

Ordering Credit Advantage Credit

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How to Select Advantage Credit as your Credit Provider within LendingDox

In LendingDox, you can select Advantage Credit as your credit provider, and you can use the same credentials Company wide, Branch wide, or per User.

Enabling Advantage Credit

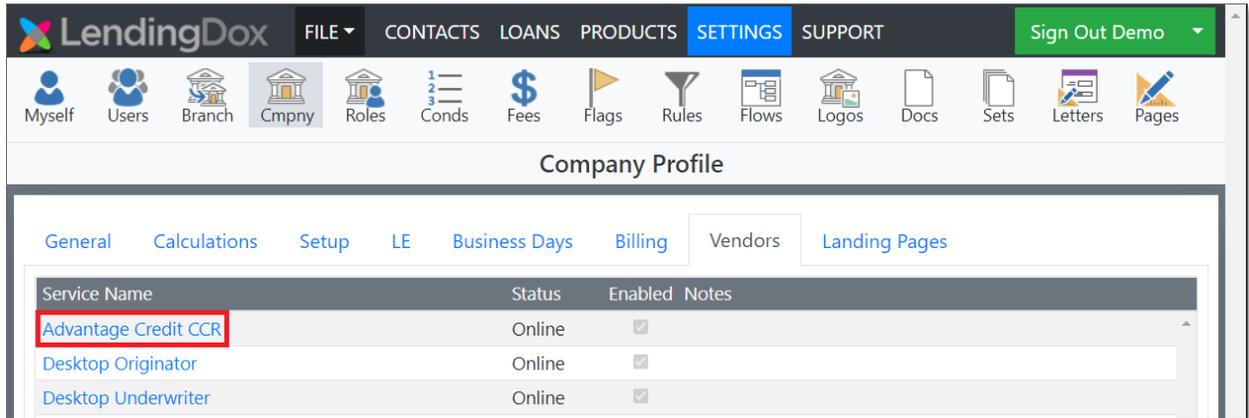
To enable Advantage Credit as a credit provider, navigate to Company settings. Click the “Settings” tab, then the “Cmpny” button in the ribbon, and select the Vendors tab:

The screenshot displays the LendingDox application interface. At the top, the navigation bar includes 'FILE', 'CONTACTS', 'LOANS', 'PRODUCTS', 'SETTINGS' (highlighted with a red box), and 'SUPPORT'. Below this is a ribbon with icons for 'Myself', 'Users', 'Branch', 'Cmpny' (highlighted with a red box), 'Roles', 'Conds', 'Fees', 'Flags', 'Rules', 'Flows', 'Logos', 'Docs', 'Sets', 'Letters', and 'Pages'. The main content area is titled 'Company Profile' and contains a sub-ribbon with tabs for 'General', 'Calculations', 'Setup', 'LE', 'Business Days', 'Billing', 'Vendors' (highlighted with a red box), and 'Landing Pages'. Under the 'Vendors' tab, there is a section for 'COMPANY INFORMATION' with an 'Edit' link. The information fields are as follows:

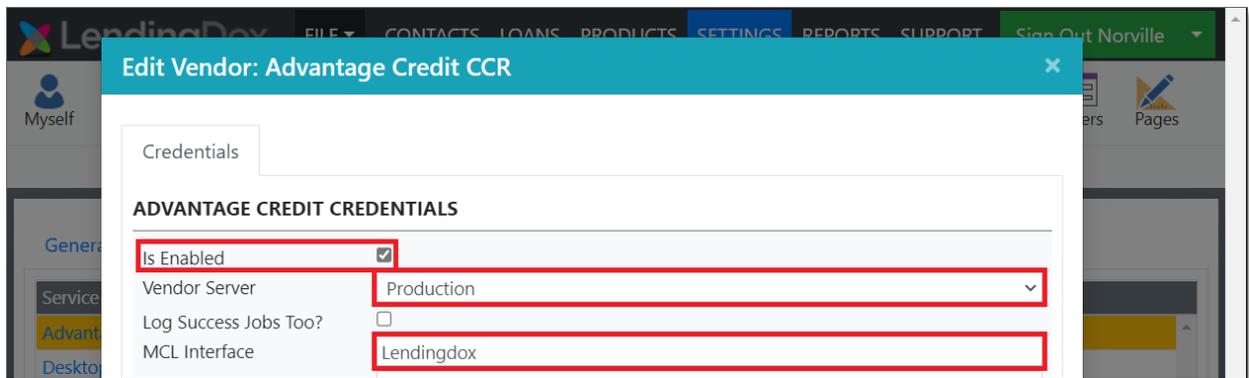
Field	Value
Company Name	Lending Inc.
Cmpny Full Name	Lending Incorporated
Address Line 1	555 Lender Lane
City	Santa Marta
State	CA
Zip	99121
Time Zone	Pacific Standard Time
Email	
Phone	
Website	
Company NMLSID	11223344
Company Type	Lender
Theme	Default

ORDERING CREDIT - ADVANTAGE CREDIT

From the Vendors tab, select Advantage Credit CCR:



Check the Is Enabled option to enable Advantage credit for your company. Select Production as the Vendor Server, and enter "Lendingdox" as the MCL Interface:



If your Company is using the same credentials Company wide, continue to page 3.

If each Branch will be using its own credentials, save the changes and continue to page 4.

If each User will be using their own credentials, save the changes continue to page 7.

ORDERING CREDIT - ADVANTAGE CREDIT

To allow the same set of credentials to be used Company wide, enter the User Name and Password.
If you will allow consumer payment, select the corresponding checkbox.
If you will Allow Retrieval of credit reports, select the corresponding checkbox.
Finally, select your Default Repositories, and save your changes.

Edit Vendor: Advantage Credit CCR

Credentials

ADVANTAGE CREDIT CREDENTIALS

Is Enabled	<input checked="" type="checkbox"/>
Vendor Server	Production
Log Success Jobs Too?	<input type="checkbox"/>
MCL Interface	Lendingdox
User Name	UserName
Password
Allow Consumer Pmt?	<input checked="" type="checkbox"/>
Allow Retrieval?	<input checked="" type="checkbox"/>

DEFAULT REPOSITORIES

Equifax	<input checked="" type="checkbox"/>
Experian	<input checked="" type="checkbox"/>
Trans Union	<input checked="" type="checkbox"/>

NOTES

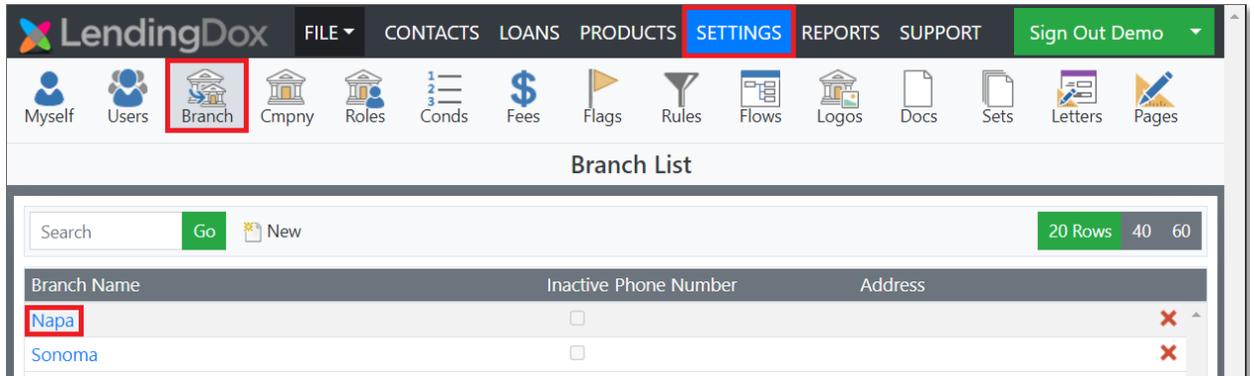
Save Cancel

Your Company is now ready to order credit through Advantage Credit!

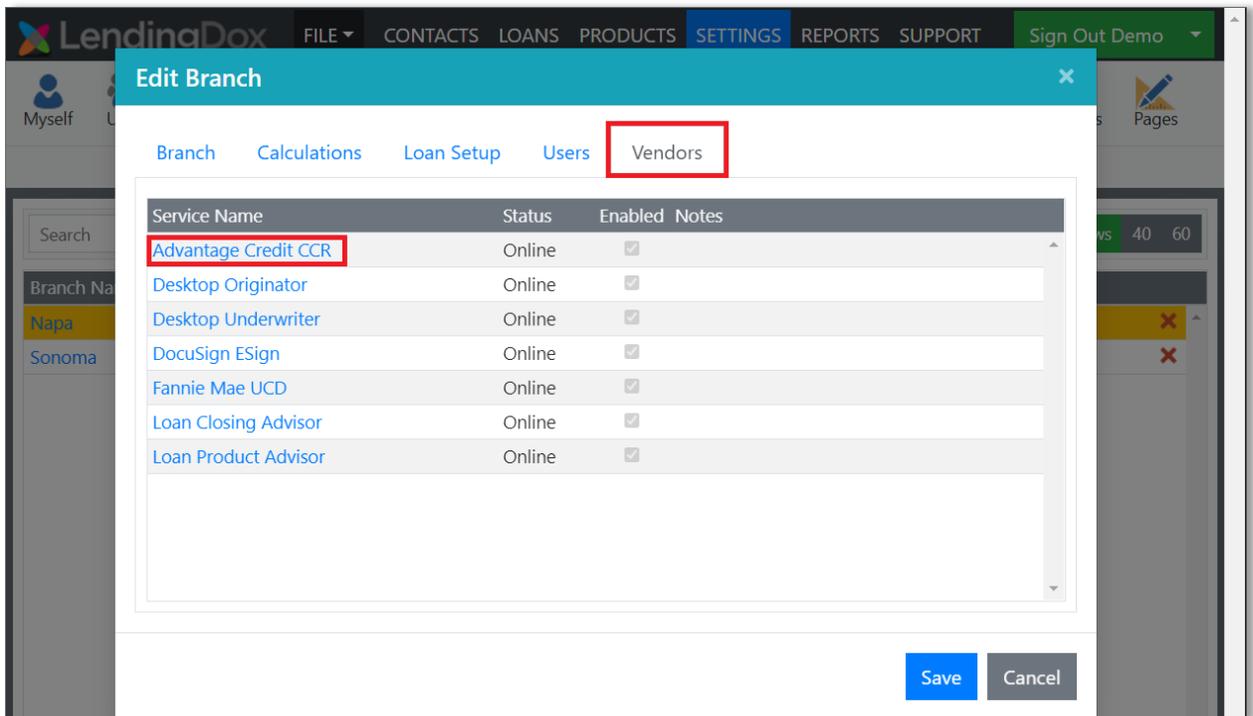
Adding Branch Credentials

Each Branch can have its own set of credentials.

To add Branch Credentials, navigate to Branch settings. Click the “Settings” tab, then the “Branch” button in the ribbon, and select the Branch you want to update:



Select the Vendors tab, then select Advantage Credit CCR:



ORDERING CREDIT - ADVANTAGE CREDIT

Enter "Lendingdox" as the MCL Interface, then enter the User Name and Password. If you will allow consumer payment, select the corresponding checkbox. If you will Allow Retrieval of credit reports, select the corresponding checkbox. Finally, select your Default Repositories, and save the changes for Advantage Credit, then save the changes for the Branch:

Edit Vendor: Advantage Credit CCR

Credentials

ADVANTAGE CREDIT CREDENTIALS

MCL Interface	Lendingdox
User Name	BranchUserName
Password	*****
Allow Consumer Pmt?	<input checked="" type="checkbox"/>
Allow Retrieval?	<input checked="" type="checkbox"/>

DEFAULT REPOSITORIES

Equifax	<input checked="" type="checkbox"/>
Experian	<input checked="" type="checkbox"/>
Trans Union	<input checked="" type="checkbox"/>

NOTES

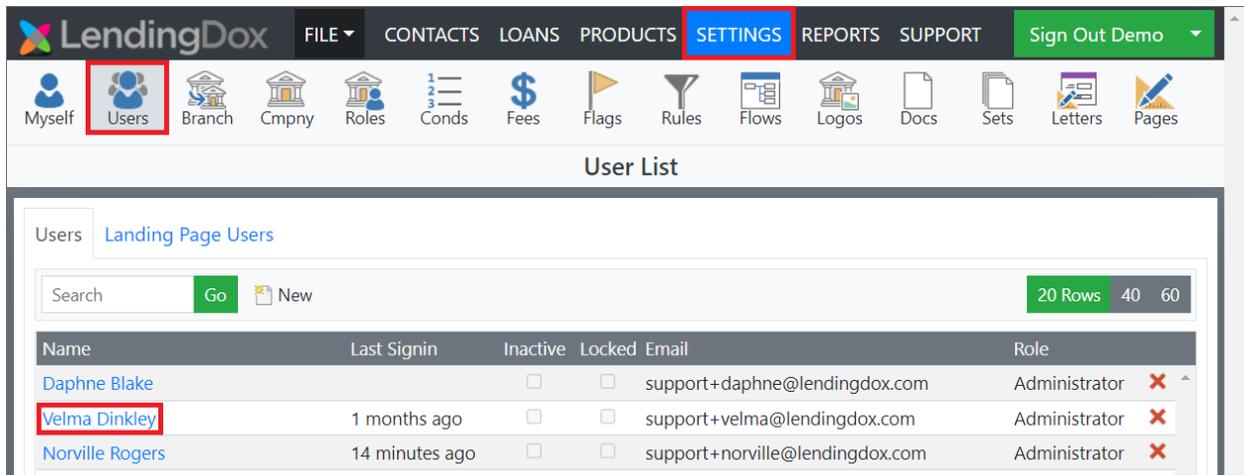
Save Cancel

Your Branch is now ready to order credit through Advantage Credit!

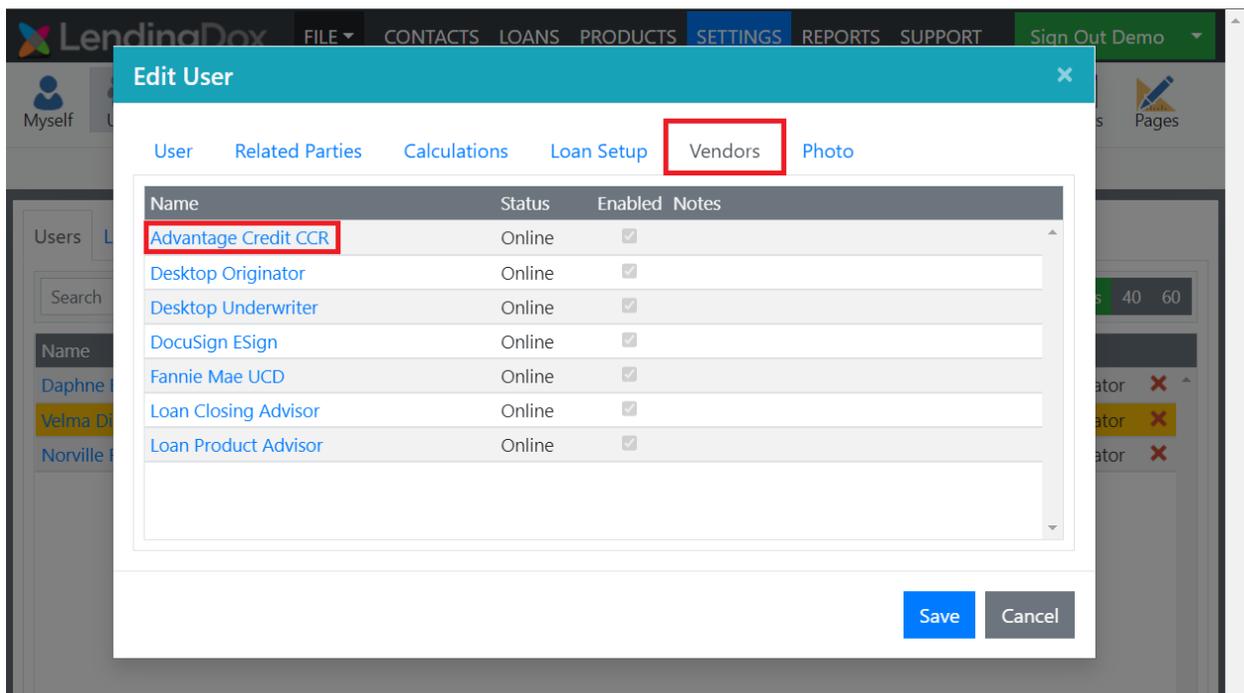
Adding User Credentials

Each User can have their own set of credentials.

To add User Credentials, navigate to User settings. Click the “Settings” tab, then the “Users” button in the ribbon, and select the User you want to update:



Select the Vendors tab, then select Advantage Credit CCR:



ORDERING CREDIT - ADVANTAGE CREDIT

From here, choose to have the User use the General Settings, the Advantage Credit Credentials, and the Default Repositories for the Company, the Branch, or the User:

Edit Vendor: Advantage Credit CCR

Credentials

GENERAL

Data Source: This User Branch Company

MCL Interface: Lendingdox

Allow Consumer Pmt?:

Allow Retrieval?:

ADVANTAGE CREDIT CREDENTIALS

Data Source: This User Branch Company

User Name: UserUserName

Password:

DEFAULT REPOSITORIES

Data Source: This User Branch Company

Equifax:

Experian:

Trans Union:

NOTES

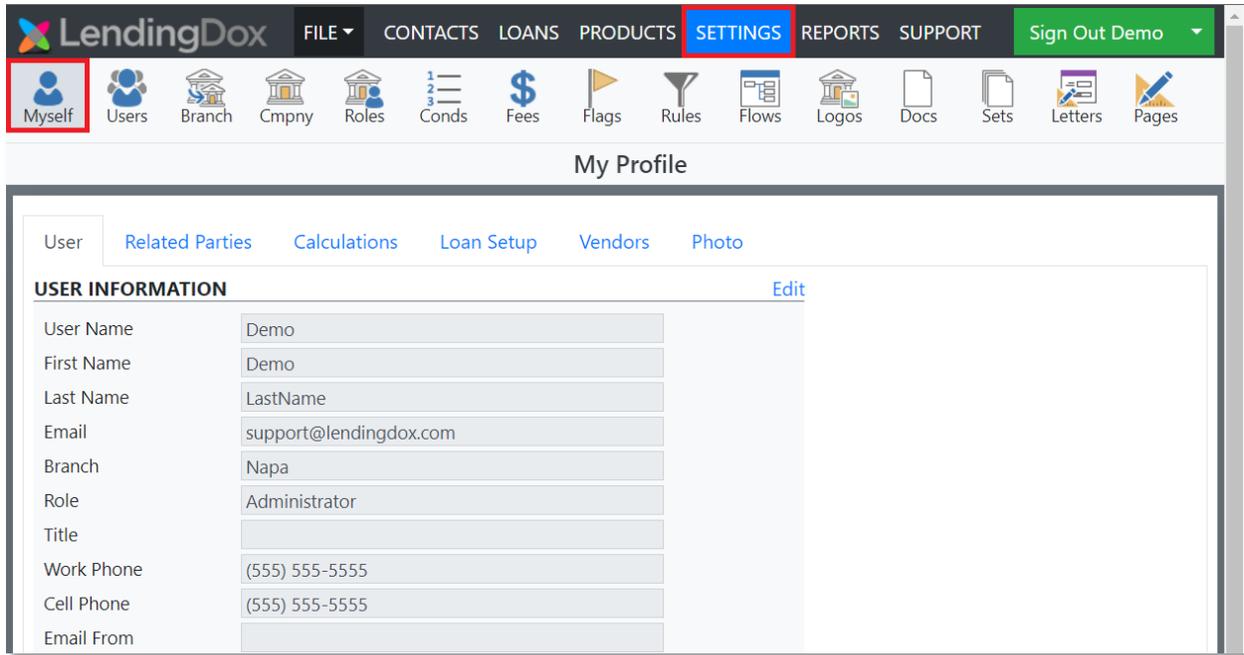
Save Cancel

If the User will be using their own credentials, enter them here, or have the User enter their own credentials by following the steps on page 8. Save the changes to Advantage Credit, then save the changes to the User.

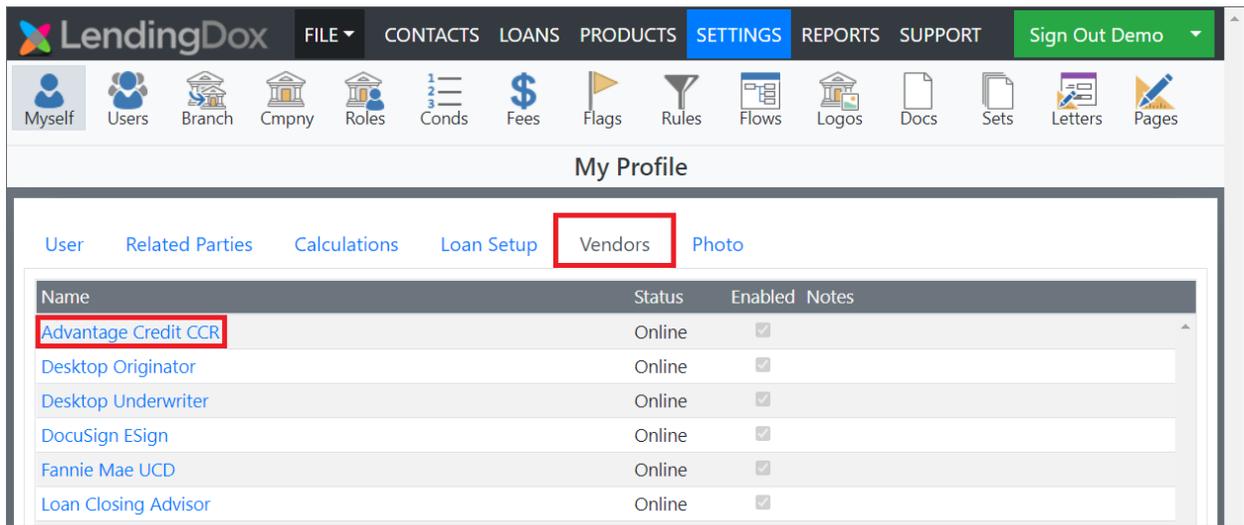
Adding Your Credentials

Each User can have their own set of credentials.

To add your Credentials, navigate to your settings. Click the “Settings” tab, then the “Myself” button in the ribbon:



Select the Vendors tab, then select Advantage Credit CCR:



ORDERING CREDIT - ADVANTAGE CREDIT

Under Advantage Credit Credentials, next to Data Source, select This User, then enter your credentials:

Edit Vendor: Advantage Credit CCR

Credentials

GENERAL

Data Source This User Branch Company

MCL Interface

Allow Consumer Pmt?

Allow Retrieval?

ADVANTAGE CREDIT CREDENTIALS

Data Source This User Branch Company

User Name

Password

DEFAULT REPOSITORIES

Data Source This User Branch Company

Equifax

Experian

Trans Union

NOTES

If you will be using different General Settings, or different Default Repositories, you may change them by Selecting This User, or Branch.

Save your changes.

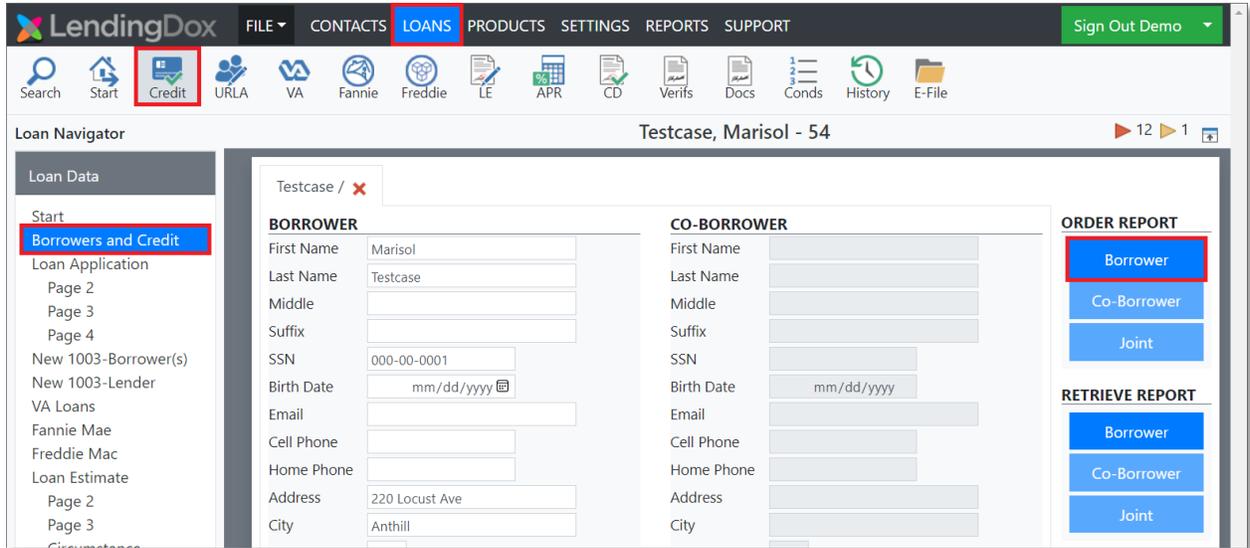
If you are unable to edit your credentials, please contact your Company Administrator so that they can update your credentials.

You are now ready to order credit through Advantage Credit!

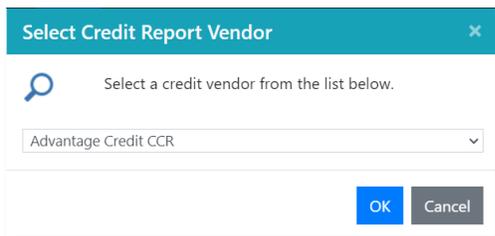
Ordering Credit

Order Credit through Advantage Credit.

To Order Credit, navigate to the LoanCredit page. From the Loan, select the “Credit” button in the ribbon, or select “Borrowers and Credit” from the left menu. On the right, under Order Report, select Borrower, Co-Borrower, or Joint:



Confirm that Advantage Credit CCR is selected as the Credit Report Vendor:



Confirm that the appropriate Repositories are selected, then select Order Credit:

Order Credit Report ✕

SELECT REPOSITORIES

Equifax	<input checked="" type="checkbox"/>
Experian	<input checked="" type="checkbox"/>
Trans Union	<input checked="" type="checkbox"/>

[Order Credit](#) [Cancel](#)

If your settings Allow Consumer Payment, choose to bill your account, or to bill the consumer:

Order Credit Report ✕

SELECT REPOSITORIES

Equifax	<input checked="" type="checkbox"/>
Experian	<input checked="" type="checkbox"/>
Trans Union	<input checked="" type="checkbox"/>

SELECT PAYMENT METHOD

Bill account	<input checked="" type="checkbox"/>
Bill Consumer	<input type="checkbox"/>
Credit Card	Account ending in 0654
Number	Change

[Order Credit](#) [Cancel](#)

ORDERING CREDIT - ADVANTAGE CREDIT

It will take a few moments to process the request. Once the request is completed, you will receive a Credit Report Summary:

Credit Report Summary
✕

BORROWER INFORMATION

Name	MARISOL TESTCASE
Median FICO	743

CO-BORROWER INFORMATION

Name	N/A
Median FICO	N/A

Select	Account Name	Account Number	Account Status	Balance	Monthly Payment	Type	Who	Opened Date	30 Days Late	60 Days Late	90+ Days Late
<input type="checkbox"/>	USAA FEDERAL SAVINGS B	*****0006	Open	28,626	533	Installment	B	Oct-2021	0	0	0
<input type="checkbox"/>	CHASE	*****0002	Open	228	10	Revolving	B	Dec-2021	0	0	0
<input type="checkbox"/>	NBGL-MCRAES	*****0013	Paid	0	0	Revolving	B	Oct-2018	0	0	0
<input type="checkbox"/>	CITI	*****0009	Paid	0	0	Revolving	B	Oct-2017	0	0	0
<input type="checkbox"/>	DISCOVER FIN SVS LLC	*****0003	Paid	0	0	Revolving	B	Aug-2019	0	0	0
<input type="checkbox"/>	TOYOTA MOTOR CREDIT	*****0012	Paid	0	0	Installment	B	Oct-2021	0	0	0
<input type="checkbox"/>	CATO CORPORATION	*****0014	Paid	0	0	Revolving	B	Jul-2018	0	0	0
<input type="checkbox"/>	GEMB/OLD NAVY	*****0008	Open	0	0	Revolving	B	May-2021	0	0	0
<input type="checkbox"/>	HSBC/MCRAE	*****0010	Open	0	0	Revolving	B	Oct-2018	0	0	0
<input type="checkbox"/>	MBNA AMERICA	*****0001	Open	0	0	Revolving	B	Jul-2022	0	0	0
<input type="checkbox"/>	CITI	*****0004	Open	0	0	Revolving	B	Jul-2022	0	0	0

Select All With Balance
Select All
Unselect All
Merge Selected Liabilities
Merge With Delete
Done

From here, you may choose to import any of the liabilities by selecting them, and then merging them into the loan file.

To view the Credit Report, select the PDF link from the Report grid at the bottom of the page:

- Verifications
- Other Loan Forms
- Loan Conditions
- Loan History
- Loan File

- Letters
- Rate Sheets

Credit Ref# 2048611 Edit	Credit Ref#
Company Advantage Credit Inc of Colorado	Company

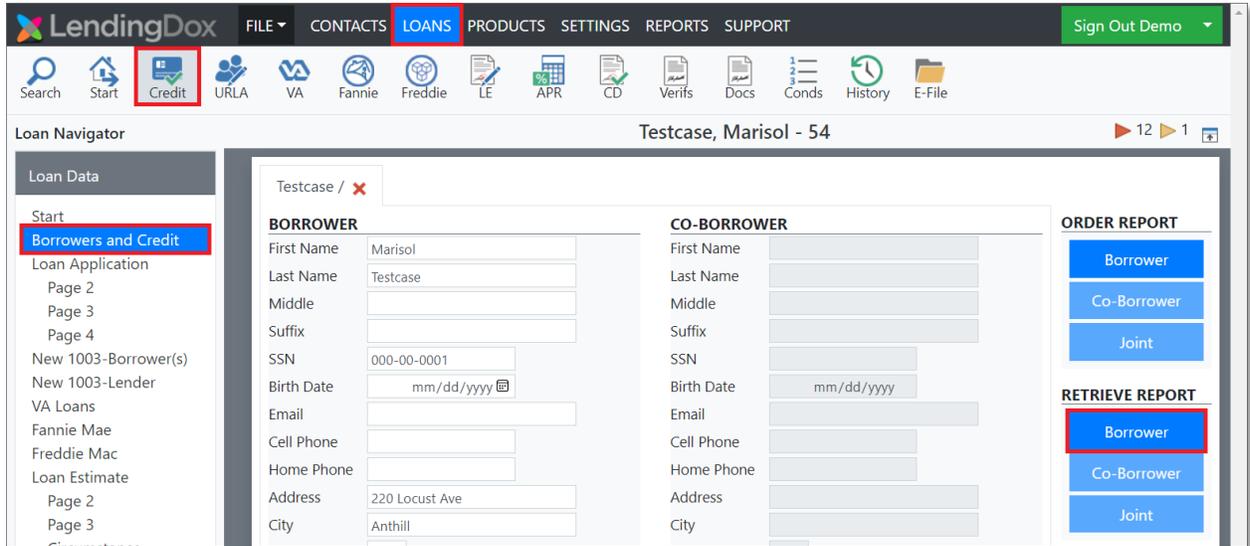
This application has a co-borrower

Report ID	Report Date	Vendor	Description	Repositories	Merge View
2048611	07-20-22 4:58:23 PM	Advantage_Credit	MARISOL TESTCASE	EXP/EFX/TU	Merge

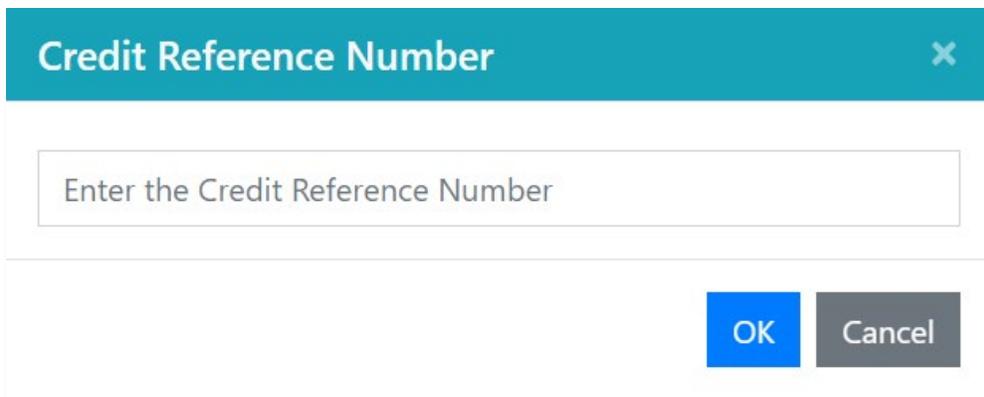
Retrieving Credit

Retrieve credit through Advantage Credit.

To Retrieve Credit, navigate to the LoanCredit page. From the Loan, select the “Credit” button in the ribbon, or select “Borrowers and Credit” from the left menu. On the right, under Retrieve Report, select Borrower, Co-Borrower, or Joint:



Enter the Credit Reference Number:



ORDERING CREDIT - ADVANTAGE CREDIT

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Credit Report Summary
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BORROWER INFORMATION

Name	MARISOL TESTCASE
Median FICO	743

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Name	N/A
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Select	Account Name	Account Number	Account Status	Balance	Monthly Payment	Type	Who	Opened Date	30 Days Late	60 Days Late	90+ Days Late
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<input type="checkbox"/>	HSBC/MCRAE	*****0010	Open	0	0	Revolving	B	Oct-2018	0	0	0
<input type="checkbox"/>	MBNA AMERICA	*****0001	Open	0	0	Revolving	B	Jul-2022	0	0	0
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Credit Ref# 2048611 Edit	Credit Ref#
Company Advantage Credit Inc of Colorado	Company

This application has a co-borrower

Report ID	Report Date	Vendor	Description	Repositories	Merge View
2048611	07-20-22 5:39:12 PM	Advantage_Credit	MARISOL TESTCASE	EXP/EFX/TU	Merge
2048611	07-20-22 4:58:23 PM	Advantage_Credit	MARISOL TESTCASE	EXP/EFX/TU	Merge