

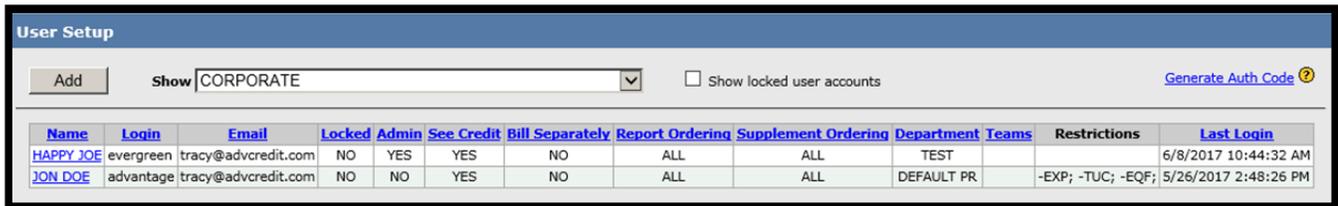
Add Users – Administrator

From Advantage Credit's Main Page
Under the **Tools** Menu



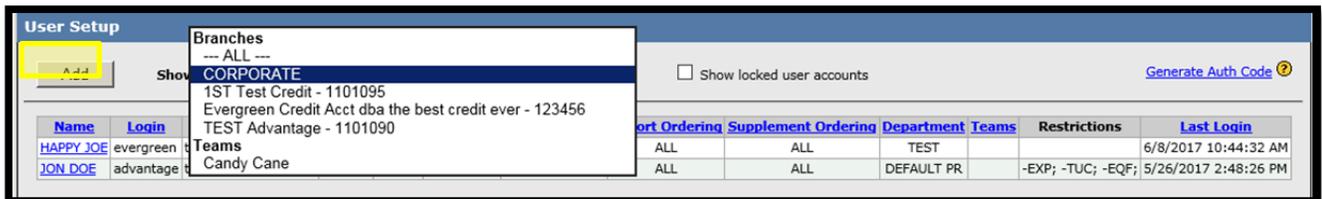
Click on Users' name

Update Restrictions
Lock or Unlock users on account



Click Add

Select which branch to add the user by clicking on the dropdown list and click on the branch.



New User Add Form

The screenshot shows the 'NEW USER' form with the following sections and callouts:

- NEW USER** (Title)
- USER EDIT** / **RESTRICTIONS** (Tabs)
- Save** / **Close** (Buttons)
- PROFILE** (Section Header)
- Department** (Text field)
- Full Name** (Text field) - Callout: Full Name, Login and Email are **required**.
- Phone** (Text field)
- Fax** (Text field)
- Login** (Text field)
- Email** (Text field)
- Cell Phone (For auth code)** (Text field)
- SET PASSWORD AUTOMATICALLY** / **SET PASSWORD MANUALLY** (Radio buttons) - Callout: Set Password **Automatically** Or Set Password **Manually** password
- User Preferences** (Section Header)
- Automatically print report on new order?**
- Access Permission** (Section Header) - Callout: **Access Permissions** allows you to determine the access for each user See below
 - Is this user an administrator?**
 - Allow this user to see credit files belonging to other users?**
 - Can see billing invoice for everybody?**
 - Can view transaction charges?**
- Report Ordering** (Dropdown: Order For Self)
- Supplement Ordering** (Dropdown: Order For Self)
- Rescore Ordering** (Dropdown: No access)
- Allow Re-Order After** (Dropdown: 30 days)
- Special Options** (Text field: USR_SEL)

Access Permission: These options set viewing privileges for this user.

- Administrator: all of the below options will be checked (grayed out) and forced to be true
- Allow the user to view other users' credit files
- Allow the user to see billing invoices
- Allow the user to view the Transaction/Activity Summary.

Report Ordering: These options control whether a user can order reports and supplements for herself/himself, everyone or no access.

Order for Self: Allows a user to order reports, supplements, or rescore requests on their own behalf. (Restricted to only his/her files)

Order for all: Allows a user to order reports, supplements, or rescore requests on another user's behalf. A loan processor is usually given *Order for all* permission on these fields.

No Access: Prevents a user from ordering a new report, supplement, or score request.

Allow Re-Order After: Specifies how many days the user must wait before he/she can re-order a new report using the same borrower information. It is recommended to put 30 days. If a user is an administrator, your selections for these options will be overridden and locked.

(Encompass users need to be set at 30 days to function with add spouse)

Billing Information allows option to require users to pay by credit card

Require credit card payment before ordering: Option requires users to pay for report orders using a credit card before they can order the reports.

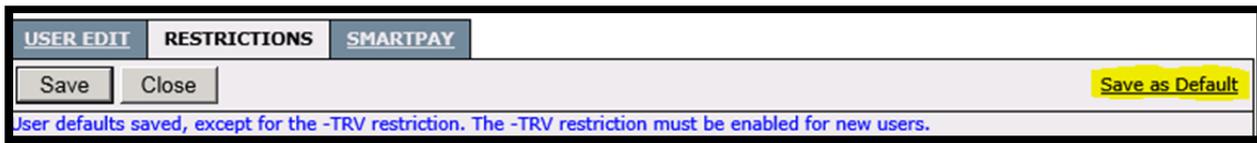
BILLING INFORMATION
 Require credit card payment on each order
 Default Credit Card
Name Card Number Exp. Month Exp. Year
Address [more detail](#) User Cannot Change Credit Card Info

Default Credit Card: The stored credit card information will automatically populate into the credit card payment screen when a user pays for the report. The credit card number will not be visible to the user; they will see only the last four digits of the card number.

Restrictions allows you to prevent a user from ordering specific reports/products or to deny a user access to our website/your Loan Originating system

USER EDIT **RESTRICTIONS** **SMARTPAY**
Save Close [Save as Default](#)
RESTRICTIONS
 -EXP Disable Experian credit reports ordering unless customer is configured to always order.
 -TUC Disable TransUnion credit reports ordering unless customer is configured to always order.
 -EQF Disable Equifax credit reports ordering unless customer is configured to always order.
 -WEB Disable web access to system. I.e., access allowed only through credit interface.
 -FLD Disable flood report ordering.
 -FNMA Disable Fannie Mae access for credit report ordering and reissuing.
 -CX Disable Credit Analytics ordering. E.g., CreditXpert products.
 -IDV Disable ID Verification/Authentication ordering.
 -AVM Disable AVM ordering.
 -TRV Disable Tax Return Verification ordering and viewing.
 -BIZ Disable Business Credit report ordering.
 -LORDER Disable Credit Report ordering through LOS.
 -WORDER Disable Credit Report ordering through website.
 -AUTOSELECT Disable SmartSelect for credit ordering.
 -VOE Disable Verification of Employment ordering.
 -PKG Disable Packaged Report ordering.
 -VOD Disable Verification of Deposit ordering.
 -UDN Disable Undisclosed Debt Notification ordering.

Press **Save** to save and close the dialog; press **Close** to close it without saving



Save as Default saves the current restrictions **as a template**.

When new users are created, they will default to the options you saved.

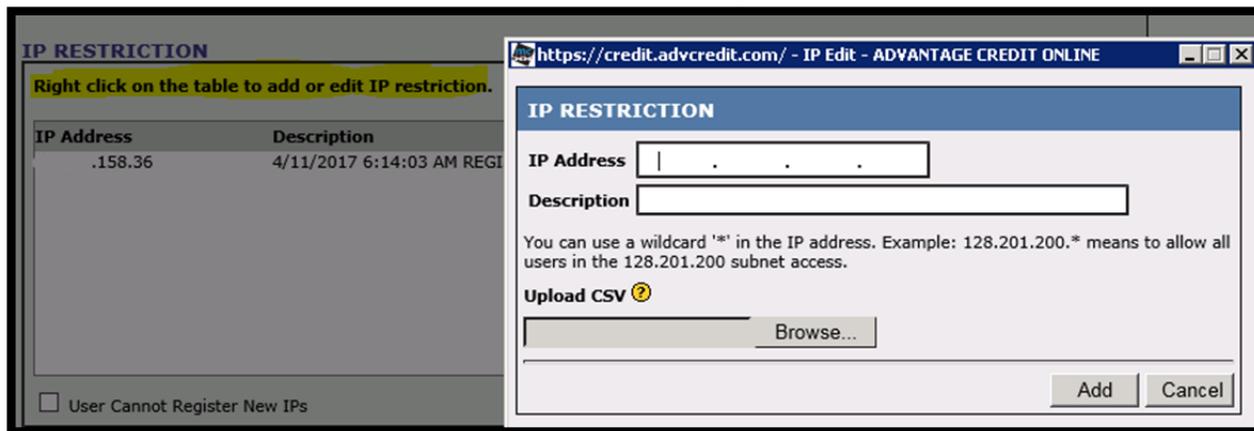
The following are the options that can be defaulted:

- Access Permission
- Special Options
- Restrictions tab
- The Credit Limit
- The Team Settings

IP Restrictions, Billing Information, and Credit Order Limit are not defaulted via the Save as Default feature.

Please note that the *-TRV* option will always be checked when creating a new user regardless of whether you saved a default with *-TRV* unchecked due to IRS requirements

IP Restrictions allows administrators to restrict access by IP address.



Right-click anywhere on the IP Restriction table to open window to add the IP Address and description
Click Add.

Delete IP Restriction

Right-click on an existing IP address in the IP Restriction table to **Delete**.

By leaving this list blank, the user will not have any restrictions.

Additionally, Advantage Credit has the capability of restricting access for your company as a whole, and those settings would not reflect here. Contact your representative for more information.

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