Using First American CREDCO with Autostar for Windows

AUTOSTAR
DEALERSHIP MANAGEMENT SOFTWARE

Introduction

Autostar offers dealers an integration between Autostar for Windows and First American CREDCO products and services. This integration allows dealers to pull Instant Merge® credit reports and OFAC ProScan reports using DataFlite™. DataFlite is a credit-ordering solution from First American CREDCO that provides fast and secure access to credit reports via the Internet.

Setting Up Your CREDCO DataFlite Login ID and Password

Before You Start

Before you use CREDCO products and services with Autostar for Windows, you must set up your CREDCO account and your DataFlite Login ID and password through the CREDCO website. The DataFlite login ID and password are different from your CREDCO user ID and passcode and must be set up before you pull credit reports.

From the Autostar for Windows Home Page, click on the **DataFlite Dealer Login** link. Refer to DataFlite for more information on how to set up your login ID and password.

Maintaining Your CREDCO DataFlite Password

For maximum security, CREDCO requires that you change your DataFlite password **every 90 days**. To do this, you must access the CREDCO DataFlite website and change the password every 90 days. Autostar has provided a link to the DataFlite website on the Autostar for Windows Home Page to make this easier for you.

To change your password from the Autostar for Windows Home Page, click on the **DataFlite Dealer Login** link. Refer to DataFlite for more information on how to change your DataFlite password.

NOTE: If you don't update your password every 90 days, you will get an error message when you try to pull credit reports.

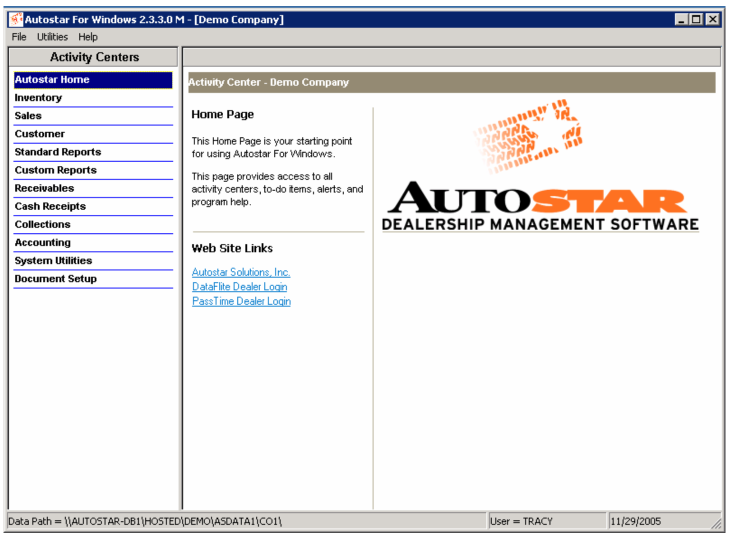
Setting Up Your CREDCO Account in Autostar for Windows

Before you can pull credit reports, you must use this procedure to set up your CREDCO account in Autostar for Windows.

Note: If you have Autostar's Multi Company module, you must set up your CREDCO account numbers using this procedure for ***each company*** you want to be able to pull and view credit reports for.

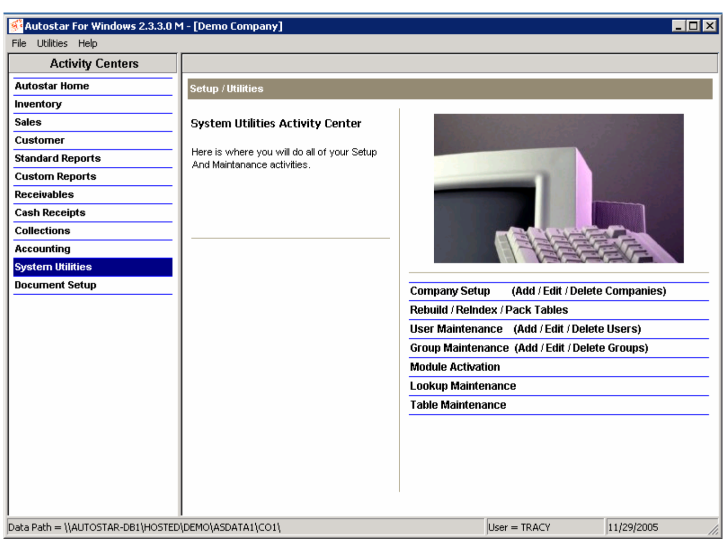
1. Access Autostar for Windows.

   The Autostar for Windows Home Page appears.



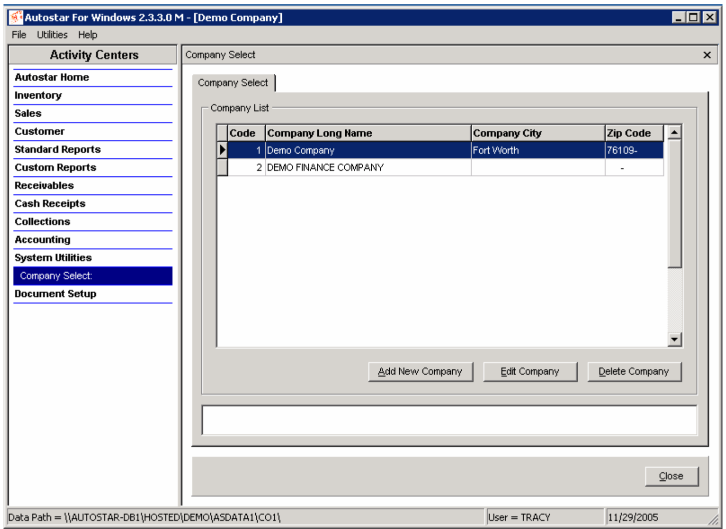
2. From the Autostar for Windows Home Page, click on **System Utilities**.

   The System Utilities Activity Center menu appears.



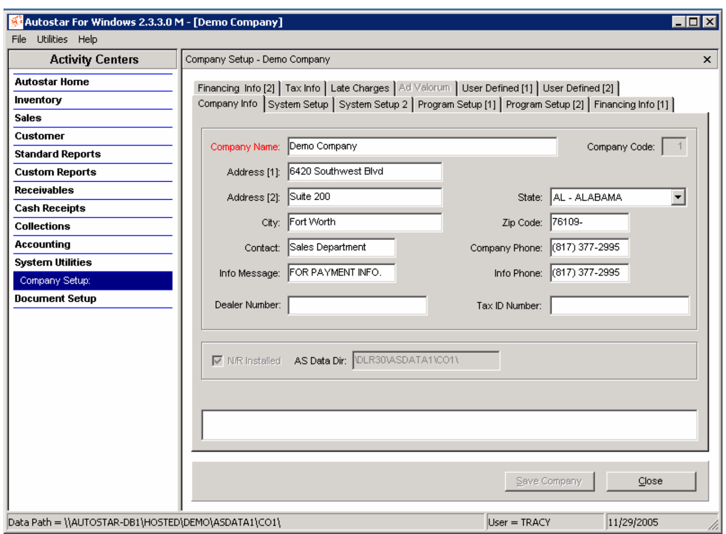
3. Click on **Company Setup**.

The system displays the companies available.



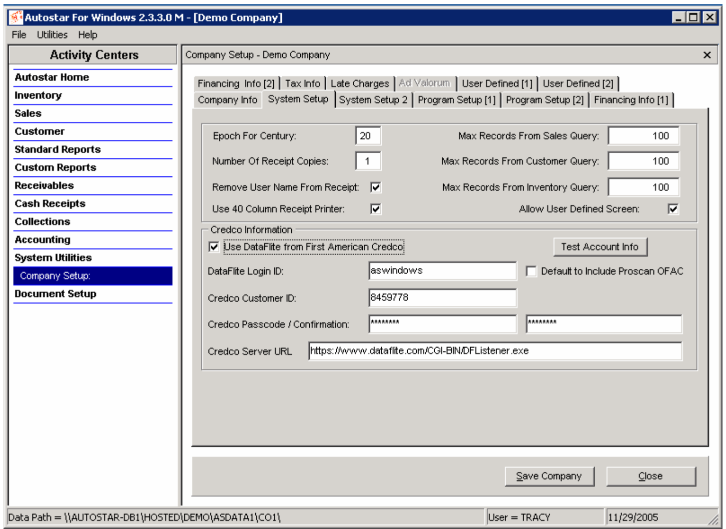
4. Click on the company you want to access.
5. Click on **Edit Company**.

The Company Setup tabs appear.



6. Click on the **System Setup** tab.

   The System Setup screen appears. The CREDCO Information appears in the second box on the screen.



7. In the Use DataFlite from First American CREDCO field, click in the check box to initialize the link between Autostar for Windows and your CREDCO account. If you don't check this field, you can't access the CREDCO setup fields.
8. In the DataFlite Login ID field, enter your DataFlite Login ID if you want the system to prefill your DataFlite login ID each time you pull a credit report. This is the login ID you set up on CREDCO's DataFlite website. This field is not required within Autostar. If you enter your login in this field, you will only have to enter your DataFlite password each time you pull a credit report because the system will prefill the login ID. If you don't enter your DataFlite login in this field, you will have to enter your DataFlite login ID and password each time you pull a credit report.

   Note: The DataFlite Login must be set up using CREDCO's DataFlite web site before you can set up your account in Autostar for Windows.

9. In the CREDCO Customer ID field, enter your CREDCO customer ID. This is your CREDCO customer account number that will be used to retrieve credit reports via the Internet. This is different from your DataFlite login ID. Your CREDCO customer ID may already be entered in this field. If it's not, enter it now. This is a required field.
10. In the CREDCO Passcode/Confirmation field, type your CREDCO customer password n the first field. Then type the password again in the Confirmation field to verify it. This password is not the same as your DataFlite password. When you type your password, asterisks appear to protect the password. This is a required field.

    Note: If you need to view this password, you must log in to Autostar for Windows as Administrator. Once you log in as Administrator, you can click on the **View Password** button to display the password.

Note: Do not enter or change any information in the CREDCO Server URL field. This field contains URLs assigned by Autostar that should not be changed.

11. In the Default to Include ProScan OFAC field, click in this box if you want the default set to pull an OFAC ProScan report every time you pull a credit report. If you don't want the default set to pull an OFAC ProScan report every time you pull a credit report, leave this box empty. You have the option to pull an OFAC ProScan report each time you pull a credit report.
12. Once you have entered all of the CREDCO DataFlite setup information you should check to make sure your account information is properly set up. To do this, click on the **Test Account Info** button.

    The DataFlite Login screen appears.
13. Enter your DataFlite Login ID. If you entered your login ID on the setup screen, this field is prefilled.
14. Enter your password in the Password field.
15. Click on **OK**.

    The system shows a screen indicating that your account is being validated.
16. Once the validation is complete, the system displays a message. If your account is set up properly, the system tells you your CREDCO Account Information has been Validated. Click on **OK**. If your account is not set up properly, the system displays an error message. Follow the instructions on the error message to correct the problem.
17. Once you have validated your CREDCO account, click on **Save Company**.

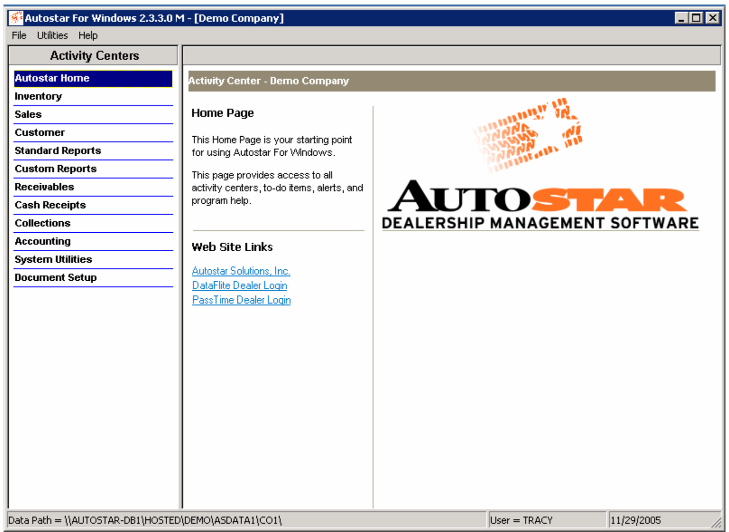
    The Autostar/CREDCO integration is set up. You will not have to change the information on this screen. However, you will have to change your DataFlite password via the DataFlite web site every 90 days.

Pulling a Credit Report in Autostar for Windows

Once you have set up your Autostar/CREDCO integration, you can use this procedure to pull credit reports in Autostar for Windows.

1. Access Autostar for Windows.

   The Autostar for Windows Home Page appears.



2. From the Autostar for Windows Home Page, click on **Customer**.

   The Customer Activity Center menu appears.

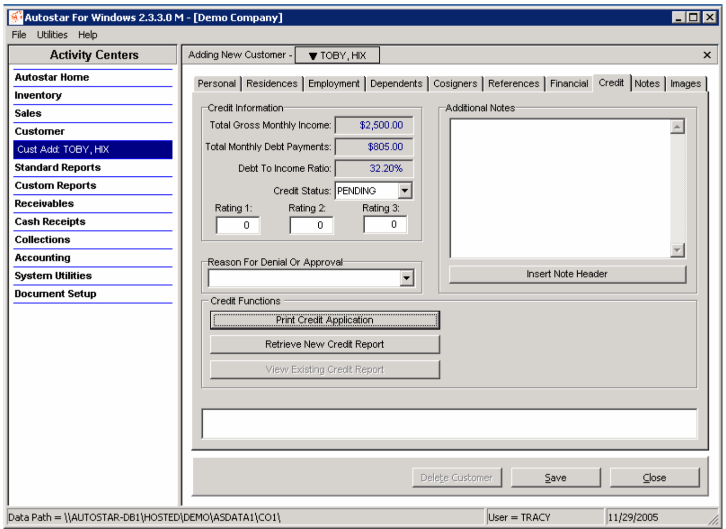
3. Click on **Add a Customer**.

   Note: If the customer already exists in the system, click on **Maintain Customers** and pull up the customer using the search function.

   The Add a New Customer screen appears.

4. Complete the fields on the screen.
5. Click **OK**.
6. Click on the Customer tabs to enter the customer's information. You can enter personal, residence, employment, dependents, cosigners, references, and financial information using the Customer tabs.
7. Once all of the application information is entered, click on the **Credit** tab.

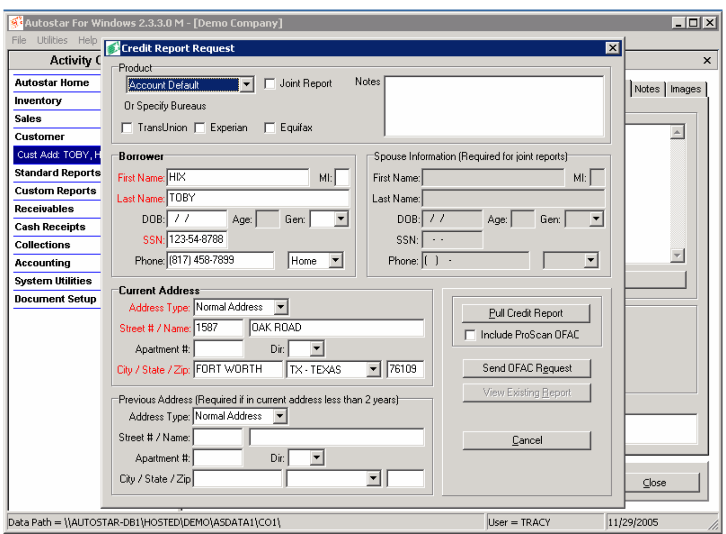
   The Credit screen appears. The gross monthly income, total monthly debt payments, and debt to income ratio are displayed, based on information entered on the other customer screens.



8. Click on **Print Credit Application** to print the credit application. Have the customer sign it. You don't need to print the contact notes.
9. Click on **Retrieve New Credit Report**.

   The system asks if this is a joint credit application.
10. Click **Yes** if this is a joint credit application, or click **No** if it's not a joint credit application.

    The Credit Report Request screen appears.



11. In the Product section, you select which credit reports you want to use and whether you want merged reports. Do **one** of the following:
    - ***If you want to pull just one report***, leave Account Default in the first field, and then click in the box that corresponds to the credit report you want to pull (i.e., TransUnion, Experian, or Equifax).

- ***If you want to pull more than one credit report***, leave Account Default in the first field, and then click in the boxes that correspond to the credit reports you want to pull (i.e., TransUnion, Experian, and Equifax).
- ***If you want to pull a merged credit report from two bureaus***, click on the down arrow and select 2 Bureau. Then click in the boxes that correspond to the credit reports you want to appear on the merged report.
- ***If you want to pull a merged credit report from three bureaus***, click on the down arrow and select 3 Bureau. Then click in all three boxes (TransUnion, Experian, and Equifax).

12. If you want a joint credit report, click in the Joint Report box. If you check this box, the Spouse Information section of the screen is activated so you can enter personal information on the spouse.
13. In the Notes section, enter notes about this customer.
14. In the Borrower section, the fields are filled according to information entered on other Customer screens. Red fields indicate required information. Enter information as necessary.
15. In the Spouse Information section, complete the fields if this is a joint credit application. Enter the spouse's name, date of birth, age, gender, social security number, and phone number. Red fields indicate required information. This section of the screen is only available if you checked the Joint Report box at the top of the screen.
16. In the Current Address section, the fields are filled according to information entered on other Customer screens. Red fields indicate required information. Enter information as necessary.
17. In the Previous Address section, enter the customer's previous address information if he/she has been at the current address for less than two years.
18. If you want to pull an OFAC ProScan report with the credit report, click on the **Include ProScan OFAC** check box. The OFAC ProScan report will appear at the bottom of the credit report. If you don't want to pull an OFAC ProScan report, leave this box empty. This box may be checked by default depending on the settings you selected in Company Setup.
19. Once all of the information has been entered, click on **Pull Credit Report**.

    The DataFlite login screen appears, prompting you to log in.
20. Enter your DataFlite login ID, if necessary. This field may be prefilled by default, depending on the settings you selected in Company Setup.
21. Enter your DataFlite password and click **OK**.

    The system displays the credit report. This credit report and any subsequent credit reports pulled will remain in the customer's file until the customer is deleted.
22. If you want to print the report, click on **Print**. Once you're finished viewing or printing the credit report, click on **Close**.

23. When you’re finished with the credit report, click on **Cancel** on the Credit Report Request screen.
24. To finish entering the customer’s credit information, go to the Credit tab. Click on the down arrow in the Credit Status field to select the customer’s status (i.e., pending, approved, or denied).
25. In the Reason for Denial or Approval field, click on the down arrow to select the reason the customer was denied or approved. This field is for your company’s internal purposes only; it does not notify anyone of this action.
26. Enter notes in the Additional Notes section if necessary.
27. Once you have finished pulling and viewing the credit report for the customer, click **Save** to save the customer and credit information.

    The customer and credit information is saved. You can view the credit report later using the View Existing Credit Report option.

Viewing an Existing Credit Report in Autostar for Windows

If you have already pulled a credit report for a customer and you want to view it, you can use this procedure to display and print the credit report. Autostar for Windows saves all credit reports in the customer's file until the customer is deleted from the system.

Note: This option is not available until you pull a credit report for the customer.

1. From the Autostar for Windows Home Page, click on **Customer**.

   The Customer Activity Center menu appears.

2. Click on **Maintain Customers**.

   The Customer Search screen appears.

3. Use the Search function to pull up the customer.
4. Click on the **Credit** tab.
5. Click on **View Existing Credit Report**.

   The system displays the credit report in the Credit Report Viewer. The left side of the screen displays all reports pulled for this customer by date and report type. The right side of the screen displays the report.

6. If you have multiple reports, you can use the filters at the bottom of the Credit Report Viewer to limit the reports displayed. Select one of the following:
   - **FastCar Reports –** Click on this option to display only old credit reports generated through FastCar prior to the migration to DataFlite.
   - **DataFlite Reports –** Click on this option to display only credit reports generated using DataFlite.
   - **ProScan OFAC –** Click on this option to display only ProScan OFAC reports.
   - **DataFlite and ProScan OFAC –** Click on this option to display DataFlite and ProScan OFAC reports.
   - **All Reports –** Click on this option to display all of the above reports.
7. In the box on the left side of the screen, click on the report you want to view.

   The system displays the report.

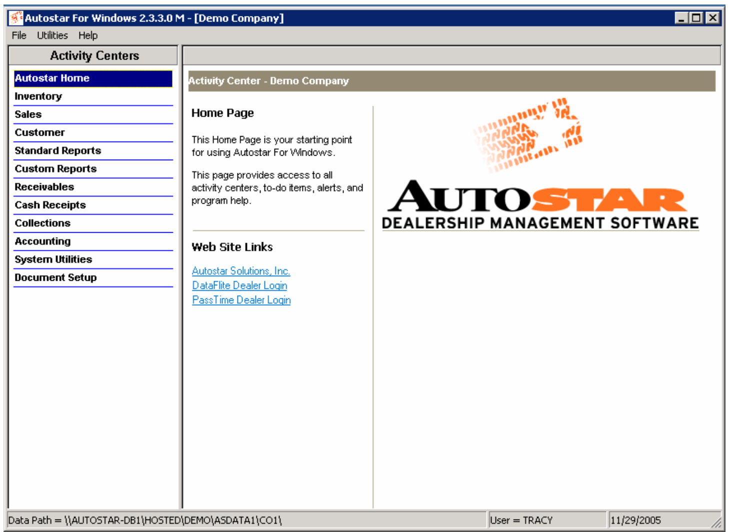
8. If you want to print the report, click **Print**.
9. Once you have finished viewing the report, click **Close**.

Pulling a Stand-Alone OFAC ProScan Report in Autostar for Windows

Once you have set up the Autostar/CREDCO integration, you can use this procedure to pull OFAC ProScan reports in Autostar for Windows.

1. Access Autostar for Windows.

   The Autostar for Windows Home Page appears.

2. From the Autostar for Windows Home Page, click on **Customer**.

   The Customer Activity Center menu appears.

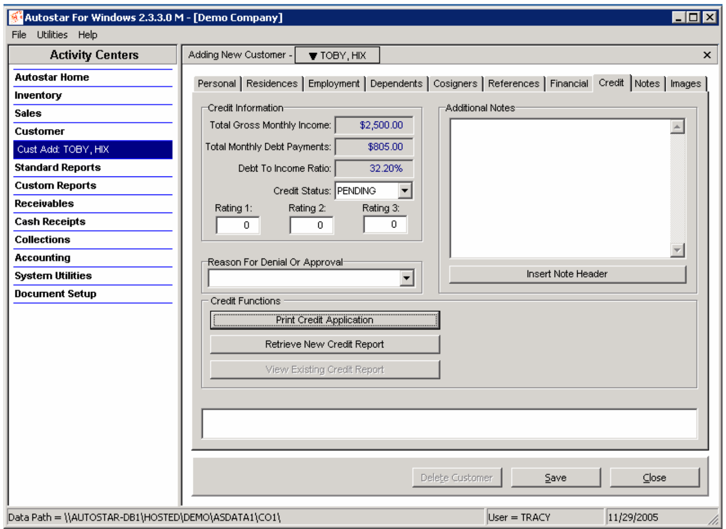
3. Click on **Add a Customer**.

   Note: If the customer already exists in the system, click on Maintain Customers and pull up the customer using the search function.

   The Add a New Customer screen appears.

4. Complete the fields on the screen.
5. Click **OK**.
6. Click on the Customer tabs to enter the customer's information. You can enter personal, residence, employment, dependents, cosigners, references, and financial information using the Customer tabs.
7. Once all of the application information is entered, click on the **Credit** tab.

   The Credit screen appears. The gross monthly income, total monthly debt payments, and debt to income ratio are displayed, based on information entered on the other customer screens.



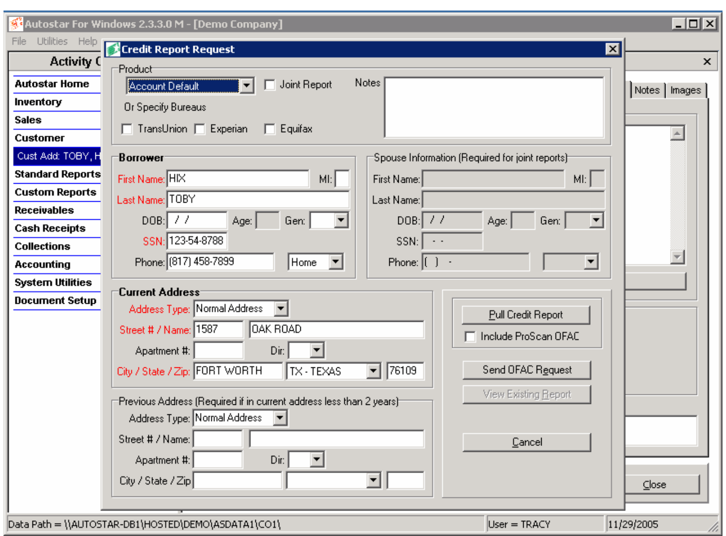
8. Click on **Print Credit Application** to print the credit application. Have the customer sign it. You don't need to print the contact notes.

9. Click on **Retrieve New Credit Report**.

   The system asks if this is a joint credit application.

10. Click **Yes** if this is a joint credit application, or click **No** if it's not a joint credit application.

    The Credit Report Request screen appears.



11. If you want a joint credit report, click in the Joint Report box. If you check this box, the Spouse Information section of the screen is activated so you can enter personal information on the spouse.

12. In the Notes section, enter notes about this customer.

13. In the Borrower section, the fields are filled according to information entered on other Customer screens. Red fields indicate required information. Enter information as necessary.
14. In the Spouse Information section, complete the fields if this is a joint credit application. Enter the spouse’s name, date of birth, age, gender, social security number, and phone number. Red fields indicate required information. This section of the screen is only available if you checked the Joint Report box at the top of the screen.
15. In the Current Address section, the fields are filled according to information entered on other Customer screens. Red fields indicate required information. Enter information as necessary.
16. In the Previous Address section, enter the customer’s previous address information if he/she has been at the current address for less than two years.
17. Once all of the information has been entered, click on **Send OFAC Request**.

    The DataFlite login screen appears, prompting you to log in.
18. Enter your DataFlite login ID, if necessary. This field may be prefilled by default, depending on the settings you selected in Company Setup.
19. Enter your DataFlite password and click **OK**.

    The system displays the credit report. This credit report and any subsequent credit reports pulled will remain in the customer’s file until the customer is deleted.
20. If you want to print the report, click on **Print**. Once you’re finished viewing or printing the credit report, click on **Close**.
21. When you’re finished with the credit report, click on **Cancel** on the Credit Report Request screen.
22. To finish entering the customer’s credit information, go to the Credit tab. Click on the down arrow in the Credit Status field to select the customer’s status (i.e., pending, approved, or denied).
23. In the Reason for Denial or Approval field, click on the down arrow to select the reason the customer was denied or approved. This field is for your company’s internal purposes only; it does not notify anyone of this action.
24. Enter notes in the Additional Notes section if necessary.
25. Once you have finished pulling and viewing the credit report for the customer, click **Save** to save the customer and credit information.

    The customer and credit information is saved. You can view the credit report later using the View Existing Credit Report option.