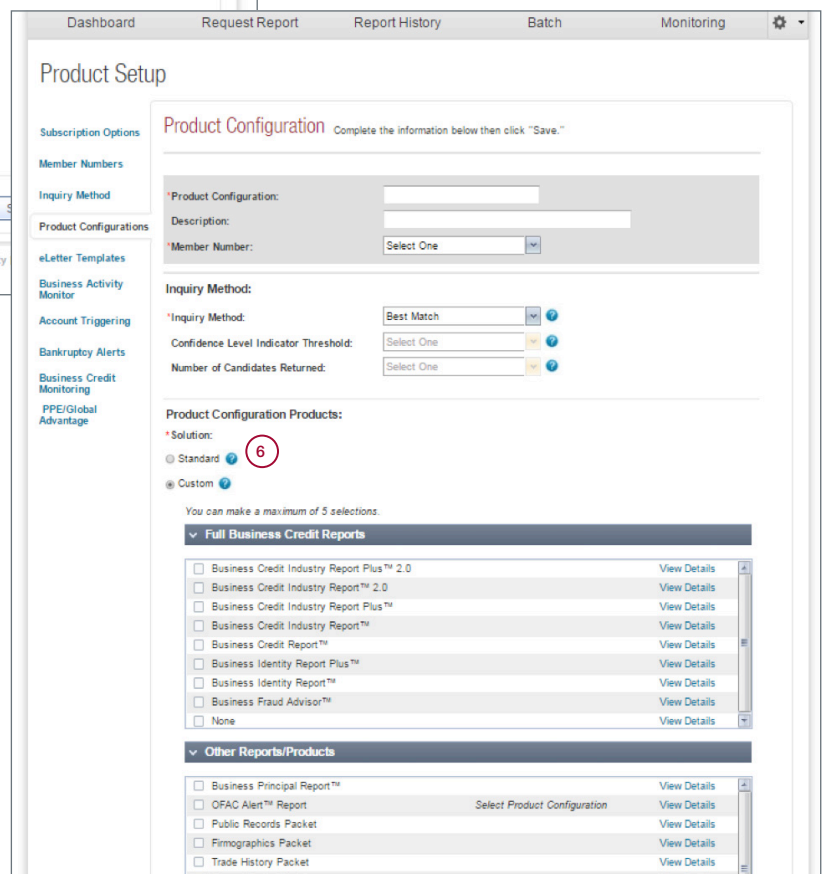
Users have the ability to choose a standard product combination or create your own custom product combination.



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

The eLetter Templates below are used to create response letters for the reports you request.

| eLetter Template * | Type | Last Modified Date | Modified By | Edit | Preview | Delete |
|----------------------------|-------------------|--------------------|-------------|------|---------|--------|
| Add_Declination | Declination | 07/21/2016 | KN32 | | | |
| Add_Other | Other | 02/25/2016 | KN32 | | | |
| Add_Other1 | Approval | 03/30/2016 | KN32 | | | |
| AddTestOn02-18-2016 | Approval / Wel... | 02/21/2016 | KN32 | | | |
| All Fields Test | Other | 03/07/2016 | KN32 | | | |
| All Fields Test 23 | Approval | 04/18/2016 | KN32 | | | |
| AlphaNumericSpecial | Approval / Wel... | 02/22/2016 | KN32 | | | |
| andy credit amount only | Approval | 03/15/2016 | KN32 | | | |
| andy decision reasons only | Approval | 03/15/2016 | KN32 | | | |
| andy test 03282016 | Declination | 03/28/2016 | KN32 | | | |

1 Add eLetter Template Manage Decision Reasons

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.

Product Setup
Add eLetter Template

Click 'Add Letter Fields' to insert fields into your eLetter Template.

*eLetter Template **2**

*eLetter Type: Approval

3 Add Letter Fields

Cancel **4** Save

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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.

The screenshot shows the Equifax ePort Security interface. The top navigation bar includes 'EQUIFAX', 'Welcome, Kamlesh Nayarkwad', 'My Account', 'Administration', 'Help', 'Contact Us', and 'Logout'. Below this, there are tabs for 'CONSUMER | COMMERCIAL' and 'Equifax ePort'. The main content area has a sidebar with 'User Management', 'Product Registration', and 'Security' tabs. The 'Security' section is active, showing 'System Restrictions' (1), 'Audit Logs', and 'Password' (2) settings. The 'Password' section includes a checkbox for 'Password Expiration' and a field for 'Password Will Expiry Every : 90 Days'. Below this is the 'IP Restriction' section (3), which includes a checkbox to 'Activate IP Restrictions/Update IP Info' and a table of IP ranges with their status, edit, and delete options.

| IP/IP Range | Status | Edit | Delete |
|---------------|----------|------|--------|
| 12.123.28.239 | Disabled | | |
| 22.234.113.64 | Enabled | | |
| 123.45.56.87 | Disabled | | |
| 172.24.130.81 | Enabled | | |

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.

The screenshot displays the 'My Profile' page in the Equifax ePort. The page header includes the Equifax logo, a welcome message for Kamlesh Nayakwad, and navigation links for My Account, Administration, Help, Contact Us, and Logout. Below the header, there are tabs for 'CONSUMER' and 'COMMERCIAL', and the 'Equifax ePort' title. The main content area is titled 'My Account' and contains a sub-section 'My Profile'. A left-hand navigation menu is visible, with 'My Profile' selected and circled in red with the number '1'. The 'My Profile' form includes the following fields:

- User ID: KN32
- User Group: System Administrator (dropdown)
- User Status: Active (dropdown)
- Password: [masked]
- Confirm Password: [masked]
- Challenge Question: a
- Challenge Answer: a
- First Name: Kamlesh
- Middle Name: [empty]
- Last Name: Nayakwad
- Address: [empty]
- City: [empty]
- State: [dropdown]
- Zip: [empty]
- Country: UNITED STATES (dropdown)
- Time Zone: Eastern (dropdown)
- E-Mail: mrunali.parab@equifax.com
- Phone: [empty]
- Ext: [empty]
- Fax: [empty]

 At the bottom of the form are 'Reset' and 'Save' buttons. The 'Save' button is circled in red with the number '3'. A red circle with the number '2' highlights the password and confirm password fields.

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.

CONSUMER COMMERCIAL Equifax ePort

Dashboard | Request Report | Report History | **Batch** | Monitoring

Batch Jobs | Input File Templates | Output File Templates

Batch Job Details

1 Job Summary

| | | | |
|----------------------------|-----------|--------------------------------|-------------------------|
| Job Name: | Test_omit | Input File: | M_Diff#40_EFX_IDs.txt |
| Status: | ✓ | Input File Template: | mrunali |
| Submitted by: | KIN32 | Product Configuration: | EFX_Test_BCR_STANDALONE |
| Total Submitted Records: | 30 | In Processing Records: | 0 |
| Total Processed Records: | 30 | Failed Records: | 0 |
| Total Unprocessed Records: | 0 | Records with Report Error: | 0 |
| Completed Records: | 30 | Records with Processing Error: | 0 |

Reports

Select One [v] Search Clear View: Show All [v]

| Rec # | Company / Principal Name | Inquiry Date | Inquiry Result | EFX ID | Tax ID/SSN | Customer Ref | View Report |
|----------------------------|--------------------------|---------------------|----------------|-----------|------------|--------------|-------------|
| <input type="checkbox"/> 1 | | 09/20/2016 04:30 AM | ✓ | 519480072 | | | |
| <input type="checkbox"/> 2 | | 09/20/2016 04:30 AM | ✓ | 535397682 | | | |
| <input type="checkbox"/> 3 | | 09/20/2016 04:30 AM | ✓ | 581539830 | | | |
| <input type="checkbox"/> 4 | | 09/20/2016 04:30 AM | ✓ | 553474534 | | | |
| <input type="checkbox"/> 5 | | 09/20/2016 04:30 AM | ✓ | 552519109 | | | |
| <input type="checkbox"/> 6 | | 09/20/2016 04:30 AM | ✓ | 565006758 | | | |

View Reports | Delete | Export to PDF | Export All to Text

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Requesting Multiple Reports Viewing Batch Results

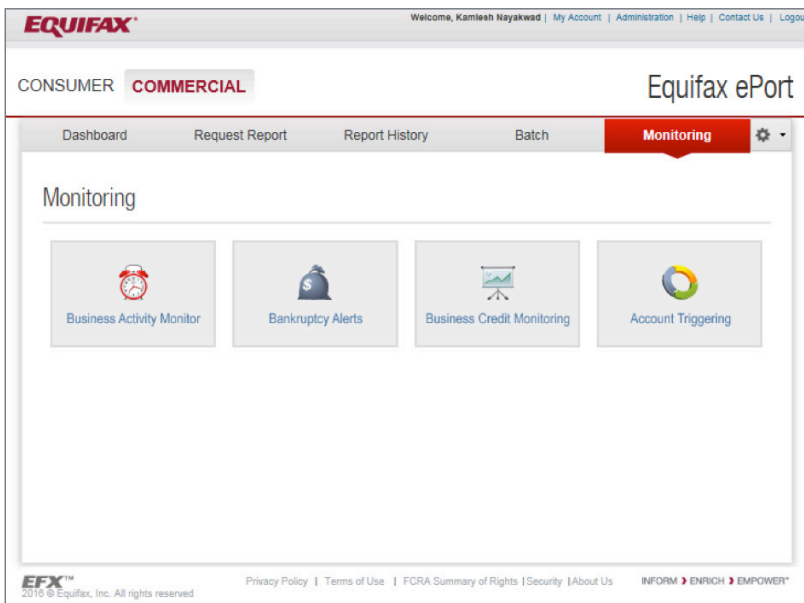
Within your batch file results, ePort will display all reports that were requested in a batch file.

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 Below are the Account Triggering alerts for the accounts you chose to monitor.

From: 02/12/2010 To: 05/20/2010 Company Name [] Search Clear

| Alert Date | Company | Tax ID | EFX ID | Registered Site EFX ID | Account Number | Criterion Number | Criterion Name |
|------------|------------------------|-----------|-----------|------------------------|----------------|------------------|----------------|
| 12/08/2012 | Enterprise USA | 930328472 | 930328472 | 930328472 | 930328472 | 930328472 | 930328472 |
| 11/08/2012 | Sprockets United | 493294303 | 493294303 | 493294303 | 493294303 | 493294303 | 493294303 |
| 10/07/2012 | Widget Corp | 923492394 | 923492394 | 923492394 | 923492394 | 923492394 | 923492394 |
| 09/03/2012 | ABC123 Company | 534219849 | 534219849 | 534219849 | 534219849 | 534219849 | 534219849 |
| 08/03/2012 | Dollars and Cents Bank | 768948302 | 768948302 | 768948302 | 768948302 | 768948302 | 768948302 |

View Alert Details Export to Excel

Account Triggering

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

Alert Details
Below are the details for the alert you selected. If you selected multiple companies, use the 'Previous' and 'Next' buttons to navigate through them.

Enterprise USA Alert Date: 03/02/2014

Company Profile

Account Number: 121323213213 EFX ID: 918273645
 Phone Number: (555)555-1234 Registered Site EFX ID: 123456789
 Address: 22432 Lackland Road St. Louis, MO 63146 Tax ID: 987654321

Number of Involuntary Account Closures Exceeds Thresholds (1.0)

Number of Involuntary Account Closures (1.0): 1

| Reason Closed | Number of Account Closures | Dollar Amount |
|----------------------|----------------------------|---------------|
| Fraud | 0 | 0.00 |
| Bankruptcy | 0 | 0.00 |
| Poor Payment History | 0 | 0.00 |
| Other | 0 | 0.00 |

Custom Append

Score Name: Small Business Credit Risk Score
 Score Value: 208
 Reason Codes: C0246 Evidence of Financial Trades Ever Cycle 2+ Delinquent or Charge-Off
 C0084 Evidence of Financial Trades That are Cycle 2+ Delinquent or Charge-Off
 C0068 Available Credit Limit on Reviving Trades Suggest Higher Risk
 C0140 Past Due Amount for Financial Trades Suggests Higher Risk

Order Credit Report

< Back to Alerts

Product Setup

Account Triggering
Disable monitoring by deselecting a checkbox below. Member Numbers for accounts you are monitoring are highlighted in blue.

| Member Number | Creation Date | Created by |
|---|---------------|------------|
| <input type="checkbox"/> 930328472 | 12/08/2012 | Sarah |
| <input type="checkbox"/> 493294303 | 11/08/2012 | George |
| <input checked="" type="checkbox"/> 923492394 | 10/07/2012 | Julie |
| <input checked="" type="checkbox"/> 534219849 | 09/03/2012 | Tim |
| <input checked="" type="checkbox"/> 768948302 | 08/03/2012 | Zack |

Reset Save

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 Below are the Bankruptcy Alerts for the accounts you chose to monitor.

From: 02/12/2010 To: 05/20/2010 Company Name [] Search Clear

| Alert Date | Company | Tax ID | EFX ID | Account Number |
|------------|------------------------|-----------|-----------|----------------|
| 12/08/2012 | Enterprise USA | 930328472 | 930328472 | 930328472 |
| 11/08/2012 | Sprockets United | 493294303 | 493294303 | 493294303 |
| 10/07/2012 | Widget Corp | 923492394 | 923492394 | 923492394 |
| 09/03/2012 | ABC123 Company | 534219849 | 534219849 | 534219849 |
| 08/03/2012 | Dollars and Cents Bank | 768948302 | 768948302 | 768948302 |

View Alert Details Export to Excel

Bankruptcy Alerts

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

Alert Details
Below are the details for the alert you selected. If you selected multiple companies, use the 'Previous' and 'Next' buttons to navigate through them.

Enterprise USA Alert Date: 03/02/2014

Company Profile

| | | | |
|-----------------|--|-------------------------|--|
| Account Number: | 121323213213 | EFX ID: | |
| Phone Number: | (555)555-1234 | Registered Site EFX ID: | |
| Address: | 22432 Lackland Road St. Louis, MO 63146 | | |
| | | Tax ID: | |

Chapter 7 Liquidation

| | | | |
|--------------|------------|--------------------|--|
| Date Filed: | 11/17/2014 | Court Location: | |
| Status: | Pelton | Case Number: | |
| Status Date: | 11/17/2014 | Debtor Information | |

NOTE: Equifax is pleased to provide this Bankruptcy Alert ("Alert") for the convenience of our customers. However, Equifax makes without limitation any warranty of merchantability or fitness for particular purpose, with respect to accuracy, completeness or leg Equifax specifically disclaims all liability for any claim of whatever kind or description arising from the use of this Alert.

Order Credit Report

< Back to Alerts

Product Setup

Bankruptcy Alerts
View/edit your Bankruptcy Alert settings below, and then click 'Save'.

Accounts Monitored
View/Remove Accounts Being Monitored

Email Notification

Email 1: chrismeyers@enterpriseusa.com
 Email 2:
 Email 3:
 Email 4:
 Email 5:

Send an "all clear" email if no bankruptcy alerts have been received that day.

Reset Save

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 Below are the Business Credit Monitoring alerts for the accounts you chose to monitor.

From: 02/12/2010 To: 05/20/2010 Company Name Search Clear

| Alert Date | Company | Tax ID | EFX ID | Registered Site EFX ID | Criterion Name |
|------------|------------------------|-----------|-----------|------------------------|----------------|
| 12/08/2012 | Enterprise USA | 930328472 | 930328472 | 930328472 | 930328472 |
| 11/08/2012 | Sprockets United | 493294303 | 493294303 | 493294303 | 493294303 |
| 10/07/2012 | Widget Corp | 923492394 | 923492394 | 923492394 | 923492394 |
| 09/03/2012 | ABC123 Company | 534219849 | 534219849 | 534219849 | 534219849 |
| 09/03/2012 | Dollars and Cents Bank | 768948302 | 768948302 | 768948302 | 768948302 |

View Alert Details Export to Excel

Business Credit Monitoring

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

Alert Details
Below are the details for the alert you selected. If you selected multiple companies, use the 'Previous' and 'Next' buttons to view other alerts.

Enterprise USA

Company Profile

| | | | |
|-----------------|--|-------------------------|--|
| Account Number: | 121323213213 | EFX ID: | |
| Phone Number: | (555)555-1234 | Registered Site EFX ID: | |
| Address: | 22432 Lackland Road St. Louis, MO 63146 | Tax ID: | |

Upward Score Migration

Score Name: Business Failure Risk Rating
Score Migration: 1
Score: 6
Reason Codes: C5008 50 Percent of Satisfactory Non-Financial Trades
C0022 Number of Non-Financial Trades Suggests Higher Risk

Order Credit Report

< Back to Alerts

Product Setup

Business Credit Monitoring
Update your Business Credit Monitoring preferences below, and then click 'Save'.

Upload Businesses
Upload a file of businesses for monitoring. Under the Accounts Monitored section edit the businesses being monitored.

Upload Batch File File Format Rules

| File Name | Status | # of Records | Submitted Time | Completed Time | Submitted by | View File | Delete |
|-----------------------|--------|--------------|------------------|------------------|---------------|-----------|--------|
| monitoring alerts.xls | ✓ | 1 | 01/22/2016 10:00 | 01/22/2016 10:00 | Sarah Smith | | |
| businesses.xls | ✗ | 2 | 01/15/2016 07:55 | 01/15/2016 07:55 | Jessica Jones | | |
| businesses2.xls | ✓ | 20 | 01/10/2016 04:15 | 01/10/2016 04:15 | Alex Tribeca | | |
| businesses3.xls | ✗ | 15 | 01/02/2016 11:15 | 01/02/2016 11:15 | Scott Clark | | |
| businesses4.xls | ✗ | 10 | 12/15/2015 09:30 | 12/15/2015 09:30 | Zack Turner | | |

Accounts Monitored
View/Remove Accounts Being Monitored

Email Notification
Enter up to five email address where the alert notification will be sent.

Email 1:
 Email 2:
 Email 3:
 Email 4:
 Email 5:

Reset Save