

CR Portal User Guide Administration Operator

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1 Document Purpose

The purpose of this document is to provide information on how to use the functions available to administration level users of Comprehensive Reporting (CR) Portal. This document covers the additional functionality available to Administration (Admin) level users. Admin level users also have access to all functionality available to Standard Operators. Refer to the CR Portal Standard Operator User Guide for information about the functionality available at the Standard Operator level.

The content of this document assumes no prior knowledge of the CR Portal.

CR Portal merge into illion Decisioning Platform

This document has been created in line with the CR Portal upgrade to version 5.2.0 that merges the CR Portal into illion's Decisioning platform, taking advantage of the security and user interface provided with illion Decisioning.

2 Glossary of Terms

Following is a list of terms used throughout this document, and where applicable, the part of the comprehensive data reporting process each term refers to.

Term	Description
Bureaus	All credit bureaus that are set up within CR Portal to receive a credit providers CR data. Where scenarios are discussed that may involve a specific bureau, the term 'bureau(s)' is used.
CR data file	A file containing a credit providers comprehensive reporting data.
CR Portal	illion's Comprehensive Reporting Portal
Main bureau submission	The periodic process (typically on a monthly basis) of a credit providers CR data being submitted to the bureaus.
Main CR data upload	The periodic process (typically on a monthly basis) of a credit provider's CR data file being uploaded to the CR Portal.
Portal	A shortened term for CR Portal
Submit/submission (data)	Submission of a credit provider's CR data to the credit bureaus.
Upload (CR data)	The upload of a credit provider's CR data file to the CR Portal.
XML file	The credit providers CR data that is converted to the required credit data standards format and saved in an XML file in order to be submitted to the bureaus.



3 Admin Screens Overview

There are three main administration screens applicable the CR Portal. The following table provides an overview of each screen together with the menu navigation path used to access the screen. Refer to the relevant section within this document for detailed information and step-by-step instructions.

Screen Type	Navigation Path & Description
CR Portal Setup / Company Settings	The CR Portal Company Settings screen is the main CR Portal administration screen. This screen includes 3 tabs: 'Company Setup', 'Pickup Details' and 'Bureau Details'.
	Admin menu navigation path: Company Configuration \rightarrow Manage CR Portal \rightarrow Setup
Manage Operators	The Manage Operators screen is where operators can be credited, edited and deleted.
	Operator Configuration \rightarrow Manage Operators
Reset Operator Password	The Reset Password screen provides the ability to reset existing operators password without requiring the existing password.
	Admin menu navigation path: Operator Configuration \rightarrow Reset Operator Password

Note: As the CR Portal has been merged onto the illion Decisioning platform, there are additional screens within the Administration section that pertain to the generic settings of the platform. Refer to section 3.2 - Decisioning Platform Admin Screens for further information.

3.1 How to access Administration Screens

Administration screens are accessible via the settings icon displayed top right of all CR Portal screens. Clicking on the settings icon will display the settings menu. Only operators with administration access will be able to view to the 'Administration' option on the settings menu:

					crpadmin	Settings
powered by	powered by 🖧 illion					Administration (Change Password (
	d ve Reporting Account Search					
Change Dashboard Comprehensive Account Number	Reporting Accourt	nt Search	Beret Course		D	ashboar
Change Dashboard Comprehensive Account Number First Name	Reporting Accourt Account Sut	nt Search	Reset Search	Q	Da	ashboar
Comprehensive Comprehensive Count Number First Name Customer Id	Reporting Accourt Account Sut Last Name	nt Search	Reset Search	Q	Da	ashboar
Change Dashboard Comprehensive Account Number First Name Customer Id Please enter a search or	Reporting Accourt Account Sut Last Name terio to retrieve occounts.	nt Search	Reset Search	Q	Da	ashboar
Change Dashboard Comprehensive Account Number First Name Customer Id Please enter a search on + Add Account	Reporting Accourt Account Sut Last Name teria to retrieve accounts.	nt Search	Reset Search	Q	Da	ashboar
Change Dashboard Comprehensive Account Number First Name Customer Id Please enter a search or + Add Account Comprehensive	Account Sut (Account Sut (Last Nome) (Last	nt Search	Reset Search	٩		ashboar
Change Dashboard Comprehensive Account Number First Name Customer Id Please enter a zearch or + Add Account Comprehensive Batch No	Reporting Account Account Sut Lost Nome Lost Nome Reporting Batche Received Date	ht Search b Id 25 Accounts	Reset Search	Q Bureou Errors	Stotus	ex Bress



Selecting Administration from the settings menu will display the following Administration menu:



3.2 Decisioning Platform Admin Screens

An administration operator also has access to other screens not mentioned above. These screens have CR Portal settings, but are accessed by illion staff as part of the CR Portal implementation on the Decisioning platform, and are typically not accessed by CR Portal admin operators. The Company Configuration menu is the only menu that contains additional options that a CR Portal administration operator would not need to use.

3.2.1 Company Configuration Menu

Following is an example of the Company Configuration menu (displayed after selecting 'Company Configuration' from the Administration menu pictured above):



'Manage CR Portal' is the only option administration users will need to access from the Company Configuration menu.

For information on which menu options to select to access the required CR Portal administration screens, refer to the table in section 3 - Admin Screens Overview.



4 Additional Admin Functions

Operators with admin level privileges are able to **access** and **edit** the settings and functions listed below. Standard operators do not have access to these privileges.

- Access to, and ability to make changes to, the CR Portal company settings. This includes the following settings:
 - Portal & bureau notification email address
 - o Company contact details
 - CR data file pickup details
- Delete a batch and select to re-load the batch
- Delete an account
- Delete a default
- Create, modify and delete CR Portal users
- Reset passwords
- View internal errors
- Run an audit report

In addition to the above functions, admin level users are also provided with the same access as standard operators. For information about functions available at the standard operator level, refer to the CR Portal User Guide for Standard Operators.

4.1 Delete a Batch

Deleting a batch is mostly utilised during the testing phase of a CR Portal implementation. However, on the odd occasion, due to unforeseen issues, there may be a requirement to delete a batch from the CR Portal. The delete batch function is only be available in the following circumstances:

- Batch has not received a response from bureaus
- No sub-batches on the batch

If the above circumstances are not met, the 'delete batch' icon will not display on screen. For instructions on how to delete a batch, refer below to section 4.1.1 - How to Delete a Batch.

When a batch has a bureau response

Bureau responses can be deleted to allow the batch to be deleted, however this should only be completed by illion CR Portal Support. Contact CR Portal support if you require a bureau response to be deleted.

Deleting batches that have been submitted to bureaus

Please note that if a batch that has been submitted to the bureaus is deleted, the bureau will still return a response to the batch, and the Portal will reject the response. If this occurs, a notification email is sent illion CR Portal support. Deleting batches that have been submitted to bureaus should only be completed in consultation with CR Portal support.

Reloading a CR data file after deleting a batch

As part of the process of deleting a batch - a message will display asking if a replacement CR data file needs to be reloaded for that batch. Therefore, prior to deleting a batch it's best to ascertain if a



replacement CR data file needs to be loaded to the Portal, or if no replacement file is required. The option selected will depend on why the batch is being deleted. Typically the delete batch function is only used for testing purposes and when a CR data file/batch has failed to load to the CR Portal correctly. Batches that have failed to load correctly have a status of 'Rejected'.

How to Delete a Batch

1. Navigate to the Batch widget on the Dashboard.

Any batches that can be deleted will be displayed in the Batch widget with a 'trash can' icon:

Cor	mprehensive Reporting Batches						
	Batch No	Received Date	Accounts	Internal Errors	Bureau Errors	Status	Bured
	8	6/05/2019 02:58 PM	2	2	0	Loaded in Portal	
	7	27/03/2019 05:17 PM	47	5	0	Request Sent	4
	6	27/03/2019 04:22 PM	47	5	0	Loaded in Portal	
	5	26/02/2019 02:19 PM	2	2	0	Loaded in Portal	
	4	12/02/2019 10:52 AM	44	5	1	Response Received	A
U	4-1		1		0	Sent	4

- 2. Locate the line item for the batch you wish to delete.
- Click on the 'delete batch' icon located at the end of the batch line item. A message will display asking to confirm you want to delete the batch, together with a choice of reload or no reload buttons:

Delete Batch		×
Are you sure you want to delete this batch?		
	✓ Delete - Allow File Reloading ✓ Delete - Do not reload file	× Cancel

- 4. Determine which option you require and click on the appropriate button:
 - If the CR data file has been replaced on the SFTP server and the file name is exactly the same as the previous CR data file, click on the 'Delete Allow File Reloading' button:



CR Portal will pick-up the replacement file that evening (during the times set within the Company Settings screen).

• If there is a new CR data file (which doesn't replace the deleted batch), a CR data file with a different name (which may or may not replace the deleted batch), or a replacement CR data file is not ready, click on the 'Delete - Do not reload file' button:

5. After selecting the required Delete button a processing indicator will display. Depending on the size of the batch, the processing indicator can display for quite some time. Once the CR Portal has completed deleting the batch, a message will display advising if the batch was successfully deleted or not.



4.2 Delete a Bureau Response

Very occasionally, there could be a requirement to delete a bureau response from a batch or subbatch. This is typically due to a technical issue at the bureau causing an incorrect or invalid response file. In these scenarios, the bureau response needs to be deleted.

A bureau response can only be deleted in the following circumstances:

- Must be the most recent bureau response to the most recent batch or sub-batch.
- All bureau responses to the batch/sub-batch must be received
- If deleting a batch bureau response, the batch cannot have a sub-batch.

A bureau response should only be removed by a member of the CR Portal support team. Please contact CR Portal support if you require a bureau response to be removed.

Deleting the bureau response file does not send anything to the bureau - it just removes the response file from the batch/sub-batch so the CR Portal is able to append the correct response file to the batch/sub-batch.

4.3 Delete an Account

Occasionally, there may be a requirement to delete an account from the CR Portal and the bureaus. There are several reasons why an account may need to be deleted; two records exist for the same account with a slightly different account number, an account was still in the process of being processed when it was added to the CR data file and the account hasn't eventuated (customer changed mind), the account was added to the CR Portal in error.

Deleting/removing accounts should only be completed in consultation with CR Portal Support.

To remove an account from the CR Portal and the bureaus:

1. Navigate to the Dashboard. Use the Account Search widget to search for and open the required account.

The account will display in the Account Details screen.

2. Scroll to the bottom of the Account Details screen and locate the 'Remove Account' button:

	us Botch * Batch 2 / Sub Batch 3 Next Botch (n/a) *
Account Info Payments	& Defaults Customers
This screen shows the Account Details re	ported by the Credit Provider for the Credit Facility held by one or more custamers.
Account Header	
This account will be sent to the bureau	1 ignore
Portal Record Number	48
Account Number *	200011657
Account Number Sub Id *	8000009034
and the second of the second o	and a second back of the second s
Prequility	Formights
Credit Limit	
Account Name	GRA c s wcRswsNc & GR t s vkoDvRN
Correction Flag	Not Selected Yes
	This will result in the bureau removing all existing data for this account and replacing it with the data visible on the screen. Under normal circumstances. CR Portal will determine when it needs to set the corrections flag, this should only be used in special circumstances
Legend	
C indeater South	viernent of correctable only. Ican is for indication purposes only.
Y	
_	
í como de la	• Return to Batch Deta
Remove Accourt	
Remove Accourt	



3. Click on the Remove Account button. A message will display advising the following:

"If you continue, you will remove all instances of this account and all associated account holders from the CR Portal. An email will be sent to the Credit Bureau(s) asking them to remove this account from their records."

Remove Account			×
lf you continue, you will r Bureau(s) asking them to Reason for removal	emove all instances of this account remove this account from their rec Reason	and all associated account holders from the CR Portal. An emo ords	ail will be sent to the Credit
		C Delete A	ccount Close

- 4. Type the reason the account needs to be deleted into the 'Reason for removal' field.
- 5. Click on the 'Delete Account' button.

A message will display advising if the account was successfully deleted. An email will be sent to the required bureaus asking for all instances of the account to be removed from their records.

4.4 Delete an Account Default

If a default is added to an account in error, admin level operators have the ability to delete the default.

To delete an account default:

1. Navigate to the Dashboard. Use the Account Search widget to search for and open the required account.

The account will display in the Account Details screen.

- 2. Click on the Payments & Defaults tab.
- 3. Scroll down to the Defaults section
- 4. Click on the 'Remove Default' button. The following message will display:

"If you continue, you will remove all instances of defaults on this account from the CR Portal. An email will be sent to the Credit Bureau(s) asking them to remove these defaults from their records"

Remove Default		×
If you continue, you will re to remove these defaults	you continue, you will remove all instances of defaults on this account from the CR Portal. An email will be sent to the Credit Bureau(s) asking the remove these defaults from their records	
Reason for removal	Reason	
		Delete Default K Close

- 5. Type the reason the default needs to be deleted into the 'Reason for removal' field.
- 6. Click on the 'Delete Default' button.

A message will display advising if the default was successfully deleted. As per the warning message - an email will be sent to the required bureaus asking for all instances of the default on the account to be removed from their records.



4.5 Internal Errors

Admin operators are able to view internal errors generated for each batch, and have access to the internal errors report.

What is an Internal Error?

When a CR data file is uploaded to the CR Portal, the data is checked against the appropriate 'industry CR data standards'. Any issues found with the data generates an internal error. Internal errors are intended as a guide to potential issues the bureaus may find when the data is submitted to the bureaus. Internal errors are a guide only and should not be relied upon as a quality control. Errors, warnings and information messages returned from bureaus can differ from bureau to bureau. The same issue can also be an error from one bureau and a warning from another bureau.

4.5.1 Internal Error Threshold

The main benefit of internal errors, is the internal error threshold. The internal error threshold is the allowable percentage of internal errors in a batch. If the 'automatic bureau submission' setting is on, and a batch receives more than the set percentage of internal errors, the automatic process to send the batch file to the bureaus will halt, the status of the batch will change to 'Loaded to Portal', and a notification email will be sent to the 'Portal notification' address that is provided in the admin settings.

The internal error threshold prevents batches with errors on a high percentage of accounts from being sent to the bureaus. An example of this situation could be missing account names due to an unforeseen issue.

How to set the Internal Error Threshold

The internal error threshold is set on the Pickup Details tab of the Company Settings screen. Refer to section 5.2 - Pickup Details Tab for further information.

4.5.2 Internal Errors on Batches widget

For admin level operators, the Dashboard Batches widget displays an 'Internal Errors' column that provides the number of internal errors that were found in each batch:

	•	1 3					
	Batch No	Received Date	Accounts	Internal Errors	Bureau Errors	Status	Bureaus
	3	30/05/2019 11:58 AM	1	1	0	Loaded in Portal	â
	2	20/03/2018 11:13 AM	391034	6309	6347	Response Received	*
J	2-1		0		0	Sent	∴ E
J	2-2 erro	lick on the interr	nal /iew		0	Sent	4
J	2-3 ti	ne Internal Error Summary scree	n n		0	Awaiting Submission	
	1	19/01/2018	394989	1168	7702	Response Received	*

To view the Internal Errors Summary screen, click on the internal error 'number' on the Batches widget.



4.5.3 Internal Errors Summary Screen

The internal errors summary screen displays all the internal errors generated when the CR data file/batch was uploaded to the CR Portal.

Errors	Reporting		
nternal Errors Sumr	nary		
R Portal has some internal validat	tions that will assist the user to understand if invalid da n can be used to review or fix issues prior to submitting	ata has been provided, even before a file i: 1 the data to the Credit Bureaus	s generated fo
Error		Column	Count
LENGTH_SHORT		nm_first	6006
'length_long		nm_account	574
FIRSTNAME_REQUIRED		nm_first	551
DOB_UNDER_18		dt_dob	14
PAYMENT_PERIOD_BEFORE_ACC_C	DPEN_DATE	dt_period	12
CUST_START_AFTER_EXTRACT_DA	ATE	dt_start	3
STATUS_DATE_AFTER_EXTRACT_D	DATE	dt_status_change	3
ACC_OPEN_DATE_AFTER_EXTRAC	T_DATE	dt_open	3
ADDRESS_REQUIRED		address	2
DOB_INVALID		dt_dob	1
LENGTH_SHORT		no_account	1
ADDRESS FORMATS MUST BE AL	L FORMATTED OR ALL UNFORMATTED	tx unformatted	1

To view the accounts that received a listed error:

1. On the Internal Errors Summary screen, click on the error line item.

A list of accounts from the batch that received the selected error will display, together with the record line number (line item within the batch). For New Zealand users, the account name will display as well.



Ratch 2

e followin	g list shows the accounts trig	gering the selected internal error.
Record	Account Number	Account Sub-ID
306	800622093	8000003202
828	300038489	8000094984
1680	106605045	8000079349
3002	300826791	8000805088
5520	300812249	8000838036 Jm
6260	300851925	8000986854
7127	300901901	8000961711
7520	300985090	8000979291
8630	420625157	8000917921
9413	800653692	8000602685



To view the account CR data that received the internal error:

Click on the account line item displayed on the internal error list. The account Details page will display.

4.5.4 Internal Error Report

The internal error report is available from the following locations:

• The 'Reporting' tab within the Internal Error screen:

Errors Reporting			
Error Reports			
All Bureau Messages (Errors, Warnings, Information messages)	All Failed Closed/Ceased Accounts	All Failed Accounts	Internal Errors
Management Reports			
All Loaded Accounts			

• The Reports widget on the Dashboard:

✤ Comprehensive Reporting Reports					
Error Reports					
Error Summary Pivot Table	All Bureau Messages (Erro	rs, Warnings, Information messages)	All Failed Closed/Ceased Accounts	All Failed Accounts	
Management Reports					
All Loaded Accounts All C	Dutstanding Defaults A	II Defaults Open Accounts Not Pr	rovided Ignored Accounts		
Audit Reports					
Account Changes Audit List					

The internal errors report provides a list of all internal errors that were found upon the initial scan of the uploaded CR data file (prior to the file being submitted to the bureaus.

This report is primarily used for initial testing of uploaded CR data files. However, this report is also helpful when the internal error threshold has prevented the batch from being submitted to the bureaus. For more information about the internal error threshold, refer to section 4.5.1 - Internal Error Threshold.

To run an Internal Error report:

- From the Internal Errors screen:
 - 1. From the Internal Errors screen, click on the 'Reporting' tab.
 - 2. Click on the 'Internal Errors' button.

A report will automatically generate for the batch number currently displayed on screen.

• From the Dashboard Reports widget:

- 1. Navigate to the Dashboard and scroll down to locate the Reports widget.
- 2. Click on the 'Internal Errors' button located under the 'Error Reports' heading.
- 3. A window will display requesting the batch number. Enter the required batch number and click on OK.

The report will generate for the batch number provided.



4.6 Run an Audit Report

Administration level users are provided with an Audit report on the Dashboard Reports widget:

✤ Comprehensive Reporting Reports					
Error Reports					
Error Summary Pivot Table All Bureau Messages (Errors, Warnings, Information messages) All Failed Closed/Ceased Accounts All Failed Accounts	nts				
Internal Errors					
Management Reports					
All Loaded Accounts All Outstanding Defaults All Defaults Open Accounts Not Provided Ignored Accounts					
Audit Reports					
Account Changes Audit List					

The Account Changes Audit List provides a list of changes that are made to account CR data directly on the CR Portal. The report includes the name of the operator who made the changes, the account details, the date and time the changes were made, and the change to the CR data that was made.

To generate an Audit Report:

- 1. Navigate to the Reports widget on the Dashboard.
- 2. Click on the 'Account Changes Audit List' button. A window will display requesting the required start and end dates for the report:

Download Report	×
Please enter start and end dates in dd/mm/yyyy format. Leave blank for no restriction	
	✓ OK Cancel

- 3. Enter the date you wish the report data to start with into the first blank field in a dd/mm/yyyy format. E.g. 25/06/2019.
- 4. Enter the date you wish the report data to end with into the second blank field in the same dd/mm/yyy format. E.g. 25/07/2019.

Note: It is possible to leave the date fields blank, which will include all changes ever made to account CR data directly within the CR Portal. Please use this option with caution, as it may take a long time to generate and will restrict use of the CR Portal while the report is generating.

5. Click on the OK button. The report will generate as a .csv file.



5 Company Settings

The information and settings within the Company Settings administration screens are set/populated during the implementation of CR Portal. Typically there is no need to edit the Company Settings screens. With the exception of the company contact details and email addresses, any requirement to change the company settings would typically be at the request of CR Portal Support.

To access the CR Portal company configuration settings:

- 1. From any screen in the Portal, click on the 'settings' icon and select 'Administration'. The Administration menu will display.
- 2. From the Administration menu select the following options in order as displayed:
 - Company Configuration \rightarrow Manage CR Portal \rightarrow Setup

The CR Portal 'Company Settings' screen will display, with the 'Company Setup' tab open by default:

Company Settings

Company Setup	Pickup Details	Bureau Details	
Company Setup			
his screen allows the admin hat will be sent to the Cred	nistrator to configure the Cl it Bureaus.	R Portal with details for each Ent	ty or Portfolio. These details specify the Batch Header detai
Name *		Genesis Portal Name	

All CR Portal specific company administration settings are located in the Company Settings screen. This screen consists of three tabs:

- Company Setup tab
- Pickup Details tab
- Bureau Details tab

Refer to the following sections for information about the settings within each tab.



5.1 Company Setup Tab

Below is an example of the content of Company Setup tab, followed by a description of the fields and options.

Company Setup	Pickup Details	Bureau Details	
ompany Setup			
s screen allows the admir be sent to the Credit Bur	nistrator to configure the C eaus.	R Portal with details for each Entity or Portfolic	o. These details specif
lame *		Portal Name	
Company ID *			
Country *		NZ	
Mapping File *		Please verify this country selected is correct, before yo	ou click on save
ndustry *		Utility	
Bureau Request Notification Email		@illion.com.au	
Contact Name		Decision Intellect	
Contact Phone *		+61399365503	
Portal Notifcation Email		©illion.com.au	
Environment		Test Production	
Depersonalise			

Company Setup Tab - Field Descriptions

Field Name	Description/Use
Name	Short name for the company. This name is quoted at the top of every screen beside the settings icon. This field is set during implementation and cannot be edited.
Company ID	Individual identifier for the company. This field is set during implementation and cannot be edited.
Country	NZ or Australia. This field is set during implementation and cannot be edited.
Mapping File	Name of the file used to map and convert the CR data to the correct CR data standards version to be received by the bureaus.
Industry	Industry associated with the Credit Provider (requirement of the CR data standards).
Bureau Request Notification Email	Company contact email for bureau notifications. It's recommended a global email is used for this field with a distribution list that can be managed within your company. This field is able to accept multiple email addresses separated by a comma (,).
Contact Name	Name of the CR Portal contact at your company. It's recommended to use a general position name for this field, e.g. 'Credit Manager', to avoid the need to update this field when there is a change of staff.



Field Name	Description/Use
Contact Phone	Contact number for the CR Portal contact. A generic business number is recommended for this field.
Portal Notification Email	Company contact email for CR Portal notifications. It's recommended a global email is used for this field with a distribution list that is managed within your company. Typically this is the same email address used for bureau notifications. This field is able to accept multiple email addresses separated by a comma (,).
Environment	Test: used when testing the CR Portal Production: used when the CR Portal is live and operating, submitting CR data to the bureaus.
Depersonalise	When set to 'Yes', account CR data is jumbled both on screen and in reports to protect privacy of account holders. Depersonalise is only available for test environments to allow testing to be completed on real data.

5.2 Pickup Details Tab

The Pickup Details tab mostly consists of fields relating to the CR data file SFTP pickup details. The fields within this tab are set/populated as part of the CR Portal implementation.

Below is an example of the content of the Pickup Details tab, followed by a description of the fields and options.

Company Settings

Company Setup Pickup D	Petails Bureau Details
Pickup Details	
This screen allows the administrator to con and also the location for the exchange of d	figure the CR Portal with details of the format of the data being picked up by the CR Portal, the Configuration of the system, ata.
Method	CSV XML
Automatic Bureau Processing	Yes No
Error Threshold for Automatic Processing (%)	23
Pickups Enabled	Batch is not automatically sent to bureau if percentage of accounts with internal errors is above threshold. Yes No Yes No
File Pickup Time *	04:00 - 16:00 (24 hours)
Bureau Response Pickup Time	17:00 - HH:mr (24 hours) Leave empty to pick up at anytime.
CSV Header Row	Yes No
CSV Hash Tag Check	Yes No
Data Standards version for Bureau	2.02 3.01
By Day of Month	By Day of Month
Method *	Reminder is sent out to portal notification email if batch has not been picked up by day of month. Select blank for no reminder SFTP Local
SFTP Address *	dddd
Port	22
Username *	Default: 22
Password *	



We	Munder and a second sec	v~~v u m_~~	server server and the server ser	
Pickup Folder *	pickupfolder			
Deliver Raw Bureau Response XML	Yes No			
Raw Response Folder *	rawresponse			
Configure Reporting	Yes No			
Report Delivery Folder *	reports			
🖉 Error Summary Pivot Table				
🔲 All Bureau Messages (Errors, Warnings, Ir	nformation messages)			
All Failed Closed/Ceased Accounts				
 All Failed Accounts 				
All Loaded Accounts				
Error/Warning Status by Bureau				
All Outstanding Defaults				
🖉 Account Changes Audit List				
✓ All Defaults				
Ignored Accounts				
Open Accounts Not Provided				
Save Delete all batches				 Return to Administration

Pickup Details Tab - Field Descriptions

Field Name	Description/Use	
Method	The type of file containing CR data that will be picked up by the CR Portal.	
Automatic Bureau Processing	When set to 'Yes', an uploaded CR file/batch will automatically be submitted to the bureaus after the CR Portal has uploaded and processed the CR data file. The exception to this is if the internal error threshold is met, in which case the batch will not be submitted to the bureaus.	
	When set to 'No', the batch is not sent to the bureaus after the CR Portal has uploaded and processed the CR data file. Once the CR file is uploaded the batch status will change to 'Loaded in Portal'. The batch will remain un-submitted until the batch is manually submitted to the bureaus.	
	This setting is typically set to 'No' during the testing phase of a CR Portal implementation.	
Error Threshold for Automatic Processing (%)	An internal error threshold is the allowable percentage of internal errors in a batch. If automatic bureau processing is set to 'yes', and a batch is found to have more than the set percentage of internal errors, the automatic process to send the batch file to the bureaus will halt, the status of the batch will change to 'Loaded to Portal', and a notification email will be sent to the 'Portal notification' address that is provided in the 'Company Setup' tab.	
	The internal error threshold prevents batches with errors on a high percentage of accounts from being sent to the bureaus. An example of this situation could be cut off customer names due to an unforeseen issue.	



Field Name	Description/Use	
	This field only accepts numerals and is set as part of the CR Portal implementation process.	
Pickups Enabled	When set to 'Yes' CR Portal will automatically pickup any files located in the SFTP Address daily during the file pickup time.	
	When set to 'No' file pickup by the CR Portal does not occur.	
File Pickup Time	The bracket of time the CR Portal will check for CR data file(s) in the pickup folder on the SFTP server every evening. Depending on the processing load of the CR Portal, the pick-up folder will be checked every 10 minutes for the duration of the set time bracket for pick-up.	
	The file pickup time is set by illion staff as part of CR Portal implementation. This setting should not be changed without consultation with CR Portal support.	
Bureau Response Pickup Time	The bracket of time the CR Portal will check the bureaus SFTP server for responses to submitted batches/sub-batches. This is typically set to a time period before the file pick-up time.	
CSV Header Row	This option should be set to 'Yes' if a header row is included in your CR data file that will be picked up by the CR Portal.	
CSV Hash Tag Check	This option should be set to 'Yes' if a '##' is provided at the end of the CR data file to denote the end of the file. It's recommended the hash tag setting be used in all CR data files as it provides assistance in determining if an entire CR data file has been uploaded.	
Data Standards version for Bureau	Sets the version of the CR data standards your company is using.	
By Day of Month	A reminder email is sent out to the portal notification email address if a batch has not been picked up by the day of the month selected within this field. If the field is left blank, a notification email is not sent.	
Method	The method used by the CR Portal to pick-up your company's CR data file. All customers using the managed CR Portal service will be using SFTP. Licenced customers are able to utilise either the local or SFTP method.	
SFTP Address	The SFTP address where your CR data files are placed.	
Port	The port to use as part of SFTP process.	
Username	The username for CR Portal to use to access the SFTP server	
Password	The password for CR Portal to use to access the SFTP server. The data in this field is masked and is not visible both when entered and when viewed.	
Pickup Folder	The name of the folder/directory on the SFTP server where the CR data files are placed in order to be uploaded to the CR Portal.	



Field Name	Description/Use	
Deliver Raw Bureau Response XML	If set to 'Yes' a copy of the bureau response XML file will be saved in the Raw Response folder.	
Raw Response Folder	The name of the folder on the SFTP server where the raw bureau response XML file should be placed. This field will only display when the 'Delivery Raw Bureau Response XML' option is set to 'Yes'.	
Configure Reporting	The setting to allow automatic CR Portal reports to be placed on the SFTP server when bureau response files are received.	
Report Delivery Folder	The name of the folder/directory on the SFTP server where the automatic CR Portal reports will be placed.	
List of Reports	The selected reports will automatically be placed in the Report Delivery Folder on the SFTP server.	

5.3 Bureau Details Tab

The Bureau Details tab within the Company Settings screen consists of the settings for each bureau. These settings are established as part of the CR Portal implementation process. These settings allow the bureaus to exchange files with the CR Portal on behalf of your company.

The data within the Bureau Details tab should not be edited without consultation with the CR Portal support team.

The following Australian and New Zealand bureaus can be set up to receive CR data via the CR Portal:

Australia: illion, Equifax and Experian.

New Zealand: illion, Equifax and Centrix.

Following is an example of the illion bureau settings:

⊘ illion	4
Configure illion Bureau Yes No	
Signatory ID *	
00012345678	
Signatory Sub ID *	
000987654321	
Method * SFTP Local	
Request Local Path *	
D:\folder\file	
Response Local Path *	
D:\folder\file	



6 Operator Settings

There are 3 levels of access for CR Portal operators:

• Read Only Operator

Able to read all CR data and bureau responses, but unable to edit/add any data or submit CR data to bureaus.

• Standard Operator

Able to add/edit CR data, and submit CR data to bureaus. Does not have delete privileges, or access to administration screens.

• Admin Operator

Able to add/edit CR data, able to delete accounts, batches and bureau responses (conditions apply), and has access to Company and Operator administration screens.

The following table provides a comparable view of the access provided to each type of operator:

Ability to	Admin Operator	Standard Operator	Read Only Operator
Set own display preferences on Dashboard	\checkmark	\checkmark	\checkmark
Search for accounts	\checkmark	\checkmark	\checkmark
View Account Details screen	\checkmark	\checkmark	\checkmark
Edit/Add data in Account Details screen	\checkmark	\checkmark	
Delete account	\checkmark		
Delete account default	\checkmark		
Delete batch	\checkmark		
View Batch screen	\checkmark	\checkmark	\checkmark
Delete batch bureau response	\checkmark		
View/update Company settings	\checkmark		
View Internal Error screen	\checkmark	\checkmark	\checkmark
View Bureau Error Summary screen	\checkmark	\checkmark	\checkmark
Generate (submit) batch	\checkmark	\checkmark	
Generate (submit) sub-batch	\checkmark	\checkmark	
Generate audit report	\checkmark		
Generate reports	\checkmark	\checkmark	\checkmark
Create new operators	\checkmark		
Delete operators	\checkmark		
Change own password	\checkmark	\checkmark	\checkmark
Reset other operator's password	\checkmark		



6.1 Create New Operators

To create a new operator, it's best to copy an existing operator who has the same level of access that the new operator requires.

To create a new operator:

- 1. From any screen in the Portal, click on the 'settings' icon and select 'Administration'. The Inteflow Administration menu will display.
- 2. From the Administration menu select the following options in order as displayed:
 - Operator Configuration \rightarrow Manage Operators

The 'Operator Selection' screen will display:

Operator Selection

Merchant Filter -No Fi	ilter- 🔻	
Operator Code	Operator	
crpadmin	<u>crpadmin</u>	Copy Delete
crpglobaladmin	<u>crpglobaladmin</u>	Copy Delete
crpoperator	<u>crpoperator</u>	Copy Delete
crpviewer	<u>crpviewer</u>	Copy Delete
INTEGATE	Integate Administrator	Copy Delete
Image: Apply Filter Apply Filter		
+ Create New Opera	tor X Close	

Note: All CR Portal operators/users in your company would be listed on this screen.

- 3. Find an existing operator who has the same access level the new operator requires. (CR Portal has view only, standard and admin level operators. Refer to section 6 Operator Settings for further information).
- 4. Click on the Copy button located at the right end of the same line as the operator that you would like to copy.

The Edit Operator Details screen will display:

-	
Login Information	
Bulk Load Operators File	Choose File No file chosen
Operator Code	*
Operator Name	*
Password	5
Next Login Change Password	Check to force operator to change password on next login
End Customer Operator?	Cannot access restricted privileges (cannot be disabled)
Merchant Access Fallback	Check to allow privileges and access to be retrieved from assigned merchants as well
Is Internal Operator?	\square Check to stop operator getting authenticated against external login calls (AD/WS)
Contact Details	
Custom Fields	
Defeult Velues	
Default values	
Secondary Login	
Secondary Login	
Assigned Products	
Assigned Access Groups	
Merchant Access	
Save Operator 🕒 Copy	Operator Keturn to Operator Selection Close

Edit Operator Details



5. Enter the login name for the operator into the 'Operator Code' field. It's recommended the operator code easily identifies the operator name.

Following are the Operator Code field restrictions:

- Maximum 32 characters
- Cannot contain spaces
- Cannot contain special characters
- Alpha numeric characters, underscore and dash accepted.
- 6. Enter the new operators name into the Operator Name field.
- 7. Enter a temporary password into the 'Password' field.
- 8. Tick the 'Next Login Change Password' option (located under the password field).
- 9. Click on the Contact Details section header. The Contact Details section will expand:

Contact Details		
Communcation Preference	No Preference	
Address		
Phone Number		
Mobile Number		
Fax Number		
Email Address	•	

- 10. Enter the new operators email address into the 'Email Address' field.
- 11. As you copied an existing operator, the required Access Group and Merchant will already be selected:

Assigned Access Groups	
Access Group	Select
crpadmin	
crpoperator	 Image: A start of the start of
crpviewer	

If required, expand the Assigned Access Groups section and select the required access (viewer, operator or admin)

12. Typically there is only one Merchant available for selection for CR Portal users, which is the same name as the Company name. Ensure a Merchant is selected.

Merchant Access	5	
Full Access	User has access to all mere	chants
Merchant Id	Merchant	Select
CREDITPROV	CreditProv	Image: A start of the start
<<<>>>>> Filte	r: Apply Filter	

- 13. Click on the Save Operator button located at the bottom of the screen.
- 14. Provide the new operator with the operator code (login name) and temporary password. The new operator will be prompted for a new password upon first login.



6.2 Edit Existing Operators

Occasionally an existing operator may require changes to their CR Portal user account. The email address or operator name may need to be changed, or the operator's access level may need to be adjusted.

To edit an existing operators account:

- 1. From any screen in the Portal, click on the 'settings' icon and select 'Administration'. The Inteflow Administration menu will display.
- 2. From the Administration menu select the following options in order as displayed:
 - Operator Configuration → Manage Operators

The 'Operator Selection' screen will display:

Operator Selection

Merchant Filter -No	Filter- 🔻	
Operator Code	Operator	
crpadmin	<u>crpadmin</u>	Copy Delete
crpglobaladmin	<u>crpglobaladmin</u>	Copy Delete
crpoperator	<u>crpoperator</u>	Copy Delete
crpviewer	<u>crpviewer</u> m	Copy Delete
INTEGATE	Integate Ministrator	Copy Delete
Apply Filter		
+ Create New Ope	rator X Close	

3. Locate the operator that requires editing and click on the operator name.

The Edit Operator Details screen will display:

Edit Operator Details

Login Information	
Bulk Load Operators File	Choose File No file chosen
Operator Code	*
Operator Name	crpadmin •
Password	······
Next Login Change Password	Check to force operator to change password on next login
End Customer Operator?	Cannot access restricted privileges (cannot be disabled)
Merchant Access Fallback	Check to allow privileges and access to be retrieved from assigned merchants as well
Is Internal Operator?	Check to stop operator getting authenticated against external login calls (AD/WS)
Contact Details	
Communcation Preference	No Preference
Address	
Phone Number	
Mobile Number	
Fax Number	
Email Address	
Custom Fields	
Default Values	
Secondary Login	
Assigned Products	
Assigned Access Groups	
	Salast
Access Group	Seect
Access Group crpadmin	Jelect
Access Group crpadmin crpglobaladmin crpgorotar	



- 4. Edit the operator details as required.
 - To edit the operators email address go to the Contact Details section and edit the Email Address field.
 - To edit the operators access level go to the Assigned Access Groups section and select the required access level
- 5. Click on the Save Operator button located at the bottom of the screen. A confirmation message will display advising if the Operator Details have successfully saved.

The Operator will need to log out and log back in for the changes to take effect.

6.3 Delete Existing Operators

When an employee that is a CR Portal operator leaves the company, it is safe to delete their account. When an operator is deleted the operator's history stays in the system, however their name is removed from the manage operators list, and that operator can no longer login to the system.

To delete an existing operator:

- 1. From any screen in the Portal, click on the 'settings' icon and select 'Administration'. The Inteflow Administration menu will display.
- 2. From the Administration menu select the following options in order as displayed:
 - Operator Configuration \rightarrow Manage Operators

The 'Operator Selection' screen will display:

Operator Selection

Merchant Filter -No Fi	lter- 🔻	
Operator Code	Operator	
crpadmin	<u>crpadmin</u>	Copy Delete
crpglobaladmin	<u>crpglobaladmin</u>	Copy Delete
crpoperator	<u>crpoperator</u>	Copy Delete
crptest	<u>crptest</u>	Copy
crpviewer	<u>crpviewer</u>	Copy Copy
<<<>>>>> Filter: Apply Filter		
+ Create New Operator × Close		

3. Locate the operator that requires deleting. Click on the Delete button located at the right end of the operator line item.

A message will display asking you to confirm the operator should be deleted.

4. Click on OK. A message will display advising if the operator was successfully deleted:

Success	×
Operator successfully deleted.	
	Ok

The operators name will no longer be listed on the Operator Selection page.



6.4 Reset Operator Password

All operators have the ability to change their password, and reset their password via the 'forgot password' link on the CR Portal login page. However, if the operator is having issues changing or resetting their password, it's possible for an admin level user to reset an operators password.

To reset an operators password:

- 1. From any screen in the Portal, click on the 'settings' icon and select 'Administration'. The Inteflow Administration menu will display.
- 2. From the Administration menu select the following options in order as displayed:

Operator Configuration \rightarrow Reset Operator Password

powered by 🛃 illion			
🏠 Home 💋 Log Out	Reset Password Merchant -Select- Filter Select All New Password Confirm Password Update Password Close		

The 'Reset Password' screen will display:

Note: If your browser is set to remember data entered into fields, your own username and password may populate the 'Filter' and 'New Password' fields as displayed below:

powered	🛚 🞝 illion	Example of browser auto populating fields. Delete field contents before	
🏠 Home	Reset Password Merchant -Select Filter crpadmin Select All New Password Confirm Password Update Password K Close	searching for operator.	

If this occurs, delete the content of the fields before moving to step 3.

 Click on the Merchant drop-down field and select the required Merchant (in most cases there will only be one merchant to select). A list of existing operators will display under the Merchant field:

Reset Password				
Merchant CreditPro V Filter crpadmin [crpadmin] crpoperator [crpoperator] crpviewer [crpviewer]				
Select All				
Confirm Password	*			



Note: If the list of operators is too long, type the first few letters of the operator's name into the 'Filter' field. The list of operators will filter down based on the text in the 'Filter' field.

- 4. Type a new temporary password into the 'Password' field, and again into the 'Confirm Password' field.
- 5. Click on the 'Update Password' button. A message will display advising if the new password saved successfully.
- 6. Click on OK on the message.

IMPORTANT: Edit the operator's account to request a change of password:

 Click on the Close button at the bottom of the Reset Password field or; navigate to the Administration menu, select Administration, then select Manage Operators.

The Operator Configuration screen will display.

- 8. Click on the name of the operator whose password was just reset.
- 9. Tick the 'Next Login Change Password' option:

Ed	lit C)per	ator	Detai	ls
----	-------	------	------	-------	----

Login Information	
Operator Code	crpviewer *
Operator Name	crpviewer *
Password	Use the password reset page to change a users password
Next Login Change Password	(theck to force operator to change password on next login
End Customer Operator?	Cannot access restricted privileges (cannot be disabled)
Merchant Access Fallback	Check to allow privileges and access to be retrieved from assigned merchants as well
Is Internal Operator?	\square Check to stop operator getting authenticated against external login calls (AD/WS)
Contact Details	
Custom Fields	
Default Values	
Secondary Login	
Assigned Products	
Assigned Access Groups	
Merchant Access	
🖶 Save Operator 刘 🕒 Cop	y Operator 4 Return to Operator Selection X Close

10. Click on the Save Operator button located at the bottom of the screen.

A message will display confirming if the Operators Details have successfully saved.

11. Provide the operator with the new password you created in step 4. When the operator logs in with the new password you created, they will be prompted to change their password.



7 FAQ's

Following are some frequently asked questions. Where possible, a reference has been provided to where further information can be found within this document.

1. How do I contact CR Portal Support?

CR Portal support can assist in resolving any issues you have with CR Portal or follow up with the credit bureau(s).

CR Portal Support contact details:

Log a ticket on our JIRA Service Desk: https://servicedesk.illion.com.au

Phone: +61 3 9840 6631

If you do not have a login for our online JIRA Service Desk, please ask a colleague who currently has a login to request a login for you, or call the Service Desk on the number provided above.

2. How do I return to the Dashboard?

The Dashboard can be accessed from any screen by clicking on the 'house' Dashboard icon located at the top of the left side menu:

Ξ			Integate Administrator 🙆 🌀
	powered by	🔓 illion	
			Dashboard
	* Change		Copy Dashboard
•	Comprehensive Repo	rting Account Search	
	Account Number	Account Sub Id Reset Search	Q
	First Name	Last Name	
	Customer Id		
	Please enter a search criteri	to retrieve accounts.	
	+ Add Account		
	Comprehensive Repo	rting Batches	
	Batch No R	ceived Date Accounts Internal Errors Bureau	Errors Status Bureaus

In administration screens, the Dashboard can be accessed by clicking on the 'home' button located on the left side menu:

powered	powered by 🔱 illion				
🟠 Home 🖉 Log Out	Operator Configuration <u>Manage Operators</u> This section provides the ability to create / modify / delete operators. <u>Reset Operator Password</u> This section allows an administrator to reset an operator's password. <u>Close</u>				

Note: In most screens, the illion icon located at the top of the screen will also navigate to the Dashboard, however this navigation does not work from the illion icon displayed within the administration screens.



3. How do I access the Administration menu?

Refer to section 3.1 - How to access Admin Screens.

4. How do I access the CR Portal settings?

The CR Portal settings for your company are located within the Administration Menu via the settings icon located top right of most screens.

Once you have accessed the Administration menu, select the following options in order of display:

Company Configuration \rightarrow Manage CR Portal \rightarrow Setup

5. How do I access Operator Administration settings?

The operator administration settings are located within the Administration Menu via the settings icon located top right of most screens.

Once you have accessed the Administration menu, select the following options in order of display:

Operator Configuration \rightarrow Manage Operators

6. How do I set up automatic CR Portal reports?

The automatic CR Portal reports are set up within the Company Settings screen, at the bottom of the 'Pick-up Details' tab. Refer to question 4 on how to access the Company Settings screen.



8 Appendix A – Document History

Version History

Version	Date	Name	Description
1.0	June 2019	Fiona Maher	Created new document in line with release of CR Portal version 5.2.0, (CR Portal merged onto the illion Decisioning platform).
1.1	June 2019	Fiona Maher	Updated to include internal error section & multiple emails accepted in Portal & Bureau notification email fields.