



illion

Comprehensive Reporting Portal

CR Portal User Guide

Standard Operator

Version 1.1, June 2019

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1 Document Purpose

The purpose of this document is to provide information on how to use illion's Comprehensive Reporting (CR) Portal version 5.2.0. This document covers functionality available to standard operators and read only operators. The content of this document assumes no prior knowledge of the CR Portal.

Read Only Operators

Read only operators will be able to view all of the screens covered in this document, but will not be able to edit or change any data within the screens. As a result, some of the buttons or features on the screen will not be displayed for read only operators.

Screen examples

All effort has been made to ensure the content of the screen examples provided in this document are as seen by standard and view only operators. Slight differences to example screens may occur.

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.

For information about some of the more noticeable changes of the CR Portal upgrade please refer to the CR Portal Quick Reference Guide.



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
Account CR data	All of the data pertaining to an account. This is not the 'Account information' section of the account commonly referred to as 'the account data'.
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.
Change (data)	As per edit data.
Correction (data)	Where the term 'correct' is used in relation to data, it refers to changing data in a 'correctable only' field that would require a correction flag. For more information about correction flags, refer to the appropriate industry CR data standards document for your company.
CR data file	A file containing a credit providers comprehensive reporting data.
CR Portal	Illion's Comprehensive Reporting Portal
CSV file	A .csv file containing a credit provider's comprehensive reporting data. Typically CR data is uploaded to the CR Portal as a CSV file. CR Portal can also accept CR data in an XML file, however when the file type is referred to the term 'CSV file' is used.
Edit (data)	Any scenario where data is changed. This includes updating, adding or removing data.
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.
Update (data)	Where the term 'update' is used in relation to data, it refers to updating existing data.
Upload (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.

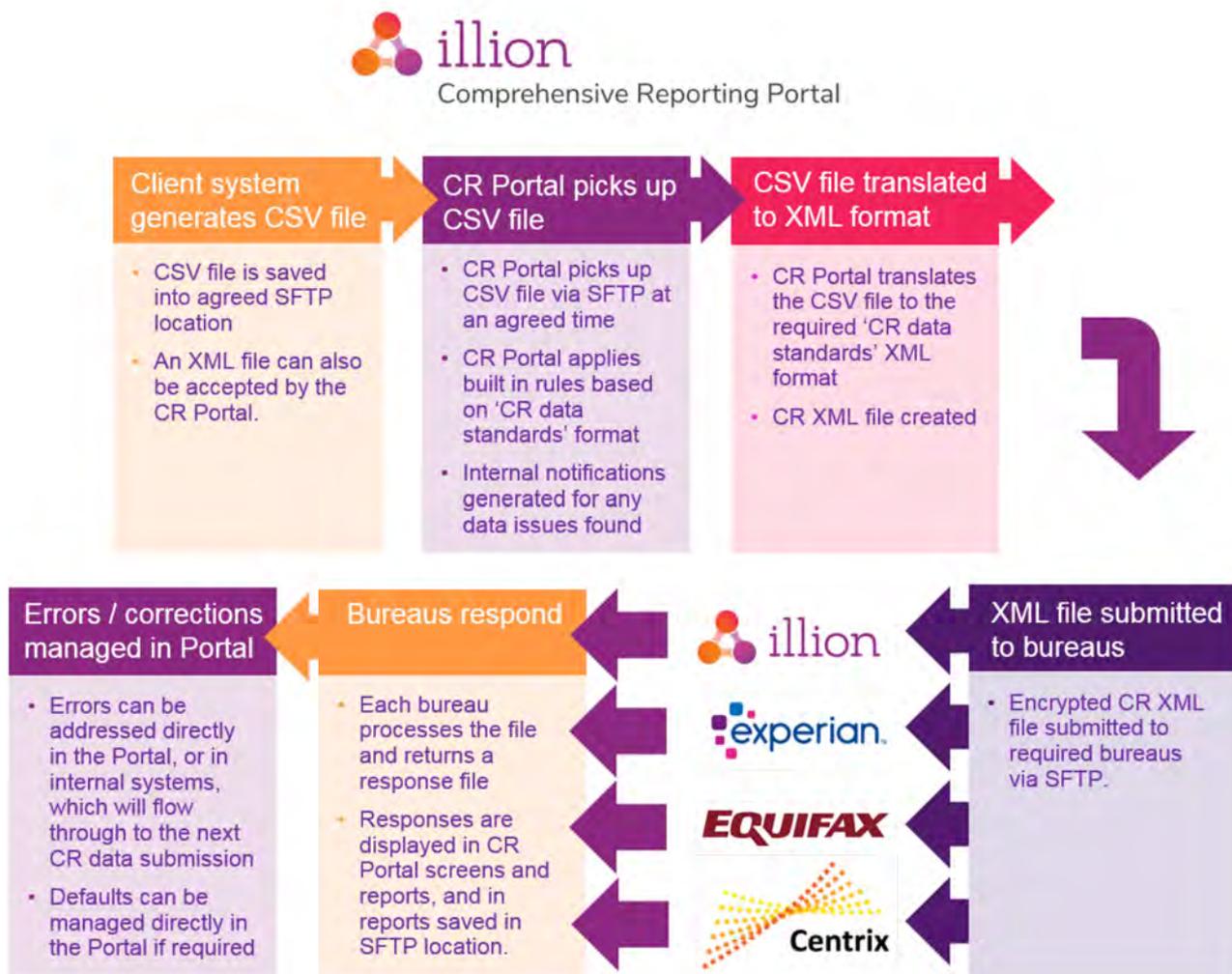


3 CR Portal Overview

illion's Comprehensive Reporting (CR) Portal is a tool for credit providers to submit CR data to all credit bureaus in the required 'CR data standards' XML format. Data can be accepted by the Portal in a CSV or XML format. The data is checked against the appropriate 'industry CR data standards' and any issues with the data generates an internal error (viewable by Admin users only).

If the 'automatic bureau processing' setting is turned on, batches are automatically converted to XML and submitted to all the required bureaus as soon as a CR data file is successfully uploaded to the CR Portal; unless the internal error threshold is met. If the internal error threshold is met a notification email is sent and the XML file is not submitted to the bureaus.

The CR Portal also provides the ability to manage changes to CR data. The following chart provides an overview of a successful CR Portal process. This chart refers to the CR data being uploaded to the Portal as a CSV file, however the CR data can also be uploaded as an XML file.





4 Screens Overview

There are five main screens in the CR Portal. The following table provides an overview of each screen. Refer to the relevant heading within this document for detailed screen information, including step-by-step instructions and example screens with navigation information.

Screen Name	Description
Login Screen	<p>Used to log into CR Portal.</p> <p>URL: https://crportal.inteflow.com.au/integate/signin</p> <p>The Merchant field requires the same text as the Company field. Login details are provided as part of the CR Portal implementation. The Login screen also includes a 'Forgot Password' link to reset your password.</p> <p>Refer to section 5 - Login Screen for an example of the login screen.</p>
Dashboard	<p>The Dashboard is the central hub of the CR Portal. The Dashboard is primarily used to track the status of batches, navigate to other screens, and search for accounts. Reporting is also accessible on the Dashboard.</p> <p>Refer to section 6 - Dashboard for detailed information about the information displayed on the Dashboard.</p>
Batch Screen	<p>The Batch screen displays batch and sub-batch information. This screen lists all the accounts in the batch/sub-batch and displays bureau response details.</p> <p>The Batch screen is broken into 4 tabs - Batch Details, Generate Request, Response Details, and Reporting.</p> <p>A 'batch' is the term given to the CR data file once it has been uploaded to the CR Portal.</p> <p>A 'sub-batch' is automatically created when an update or change is made to CR data directly within the CR Portal.</p>
Account Details Screen	<p>The Account Details screen displays all the CR data for an account. The Account Details screen is broken into 3 tabs - Account Info, Payments & Defaults, and Customers.</p> <p>Any changes to this screen will place the account CR data into a sub-batch. Sub-batches are automatically submitted to the bureaus when the next <i>batch</i> is submitted to the bureaus - or - sub-batches can be submitted immediately with a manual bureau submission (referred to as 'generating a request' for submission).</p>
Errors Summary screen	<p>The Errors Summary screen displays all outstanding batch/sub-batch errors, warnings, and information messages returned from the bureaus after processing the corresponding batch/sub-batch.</p> <p>The Errors Summary screen is broken into 3 tabs - Errors, Warnings (& Info Messages) and Reports. The Errors Summary screen is accessible via the 'number' of Bureau Errors displayed in the Batches widget on the Dashboard.</p>



5 Login Screen

The Login screen is where operators gain access the CR Portal. Your login details will be provided by your CR Portal Administrator.

To login to the CR Portal go to: <https://crportal.inteflow.com.au/integate/signin>

Following is an example of the CR Portal login screen:

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Welcome to the illion Comprehensive Reporting Portal

Login

Company

Merchant

Operator

Password

[Log In](#)

[Forgot password?](#)

The 'Merchant' is the same as the 'Company'

The 'Forgot password' link enables users to reset their password

The name for the Company field is advised by illion upon implementation of CR Portal.

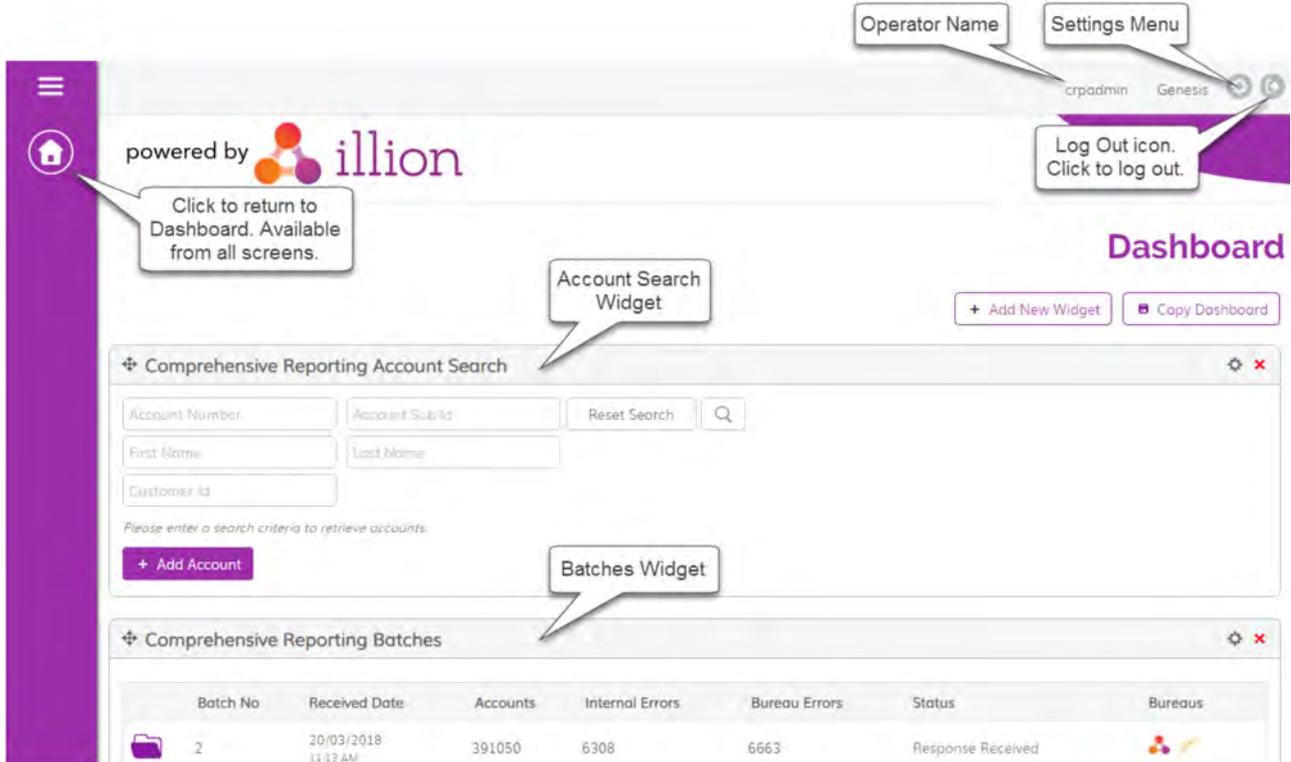
Depending on if your browser is set to remember login information, or how a bookmarked URL is saved to your browser, the Merchant or Company & Merchant fields may not display. The Operator and Password fields will always display.



6 Dashboard

The Dashboard is the central hub of the CR Portal. The Dashboard is primarily used to track the status of batches, navigate to other screens, and search for accounts.

The following image displays the location of common screen components and navigation icons:



The Dashboard can be configured to display widgets in a different order and size. The widgets can also be configured to display the widget content differently. Refer to section 9 - Dashboard Settings for further information.

6.1 Batches Widget

The Batches widget is the primary functionality of the Dashboard, providing key information at a glance. It displays all batches and sub-batches as separate line items. Each line item provides a summary of the main data components, the status of the batch and the bureaus the batch has been submitted to.

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
3	30/05/2019 11:58 AM	1	0	Loaded in Portal	
2	20/03/2018 11:13 AM	391034	6347	Response Received	
2-1		0	0	Sent	E
2-2		1	0	Sent	
1	19/01/2018 10:54 AM	394989	7702	Response Received	



The batches are displayed in 'Received Date' order - which is the date the CR data file was fully uploaded to the CR Portal.

Sub-batches are always displayed underneath the corresponding batch. Sub-batch ID numbers comprise of the main batch number and the sub batch number. For example batch number 4-2 is sub-batch 2 of batch 4.

6.1.1 Batches Widget Column Descriptions

The following table provides a description of the data provided in the columns of the Batches widget:

Column Name	Description
Icons (no column name)	 Folder icon represents a batch. A batch is a file of CR data that is uploaded to the Portal.
	 Paper clip icon represents a sub-batch. A 'sub-batch' is automatically created when an update or change is made to CR data directly within the CR Portal.
Batch No	The number that identifies the batch or sub-batch within the CR Portal screens. Note: the batch number displayed in the CR Portal is not the batch id used for data standards purposes. Please contact CR Portal support if you require the data standard batch id for a specific batch. Clicking on the batch number will open the 'Batch Details' screen. Sub-batch numbers are displayed as a hyphenated number against the original batch number. For example, batch number 4-2 is sub-batch 2 of batch 4.
Received Date	The date the batch was uploaded to the CR Portal. The batches are displayed in 'received date' order in this widget.
Accounts	The number of accounts that were uploaded to the batch. Clicking on the displayed Accounts 'number' will open the Batch screen, providing a list of the accounts included in the batch.
Bureau Errors	The number of accounts with bureau errors that were found in the batch. This will populate once the bureaus have returned a response to the batch. Clicking on the displayed Bureau Errors 'number' will open the Bureau Errors screen, providing a list of all the bureau errors returned for the batch.
Status	Indicates the status of the batch. Refer to section 7.3.5 - Batch Statuses for detailed information about batch statuses.



Column Name	Description
Bureaus	Indicates the response status of each bureau. When a batch has been sent to a bureau, the bureau's logo will be displayed in grey. When a response has been received from a bureau, that bureau's logo will be displayed in colour.

6.1.2 Navigating to Batch Information

Navigation to batch and error screens from the batch widget is via the 'numbers' displayed for each batch line item. Following is an example of the Batch widget navigation, together with the screen name that displays the information (screen name in brackets).

The screenshot shows a table titled 'Comprehensive Reporting Batches' with columns: Batch No, Received Date, Accounts, Bureau Errors, and Bureaus. The table contains several rows of data. Callouts point to specific elements:

- Callout 1: 'Click on the Batch 'number' to display the Batch screen' points to the '3' in the first row's Batch No column.
- Callout 2: 'Click the bureau errors 'number' to display all the errors returned for the batch (Bureau Errors Summary screen)' points to the '0' in the Bureau Errors column of the first row.
- Callout 3: 'Click on the accounts 'number' to display all the accounts in the batch (Batch screen)' points to the '391034' in the Accounts column of the second row.
- Callout 4: 'Click on the sub-batch 'number' to display the Sub-Batch screen' points to the '2-3' in the Batch No column of the fourth row.

Batch No	Received Date	Accounts	Bureau Errors	Bureaus
3	30/05/2019 11:58 AM	1	0	
2	20/03/2018 11:13 AM	391034	6347	Response Received
2-1		0	0	Sent
2-2				Sent
2-3				Awaiting Submission
1	19/01/2018 11:58 AM	394989	7702	Response Received

6.2 Account Search Widget

The Account Search widget primarily provides account search functionality. This widget also provides the ability to manually add a new account to the CR Portal.

Search results will return the most recent occurrence/batch of the searched account.



To view ALL occurrences of the account in any batch, click on 'Show All' in the All Occurrences column (as displayed below):

Initial Account Search Result:

Comprehensive Reporting Account Search

100001 Account Sub Id Reset Search Q

First Name Last Name

Customer Id

Batch	Record	Account Number	Account Sub-ID	Name	Customer ID	DOB	Address	All Occurrences
7	1	100001	100001	NELSON WU	1001	05/02/1986	90 Tram Road Doncaster 3108	Show all

+ Add Account

All Occurrences Search Results:

Comprehensive Reporting Account Search

100006 Account Sub Id Reset Search Q

First Name Last Name

Customer Id

Account Occurrences

All instances of Account No: 100006, Sub ID: 100006, Customer ID: 1006 are displayed below:

Batch	Record	Account Number	Account Sub-ID	Name	Customer ID	DOB
7	6	100006	100006	NELSON WU	1006	05/02/1986
6	6	100006	100006	NELSON WU	1006	05/02/1986
4	6	100006	100006	NELSON WU	1006	05/02/1986
3	6	100006	100006	NELSON WU	1006	05/02/1986
2	6	100006	100006	NELSON WU	1006	05/02/1986

+ Add Account

Next Page

6.2.1 Navigating the Accounts Widget

Move widget

Search icon (click to initiate search)

Widget Settings

Delete Widget (remove from Dashboard)

Clear content from search fields

Search fields

Add new account to CR Portal

To search for an account:

1. Enter the required account information into the Search fields.

Note: Some fields require mandatory information in other fields - refer to the following section 6.2.2 - Minimum Search Criteria for more information.



2. Click on the Search icon



The widget will refresh to display the search results as per the '[Initial Account Search Results](#)' example in section 6.2 - Account Search Widget

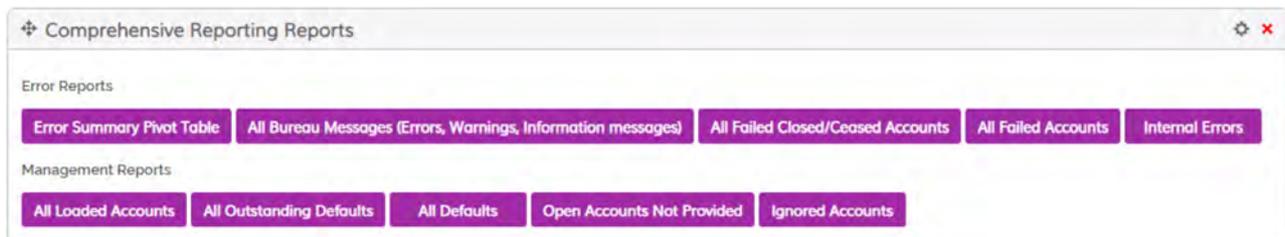
6.2.2 Minimum Search Criteria

Some search fields in the Accounts widget require additional information in order to perform a search. The following table displays minimum search criteria for each field in the Accounts Widget:

Search Field	Minimum search criteria
Account Number	Account number
Account Sub ID	Account Number must be provided with Account Sub ID
First Name	First Name must be provided with Last Name
Last Name	Last Name must be provided with First Name
Customer ID	Customer ID

6.3 Reports Widget

The Reports widget provides access to all Error and Management Reports. This widget only contains buttons which will either open the report parameter window, or if no report parameters are required, clicking on the button will immediately generate the report.



The Reports widget contains the two standard configuration options - Edit Widget Heading & Edit Widget Width. Refer to sections 9.3.1 & 9.3.2 - Edit Widget Width & Edit Widget Heading for instructions on how to change these settings.

6.3.1 Reports Descriptions

General Reports Information

- All reports are generated as a CSV file, with the exception of the Error Summary Pivot Report which is generated as an Excel file.
- Reports with large content can take a while to generate. While reports are generating you are prevented from using the CR Portal screens.
- Currently, reports without any content will still generate, but the content of the report will be empty.
- All reports that require a batch number to generate the report can also be generated directly from the Batch screen under the Reporting tab. Reports of the same name offered in different locations provide the same content.



The following table provides a description of the reports available from the Reports Widget, and notes if information is required in order to generate the report.

Report Name	Description
Error Reports	
Error Summary Pivot Table	<p>Data required: Number of months Enter the number of months prior to the current month you would like to report on.</p> <p>Report provides: For each month requested - a list of all errors, warnings & information messages returned by each bureau, the error code, the location of the error within the XML file, and the number of times the error was returned in each month.</p> <p>This report is used to compare the errors received across several months - account numbers are not provided.</p>
All Bureau Messages	<p>Data required: Batch number</p> <p>Report provides: A list of all errors and warnings/information messages issued by the bureaus for the selected batch.</p>
All Failed Closed/Ceased Accounts	<p>Data required: Batch number. Report will search all batches up to the batch number entered.</p> <p>Report provides: A list of all accounts that failed to load to the bureau(s) when an account status was updated to 'closed' or an account holder was updated to 'ceased' (a cease date was provided for an account holder).</p> <p>Note: The accounts listed in this report need to be rectified and manually resubmitted.</p> <p>Due to the status change failing to load at the bureaus, 'closed' accounts, and 'ceased' account holders remain at the bureau with an incorrect status. However, as accounts with a 'closed' status will no longer be automatically included in the CR data submission to the bureaus, and the 'ceased' account holder will no longer be reported to the bureaus, a manual submission of the change is required to ensure the data at the bureau is correct.</p>
All Failed Accounts	<p>Data required: Batch number</p> <p>Report provides: A list of all accounts in the selected batch that have failed to load to the bureaus. Report includes error messages, the bureau the error was received from and the account details.</p>



Report Name	Description
Management Reports	
All Loaded Accounts	<p>Data required: Batch number</p> <p>Report provides: A list of all accounts in the selected batch that have an information message or warning (I/W) from the bureau(s). The report will not include accounts with both errors and warnings, as these accounts will not have loaded to the bureau(s).</p> <p>Note: this report is not a list of all accounts that loaded to the bureau - only those accounts with warnings & info messages that loaded to the bureau.</p>
All Outstanding Defaults	Report provides a list of all defaults with a status of 'outstanding'.
All Defaults	Report provides a list of all defaults in the CR Portal, regardless of default status. The report includes information on the default, the latest account information and the latest payment.
Open Accounts Not Provided	<p>Report provides a list of all accounts that were not included in the most recent batch that:</p> <ul style="list-style-type: none">• Have a status of 'open'• Have successfully loaded to the bureau in previous batches <p>This report can be helpful in identifying if any accounts have been missed from the most recent batch.</p> <p>Note: If a special load is submitted to the bureaus (for example - accounts missed in a batch 6 months prior), the special load becomes the most recent batch. A special load may cause accounts to be listed on this report that don't require investigation.</p>
Ignored Accounts	<p>Report provides a list of all accounts submitted in the most recent batch that were set to 'ignore'.</p> <p>For further information about ignored accounts, refer to section 7.7.9 - Ignore Accounts.</p>



7 Using CR Portal

7.1 Uploading CR Data Files

CR data files are created by a business and placed in an agreed location for automatic upload via SFTP to the CR Portal. This process automatically occurs on an agreed periodic basis (typically once a month) and is referred to as the 'main bureau submission'. CR data files can be in a .csv format or an .xml format. The SFTP location, interval of the main bureau submissions, polling time, file name and file type are all established as part of CR Portal implementation. Typically the 'CR data file' is referred to as the 'CSV file' as the majority of customers upload their CR data as a .csv file.

Once the file upload set-up is established, on the agreed periodic date the CR Portal will automatically poll the agreed SFTP location every 10 minutes between specified times (usually overnight), until the CR data file is picked up and imported into the CR Portal.

Refer to your management for information regarding your internal process for uploading your CR data file to the CR Portal.

7.2 CR Data File Processing & Bureau Submission

Once the CR data file is uploaded to CR Portal, the file will be processed and the CR data will be stored to the database. During this time a new batch will display on the Batch widget on the Dashboard with a status of 'In Progress'. From this point forward the CR data file is referred to as a 'batch'.

The CR Portal will process the batch data through rules based on the 'CR data standards' format, and internal errors are created for any issues found.

7.2.1 Bureau Submission

Automatic Bureau Processing

The CR Portal can be set within the admin screens to automatically submit a batch to the bureaus once the CR Portal has completed processing the uploaded CR data file/batch. When 'automatic bureau processing' is turned on, only the internal errors threshold would prevent a CR data file from automatically being submitted to the bureaus. Typically, once testing of a CR Portal implementation is completed, automatic bureau processing is turned on. Refer to section 7.2.3 for more information about the internal error threshold.

Manual Bureau Submission

It is possible to turn off automatic bureau submission so that batches require manually submitting to bureaus via the 'Generate Request' tab within the Batch screen. This is typically done during the testing phase of a CR Portal implementation, but can be set this way to suit business processes. Refer to section 7.3.3 - Manually Submitting a Batch for further information.

Bureau Submission Process

When a batch is submitted to the bureaus an XML file is created for the applicable batch and placed in an SFTP location for the bureaus to retrieve and process. At this point, the status of the batch will change to 'Sent' and the logo of each bureau the batch has been submitted to will display in grey colours.



Following is an example of the Batch widget when a batch/sub-batch has been submitted to the bureaus:

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
3	30/05/2019 11:58 AM	1	0	Loaded in Portal	
2	20/03/2018 11:13 AM	391034	6347	Response Received	
2-1		1	0	Sent	
1	19/01/2018 10:54 AM	394989	7702	Response Received	

7.2.2 Making changes during processing

Changes to data cannot be made when a batch has been sent to the bureaus for processing until the bureau responses have been received. However, if CR Portal is set to automatically submit to the bureaus, changes to data cannot be made *when the CR data file is uploaded to the Portal*, until the bureau responses are received.

While the data is being processed by both the CR Portal and the bureaus, Accounts and Batch screens are locked (data cannot be edited) and a warning is displayed as per the following example:

Account Details

Previous Batch | **Batch 2 / Sub Batch 2** | Next Batch (n/a)

This account cannot be edited until a response is received from the bureau.

Account Info | Payments & Defaults | This account cannot be edited until a response is received from the bureau.

This screen shows the Account Details reported by the Credit Provider for the Credit Facility held by one or more customers.

Account Header

This account will be sent to the bureau

Partial Record Number: 20

Account Number *: RRD705457

For more information about how to edit data; refer to section 7.6 - Editing Data.

For more information about batch statuses, refer to section 7.3.5 - Batch Statuses.

7.2.3 Internal Error Threshold

An internal error threshold is the allowable percentage of internal errors in a batch. If 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.

The internal error threshold is set in the administration section of the CR Portal. Only users with Administration access are able to view the internal errors, and edit administration settings. Refer to the CR Portal Administration Guide for further information.



7.3 Batches

Batches contain the content of the CR data file that is uploaded to the CR Portal. The 'Batch Details' tab in the Batch screen lists the accounts that were uploaded to the CR Portal for that batch.

Note: Batch reports cover the accounts in that batch that received bureau responses - not the initial batch content, i.e. if an account in a batch did not receive a bureau response, it would not be listed on a batch report. The most original source of batch information is the CR data file itself, or the batch content displayed on the Batch screen.

7.3.1 Batch/Sub-Batch screen

The Batch screen consists of 4 tabs. The 'Batch Details' tab is the default view when accessing the Batch screen.



Both Batches and Sub-batches are displayed in the Batch screen. Sub-batches are denoted by the hyphenated batch number and no batch processing information as per the following example:

Batch displayed in Batch screen:

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Batch 2

Batch processing information

Batch Details Generate Request Response Details Reporting

This screen allows a user to select individual accounts within a batch and see when the batch was processed. A Batch can be generated and sent to the bureau using the Generate Batch Request button.

Extract Date Time: 10/01/2018 1:44:07 PM
Portal Receive Date: 20/03/2018 11:13:24 AM
Filename: Genesis20180110134407.csv

Accounts in Batch

Record	Account Number	Account Sub-ID	Account Name
4	900049437	8000000257	
6	190001845	8000000513	
7	990050100	8000000455	

Sub-Batch displayed in Batch screen:

powered by **illion**

Batch 2-2

No batch processing information

Sub-batch Number

Batch Details Generate Request Response Details Reporting

This screen allows a user to select individual accounts within a batch and see when the batch was processed. A Batch can be generated and sent to the bureau using the Generate Batch Request button.

Accounts in Batch

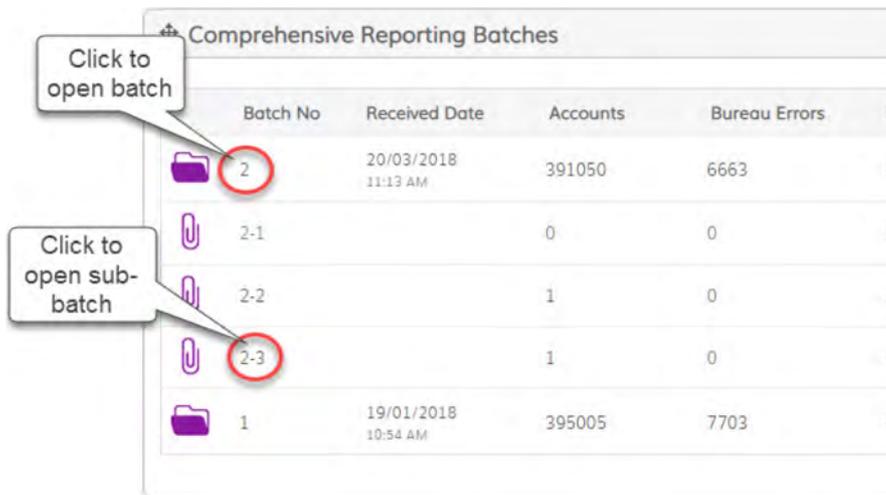
Record	Account Number	Account Sub-ID	Account Name
20	800205452	8000008927	GR p v wcDDcsGA



7.3.2 How to view the Batch/Sub-Batch screen

Access to the Batches Screen is via the Batches Widget on the Dashboard.

1. From the Batches widget on the Dashboard, click on the required batch or sub-batch number:



The Batch screen will open to the 'Batch Details' tab. This tab displays the following:

- **When viewing batches** - displays a list of all accounts that were uploaded to the CR Portal for that batch number. Accounts are listed in record order, with 10 accounts displayed per page.
- **When viewing sub-batches** - displays a list of all accounts that have had updates or changes to the account CR data. For more information about sub-batches, refer to section 7.6.1 - Sub-Batches.

To view account details that were provided in the batch/sub-batch:

1. Click on the line item for the account you wish to view:

Record	Account Number	Account Sub-ID	Account Name
20	800205452	8000008927	GR p v wcDDcsGA

The Account Details screen will open populated with the data provided in that batch/sub-batch.

Ignored Accounts

If an account is set as 'ignore' within the CR Portal, the account will be included in the Batch screen, but not be included in the bureau response reports. This is because the account was uploaded to the CR Portal as part of the periodic main CR data load, but the ignore setting has prevented the account from being sent to the bureaus. Refer to section 7.7.9 - Ignore Accounts for further information.



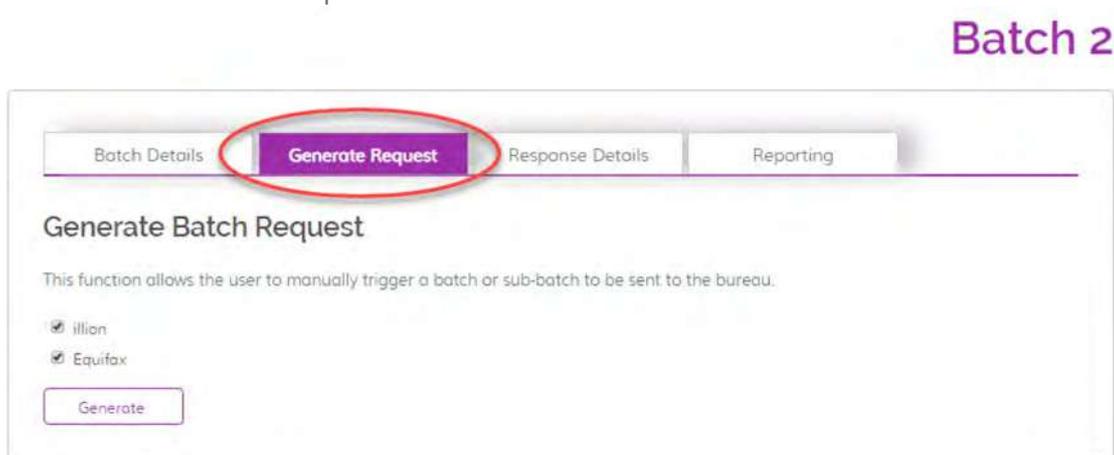
7.3.3 Manually Submitting a Batch

The CR portal provides the ability to manually submit a batch to the bureaus. This is referred to as 'generating a request' as the Portal takes the content of the batch, generates the XML file in the required CR data standards, and submits the file to the bureaus.

Typically, manual bureau submissions are used as part of the testing phase of a CR Portal implementation, and during the first few months of using the CR Portal. However, manual bureau submission will need to be used at any time when the 'automatic bureau processing' setting is turned off. Refer to section 7.2.1 - Bureau Submission for further information about automatic bureau processing.

To manually submit a batch:

1. Navigate to the Batch screen for the batch that requires submitting to the bureaus.
2. Click on the Generate Request tab:



A list of all the bureaus set up to receive your CR data will be displayed.

3. Unless special circumstances exist, select all the listed bureaus. Submitting batches to specific bureaus should only be completed in consultation with the CR Portal support team.
4. Click on the 'Generate' button.

A message will display advising if the batch has been successfully submitted.

The Dashboard Batches widget will update the batch status to 'Request Sent' and a grey logo for each bureau that the batch was submitted to will be added to the Batches widget.

7.3.4 Running Reports from the Batch screen

The reports provided in the Batch screen contain the bureau responses for the displayed batch. The batch reports are segregated into the accounts that received warnings and information messages, and the accounts that failed at the bureau (accounts that received error messages). Accounts that loaded to the bureau, but did not receive a warning or information message from the bureau will not appear in the reports.

For a full description of all reports refer to section 6.3.1 - Reports Descriptions

To run a report of all accounts that received a warning or information message (from Batch screen):

1. From the Batch screen, click on the Reporting tab.
2. Click on the 'All Loaded Accounts' button located in the Management Reports section.



A report will automatically generate for the batch number currently displayed on screen. The 'All Loaded Accounts' report provides a list of all the accounts that received a warning and/or information message.

Note: Accounts that loaded to the bureau but did not receive a warning or information message from the bureau(s) will not appear in the report.

Batch 2

The screenshot shows a navigation bar with four tabs: 'Batch Details', 'Generate Request', 'Response Details', and 'Reporting'. The 'Reporting' tab is highlighted and circled in red. Below the navigation bar, there are two sections: 'Error Reports' and 'Management Reports'. In the 'Error Reports' section, there are four buttons: 'All Bureau Messages (Errors, Warnings, Information messages)', 'All Failed Closed/Ceased Accounts', 'All Failed Accounts', and 'Internal Errors'. The 'All Failed Accounts' button is circled in red. In the 'Management Reports' section, there is one button: 'All Loaded Accounts', which is also circled in red.

For further information about the All Loaded Accounts report - refer to section 6.3.1 - Reports Descriptions.

To run a report of all accounts that failed at the bureaus (from Batch screen):

1. From the Batch screen, click on the Reporting tab.
2. Click on the 'All Failed Accounts' button located in the Error Reports section.

A report will automatically generate for the batch number currently displayed on screen. The 'All Failed Accounts' report provides a list of all the accounts that did not load to the bureaus. For further information about the All Failed Accounts report, refer to section 6.3.1 - Reports Descriptions

Note: If there were no failed accounts, the report will generate with no content.

7.3.5 Batch Statuses

The status of batches can be viewed on the Dashboard Batches widget. The following table provides a description of all batch statuses:

Batch Status	Description
In Progress	A CR data file is currently being uploaded into the Portal and data is being written to the database.
Loaded in Portal	A CR data file is successfully loaded to the Portal, but has not been sent to the bureaus. This status will only be displayed if there was an issue preventing the automatic submission of the batch to the bureaus. This could be because auto-processing has been turned off, there is a communication issue, or the internal errors threshold has prevented the file being submitted to the bureaus.
Request Sent	The CR data has been processed, converted to XML, and submitted to the bureaus for processing.



Batch Status	Description
Response Received	A bureau response has been received for the batch. This status displays once the first bureau has responded - not when all bureaus have responded. If a bureau has sent a response, their logo will display in colour in the Batches widget, and the response summary will be viewable within the Response Details tab of the Batch screen. Any accounts included in the batch cannot be edited directly in the CR portal until all bureau responses are received.
Awaiting Submission	Changes have been made to account(s) CR data, which has created a sub-batch with the changes. The sub-batch is waiting for submission to the bureau(s). Submission to the bureau(s) will occur automatically when the next batch is submitted to the bureau, or immediately if the sub-batch is manually submitted from the Batch screen. If the sub-batch is submitted automatically with the next batch, the sub-batch is processed by the bureaus <i>prior</i> to processing the batch.

7.4 Bureau Responses

Once all of the bureaus have responded to a batch submission, a notification email will be sent to the 'portal notification' address. In the Batches widget of the Dashboard, the status of the batch will change to 'Response Received', and the bureau icons will change from grey to colour.

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
3	30/05/2019 11:58 AM	1	0	Loaded in Portal	
2	20/03/2018 11:13 AM	391034	6347	Response Received	
2-1		0	0	Sent	
2-2		1	0	Sent	
2-3		1	0	Awaiting Submission	
1	19/01/2018 10:54 AM	394989	7702	Response Received	

Callout 1: Bureau icons are displayed in colour when each response is received

Callout 2: Bureau icons displayed in grey when waiting for bureau response

7.4.1 View the Summary of Bureau Responses

To view the summary of bureau responses for a batch:

- From the Batches widget on the Dashboard, click on the required batch number (typically this is the most recent batch - if so, the batch will be listed at the top of the widget).
The Batch screen will open to the 'Batch Details' tab.
- Click on the 'Response Details' tab.



The summary of the response from each bureau will be displayed as per the example below:

Batch Details	Generate Request	Response Details	Reporting
Date Request Sent	20/03/2018 12:26:12 PM	22/03/2018 10:34:43 AM	
Date Response Received	21/03/2018 10:01:59 AM	26/03/2018 2:36:54 PM	
Records Received	391147	391146	
Records Success	384506	384797	
Records Rejected	6641	6349	
Corrections Received	0	0	
Accounts Opened	9202	9681	
Accounts Closed	971	970	
Account Details Updated	4103	4133	
Account Details Corrected	46	45	
Payment Status Added	384467	385293	
Defaults Added	0	0	
Defaults Updated	0	0	
Defaults Corrected	0	0	
Accounts Reopened	0	0	
Customers Added	10815	11904	
Customers Updated	11516	448357	
Customers Corrected	101	101	
Customers Ceased	0	84	

7.5 Bureau Errors, Warnings & Information Messages

If an account does not load at a bureau, an error will be returned for that account. Bureaus can also return warnings or information messages on accounts. Accounts with warnings/information messages are still loaded to the bureau - but the bureau has advised of a potential issue or something the credit provider may need to know.

It is possible to receive a warning from one bureau and an error from another bureau for the same account, depending on each bureau's data rules.

There are two ways to view bureau errors, warnings & information messages returned on a batch:

- **Via the Errors Summary screen**

The 'Errors' tab, and the 'Warnings and Information' tab in the Errors Summary screen each respectively list the errors and warnings & information messages returned for a batch.

- **Run a report**

The Reporting tab in the Error Summary screen provides access to reports that will report all errors, warnings and information messages for the batch number currently being viewed on screen. For example, if you are viewing the Error Summary for batch 25, all reports run from the reporting tab will report on batch 25 only.

The following reports provided both within the Errors Summary screen and the Reports widget on the Dashboard contain lists of bureau errors, warnings & information messages:

- **All failed accounts** - detailed list of all accounts that received errors



- **All loaded accounts** - detailed list of all accounts that received warnings and/or information messages
- **Error Summary Pivot Table** - provides high level summary of the errors, warnings and information messages received.

For detailed descriptions of report content, refer to section 6.3.1 - Reports Descriptions

Errors, warnings and information messages received for individual accounts can also be viewed on the Account Details screen. Refer to section 7.7.5 - Account Errors for further information.

7.5.1 Bureau Errors

If an account does not load at the bureau, an error will be returned by the bureau. Errors will continue to occur after each main bureau submission until the issue is corrected. If the error is not corrected the account will remain unreported to the bureaus during the time span the errors were received.

It's recommended to manually submit any data changes/additions to bureaus *before* the next main bureau submission. The reason for this is to ensure bureau responses to the data changes/additions are received and addressed *prior* to the next main bureau submission. Leaving data changes/additions to be included with the next main bureau submission means that any issues with the data changes/additions then affect the main bureau submission as well.

If data changes/additions are made directly in CR Portal, the data may also need to be updated in your internal business system. Your internal policies will determine the best location to correct your CR data.

To view all bureau errors returned for a batch (on screen):

1. From the Batches widget on the Dashboard, locate the required batch and click on the bureau errors 'number'.

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
2	20/03/2018 11:13 AM	391050	6663	Response Received	
2-1		0	0	Sent	E
2-2		1	0	Awaiting Submission	
2-3		1	0	Awaiting Submission	
1	19/01/2018 10:54 AM	395005	7703	Response Received	



The Bureau Errors Summary screen will display. This screen provides a list of errors received on the selected batch, together with the number of accounts that received each error.

Batch 2

Bureau	Code	Input Path	Error	Count
Centrix	ERR4083	Customer/CustomerDetail/PrimaryName/CustomerName/First	First Name Invalid and customer does not exist on Bureau.	6176
illion	Xsd	Customer/CustomerDetail/PrimaryName/CustomerName/First	Field length/format is invalid	6005
Centrix	xsd	Customer/CustomerDetail/PrimaryName/CustomerName/First	The 'First' element is invalid - The value 'l' is invalid according to its datatype 'Token' - The	818
Centrix	xsd	Customer/CustomerDetail/PrimaryName/CustomerName/First	The 'First' element is invalid - The value 'a' is invalid according to its datatype 'Token' - The	724
Centrix	ERR4077	Customer/CustomerDetail/PrimaryName/CustomerName/First	First Name not supplied.	550
Centrix	xsd	Customer/CustomerDetail/PrimaryName/CustomerName/First	The 'First' element is invalid - The value '' is invalid according to its datatype 'Token' - The	550
illion	Xsd	Customer/CustomerDetail/PrimaryName/CustomerName/First	Mandatory Field is not supplied	550
illion	ERR4077	Customer/CustomerDetail/PrimaryName/CustomerName/First	First Name not supplied.	550

To view the accounts that received a listed error:

1. On the Bureau 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 number (line item within the batch). For New Zealand users, the account name will display as well.

Batch 2

Record	Account Number	Account Sub-ID
828	300038489	8000094984
1680	106605045	8000079349
3002	300826791	8000805088
5520	300812249	8000838036
6260	300851925	8000986854
7127	300901901	8000961711
7520	300985090	8000979291
8630	420625157	8000917921
9413	800653692	8000602685
10622	190090939	8000664634



7.5.2 Bureau Warnings/Information Messages

Bureaus can return warnings or information messages on accounts submitted in a batch. Accounts with warnings/information messages have successfully loaded at the bureau(s) but there may be an issue with the account CR data.

The warning will continue to occur after each main bureau submission unless the data is changed at the source. If the data held at the source is correct - no action is required.

To view bureau warnings/information messages returned for a batch (on screen):

1. From the Batches widget on the Dashboard, locate the required batch and click on the bureau errors 'number':

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
2	20/03/2018 11:13 AM	391050	6663	Response Received	
2-1		0	0	Sent	
2-2		1	0	Awaiting Submission	
2-3		1	0	Awaiting Submission	
1	19/01/2018 10:54 AM	395005	7703	Response Received	

The Bureau Errors Summary screen will display.

2. Click on the Warnings and Information tab.
The Warnings and Information tab provides a list of warnings/information messages received for the selected batch, together with the number of accounts that received each warning/information message.

Batch 2

Bureau	Code	Input Path	Error	Count
Centrix	ERR3024	AccountDetail/AccountName	Invalid Account Name. Field will be ignored.	577
illion	ERR3024	AccountDetail/AccountName	Invalid Account Name. Field will be ignored.	577
Centrix	ERR4049	Customer/CustomerDetail/PrimaryName	Primary Name different on Bureau for this Customer ID.	549

To view the accounts that received a listed warning/information message:

1. From the Bureau Warnings and Information Summary screen, click on the required line item.

A list of accounts from the batch that received the selected warning/information message will display, together with the record number (line item within the batch). The account name will also display for New Zealand users.



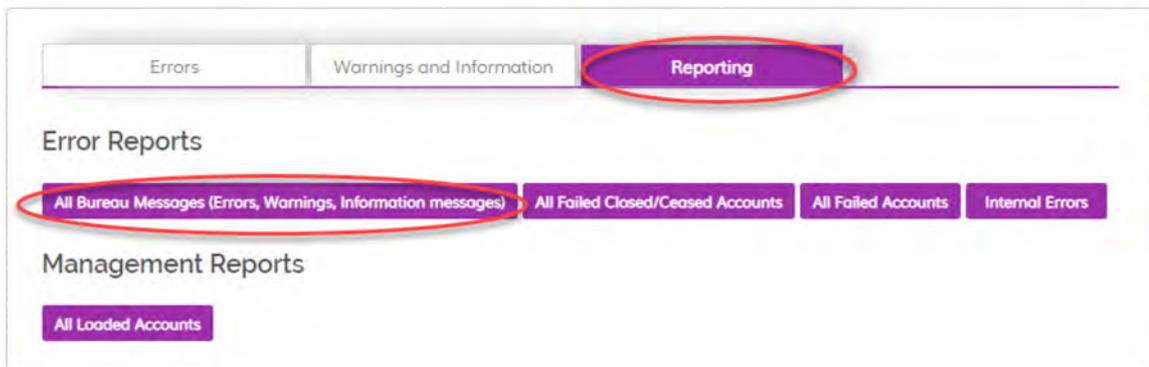
7.5.3 Running Reports from the Error Summary Screen

When viewing bureau messages or responses on screen, errors are listed separately to warnings/information messages. When reporting on errors or warnings/information messages - all bureau responses are contained in the one report. Once the report is generated, filters or data sorting can be used within Excel to separate the errors from the warnings/information messages. Alternatively, the Error Summary Pivot Table report contains summarised data, and can be run from the Reports widget on the Dashboard.

To run a report (from the Error Screen) of all errors and warnings/messages received:

1. From the Error Summary screen, click on the Reporting tab.
2. Click on the 'All Bureau Messages' button located in the Error Reports section.

Batch 2



A report will automatically generate for the batch number currently displayed on screen. The All Bureau Messages report provides a list of all the errors, warnings and information messages received from the bureaus. For more information about the All Bureau Messages report - refer to section 6.3.1 - Reports Descriptions.

7.6 Editing Data

The CR Portal provides the ability to update and/or correct data that has already been submitted to the bureaus, and the ability to add defaults. Account transfers can also be added by Australian users.

There are number of ways data can be edited/added:

- **Edit/add the data at the source (internal business system)**
Once data has been edited at the source it will be included in the next main CR data file upload. The CR Portal will automatically detect that there has been a data change and, if required, set the appropriate correction flags for the required bureaus.

Note: The Portal references the last successful bureau submission of the account to determine correction settings.

However, the following corrections will need to be made directly in the CR Portal:

- Correction to repayment history status
 - Removal of defaults
 - Removal of accounts
- **Edit/Add the data directly in the CR Portal**
Changes to account CR data will save to a sub-batch. CR Portal will also determine if correction flags are required.



If new accounts are added directly to the Portal, the new account is saved into its own batch. Any data changed directly in the CR Portal may also need to be changed in the internal business system that holds the original data.

7.6.1 Sub-Batches

Sub-batches are automatically created when changes are made to data directly on the Portal. Sub-batch numbers are based on a) the batch number the updated account was originally submitted in, and b) the number of existing sub-batches on that batch.

For example, if an account was originally submitted in batch 25, and there were no existing sub-batch to batch 25, a change to data on an account last submitted in batch 25 would be placed in sub-batch 25-1.

The sub-batch then displays in the Batches widget on the Dashboard underneath the original batch:

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
2	20/03/2018 11:13 AM	391050	6663	Response Received	
2-1		0	0	Sent	
2-2		1	0	Awaiting Submission	
1	19/01/2018 10:54 AM	395005	7703	Response Received	

If the sub-batch is not submitted, changes to any account from that batch will accrue in the un-submitted sub-batch. Once the sub-batch is submitted to the bureaus, a new sub-batch is automatically created when any account CR data is changed.

7.6.2 Viewing Sub-Batches

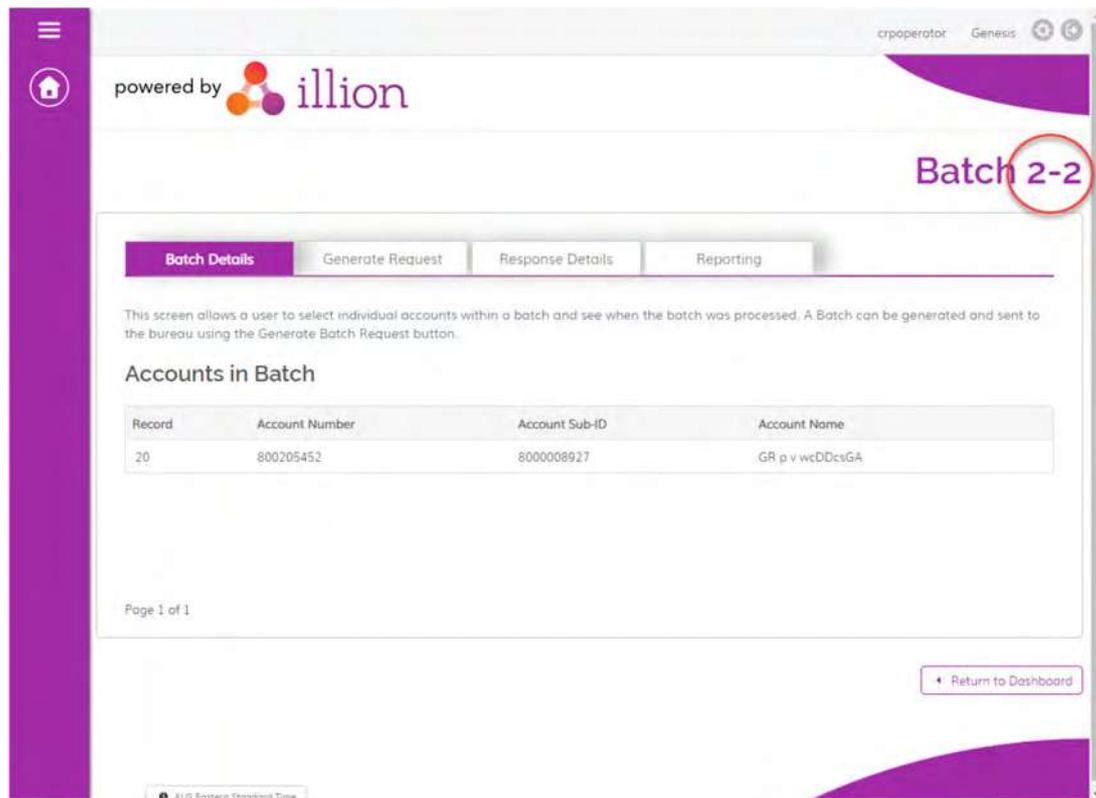
How to view a sub-batch:

1. From the Batches widget on the Dashboard, click on the required sub-batch number.

Batch No	Received Date	Accounts	Bureau Errors	Status	Bureaus
2	20/03/2018 11:13 AM	391050	6663	Response Received	
2-1		0	0	Sent	
2-2		1	0	Awaiting Submission	
1	19/01/2018 10:54 AM	395005	7703	Response Received	



The Batch screen will open to the 'Batch Details' tab, listing the accounts contained in the sub-batch:



Sub-batches are displayed in the Batch screen, exactly the same way as a batch. The 'hyphenated' sub-batch number displayed on the top right of the screen indicates a sub-batch is being displayed.

To view account details that were provided in the sub-batch:

1. From the Batch screen, click on the account line item you wish to view.

The Account Details screen will display populated with the account CR data provided in that sub-batch. The batch information displayed at the top of the screen will indicate the sub-batch the account details were/will be provided in.

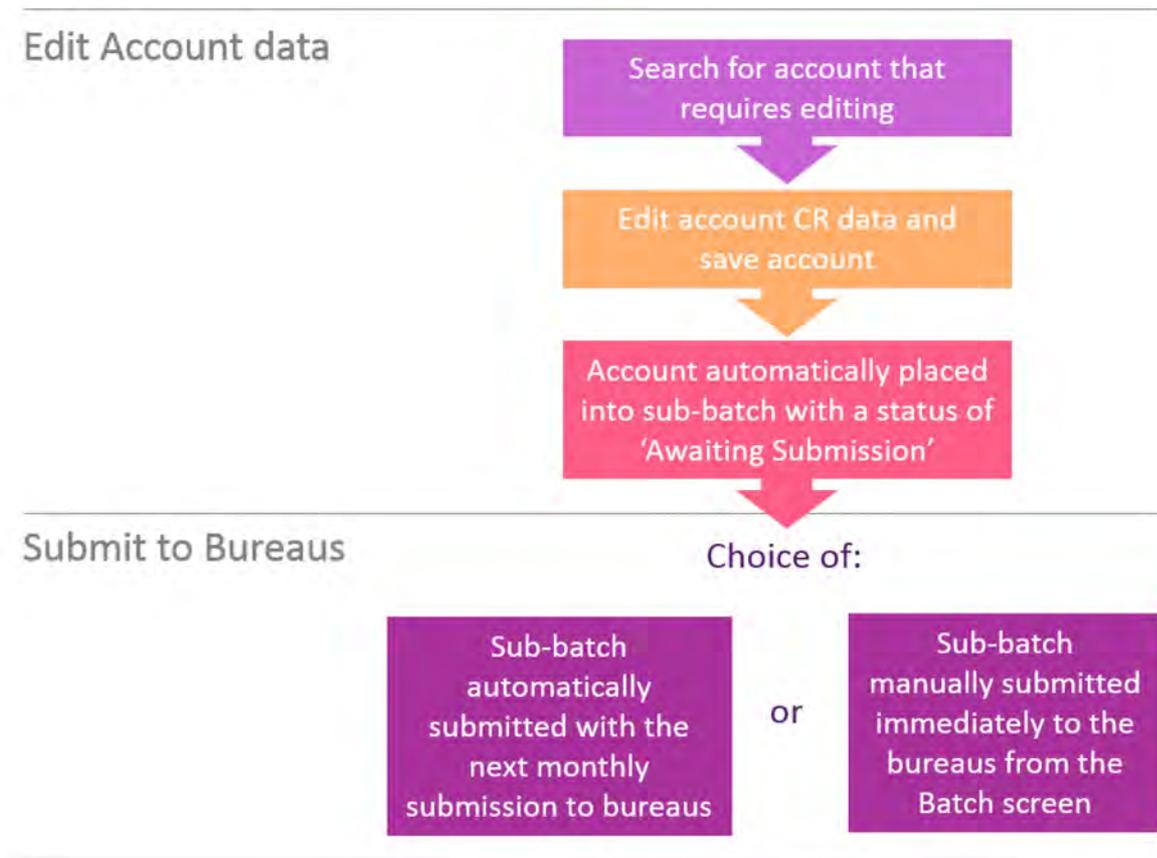
Account Details





7.6.3 Editing Data directly in CR Portal

Following is an outline of the process to edit account CR data directly in the CR Portal:



Any changes made to data directly in the Portal should also be updated in your internal system.

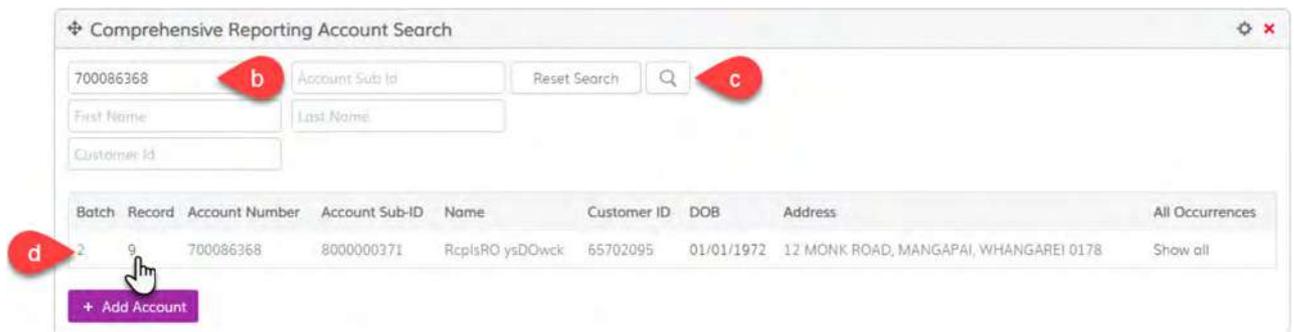
How to edit data in the CR Portal:

1. Search for the account you wish to edit:

- Navigate to the Dashboard and locate the Account Search widget
- Enter the required search criteria (account number search displayed below).

Note: some fields in the Account Search widget have minimum search requirements. Refer to section 6.2.2 - Minimum Search Criteria for details.

- Click on the search icon to display the most recent occurrence of the searched account. The search result will display at the bottom of the widget.



- Click on the account line item to view the account CR data in the Account Details screen.



2. Edit the data on the Account Details screen as required:

Note: The data that requires editing may be located on the 'Payments & Defaults' or 'Customers' tabs.

Account Details

The screenshot shows the 'Account Details' screen with the 'Account Info' tab selected. At the top, there are navigation buttons for 'Previous Batch', 'Batch 2 / Sub Batch 2', and 'Next Batch (n/a)'. Below the tabs, a message states: 'This screen shows the Account Details reported by the Credit Provider for the Credit Facility held by one or more customers.' The 'Account Header' section includes a form with the following fields:

- 'This account will be sent to the bureau' with an 'Ignore' button.
- 'Portal Record Number' with a text input containing '20'.
- 'Account Number *' with a text input containing '800205452'.
- 'Account Number Sub Id *' with a text input containing '8000008927'.
- 'Previous Account Number' with an empty text input.
- 'Previous Account Number Sub Id' with an empty text input.

A note below the 'Account Number Sub Id' field reads: 'If Account Number already uniquely identifies the account, repeat it for the Sub ID'.

3. Scroll to the bottom of the Account Details screen and click on the 'Save & Add to Sub Batch' button.

The screenshot shows the bottom portion of the 'Account Details' screen. The 'Account Name' field contains 'GR R D ysDowck'. The 'Correction Flag' is set to 'Not Selected' with a 'Yes' button. A legend below explains the icons: a purple square icon indicates a field can be included in a correction, and a white circle icon indicates the code that would be sent to the bureau. At the bottom left, the 'Save & Add to Sub Batch' button is circled in red. At the bottom right, there is a 'Return to Dashboard' button.

A message will display confirming the account details are successfully saved.

The edited account CR data will now be saved in a sub-batch. The batch information displayed at the top of the screen will update to include the sub-batch number the account has been added to:

Account Details

The screenshot shows the 'Account Details' screen with the 'Batch 2 / Sub Batch 3' information updated. The top navigation buttons now show 'Previous Batch', 'Batch 2 / Sub Batch 3', and 'Next Batch (n/a)'. The 'Account Info' tab is selected, and the 'Batch 2 / Sub Batch 3' text is circled in red. An arrow points from the top 'Batch 2 / Sub Batch 3' button to the circled text in the 'Account Info' tab.

Refer to section 7.6.4 - Submitting Sub-Batches for instructions on how to submit a sub-batch.



7.6.4 Submitting Sub-Batches

When data is edited directly in CR Portal, the account's CR data is automatically placed in a sub-batch. There are two options available to submit a sub-batch to the bureaus:

- Leave the sub-batch to **automatically submit with the next main bureau submission**. When the CR Portal submits an XML file to the bureaus, any sub-batches with a status of 'Awaiting Submission' will automatically be included with the bureau submission. In this scenario sub-batches are processed by the bureaus prior to processing the batch.
- **Manually submit the sub-batch**

How the sub-batch is submitted may depend on the content of the sub-batch;

- If the sub-batch contains urgent account CR data changes/additions, a manual submission would be recommended.
- If the sub-batch contains less urgent updates, it's still recommended to manually submit the sub-batch prior to the next main bureau submission. This ensures any issues with the updated data can be rectified prior to the next main bureau submission.

Any changes made to data directly in the Portal must also be changed in your internal system.

How to manually submit a sub-batch:

1. Navigate to the Batch screen for the sub-batch that requires submission.
2. From the Batch screen, click on the 'Generate Request' tab.

A list of bureaus the batch will be submitted to will display, but it will not be possible to make changes to the bureaus selected. Only administration level users will be able to make changes to the bureaus selected.

Batch Details | **Generate Request** | Response Details | Reporting

Generate Batch Request

This function allows the user to manually trigger a batch or sub-batch to be sent to the bureau.

Illion
 Equifax

Generate

3. Click on the 'Generate' button. A message will display confirming you wish to generate an XML file to submit the sub-batch to the required bureaus:

Generate Batch

Generate batch XML file?

Generate Cancel

4. Click on the 'Generate' button. A confirmation message will display advising of successful submission.



7.6.5 When can data be edited?

Data changes and/or corrections cannot be made to accounts until responses are received from the bureau(s). While batches are being processed (by the portal or the bureaus) the Account Details and Batch screens prevent changes from being made and display a yellow warning on the screen. Refer to the following examples:

Example warning on a Batch screen:

“You cannot make changes to this batch until all bureau responses have been received.”

Batch 2-2

Record	Account Number	Account Sub-ID	Account Name
20	800205452	8000008927	GR p v wcDDcsGA

Example warning on an Account Details screen:

“This account cannot be edited until a response is received from the bureau”

Account Details

This account will be sent to the bureau

Portal Record Number

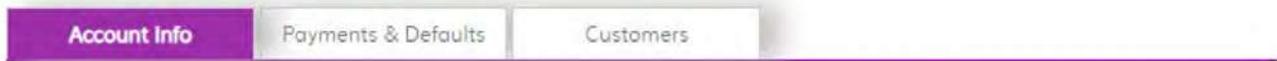
Account Number *



7.7 Accounts

The CR data for an individual account is viewed on the Accounts Details screen. This screen provides account details, repayment history, default information, and detailed account holder information. For Australian users this screen also provides account transfer information.

The Account Details screen consists of three tabs, with the screen opening to the 'Account Info' tab by default:



The Account Details screen can be accessed from the following links:

- Search results of the [Account Search widget](#) on the Dashboard.
- An account line item displayed in the [Batch screen](#).
- An account line item displayed for a specific error selected from the Error Summary screen.

7.7.1 Screen Icon Legend

Located at the bottom of each tab of the Accounts screen is a legend that describes the following icons:



Indicates the field has a data standards element of 'correctable' only. Icon is for indication purposes only.



This icon indicates the code that would be sent to the bureau.

The above icons are displayed next to fields throughout the Account Details screen. The icons are in relation to the CR data reporting requirements and are for informational purposes only.

For further information, refer to your 'Industry CR Data Standards' document, or the CR Portal Technical Spec provided as part of your CR Portal implementation.

Account Details

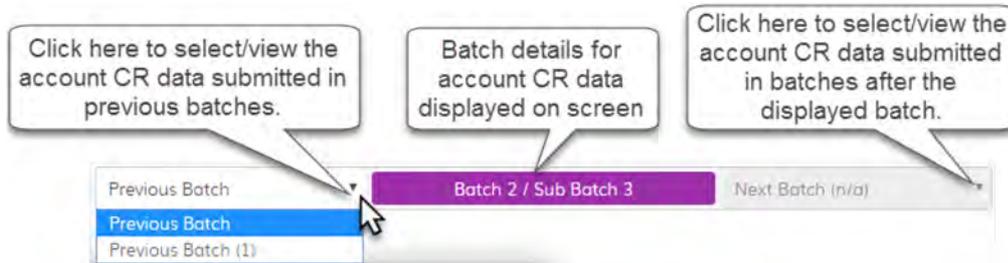
Date Opened *	23/10/2007  	Icon indicates a correctable only field. Icon is for informational purposes only.
Payment Type	Other  	
Credit Type	Not Selected Fixed Revolving Unspecified 	
Secured *	Secured Unsecured 	Code (value) that will be sent to the bureau for this element. Code automatically updates based on field/button selected.
Loan Term *	XXX	
Frequency *	Monthly  	
Credit Limit	Credit Limit	
Account Name	GR N & GRA G ANsDDwSRNI	
Correction Flag	Not Selected Yes	

This will result in the bureau removing all existing data for this account and replacing it with the new data. In certain circumstances, CR Portal will determine when it needs to set the corrections flag, this will be done automatically.



7.7.2 Account Batch Information

When viewing data on the Account Details screen, the batch information for that account is displayed at the top of the screen. This batch information also provides the ability to navigate to and view the account CR data that was submitted in other batches.



7.7.3 Account Info Tab

The fields displayed on the each tab of the Account Details screen correlate to the 'Credit Data Reporting Requirements'. For further information about the data requirements for each field, refer to the relevant 'Industry Data Standards' document suitable for your business.

Following is an example of the content displayed on each of the tabs available in the Account Details screen:

Account Info tab:

Account Info | Payments & Defaults | Customers

This screen shows the Account Details reported by the Credit Provider for the Credit Facility held by one or more customers.

Account Header

This account will be sent to the bureau

Portal Record Number: 6

Account Number *: 190001845

Account Number Sub Id *: 8000000513
If Account Number already uniquely identifies the account, repeat it for the Sub ID

Previous Account Number: Previous Account Number

Previous Account Number Sub Id: Previous Account Number Sub Id

Status *: Active

Status Change Date: 20/11/2007

Credit Purpose *: Not Selected | **Consumer**

Account Type *: Utilities

Account Details

Date Opened *: 20/11/2007

Payment Type: Other

Credit Type: Not Selected | Fixed | **Revolving** | Unspecified

Secured *: Secured | **Unsecured**

Loan Term *: XXX

Frequency *: Monthly

Credit Limit: Credit Limit

Account Name: GR O & GRA G ASPNsDD

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.



Notes about 'Account Info' tab:

- Further information about the 'Ignore' button can be found in section 7.7.9 - Ignore Accounts.
- As per the text provided on screen, the correction flag will typically activate as required. Manual selection of the correction flag should only be used in specific circumstances in consultation with CR Portal support.

7.7.4 Payments & Defaults Tab

Notes on 'Payments and Defaults' tab:

- When adding data to accounts directly onto the CR Portal (including defaults), the data can only be added to the most recent account occurrence (account on the most recent batch).
- The Account Defaults section appears differently between Australian and New Zealand users. Refer to section 7.8 - Defaults, for screen examples for each country.
- Changes to the Payment History can only be made directly in the CR Portal.

Account Info **Payments & Defaults** Customers

Payment

The Repayment History, reported on a monthly basis by the Credit Provider, is displayed in the fields below. Corrections/updates to this data can be made in the most recent batch and resubmitted to the Credit Bureaus via a Sub-batch.



2018
Jan Feb Mar

2017
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2016
Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Repayment History Indicator Status Codes

 = Current up to and including the grace period	 = 30-59 days overdue	 = 60-89 days overdue	 = 90-119 days overdue	 = 120-149 days overdue	= 150-179 days overdue	= Re-aged
 = Grace period to 29 days overdue	 = 90-119 days overdue	 = 180+ days overdue	 = No repayment required			
		 = Hardship				

Account Defaults

Default data can be supplied via the monthly load or input directly into the CR Portal screens and updated via a Sub-batch.

Original Default Date * 

Original Due Date *

Status *

Status Date *

Default Balance *

Original Default Amount * 

Last Payment Date



7.7.5 Customers Tab

The 'Customers' tab displays all customers on the account. Each customer is displayed as a section heading which is collapsed by default:

The screenshot shows the 'Customers' tab selected in a navigation menu. Below the menu, the 'Customers' section is titled. A callout box points to the 'Customers' heading, stating 'Customer details collapsed by default'. Below the heading, a sub-heading reads 'The Detailed information relating to each of the Customers associated with an account are contained within this tab.' To the right of this text are 'Expand' and 'Collapse' buttons. A callout box points to the 'Expand' button, stating 'Click here to expand / display all customers' details'. Below this, two customer entries are shown: 'Sarah Smith - 62314142' and 'James Smith - 62314159'. A callout box points to the 'down arrow' icon next to the first customer name, stating 'Click on down arrow to expand details for individual customer'. Another callout box points to the customer names, stating 'Customer(s) on account'.

To view customers' details:

- Click on the 'down arrow' located next to the customer name - the sections for that customer will display.
- Click on the 'Expand' button - all sections for all customers will display.

The screenshot shows the 'Customers' tab with the 'Expand' button clicked. The 'Sarah Smith - 62314142' customer entry is expanded, showing three sections: 'Customer Info', 'Other Name Details', and 'Address Details'. A callout box points to the 'Customer name' field. Another callout box points to the 'Expand' button, stating 'Click on 'Expand' to expand all sections at once'. A third callout box points to the three expanded sections, stating 'Each customer on the account has 3 expandable sections'.

Each customer contains 3 sections (displayed collapsed in the above example):

- Customer Info
- Other Name Details
- Address Details

Individual sections can be expanded by clicking on the  icon located next to the required section heading, or by all sections can be expanded at once by clicking on the 'Expand' button located towards the top right of the screen, above the first customer name.



Following is an example of the content within each Customer section.

Expanded **'Customer Info'** section:

Customer Info	
Relationship *	Joint
Customer ID *	65937676
	<small>Must be a unique identifier for the customer</small>
Previous Customer ID	Previous Customer ID
Start Date *	20/11/2007  
Cease Date	Cease Date  
Title	MR
Name	OvA <input type="text" value="Middle Name"/> ASPNI\$DD
Date of Birth *	1/07/1936  
Gender *	Male Female Unknown
Deceased *	Yes No
Drivers Licence	Drivers Licence
Drivers Licence Version	Drivers Licence Version
Employer	Employer
Previous Employer	Previous Employer
Occupation	Occupation

Expanded **'Other Name Details'** section:

Other Name Details	
Previous Name	
Title	<input type="text" value="Title"/>
Name	<input type="text" value="First Name"/> <input type="text" value="Middle Name"/> <input type="text" value="Family Name"/>
Known as Name	
Title	<input type="text" value="Title"/>
Name	<input type="text" value="First Name"/> <input type="text" value="Middle Name"/> <input type="text" value="Family Name"/>



Expanded 'Address Details' section:

Address Details

Address Type * **Current/Last Known** Previous Mailing

Address Format * Formatted **Unformatted**

Unformatted Address * 27 TERRACE AVENUE, MOUNT MAUNGANUI 3116

DPID DPID

Address Type * Current/Last Known Previous **Mailing**

Address Format * Formatted **Unformatted**

Unformatted Address * 27 TERRACE AVENUE, MOUNT MAUNGANUI 3116

DPID DPID

+ Add New Address

Each address must have a different address type - denoted by the selected 'Address Type' button. If the address type does not exist, it will not be displayed.

Customer Address rules

A customer may only have a maximum of 3 addresses, and only one of each type.

To change the address type of an existing address:

1. Locate the address that requires a change to the address type.
2. Click on required 'Address Type' button, to reflect the change to the address. E.g. change an address from Current/Last Known to Previous:

Address Type * **Current/Last Known** Previous Mailing (C)

Address Format * Formatted **Unformatted**

Unformatted Address * 18 LOGAN STREET, TAWA, WELLINGTON 5028

DPID DPID

3. Click on the Save button located at the bottom left of the screen.

To edit an existing address:

1. Locate the address type that requires editing.
 2. Edit the address details and click on the 'Save' button located at the bottom left of the screen.
- The address will be updated for selected Address Type.

To add a new address:

- If the address type already exists (Current/Last Known, Previous or Mailing) - edit the existing address to the new address details.
- If the address type does not exist, there will be less than 3 addresses displayed and the 'Add New Address' button will be displayed. Click on the 'Add New Address' button and add the new address details. Ensure the Address Type for the new address is different to the existing address types.



7.7.6 Most Recent Account CR Data

When accessing the Account Details screen, depending on the method of navigation to the account, there may be a more recent version of the account CR data that exists. This is referred to as the most recent 'occurrence' of account CR data.

When this occurs, the following message will display:

"A batch containing a recent occurrence of this account exists, if you wish to be redirected to the account click below to view."



- Click on the 'View Account' button to view the most recent occurrence of the account.
- Click on the 'Close' button to close the message and view the selected occurrence of the account.

7.7.7 Account Errors

If an account has existing errors returned from bureaus, they will be listed at the top of the Account Details screen as displayed below:

Account Details

Previous BatchCurrent Batch (2)Next Batch (n/a)

Errors
This tab contains a summary of the Errors relating to the loading of an account.

Bureau	Section	Path	Error Type	Error Code	Error
Centrix	Account Header	Customer/CustomerDetail/PrimaryName/CustomerName/First	S	ERR4083	First Name invalid and customer does not exist on Bureau.
Centrix	Account Header	Customer/CustomerDetail/PrimaryName/CustomerName/First	S	xsd	The 'First' element is invalid - The value 'A' is invalid according to its datatype 'Token' - The
Illion	Account Header	Customer[1]/CustomerDetail/PrimaryName/CustomerName/First	S	Xsd	Field length/format is invalid
Internal	Customer 1439 Details	nm_first			LENGTH_SHORT

Account InfoPayments & DefaultsCustomers

This screen shows the Account Details reported by the Credit Provider for the Credit Facility held by one or more customers.

Account Header

This account will be sent to the bureau ↑ Ignore

Portal Record Number

Account Number *

Account Number Sub Id *

↑ Errors returned from bureaus for the displayed account



7.7.8 Viewing accounts while the batch is processing

When viewing an account that is currently submitted to the bureaus in a batch/sub-batch, the following message will display at the top of the Account Details screen:

“This account cannot be edited until a response is received from the bureau”

Account Details

Previous Batch Current Batch (2) / Sub Batch (2) Next Batch (n/a)

This account cannot be edited until a response is received from the bureau.

Account Info Payments & Defaults Customers

This screen shows the Account Details reported by the Credit Provider for the Credit Facility held by one or more customers.

Account Header

This account will be sent to the bureau

Portal Record Number 20

Account Number * 800205452

While editing the data on the account is restricted, the account CR data can still be viewed.

7.7.9 Transferring Account Ownership

Australian CR Portal users have the ability to transfer account ownership to another credit provider. This functionality is not available for NZ users. In Australia account transfer data can also be provided in the CR data file.

Follow the steps below to provide account transfer information directly in the CR Portal.

To Transfer account ownership to another credit provider in Portal:

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. Locate the Account Transfer section at the bottom of the ‘Account Info’ tab. This section will be collapsed by default as per the following example:

Account Transfer

The account transfers data is populated when an account is either transferred out/sold or is purchased by a Credit Provider.





3. Click on the down arrow next to the section heading to view the Account Transfer section:

4. Enter the required data into the Account Transfer fields and click on the Save & Add to Sub Batch button.



A confirmation message will display advising the account has been successfully saved. The account transfer data will be placed into a sub-batch ready for submission to the bureaus. The sub-batch will be automatically submitted with the next bureau submission, or can be manually submitted when appropriate.

7.7.10 Adding Accounts

Occasionally, there may be a need to add an account directly to the CR Portal. This need usually arises if a default needs to be reported on an account that was closed before your company started reporting CR data. This need could also arise if the CR portal is being used for negative only default loading.

To add a new account to CR Portal:

1. Navigate to the Dashboard and locate the Account Search widget

2. Click on the 'Add Account' button. The Account Details screen will display the Account Info tab with blank fields.



3. Enter the account information in all mandatory fields (mandatory fields are denoted with a * on the field label).

Note - where buttons are highlighted by default, the code for the highlighted button will be submitted - even though the button was not selected. Ensure all fields are checked they are correct.

Title	<input type="text"/>	
Name	<input type="text"/> First Name	<input type="text"/> Middle Name
Date of Birth *	<input type="text"/> Date of Birth	
Gender *	<input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Unknown <input type="radio"/> M	

4. If you are creating the account to report a default, click on the Payments & Defaults tab and enter the required information to the 'Account Defaults' section.
5. Click on the 'Customers' tab and provide the mandatory customer data.
6. Once all the account CR data has been added, click on the Add New Account button located at the bottom of the screen:



A confirmation message will display advising the account has been successfully created.

If there is a batch awaiting submission to the bureaus, the new account will be placed into this batch. If there is no batch awaiting submission to the bureaus, a new batch will be created for the new account.

The batch will be automatically submitted with the next bureau submission, or the batch can be manually submitted when appropriate.

Missing Data upon Saving

If any mandatory data has not been provided - a message will display advising there is missing information, quoting the tab names where the information is required. The screen will also display any fields missing information in red as per the example below:

Account Details

Date Opened *	<input type="text"/> Date Opened
	Required
Date Closed	<input type="text"/> Date Closed
Payment Type	<input type="text"/> Account Payment Types
Credit Type	<input checked="" type="radio"/> Not Selected <input type="radio"/> Fixed <input type="radio"/> Revolving <input type="radio"/> Unspecified
Secured *	<input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> S
Loan Term *	<input type="text"/> Loan Term
	Required
Frequency *	<input type="text"/> Frequency



7.7.11 Ignore Accounts

Sometimes accounts require the 'ignore' flag to be set. If the 'ignore' flag is set on an account, the accounts CR data will not be sent to the bureau(s). The ignore flag does not delete the account, it only stops data updates being sent to the bureau. This allows the account CR data to continue to be updated at the source, and when required, the ignore flag is removed and updated data is submitted to the bureaus.

Typically ignore flags are used when an account is in hardship.

There are two ways to ignore an account:

- Manually add the ignore flag to the CSV file (completed manually prior to the file being loaded to the CR Portal).
- Set the ignore flag within CR Portal (instructions provided further below).

Important Information around Ignored Accounts:

- ***The 'ignore' setting in the Account Details screen will continually ignore the account.***
Once an account is set to be 'ignored' within the Account Details screen, the only way to turn it off is to manually change the ignore setting to 'off' (instructions provided below). Turning off the ignore flag within the CSV file will not turn off the ignore setting in the Account Details screen.
- ***Ignore flags set in the CSV file will turn on the ignore setting on the account in the Account Details screen.***
The account will not submit data in future batches until the 'ignore' setting in the Account Details screen is manually changed to 'off'.
- ***Accounts set to 'ignore' in the Account Details screen will be listed in the batch screen but not submitted to bureaus.***

The benefit of setting an account to 'ignore' within the CR Portal is the existing process can continue as normal without manual intervention required in each batch. If the account is included in the CR data file that is uploaded to the Portal, the account will be listed as part of the batch when viewing the batch content on screen. However, as 'ignore' has been set on the account - the account CR data will not be included in the submission to the bureaus.

To check this, refer to the instructions below on how to check if an account is set to 'ignore'.

How to check if an account is set to 'ignore':

Check the 'Ignore' status in the Account Details screen, or run an 'Ignored Accounts' report.

To check the 'ignore' status of an account follow the steps below:

1. Navigate to the Dashboard and locate the Account Search widget.
2. Enter the required account number in the Account Number search field.
3. Click on the search icon to display the most recent occurrence of the searched account. The search result will display at the bottom of the widget.

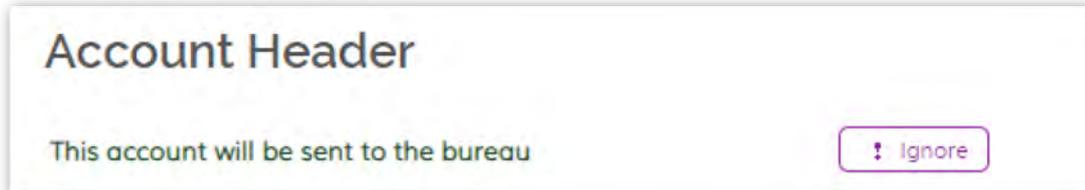
Batch	Record	Account Number	Account Sub-ID	Name	Customer ID	DOB	Address	All Occurrences
2	9	700086368	8000000371	RcpIkRO yxDQwck	65702095	01/01/1972	12 MONK ROAD, MANGAPAI, WHANGAREI 0178	Show all



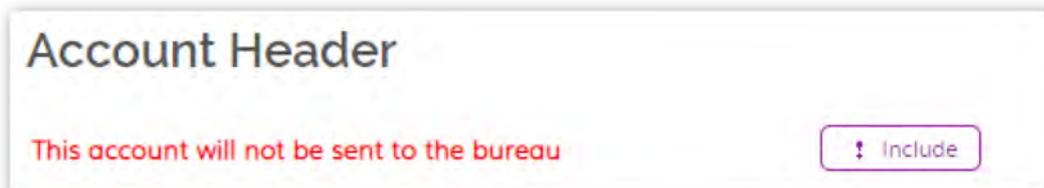
- Click on the account line item to view the account's CR data. The Account Details screen will display.

Within the Account Details screen the 'ignore' status is displayed directly under the Account Header section.

- The following account is **NOT** set to be ignored:



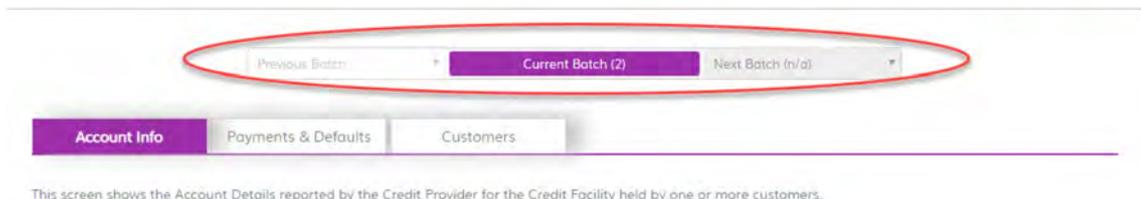
- The following account **IS** set to be ignored:



The 'ignore' button acts as a toggle between ignore and include.

Note: If you would like to check the what the ignore status was on a previous batch, navigate to the required batch using the use the batch information displayed at the top of the screen:

Account Details



When viewing account CR data from previous batches - with the exception of repayment history, the screen will display the account CR data that was submitted to the bureaus in that batch - even if the data was changed after that date.

The Repayment history section displays data loaded from previous batches.

To run the 'Ignored Accounts' Report follow the steps below:

- Navigate to the Dashboard and locate the Reports widget.
- Click on the 'Ignored Accounts' button located under the Management Reports heading.

The Ignored Accounts report will automatically generate providing a list of all accounts submitted in the most recent batch that were set to 'ignore'.

To set an Account to be 'ignored' via the Account Details screen:

- Navigate to the Dashboard and search for the required account using the Account Search widget.

The account will display in the Account Details screen.



2. Click on the 'Ignore' button located at the top of the Account Header section:



The screen will update the text displayed to the left of the button, advising the account will not be sent to the bureau.

Note: There is no need to 'save' the account - the ignore status is automatically saved. Please note the ignore flag will continue to be set for this account in all future batches until the ignore status is manually turned off within the Account Details screen.

To turn off the 'ignore' status on an Account in CR Portal:

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

The account will display in the Account Details screen.

2. Click on the 'Include' button located at the top of the Account Header section:



The screen will update the text displayed to the left of the button, advising the account will be sent to the bureau.

Note: There is no need to 'save' the account - the ignore status is automatically saved.

7.8 Defaults

Defaults can be added directly to CR portal. This is typically done if default information is not reported as part of your company's main CR data submission to the bureaus. Any defaults added directly to the CR Portal must also be added to your internal system.

If the account the default will be reported for does not exist in CR Portal, the account will need to be added to CR Portal manually. Refer to section 7.7.8 - Adding Accounts for instructions on how to create the account, and add the default information when creating the account.

7.8.1 Add/Update a Default

To add or update a default directly in the CR Portal:

1. From the Dashboard, use the Account Search widget to search for the required account and display the account details.
2. In the Account Details screen, click on the 'Payments & Defaults' tab.
3. Scroll to the bottom of the screen to locate the 'Account Defaults' section:



Example Account Defaults section for NZ users:

Account Defaults

Default data can be supplied via the monthly load or input directly into the CR Portal screens and updated via a Sub-batch.

Original Default Date *	<input type="text"/>		
Original Due Date *	<input type="text"/>		
Status *	Status <input type="text"/>		
Status Date *	<input type="text"/>		
Default Balance *	<input type="text"/>		
Original Default Amount *	<input type="text"/>		
Last Payment Date	<input type="text"/>		

Example Account Defaults section for AU users:

Account Defaults

Default data can be supplied via the monthly load or input directly into the CR Portal screens and updated via a Sub-batch.

Original Default Date *	1/01/2000		
Status *	Outstanding - Payment is sti	<input type="text"/>	
Status Date *	1/01/2000		
Default Accelerated *	Not Selected	Yes	No <input checked="" type="radio"/>
Default Amount *	200		

4. Enter or update the fields in the Account Defaults section.

Note: Refer to the following section 7.8.2 - Default Statuses, for default status descriptions.

5. For Australian users only - 4 additional steps:

- Click on the 'Customers' tab and expand the customer details by clicking on the icon next to the customer name.
- Select a Default Association Start or Cease Date (which ever date applies)
- Ensure the Serious Credit Infringement is set correctly
- If the Serious Credit Infringement field is set to 'Yes', select a Serious Credit Infringement Date.

Default Association Start Date	1/01/2017		
Default Association Cease Date	Default Associ		
Serious Credit Infringement *	Yes	No <input checked="" type="radio"/>	
Serious Credit Infringement Date	Serious Credit		



- When all default data is entered/updated as required, click on the Save & Add to Sub Batch button located at the bottom of the screen:



A confirmation message will display advising the account has been successfully saved. The account default data will be placed into a sub-batch ready for submission to the bureaus. The sub-batch will be automatically submitted with the next batch submission to the bureaus, or can be manually submitted when appropriate.

7.8.2 Default Statuses

The following table provides a description of the statuses available for defaults to ensure the correct status is selected when entering defaults:

Status Code	Applicable Country	Status Name	Status Description
O	AU & NZ	Outstanding	Payment is still outstanding and the account remains in default
C	AU & NZ	Current	Account has been brought up to date, is still open, and no longer in default.
N	AU only	New Arrangement	New consumer credit provided that relates to this credit and the account is now closed.
P	AU & NZ	Paid	The whole account has been paid in full and that account is now closed.
S	NZ only	Settled	Partial payment of the debt has been accepted and the account is now closed.
V	AU only	New Arrangement	Varied terms or conditions. The account is still open and no longer in default.

7.9 Reports

There are a number of different way to access reports:

- Directly on the SFTP server (if set to be automatically placed)
- From the Reports widget on the Dashboard
- From the Errors Summary screen
- From the Batch screen

Refer to the relevant section below for information about how to generate reports from each of the above listed locations. For a detailed description of all the reports available from the CR Portal, refer to section 6.3.1 - Reports Descriptions.

7.9.1 Automatic Bureau Reports

Reports can be automatically placed on the SFTP server after all bureau responses have been received. The automated bureau reports for the SFTP server are typically set up as part of the CR Portal implementation process. However, automatic bureau reports can also be set up by an admin



user within the Company Settings screen. Refer to the CR Portal Administration User Guide for further information on how to set up automatic bureau reports for the SFTP server.

The automatic bureau reports can be downloaded from the SFTP server when reviewing bureau responses.

7.9.2 Reports via the Reports Widget

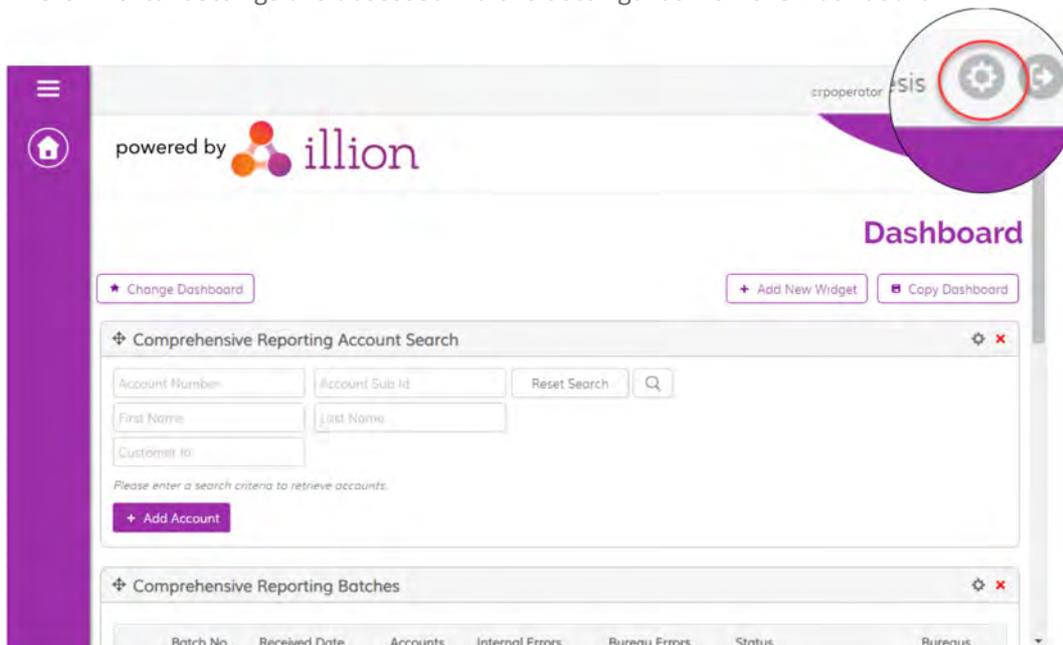
Refer to section 6.3 - Reports Widget, for instructions on how to run reports from the Dashboard Reports widget.

7.9.3 Reports via Batch and Error Screens

Refer to section 7.3.4 - Running Reports from the Batch screen, and section 7.5.3 - Running Reports from the Error Summary Screen, for detailed instructions.

8 User Settings

The CR Portal settings are accessed via the settings icon on the Dashboard:



CR Portal Standard Operators only have access to the 'Change Password' settings.

8.1 Change Login password

The instructions below provide the steps to change your existing password. These steps are followed when you know what your existing password is, and would like to change it.

If you have forgotten your password, refer to section 8.2 - Reset (Forgot) Password.



To change the login password:

1. Click on the settings icon located top right of the Dashboard and select 'Change Password'. The change password screen will display:

2. Enter your current password into the 'Current Password' field
3. Enter a new password into the 'New Password' field, and again into the 'Confirm Password' field.

The minimum requirements of a password are provided to your company during implementation of CR Portal. Refer to your management for password requirements.

4. Click on the 'Update Password' button.

The screen will refresh and display a message advising your password was successfully updated.

Upon next login the new password will be required.

8.2 Reset (Forgot) Password

The instructions below provide the steps to reset your password when you have forgotten what your current password is. If you already know what your password is and would like to change it, refer to the above section 8.1 - Change Login password.

To reset your password (when you have forgotten your password):

1. On the login screen, click on the 'Forgot Password' text located under the Login button:



The 'Forgot Password' screen will display:

Forgot Password

Please provide your account details below to reset your password.

Merchant: GENESIS

Operator: [Empty]

Submit Cancel

2. Enter the Company name you normally login with into the 'Merchant' field.
3. Enter your username into the 'Operator' field.
4. Click on the Submit button.

A message will display advising an email with instructions has been sent to the email address saved on the operator's user account.

Forgot Password

You should now receive an email outlining instructions on how to proceed. If you do not receive this email, please contact your Inteflow Administrator.

Return to Login

5. Access the email account saved in your CR Portal user account.
6. Follow the instructions provided in the email to reset your password.

If you do not receive the reset password email, contact your CR Portal Administrator to request a password reset.

8.3 Administrator Only Functions

The following functions are only available to users with Admin access. Refer to the CR Portal User Guide for Administrators for detailed instructions on the functions listed below.

CR Portal Administrators have permission to access the following settings and functions:

- Access to, and ability to make changes to, the CR Portal company settings. This includes the following settings:
 - Portal & bureau notification email address
 - 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 on Batches widget and Internal Errors Summary screen
- Run an audit report



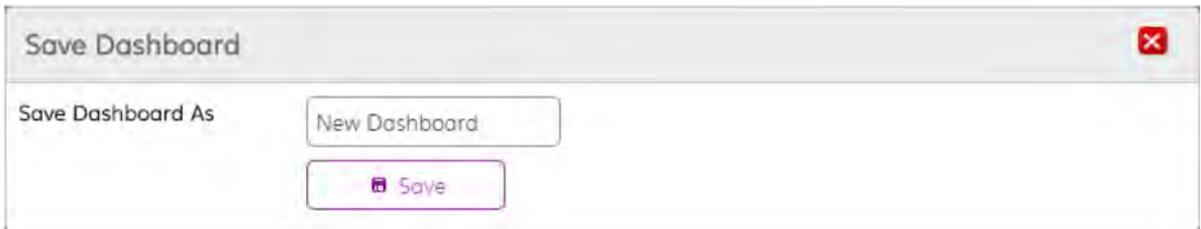
9 Dashboard Settings

9.1.1 Create another Dashboard

1. Click on the 'Copy Dashboard' button located top right of the Dashboard.

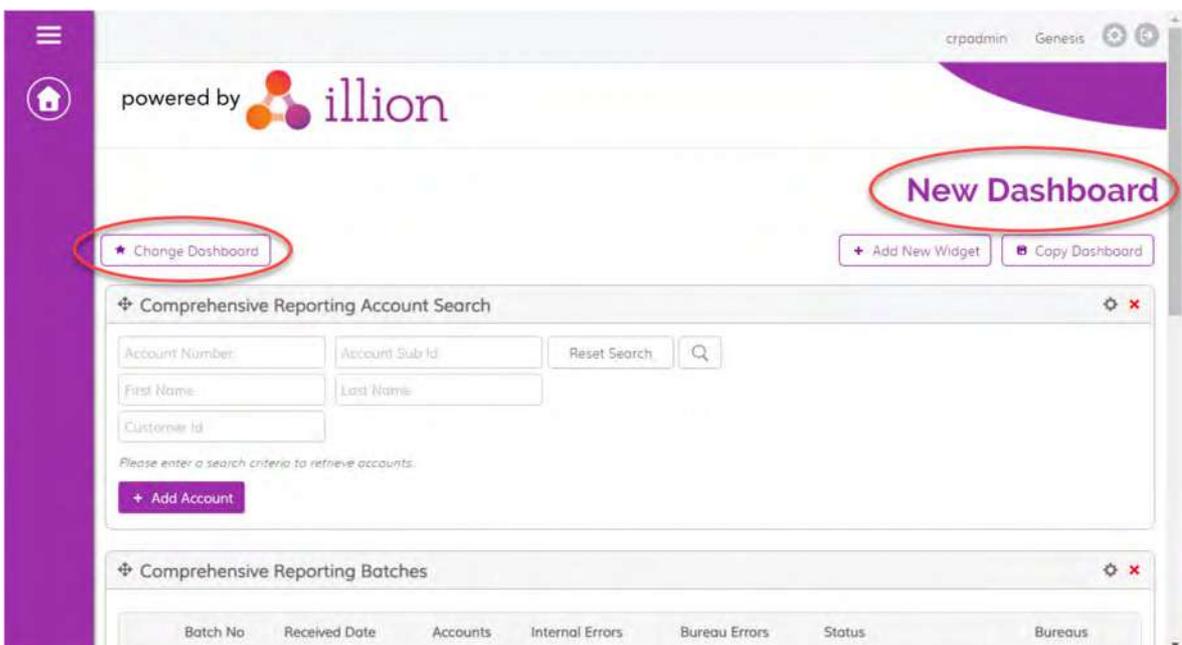


A window will display requiring the name of the new Dashboard.



2. Enter the name of the new dashboard into the 'Save Dashboard As' field and click on the 'Save' button.

The new dashboard will display. The new dashboard is a copy of the existing dashboard, so the widgets will look the same. However, be the new dashboard name and the 'Change Dashboard' button will be displayed.



Notes for multiple Dashboards:

- Any change in to the arrangement of widgets on the Dashboard is automatically saved.
- Any change to widget settings or widget arrangement will only save to the Dashboard currently displayed. Other dashboards will remain as previously displayed.
- Changes made to dashboards will only be available to the user currently logged in.



9.1.2 To change the Dashboard currently displayed:

1. Click on the Change Dashboard button. The Change Dashboard window will display:

Change Dashboard

Current Dashboard New Dashboard ID: 95ac22b0-2e43-f733-ec0b-bff7bd0e96dc

Select Dashboard Default ID: 9bd53774-3ad1-45e5-b157-2f1184d7mmt

* Denotes a shared dashboard

Change Dashboard

2. Click on the 'Select Dashboard' drop-down list and select the dashboard you wish to display.
3. Click on the 'Change Dashboard' button. The selected dashboard will display.

Note: the 'shared dashboard' comment displayed on the Change Dashboard window does not currently apply to the CR Portal.

9.2 Dashboard Widgets

The Dashboard provides the flexibility to allow users to configure widgets displayed to suit their individual preferences. The fields and options contained within the widgets are consistent across the system, however, changes to the display of the widgets are set at the user level. This means widget configuration changes made by an individual user does not affect other users of the system.

The CR Portal Dashboard contains the following widgets:

- Batches Widget
- Account Search Widget
- Reports Widget

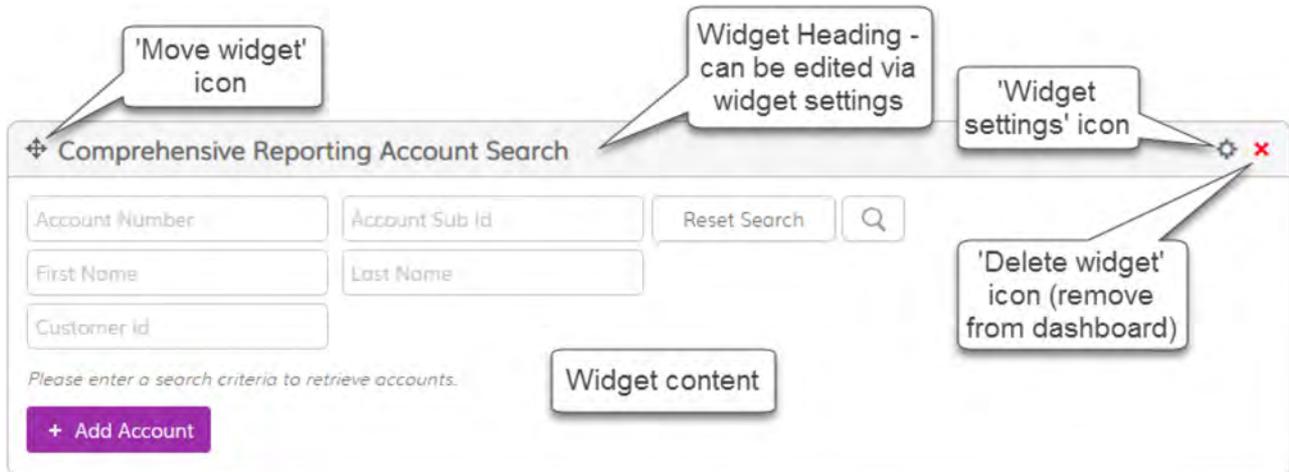
Widgets are 'groups' of information and corresponding actions, placed onto a relocatable 'window' on the Dashboard.

All CR Portal widgets have the following functions:

- Change the **width** of the widget
- **Edit** the widget **heading**
- **Relocate** the widget within the Dashboard
- **Remove** the widget from the Dashboard
- **Add** the (already removed) widget back to the Dashboard



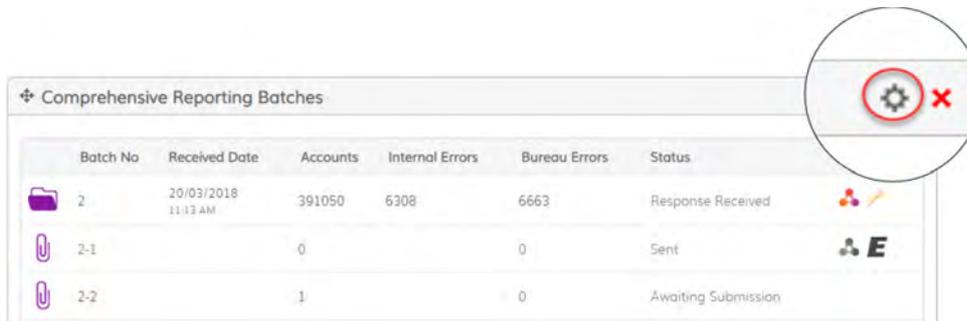
Following is an example of the 'Account Search' widget noting the location of widget functionality:



9.3 Standard Widget Configuration

Each widget contains different settings, however the 'Widget Heading' and 'Widget Width' are standard settings across all widgets. For widget specific settings, refer to the corresponding widget section later in this chapter.

To access widget settings, click on the 'Settings' gear icon located at the top right corner of the widget:



Clicking on the Settings icon will display the 'Edit Settings' window.

9.3.1 Edit Widget Width

The widget width setting defines how wide the widget will display across the Dashboard screen. Each widget has the following width options:

- Quarter
- Half
- Three-quarters
- Full



Setting	Value
Widget Heading	Comprehensive Reporting Batct
Widget Width	Full
Automatic Refresh	
Search Results	per page

When the widget size is made smaller, the content of the widget will wrap, ensuring all widget functionality and information is still displayed.

Widgets that are less than full size can be placed beside other widgets. This setting is particularly helpful for users who have wide screens, or display a lot of widgets on their Dashboard.

Following is an example of the 'Account Search' and 'Reports' widgets set to half width and placed beside each other:

Comprehensive Reporting Account Search

Account Number: Account Sub Id:

First Name: Last Name:

Customer Id:

Reset Search

Please enter a search criteria to retrieve accounts.

Comprehensive Reporting Reports

Error Reports

Management Reports

Audit Reports

9.3.2 Edit Widget Heading

It is possible to change the heading displayed on widgets.

To edit the widget heading:

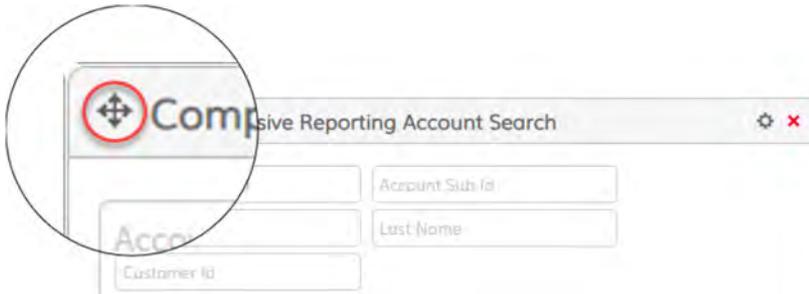
1. Click on the settings 'gear' icon of the required widget. The 'Edit Settings' window will display.
2. Edit the text displayed in the Widget Heading field
3. Click on the widget 'Save' button (located bottom right of the widget).

The widget will resize after saving. If the new sizing is unsuitable, follow the above steps to select another size.



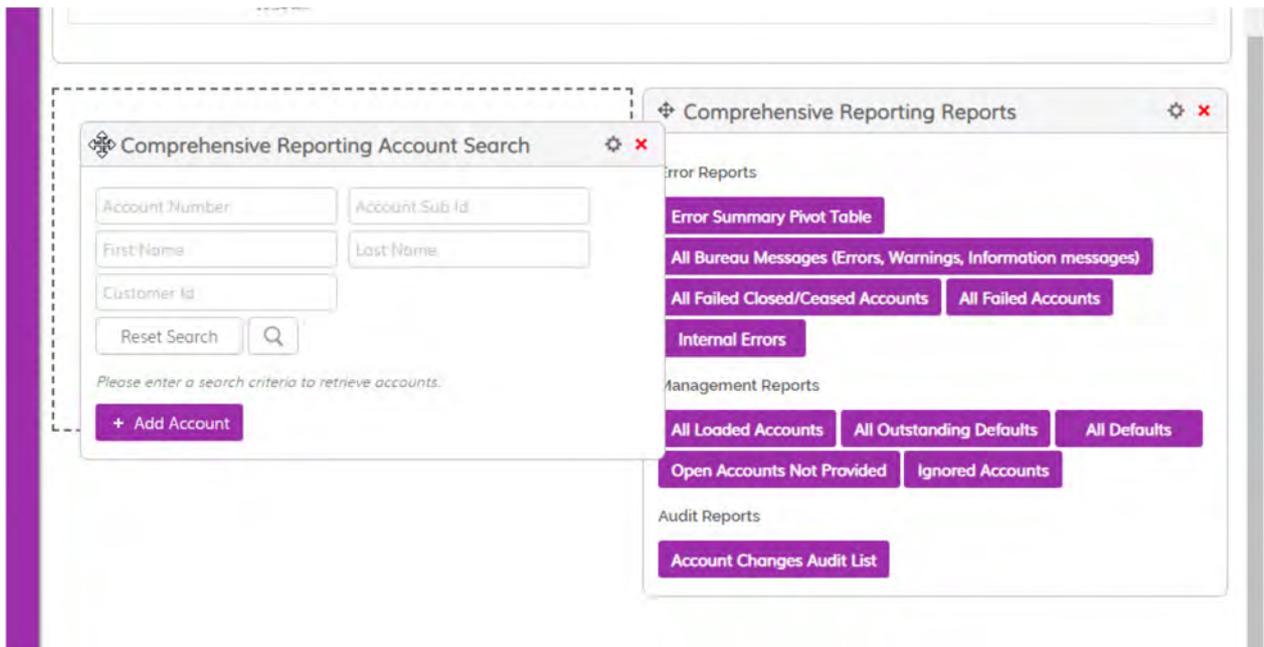
9.3.3 Relocate Widget

Widgets can be moved on the Dashboard by clicking on the 'move' icon located top left of the widget and dragging to the desired location.



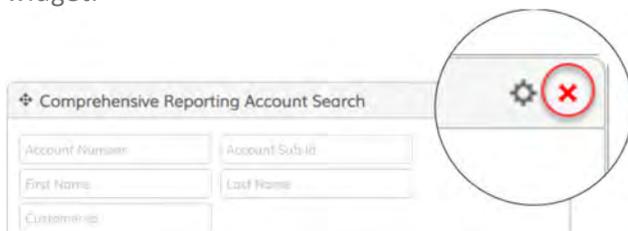
This function allows users to move more heavily used widgets to the top of the Dashboard, or to move resized widgets beside each other - saving Dashboard space.

Locations available for the widget are illustrated by a dashed box:



9.3.4 Remove a Widget

All widgets can be removed from the Dashboard by clicking on the red 'x' icon located top right of the widget.



A 'Delete Confirmation' message will display, asking you to confirm you want to remove the widget. Click on OK to remove the widget from your Dashboard.

'Deleting' a widget does not delete the widget entirely - it just removes the widget from the Dashboard. The widget can be added back to the Dashboard at any time via the 'Add New Widget' button.

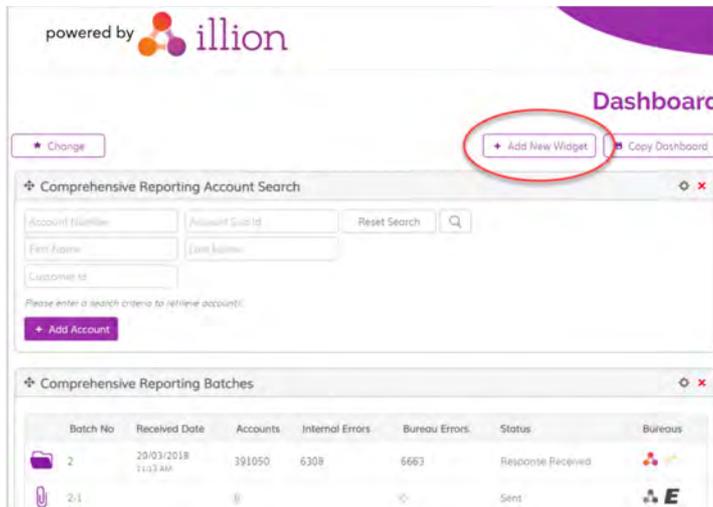


9.3.5 Add a Widget

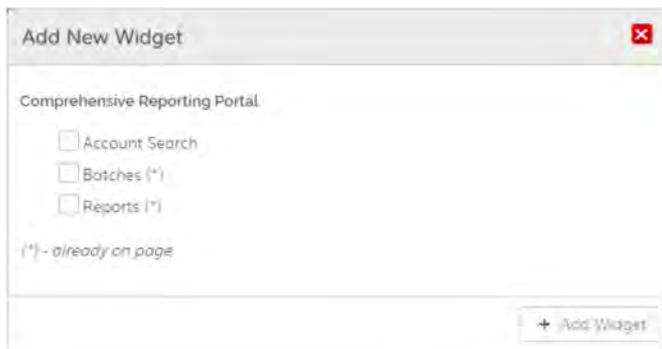
To add a widget, the widget must not be currently displayed on the Dashboard. All widgets you have access to will be listed in the 'Add Widget' window.

To add a widget:

1. Click on the 'Add New Widget' button located at the top right of the Dashboard:



A list of available widgets will display:



2. Tick the required widget(s) and click on the 'Add Widget' button located bottom right of the window.

The selected widget will display on the Dashboard at full size by default. Resize the widget via the widget settings if required.

9.4 Batches Widget Configuration

In addition to the standard configuration options, the batches widget has the following configuration options:

- [Change number of batches displayed per page](#)
- [Change order of columns in the table](#)
- [Remove](#) and [add](#) columns from/to the table
- [Set how frequently the table data refreshes](#)



9.4.1 Change Number of Batches Listed per Page

Only the first page of the batch list can be displayed in the Batch widget. However, the Batches widget can be configured to display a minimum of 5 batches (and corresponding sub-batches), or up to 20 batches per page. This applies to batches only - any existing sub-batches will automatically display *in addition to* the number of batches set to appear per page. For example, in the following image, the widget is set to display 5 batches - but there are 6 line items, as one of the batches has a sub-batch:

Batch No	Received Date	Accounts	Internal Errors	Bureau Errors	Status	Bureaus
7	27/03/2019 06:17 PM	47	5	0	Request Sent	
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	
4-1		1		0	Sent	
3	12/02/2019 10:49 AM	44	5	0	Loaded in Portal	

To change the number of batches listed per page:

1. Click on the settings 'gear' icon located top right of the Batches widget. The 'Edit Settings' window will display.
2. Click on the 'Search Results' drop-down list and select the number of batches you would like displayed per page.
3. Click on the widget 'Save' button (located bottom right of the widget).

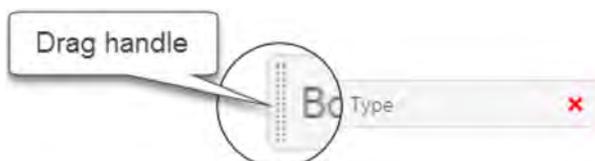
The widget will resize after saving. If the widget size is unsuitable, follow the above steps to select a different number of batches displayed.

9.4.2 Change the order columns are displayed in the table:

1. Click on the settings 'gear' icon located top right of the Batches widget.

The order the column names are listed in the lower section of the screen represent the order the columns are displayed in the widget table (the name at the top of the list is the first column in the table, second name in the list - second column, etc).

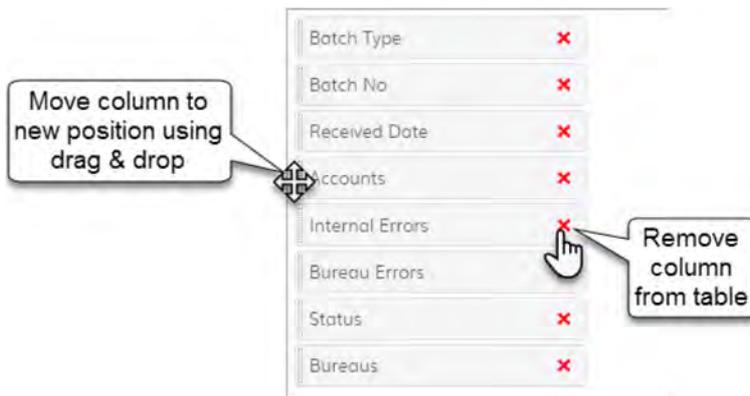
Each column name also has a 'drag handle' which is the marked area located on the left side of the column name:



2. Hover the mouse over the 'drag handle' of the column name you wish to move. The mouse icon will change to a four arrow cross (as displayed below).
3. Drag the column name to the required position in the list, remembering the position of the column name in the list corresponds to the column position in the widget table.
4. Click on the widget 'Save' button (located bottom right of the widget).



The widget table will refresh with the new column order after saving.



9.4.3 Add & Remove columns from Table

To remove a column from the table:

1. Click on the settings 'gear' icon located top right of the Batches widget.

The columns currently displayed in the Batches widget table are listed at the bottom of the settings screen.

2. Click on the red cross next to the column name you wish to remove from the table.

The column name will remove from the column list, and appear to the left to denote the column is not displayed in the table.

3. Click on the widget 'Save' button (located bottom right of the widget).

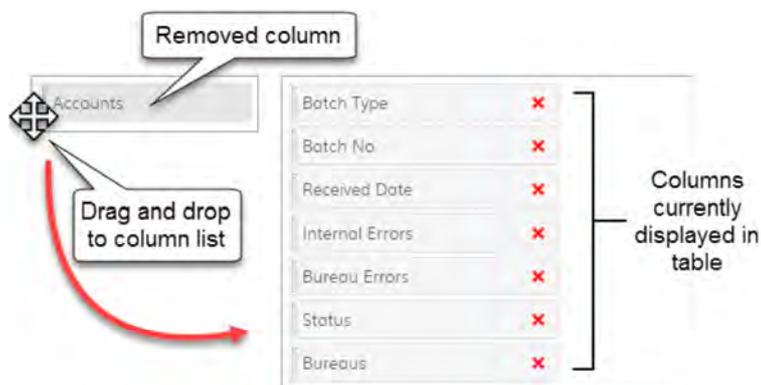
The widget table will refresh after saving.

To add a removed column back to the table:

1. Click on the settings 'gear' icon on the Batches widget.

The columns currently displayed in the Batches widget table are listed at the bottom of the settings screen - towards the right hand side.

Any columns currently not displayed in the table are displayed bottom left of the screen (as per the image below). If there are no column names displayed to the left of the 'included columns' list, there are no columns available to add to the table.



2. Hover the mouse over the 'drag handle' of the removed column name. The mouse icon will change to a four arrow cross (as displayed above).



3. Drag the column name across to the 'included columns' list, and drop the field in the required position in the list.
4. Click on the widget 'Save' button (located bottom right of the widget).
After saving, the widget table will refresh and display the added column.

9.4.4 Change Frequency of Automatic Refresh

The data displayed within tables on the Dashboard widgets is current at the time the Dashboard is accessed. If the widget 'refresh frequency' is set to 'no automatic refresh', the data will refresh upon the following actions:

- navigating away from the Dashboard to another screen, and back to the Dashboard again;
- clicking on the 'Dashboard' icon located at the top of the left side menu;
- clicking the 'refresh' icon on the browser.

However, if the widget is set to 'no automatic refresh' and the Dashboard is left open without any navigation, the data in the table does not automatically update. It is possible to set the widget to automatically refresh the data in the table if there isn't a lot of navigation taking place in the CR Portal as part of a normal business day.

Note: It is recommended when setting high frequency refresh intervals that you ensure there is sufficient internet bandwidth available. The highest frequency refresh interval should only be used temporarily.

To set the data refresh frequency in the widget table:

1. Click on the settings 'gear' icon located top right of the Batches widget.
2. Click on the 'Automatic Refresh' drop-down list and select the amount of time you would like between data refreshes.
3. Click on the widget 'Save' button (located bottom right of the widget).

9.5 Account Search Widget Configuration

In addition to the standard configuration options, the Accounts widget has the following configuration options:

- [Change number of search results displayed per page](#)
- [Change the order of columns in the search results table](#)
- [Remove columns from search results table](#)
- [Add \(previously removed\) columns to the search results table](#)

The above configuration options only apply to the search results table which displays once search results have been returned.



9.5.1 Change number of search results listed per page

The accounts widget can be configured to display a minimum of 5 search results (account occurrences) or up to 20 search results per page.

To change the number of search results listed per page:

1. Click on the settings 'gear' icon located top right of the Accounts widget.
2. Click on the 'Search Results' drop-down list and select the number of account results you would like displayed per page.
3. Click on the widget 'Save' button (located bottom right of the widget).

9.5.2 Change order columns displayed in search results table

Note: Changing the order of the columns will remove any existing search results displayed in the widget.

1. Click on the settings 'gear' icon located top right of the Accounts widget.

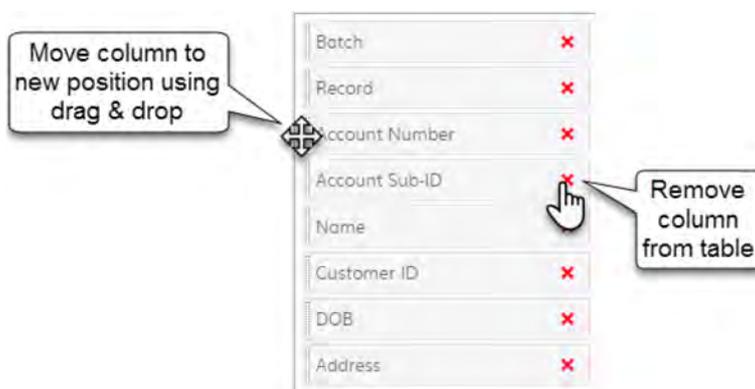
The column names listed in the lower section of the screen represent the order the columns are displayed in the search results table (the name at the top of the list is the first column in the table, second name in the list - second column, etc).

Each column name also has a 'drag handle' which is the marked area located on the left side of the column name:



2. Hover the mouse over the 'drag handle' of the column name you wish to move. The mouse icon will change to a four arrow cross (as displayed below).
3. Drag the column name to the required position in the list, remembering the position of the column name in the list corresponds to the column position in the search results table.
4. Click on the widget 'Save' button (located bottom right of the widget).

The widget will refresh, clearing the search fields and any existing search results. To view the column changes complete an account search.





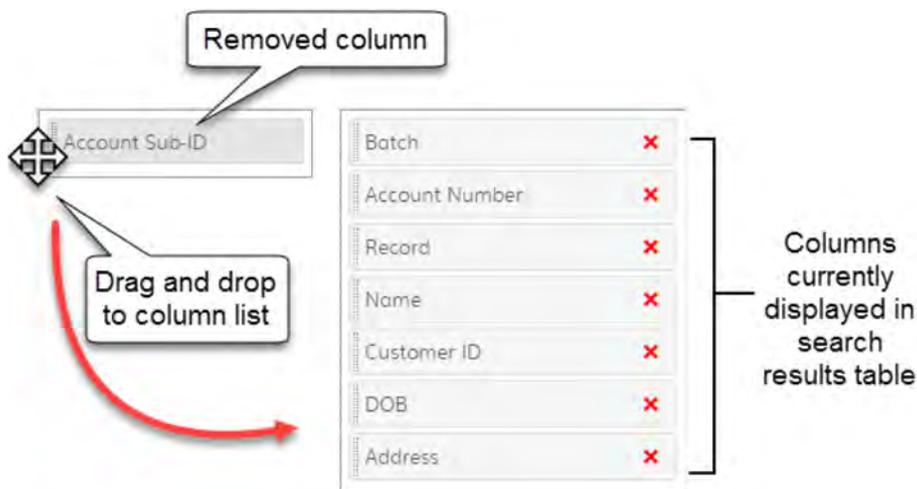
9.5.3 Add & Remove columns from Search Results table

To remove a column from the search results table:

1. Click on the settings 'gear' icon located top right of the Account Search widget.
The columns currently displayed in the search results table are listed at the bottom of the settings screen.
2. Click on the red cross next to the column name you wish to remove from the search results table.
The column name will remove from the column list, and appear to the left to denote the column will not display in the search results table.
3. Click on the widget 'Save' button (located bottom right of the widget).
The widget table will refresh after saving.

To add a removed column back to the table:

1. Click on the settings 'gear' icon on the Account Search widget.
The columns currently displayed in the search results table are listed at the bottom of the settings screen - towards the right hand side.
Any columns currently not displayed in the search results table are displayed bottom left of the screen (as per the image below). If there are no column names displayed to the left of the 'included columns' list, there are no columns available to add to the table



2. Hover the mouse over the 'drag handle' of the removed column name. The mouse icon will change to a four arrow cross (as displayed above).
3. Drag the column name across to the 'included columns' list and drop the field in the required position in the column list.
4. Click on the widget 'Save' button (located bottom right of the widget).
To view the updated search results table, complete a new search.



10 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:

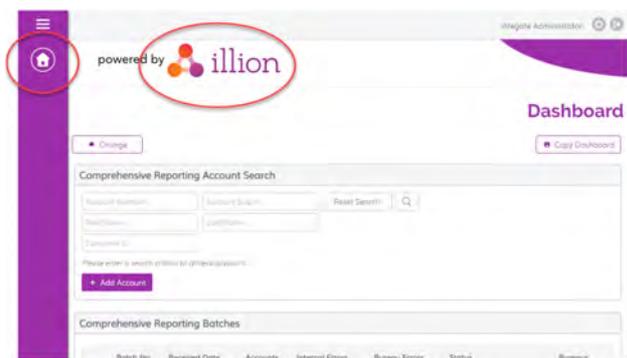
Log a ticket on our JIRA Service Desk: <https://servicedesk.illion.com.au>

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, or by clicking on the illion icon located at the top of the screen as displayed below:



3. How do I submit a file for processing?

Refer to section 7.1 - Uploading CR Data Files

4. What happens to a file when it is imported into Portal?

Refer to section 7.2 - CR Data File Processing & Bureau Submission.

5. How do I make a change to a CSV file after it's placed in the SFTP location?

While the file is being processed, either within the portal or by the credit bureau(s), the data in the file cannot be changed. Once a response has been received from all bureau(s), the data can be changed and re-submitted. Refer to section 7.6 - Editing Data for more information.

6. How do I delete a file load or batch?

If an entire CR data file upload needs to be deleted due to a systematic issue, CR Portal Administrators have access to delete batches. If unsure, please contact illion CR Portal Support (support contact details provided in question 1).



7. How do I review accounts that did not load at the bureau?

Accounts that did not load at the bureau will return an error from the bureau. A list of errors returned by bureaus for each batch can be found by:

- Viewing the Error Summary screen
- Running a report from the CR Portal
- Accessing the bureau response reports placed on the SFTP server (this option is only available for companies that have set up this function)

For information on how to access the Error Summary screen refer to section 7.5.1 - Bureau Errors

For information on how to run a report from the CR Portal; refer to the following sections:

6.3 - Reports Widget

7.5.3 - Running Reports from the Error Summary Screen

7.9.1 - Automatic Bureau Reports

8. How do I get an errors list?

Accounts that did not load at the bureau receive an error from the bureau. Refer to the answer for question 7 above.

9. What is the Portal Notification email?

The CR Portal notification email is an email address used to notify your business about something happening in the portal. This is set in the administration settings and is set up as part of your CR Portal implementation. Only Admin users have access to the CR Portal Administration settings.

10. What happens if I do not have the time and resource to deal with all failed accounts?

It may be unrealistic to expect that all failed accounts can be fixed and re-submitted to the bureau(s) immediately. If errors on the accounts are not fixed they will continue to fail to load at the bureau(s). Some accounts will continue to fail to load forever if you are unable to resolve the reason for the failure.

11. How do I edit a batch if processing is not yet complete?

Refer to the answer for question 5 above.

12. How do I review a specific account?

A specific account can be viewed by searching for the account on the Account Search widget on the Dashboard. Refer to section 6.2 - Account Search Widget for further information.

13. How do I see what data has been provided to the bureau for a specific account and correct it if necessary?

A specific account can be viewed by searching for the account on the Account Search widget on the Dashboard, and displaying the account details. Refer to section 6.2 - Account Search Widget for further information. For information on how to correct/edit data on an account and submit to a bureau, refer to section 7.6 - Editing Data.



14. How can I view the content of a sub-batch?

Access the sub-batch content by clicking on the sub-batch number in the Batch widget on the Dashboard. Refer to section 7.6.2 - Viewing Sub-Batches for further information.

15. How do I submit an updated account to the bureau immediately?

Updated accounts are automatically saved into a sub-batch. The sub-batch can be manually submitted to the bureau(s) from the Batch screen, or if left, will be automatically submitted to the bureaus when the next *batch* is submitted. Refer to section 7.6.4 - Submitting Sub-Batches for further information.

16. How do I change a correctable only field?

A correctable only field is determined by the credit data standards. Changing a correctable only field can be done in a number of ways:

1. Send the corrected data in the next main CR data file upload. The Portal will automatically detect a change to a correctable only field and set the appropriate correction flags.
2. Send the corrected data in the next main CR data file upload and manually set the 'corrections' flag within the CR data file. The Portal will set the appropriate corrections flags to the relevant bureau(s)
3. Access the account in the CR Portal and make a change to the field (correctable only fields are noted with a pencil icon). The Portal will set the appropriate corrections flags.

Data corrected directly in CR Portal also needs to be manually corrected in your internal business system (data source).



11 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	Removed internal error information as is admin only screen.