



Client User's Guide

Release 2.0

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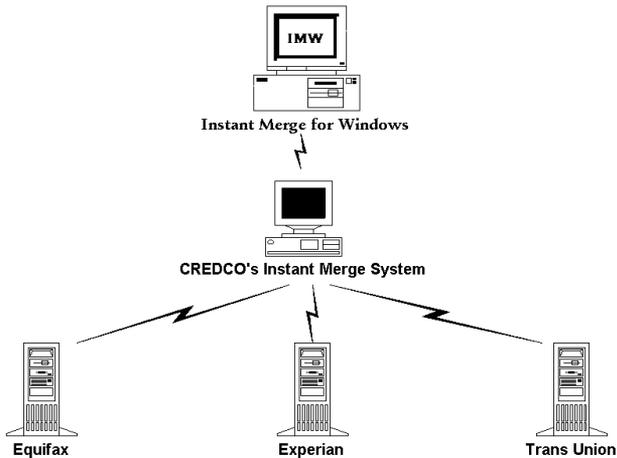
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1 Introduction



Instant Merge® for Windows is a credit report ordering and processing product from First American CREDCO. **Instant Merge® for Windows** is a system of hardware and software used to produce fast, accurate credit reports.



Using the **Instant Merge® for Windows** software and your computer, applicant data is sent to First American CREDCO's host computers, repository data is obtained and processed, and the final merged report arrives back at your PC in about one minute.

Instant Merge® for Windows

Instant Merge® for Windows provides a quick pull of tradeline data from any, or all, of the three credit bureaus Equifax [EFX], Experian [XPN], or Trans Union [TUC]. Credit data for a particular borrower can be reported differently by each of the three national bureaus. These bureaus may also vary their data collection and coverage by geographical areas in the country. **Instant Merge® for Windows** simplifies the credit report process for you by using its powerful patented merge logic to compare twelve credit and public record variables, and eliminate duplicate tradelines.

Instant Merge® for Windows then presents the strongest tradeline or public record data in an easy-to-read report.

1.1 Features

The **Instant Merge**® *for Windows* application includes the following features:

- ◆ Easy to use interface
- ◆ Native Windows application
- ◆ Easily filled-in window for applicant data collection
- ◆ Rapid report generation and delivery
- ◆ One, two, or three credit repository requests are merged into a single credit report
- ◆ Incorporates TAPI to allow use of any installed modem
- ◆ Communicates via the public telephone system or dedicated leased telephone lines
- ◆ Provides its own telecommunications software (no other communications software is required)
- ◆ Allows a variety of transmission options
- ◆ Single credit report application
- ◆ Multiple credit report applications
- ◆ Batch transmission of any subset of the applications, or all of the applications
- ◆ Provides for a variety of configuration options
- ◆ Prints reports to any installed printer
- ◆ File and program access security
- ◆ Transaction logging
- ◆ Communication error logging
- ◆ Easy to understand error messages

1.2 System Requirements

The following list defines the **Instant Merge** *for Windows* system requirements:

- ◆ 486 DX-66 (or higher) IBM Compatible PC
- ◆ Microsoft Windows 95 or 98
- ◆ VGA (or higher) Video Adapter
- ◆ 10 to 32 Megabytes Available Hard Drive Space depending on components installed
(An additional 10 Megabytes is recommended to store saved reports.)
- ◆ 16 Megabytes RAM
(32 Megabytes RAM is recommended)
- ◆ Hayes Compatible Data-Fax Modem - 14.4 KBPS (or higher)

1.3 Technical Support

Technical support is available through the First American CREDCO Help Desk. For assistance, call:

(800) 423-1150

Technical Support is available Monday through Friday from 6:00 a.m. to 8:00 p.m. Pacific Time, on and Saturday and Sunday from 10:00 a.m. to 3:00 p.m. Pacific Time...

2 Installing the Software

The **Instant Merge** for *Windows* software is installed on the PC using a floppy disk, or CD-ROM drive, and a hard disk drive. Each drive has a letter designator that the operating system recognizes as belonging to that drive.

A typical computer configuration offers a 3.5" floppy diskette as "Drive A:" or "Drive B:", a hard disk as "Drive C:", and a CD-ROM drive as "Drive D". Therefore, the installation in this configuration would be from floppy drive "A:" or "B:" to hard drive "C:", or from CD-ROM drive "D" to hard drive "C".

To determine the correct letter designator for each drive on your computer, refer to your computer's documentation, double-click on the "My Computer" icon, or check with your System Administrator.

The installation of the **Instant Merge** for *Windows* software requires between 10 and 32 Megabytes of disk space, depending on which of the required components are already installed on your PC. If your PC has Windows 98, or Windows 95 with Internet Explorer 4.01, already installed, your installation will require only about 10 Megabytes of space. If these components are not already installed, the extra required files will bring your total space requirements to approximately 32 Megabytes.

Additionally, we recommend that you have an extra 10 Megabytes of disk space available after installation for storing saved reports.

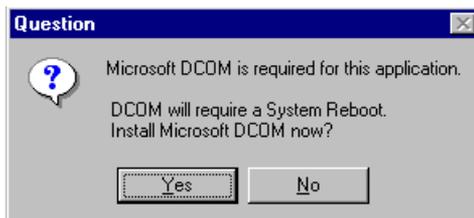
CAUTION: Remember to close all open Windows applications prior to installing **Instant Merge**.

2.1 Automatic Installation

Most Windows 95/98 PC's ship with a CD-ROM drive that features an "auto-play" option. If this option has been enabled, software installation, and music CD's, inserted into the drive will automatically start whenever the drive door is closed. Most software installation CD's now provide an "auto-start" capability to take advantage of this unique feature.

The **Instant Merge** installation CD will automatically load the software installation program for you if your CD's "auto-play" option has been enabled.

Because **Instant Merge for Windows** is a powerful 32-bit application tightly integrated with Windows 95 and Windows 98, it may require some additional Windows tools to be installed on your PC. If you are not running Windows 98, or Windows 95 with Internet Explorer 4.01, you will initially be advised of the requirement to install the Microsoft DCOM software which is required for **Instant Merge for Windows** to function. If you see this window, simply "click" the *Yes* button to install this software.



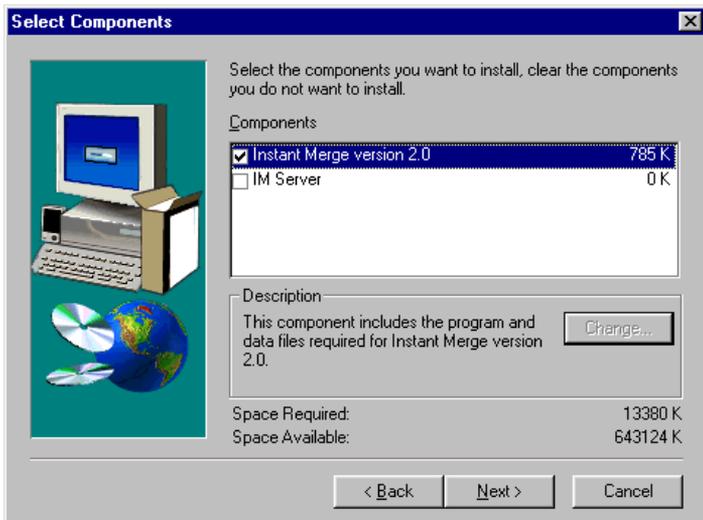
CAUTION: Your PC will automatically shutdown and restart once the DCOM software has finished installing. You must have shutdown all other programs prior to "clicking" the *Yes* button, otherwise you could lose any unsaved work.

The installation program will automatically continue when your PC restarts.

If you do not need to install the above components, the first installation window you will see is the *Welcome Window*. Please read the information presented before continuing.



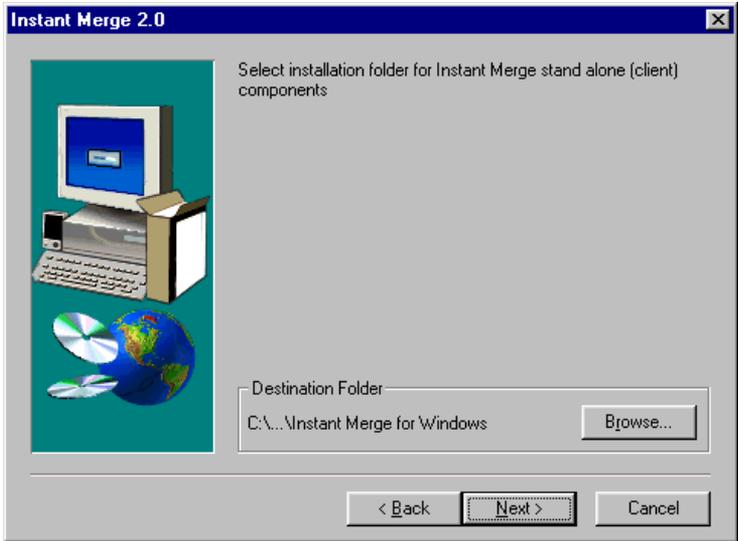
You should close all active programs before continuing — if you have not already done so. You may do this by clicking on the *Cancel* button, closing each open program individually; and then restarting the installation process. If all of your active programs have been shutdown, "*click*" on the *Next* button to continue



You will next be asked if you want to install the **Instant Merge for Windows Client** software, **Instant Merge Server** software, or both.. The default installation is for the **Instant Merge for Windows Client** software. **Instant Merge** can be used without a requirement for any other piece of software. However, it can be used in conjunction with **Instant Merge Server** software to gain greater credit reporting flexibility for your organization. If you want to install the **Instant Merge Server** software at this time, simply click the box to add a ✓ to the **Instant Merge Server** box. Then click “**Next**” to finish the installation.

NOTE: The amount of space required for this installation, and the amount of space available, are identified in this window. The differences between space requirements of individual components, such as **Instant Merge for Windows Client** and **Server**, and total space requirements represent necessary system files being installed with the various software components.

You may customize the **Instant Merge** installation by changing the default options during the installation process. The following window allows you to target the installation to a different directory



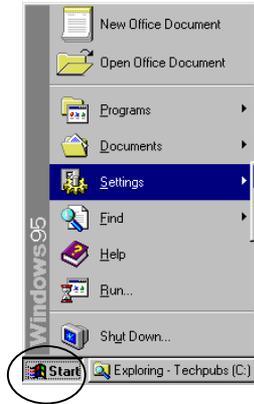
However, for the simplest installation, we recommend you accept the default choices. When you are ready, “click” the “**Next**” button to continue.

When the installation is complete, you will need to start the software and setup your configuration options to finish the installation and get ready to work.

2.2 Manual Installation

If you have the diskette version, or if the **Instant Merge for Windows** installation program does not automatically start when you insert the installation CD, you will need to install **Instant Merge for Windows** manually.

The simplest method is to click on your computer's **Start Button**; then click on the *Settings* option on the *Start Menu*; and finally click on *Control Panel* option.



When the *Control Panel* window appears, click on the “*Add/Remove Programs*” icon to manually start the installation process. Using this feature, Windows will automatically search your floppy disk drive, or your CD-ROM drive, for the **Instant Merge for Windows** installation program and then automatically start it for you.

However, if you prefer to do everything yourself, the following steps will guide you through a completely manual installation.

Step 1: Place Disk 1 of the **Instant Merge for Windows** installation diskettes in the floppy disk drive, or place the **Instant Merge** installation CD in the CD-ROM drive.

Step 2: From the **Start** menu, select

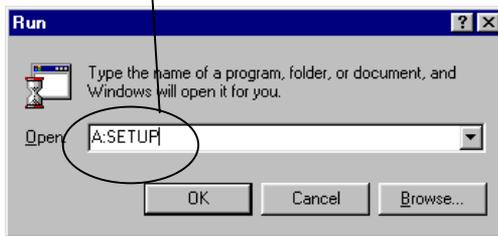
Run.

Step 3: In the **Run** dialog box, enter:

A: \SETUP

or

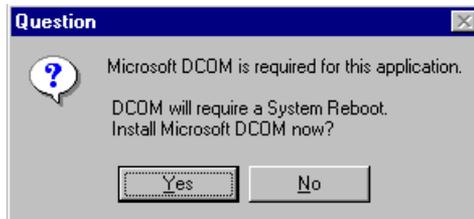
D: \SETUP



NOTE: You can also use the **Browse** button to browse your computer to locate the installation program. For more information on how to do this please consult your operating system manual.

Step 4: Click on **OK** to launch the installation program

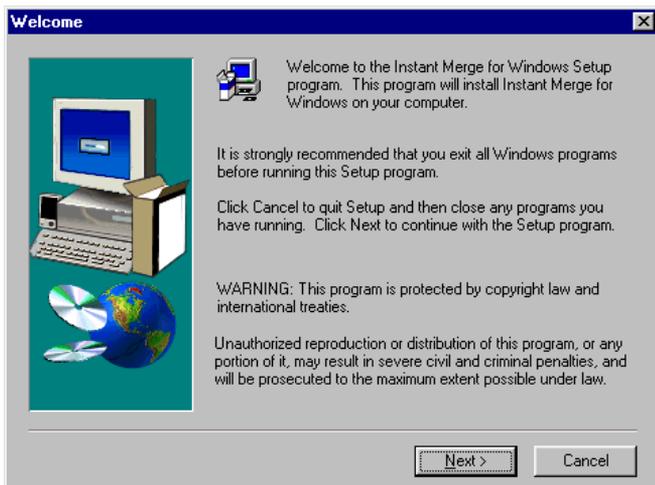
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CAUTION: Your PC will automatically shutdown and restart once the DCOM software has finished installing. You must have shutdown all other programs prior to “clicking” the *Yes* button, otherwise you could lose any unsaved work.

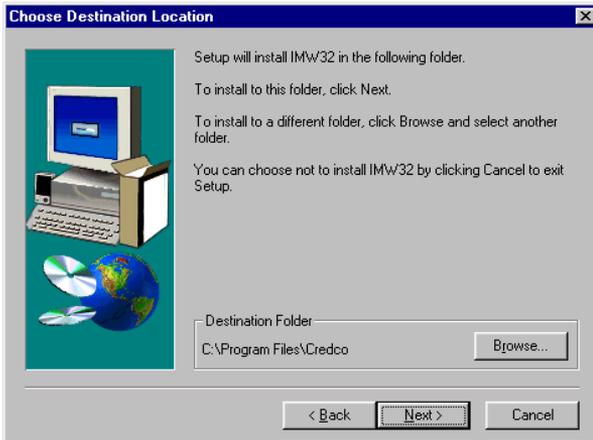
The installation program will automatically continue when your PC restarts.

If you do not need to install the above components, the first installation window you will see is the *Welcome Window*. Please read the information presented before continuing.



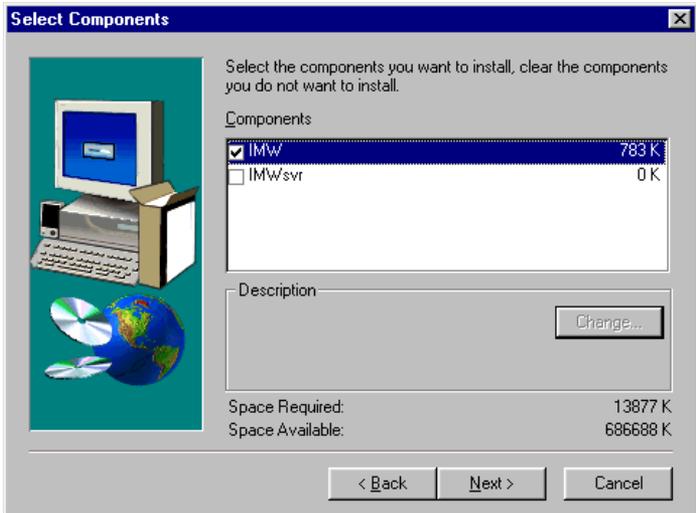
You should close all active programs before continuing. You may do this by clicking on the *Cancel* button, closing each open program individually; and then restarting the installation process. If all of your active programs have been shutdown, "*click*" on the *Next* button to continue.

You may customize the **Instant Merge** installation by changing the default options during the installation process. The following window allows you to target the installation to a different directory.



However, for the simplest installation, we recommend you accept the default choices. When you are ready, click the *“Next”* button to continue.

You will next be asked if you want to install the **Instant Merge for Windows Client** software, **Instant Merge Server** software, or both.



The default installation is for the **Instant Merge for Windows Client** software. **Instant Merge** can be used without a requirement for any other piece of software. However, it can be used in conjunction with **Instant Merge Server** software to gain greater credit reporting flexibility for your organization. If you want to install the **Instant Merge Server** software at this time, simply click the box to add a ✓ to the **Instant Merge Server** box. Then click “**Next**” to finish the installation.

NOTE: The amount of space required for this installation, and the amount of space available, are identified in this window. The differences between space requirements of individual components, such as **Instant Merge for Windows Client** and **Server**, and total space requirements represent necessary system files being installed with the various software components.

When the installation is complete, you will need to start the software and setup your configuration options to finish the installation and get ready to work. For information on starting **Instant Merge for Windows**, please refer to *Chapter 3, Starting the Software*. For information on configuring **Instant Merge for Windows**, please refer to *Chapter 4, Configuring the Software*.

2.3 Uninstalling the Software

Instant Merge for Windows also includes an uninstall utility to allow you to easily uninstall the software should the need ever arrive. To uninstall **Instant Merge** for Windows just follow these simple steps:

Step 1: Open the Windows Control Panel by "clicking" on the **Start** button, then "clicking" on the **Settings** option.



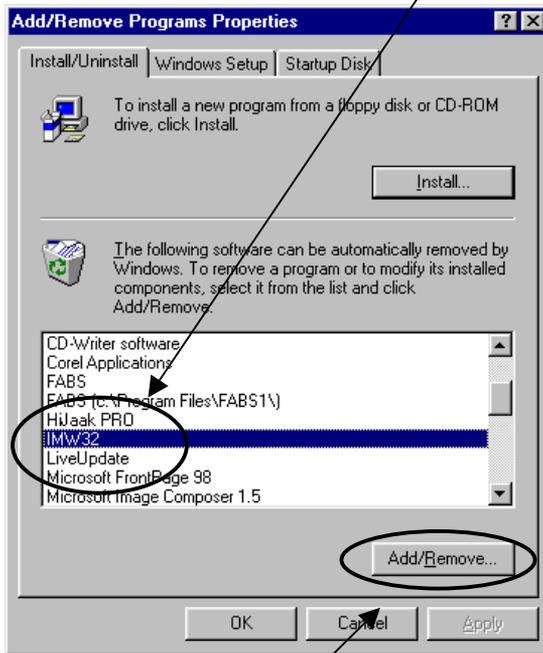
Step 2: Next select the **Control Panel** option.



Step 3: Then select the **Add/Remove Programs** icon.



Step 4: When you see the following window, browse through the list of installed programs until you find **IMW32** and “click” on it to select it.



Then “click” on the **Add/Remove** button to start the automatic uninstall process.

WARNING: If you have both **Instant Merge for Windows Client** and **Instant Merge Server for Windows** installed, they will both be uninstalled at this time. **DO NOT CONTINUE UNLESS YOU WISH TO REMOVE BOTH PROGRAMS**

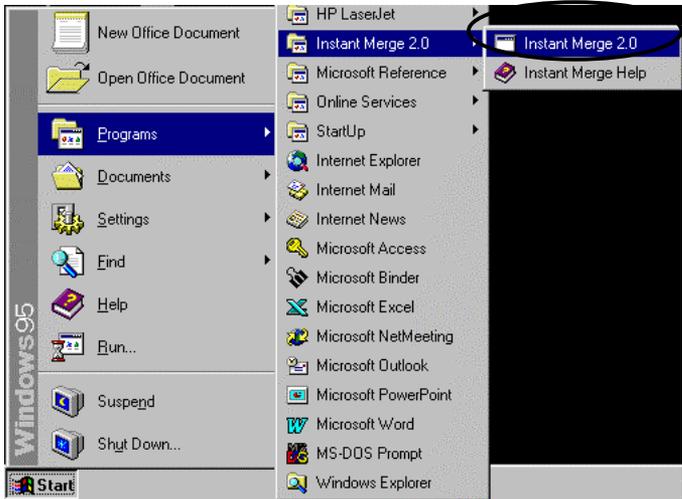
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3 Starting the Software

The following section details the steps to start **Instant Merge for Windows** software.

Step 1: Click on the **Start** menu button.

Step 2: Select *Programs* → *Instant Merge for Windows 2.0* → *Instant Merge for Windows 2.0*.



Step 3: When **Instant Merge for Windows** is started for the first time, you will be required to enter the configuration information for your organization. **Instant Merge** will prompt you to establish a new user profile, based on information provided by account setup, and to select which modem you desire to use (if your PC has more than one modem installed). For more details on how to complete these configuration windows please refer to *Chapter 4, Configuring the Software*.

3.1 Enter UserID and Password

Instant Merge for Windows provides a security function that protects access to the **Instant Merge** for Windows program and your credit files. If the security feature has been setup and activated, **Instant Merge** for Windows displays the following *Security* window each time the software is started.



To access the **Instant Merge** for Windows program:

1. Enter your user identification and password.
2. Click on the **OK** button.

To learn how to configure security for your system, or to add new users, refer to *Chapter 7, Security and User Administration*.

3.2 Getting to Work

When *Instant Merge for Windows* is started, you will see the following window:

The screenshot shows the 'Instant Merge for Windows 2.0' application window. The interface includes a menu bar (File, Setup, Security, Help) and a toolbar with icons for Send, Disconnect, Print, View, Batch, New, Save, Cancel, and Delete. The main area is divided into several sections:

- Batch/Individual/Joint:** Radio buttons for 'Batch' (checked), 'Individual' (unchecked), and 'Joint' (unchecked). 'Repositories' is set to 0. 'Profile' is 5454654.
- Primary Applicant:** Last: AMERICAN, First: ANDY, SSN: 123-45-6456, Age/DOB, Gen: JR.
- Spouse:** Last: AMERICAN, First: AMY, SSN: 123-45-6456, Age/DOB, Gen.
- Address:** Radio buttons for Normal, P.O. Box, and Rural Route. Fields for Num, Street Name, Apt, Dir, City, State, and Zip.
- Previous Address:** Similar fields to the main address section.
- Notes:** A text area for notes.
- Table:** A table with columns 'Last Name', 'First Name', and 'SS'. It contains two rows: 'AMERICAN ANDY 12' and 'CREDCO CHARLIE 12'.

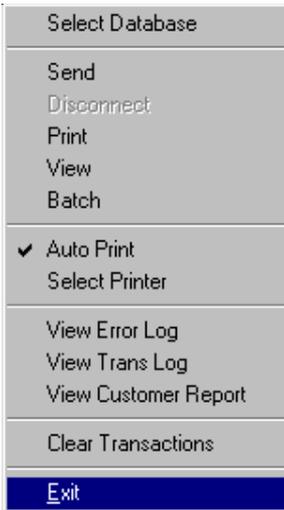
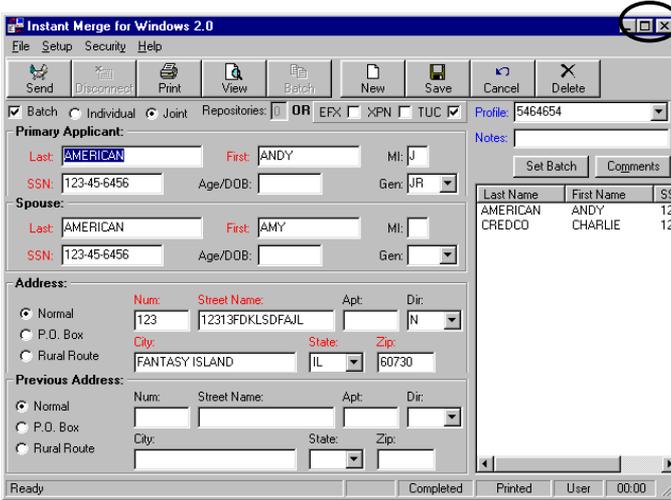
At the bottom, there are status indicators: Ready, Completed, Printed, User, and 00:00.

Now you can put the power of *Instant Merge for Windows* to work. You will find the following sections in this manual very helpful.

- ◆ **Chapter 4**, Configuring the Software
- ◆ **Chapter 5**, Learning the Environment
- ◆ **Chapter 6**, Entering Request Information
- ◆ **Chapter 7**, Security and User Administration
- ◆ **Chapter 8**, Ordering Reports
- ◆ **Chapter 9**, Viewing, Printing, and Deleting Reports
- ◆ **Chapter 10**, Viewing and Clearing Logs

3.3 Exiting the Software

To exit the **Instant Merge** for Windows program, “click” on the **Exit** button  in the top right corner of the window.



You may also click on the *File* menu and select the *Exit* option.

4 Configuring the Software

All of the configuration windows can be accessed from the *Setup* menu within the **Instant Merge for Windows** program. These options allow you to maintain *Profiles*, *Connection Settings*, and *Timeout Settings*.

The screenshot shows the 'Instant Merge for Windows 2.0' application window. The 'Profiles' menu is selected, and the 'Profiles' configuration window is open. The window has a menu bar (File, Setup, Security, Help) and a toolbar with buttons for View, Batch, New, Save, Cancel, and Delete. The 'Profiles' window is divided into several sections:

- Repositories:** A list of checkboxes for OR, EFX, XPN, and TUC. 'TUC' is checked.
- Profile:** A dropdown menu showing '5464654'.
- Notes:** A text area for notes, with 'Set Batch' and 'Comments' buttons below it.
- Primary Applicant:** Fields for Last Name (AMERICAN), First Name (ANDY), MI (J), SSN (123-45-6456), Age/DOB, and Gen (JR).
- Spouse:** Fields for Last Name (AMERICAN), First Name (AMY), MI, SSN (123-45-6456), Age/DOB, and Gen.
- Address:** Radio buttons for Normal, P.O. Box, and Rural Route. Fields for Num (123), Street Name (12313FDKLSDFAJL), Apt, Dir (N), City (FANTASY ISLAND), State (IL), and Zip (60730).
- Previous Address:** Similar fields to the current address section.

At the bottom right, there is a table with the following data:

Last Name	First Name	SS
AMERICAN	ANDY	12
CREDCO	CHARLIE	12

The status bar at the bottom shows 'Ready', 'Completed', 'Printed', 'User', and '00:00'.

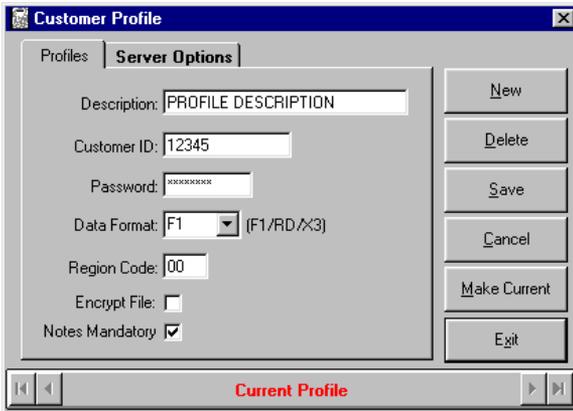
4.1 Profile Setup

The *Customer Profile* window is used to enter your First American CREDCO account specification. This window has two tabs. The first tab, *Profiles*, is used to configure a profile with your account information. The second tab, *Server Options*, is used to configure **Instant Merge for Windows** to work with **Instant Merge Server**.



NOTE: If you do not have **Instant Merge Server** installed, you must not use the *Server Options* tab — entering information in this window without having **Instant Merge Server** installed could cause you some problems.

4.1.1 Profile Window



4.1.1.1 Profile Setup

To setup a new profile, just follow these simple steps:

Step 1: DESCRIPTION: Enter a description of the profile in the *Description* text box. The description is for your own use. It is recommended that you enter information about the account, such as FICO scores, number of bureaus, etc.

- Step 2:** **CUSTOMER ID:** Enter your four (4) or five (5) digit customer identification number in the *Customer Id* text box. This number is your **Instant Merge** account number and is supplied by First American CREDCO.
- Step 3:** **PASSWORD:** Enter your customer password in the *Password* text box. This password is supplied by First American CREDCO.
- Step 4:** **REGION CODE:** The default Region Code of **00** is already entered in the text box. Do not change this number unless directed to do so by Account Setup.
- Step 5:** **DATA FORMAT:** Select the report format, **F1, RD, or X3**, from the *Data Format* drop down list box. The default is **F1**, which requests formatted **Instant Merge** reports. *The F1 is the only report format you should use unless directed to do so by Account Setup.*

CAUTION: Do not select **RD** or **X3** formats unless specifically directed by Account Setup. These formats are reserved for companies doing something unique requiring the reports to be formatted differently than normal.

- Step 6:** **ENCRYPT FILE:** To enable file encryption, click on the *Encrypt File* check box, so that an appears in the box. When file encryption is enabled, files stored on the hard disk are encrypted and can be read by **Instant Merge** only.
- Step 7:** **NOTES MANDATORY:** To require the use of notes, click on the *Notes Mandatory* check box, so that an appears in the box. This means that each client credit request generated with this profile will require a note, or comment, to be entered.
- Step 8:** **SAVE:** “Click” on **Save** to save the information entered for this profile, or **Cancel** to “undo” your changes.
- Step 9:** **MAKE CURRENT:** If you want the current profile used when ordering reports, click on the **Make Current** button.

NOTE: The status bar contains the message **Current Profile** when the current profile is displayed.

- Step 10:** **EXIT:** Click the **Exit** Button to quit.

4.1.1.2 Adding Profiles

Instant Merge for Windows supports multiple profiles. To create additional profiles follow these simple steps:

Step 1: Click on the **New** button to display a blank *Customer Profile* window.

Step 2: Enter the profile information. For more information on entering this information, please refer to the previous paragraph.

Step 3: Click on **Save** to keep your changes, or **Cancel** to “undo” your changes.

Use the scroll bar at the bottom of the window to scroll through the available profiles.

NOTE: You may choose to add different profiles to accommodate your unique business requirements, such as separate billing identification or specific functionality differences.

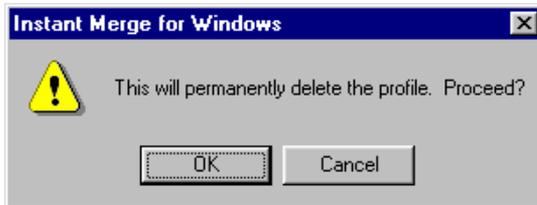
4.1.1.3 Deleting Profiles

To delete a profile, just follow these simple steps:

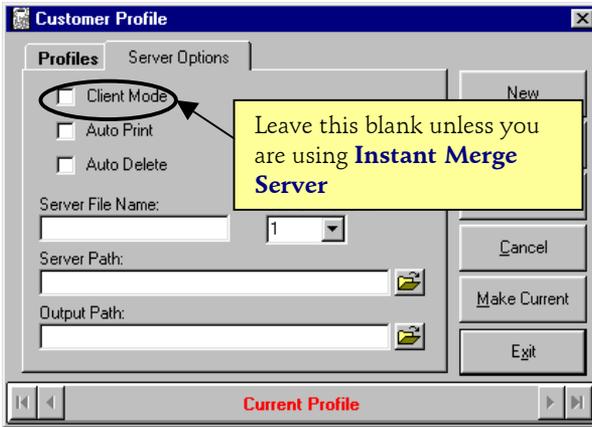
Step 1: Use the scroll bar to display the profile you want to delete.

Step 2: Click on the **Delete** button. A warning window is displayed.

Step 3: If you are sure you want to permanently delete the profile, click on **OK**. Click on **Cancel** if you do not want to delete this profile.



4.1.2 Server Options Window

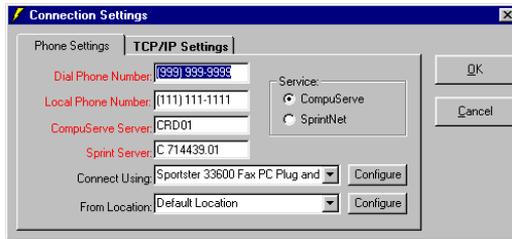


WARNING: Do not fill in any blanks on the *Server Options* window unless you have also installed the **Instant Merge Server** software. Entries on this screen, when **Instant Merge for Windows** is used as a “stand-alone” program, will cause problems.

For information on setting up the *Server Options*, please refer to the **Instant Merge Server Reference** manual.

4.2 Connection Settings

The *Connection Settings* window is used to set up the method and means of connecting to the First American CREDCO facility. At present, two methods are available — Dial Phone connections and TCP/IP for large, leased line customers.



4.2.1 Phone Settings

Dial-up access is available through CompuServe® and SprintNetSM. To setup your system for dial-up access, follow these simple steps:

- Step 1: SERVICE:** You must first choose the Service you will be using. Simply click on the desired Service so that an ● appears adjacent to your selection.
- Step 2: DIAL PHONE NUMBER:** Enter the local CompuServe® or SprintNetSM telephone number in the *Dial Phone Number* text box. You may obtain a local access for your Service by calling the below information numbers, or the **Instant Merge Technical Support**.

(800)635-6225 — CompuServe®
 (800)890-5128 — SprintNetSM
 (800)423-1150 — **Instant Merge** Technical Support

The CompuServe® and SprintNetSM telephone numbers are automated systems requiring a touch-tone telephone. Simply answer the questions using the keypad on your telephone. These automated systems will provide you with a local telephone access number. If you prefer to speak to someone in person, you can also get an access number from our Technical Support personnel during the normal working hours listed in *Chapter 1, paragraph 1.3, Technical Support*. Then enter that number in the *Dial Telephone Number* text box above.

Step 3: LOCAL PHONE NUMBER: Enter the telephone number of your PC in the *Local Phone Number* text box.

Step 4: SERVER ID NUMBERS: The *CompuServe Server* and *Sprint Server ID Number* boxes have already been completed for you.

CompuServe Server	CRD01
Sprint Server	C 714439.01

CAUTION: Do not change these fields without specific instructions from Technical Support.

Step 5: The *Connect Using* box is a “drop-down” box from which you can select, or configure, a modem to be used to send and receive your credit requests.

Connect Using:	tsster 33600 Fax PC Plug and Play	Configure
From Location:	Hayes 9600 Bps Modem Hayes Optima 144 Sportster 33600 Fax PC Sportster 33600 Fax PC Plug and Play	Configure

This list will contain a list of all modems installed on your PC. *In most cases, you will have only one modem on your list.* Simply click on the modem you desire to use and it will be displayed in this box. If you desire to change the modem’s configuration, then “click” on the *Configure* button. You will be presented with the standard Windows modem properties windows to allow you to change the configuration. For more information on reconfiguring your modem, please refer to your Windows 95 or 98 User Manual, your modem documentation, or contact your System Administrator.

Step 6: The *From Location:* box will use the default location that has been identified during the installation of your modem.



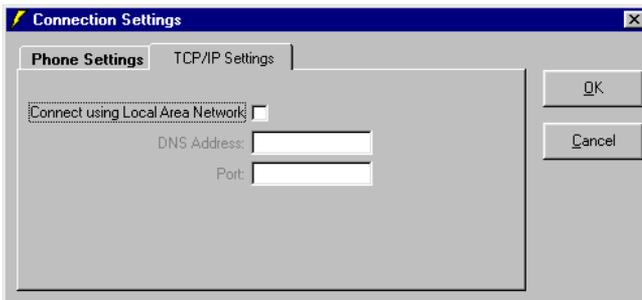
If you need to change the default location's configuration, then "click" on the *Configure* button. You will be presented with the standard Windows dialing properties windows to allow you to change the configuration. For more information on reconfiguring your dialing properties, please refer to your Windows 95 or 98 User Manual, your modem documentation, or contact your System Administrator.

NOTE: If you are in a Metro dialing area you should call Technical Support if you need help.

Step 7: Click on *OK* to save the telephone numbers.

4.2.2 *TCP/IP Settings*

The *TCP/IP Settings* window is used by large customers with dedicated CREDCO "leased lines." All boxes on this window *should be blank* unless the Technical Support staff provides you with specific information for these fields.



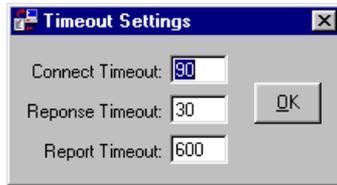
When directed by the Technical Support staff to enter information in this window, you must first "click" on *the Connect using Local Area Network* check box. An ✓ in this box will activate the remaining fields.

4.3 Timeout Settings

The *Timeout Settings* menu allows you to control the timeout delays. The default settings will typically work fine on most systems.



When you “click” on the *Timeout Settings* option you will see the following window.



A brief description of these values and their use is as follows:

Connect Timeout: The number of seconds *Instant Merge for Windows* will wait to connect before generating a “timeout” error.

Response Timeout: The number of seconds *Instant Merge for Windows* will wait for a response from the CREDCO host computer before generating a “timeout” error.

Report Timeout: The number of seconds *Instant Merge for Windows* will wait for reports to be received.

NOTE: These settings should not typically be modified unless directed by Technical Support. However, if adjustments are necessary, simply make the changes and click on the **OK** button.

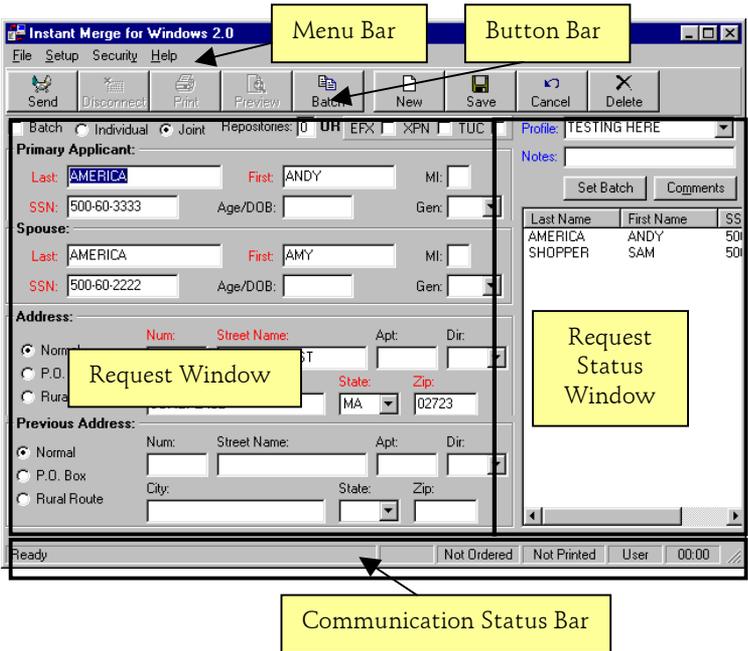
This page left blank intentionally.

5 Learning The Environment

The **Instant Merge** for Windows screen consists of five parts:

- ◆ *Menu Bar*
- ◆ *Button Bar*
- ◆ *Request Window*
- ◆ *Request Status Window*
- ◆ *Communications Status Bar*

The *Menu Bar* provides easy access to the powerful features offered by **Instant Merge** for Windows. The *Button Bar* offers rapid access to the most commonly used features. The *Request Window* is used to enter all pertinent information about the primary applicant and spouse. The *Request Status Window* is used to select a profile, enter notes or comments, and manage batch transmission. The *Communications Status Bar* provides the order and print status of the current request and additional transmission information.



5.1 Moving Between Window Items

You may use either of the two standard Windows methods of moving between items on your screen.

5.1.1 Mouse

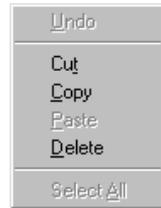
To use your mouse to move between text boxes, button, combo boxes, radio buttons, etc. on your screen, simply place the mouse cursor over the item of your choice and “click” the left mouse button.

Placing your mouse over different sections of the Instant Merge for Windows screen and “clicking” the right mouse button will “pop-up” different shortcut menus.



Over the *Button Bar*, *Request Window*, *Request Status Window*, and *Communication Status Bar* areas a “right mouse click” will “pop-up” this shortcut menu. For a description of these menu choices refer to *Section 5.2.2 Button Bar* later in this chapter.

Whenever you “right mouse click” inside any editable field you will receive this “pop-up” shortcut menu. This menu lets you use the standard Windows editing features more easily.



5.1.2 Keyboard

To move to the next text box, press

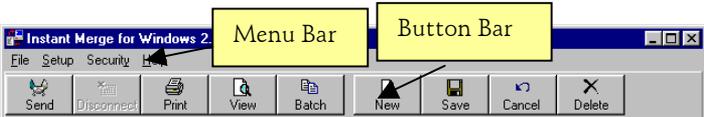
%

To move back to the previous text box, press

^ + %

5.2 Menus and Buttons

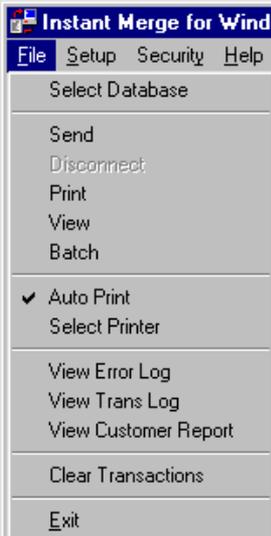
The *menu bar*, located above the *button bar*, contains “drop-down” menus with easy-to-use choices to help you setup your system or rapidly create, submit, retrieve, print, and review credit requests — singly, or in batches.



5.2.1 Menu Bar

The *menu bar* provides the following menus: *File*, *Setup*, *Security*, and *Help*. A description of these menu items and their use is provided below.

5.2.1.1 File Menu



The *File Menu* lets you choose a different database to store your credit report information, process report requests, control printing, view logs and reports, and exit **Instant Merge for Windows**.

A description of these menu choices is provided below:

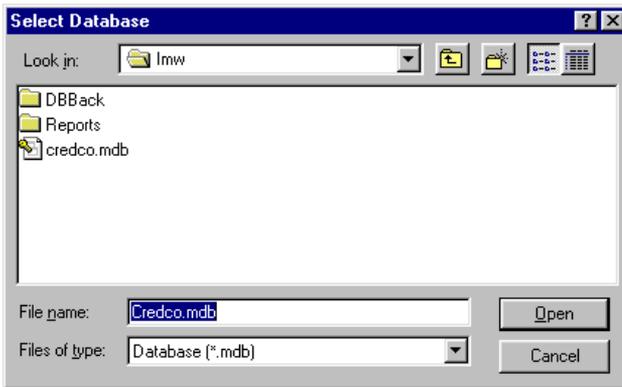
Select Database



Use this option if you need to use a database other than the default database installed with **Instant Merge for Windows**.

For example, you may choose to locate a copy of the database in a common location, such as a network server or other joint file area, so that more than one person can easily access the same information base. Using this method, individuals would still process credit requests independently, but store the results in a central location.

To select another database, simply “click” on the *Select Database* option to display a selection window.



You can browse to any location on your PC, or your network using standard Windows 95/98 techniques. When you find the database you want, simply select it, and “click” the **Open** button.

NOTE: The database you select must be named **credco.mdb**, and it must be an *exact* copy of the default database installed with this version of **Instant Merge for Windows** to work properly.

Send

This menu choice may be used interactively with the ***Send*** button on the *Button Bar*. “Clicking” on either one will automatically activate your modem and send a credit request for the active client.

Disconnect

This menu choice may be used interactively with the ***Disconnect*** button on the *Button Bar*. “Clicking” on either one will interrupt the current transmission and disconnect the modem.

Print

This menu choice may be used interactively with the ***Print*** button on the *Button Bar*. “Clicking” on either one will send the credit report for the active client to your default printer.

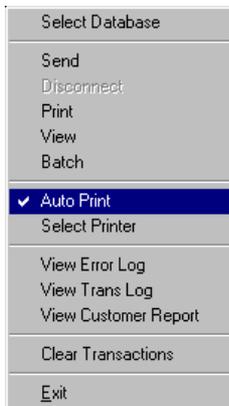
View

This menu choice may be used interactively with the ***View*** button on the *Button Bar*. “Clicking” on either one will open the credit report for the active client so that you may view it on your PC.

Batch

This menu choice may be used interactively with the ***Batch*** button on the *Button Bar*. “Clicking” on either one will automatically activate your modem and send a credit request for all clients previously identified for batch processing.

AutoPrint

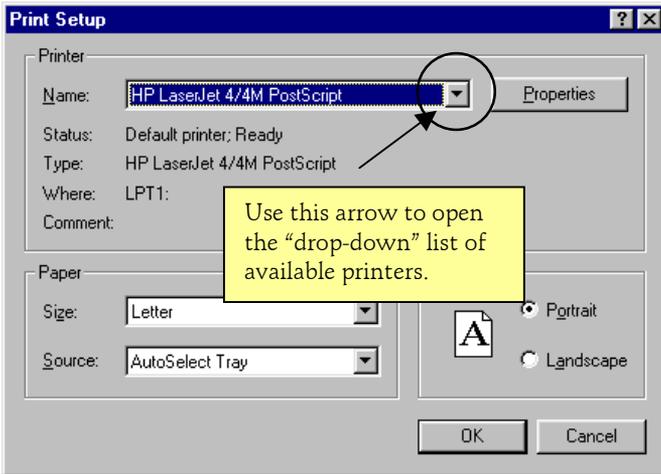


This menu choice is used to setup ***Instant Merge for Windows*** to *automatically* print all incoming credit reports. This feature is active if you have ✓ in the margin beside the menu choice. “Clicking” on this option will toggle the feature “on” or “off”.

All credit reports will be printed to your default printer.

Select Printer

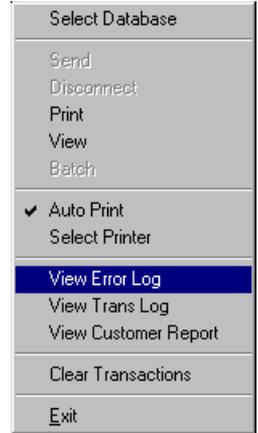
Use this option to select a printer that is *not* your default printer. When you “click” on this menu item, you will be presented with the following Print Setup Window.



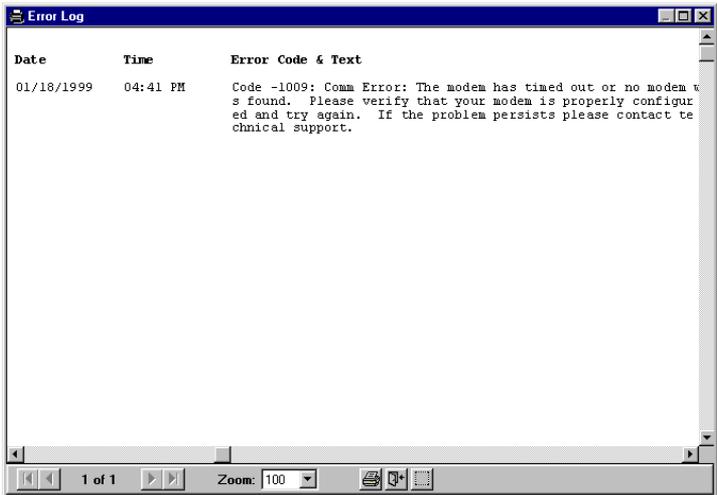
Simply “click” on the printer you want to use. The printer name will appear in the *Name* window. If this is the printer you want, simply “click” on the **OK** button. Then print your report using the Print button on the *Button Bar*, or the *Print* menu choice on the *File* menu.

View Error Log

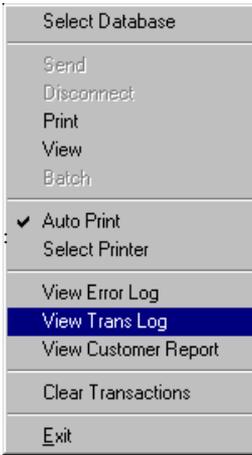
Use this option to view the **Instant Merge for Windows Error Log**.



When you “click” on this menu item, you will be presented with the following *Error Log* Window.

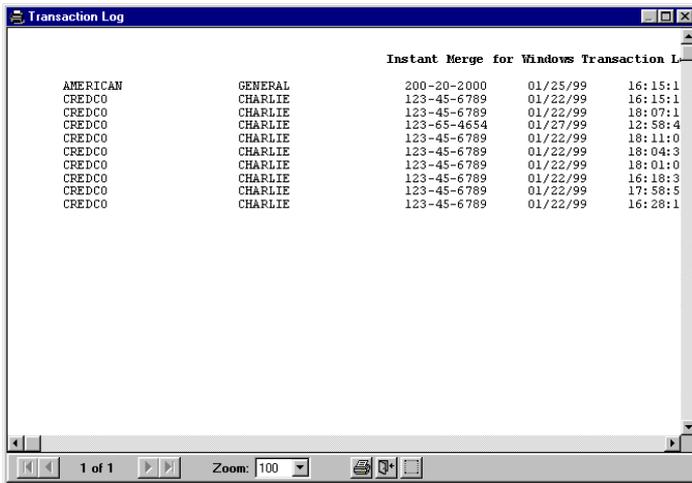


For more information on the *Error Log*, please refer to *Chapter 10, Viewing, Printing, and Clearing Logs*.

View Trans Log

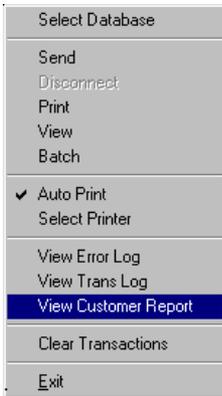
Use this option to view the **Instant Merge for Windows Transaction Log**.

When you “click” on this menu item, you will be presented with the following *Transaction Log* Window.



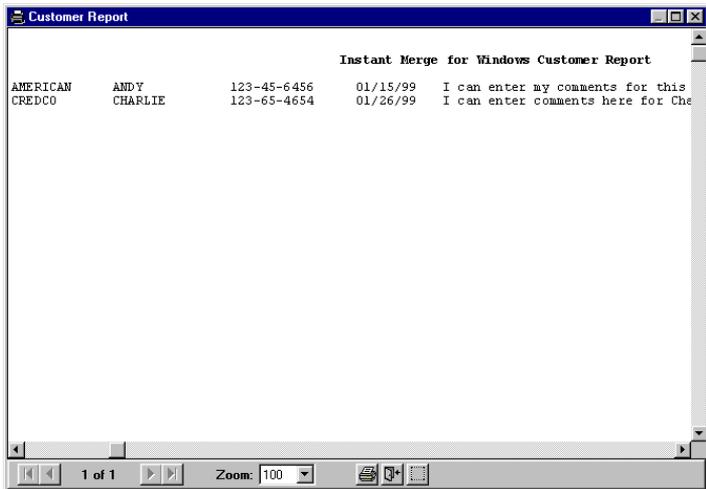
For more information on the *Transaction Log*, please refer to *Chapter 10, Viewing, Printing, and Clearing Logs*.

View Customer Report



Use this option to view the **Instant Merge for Windows Customer Report..**

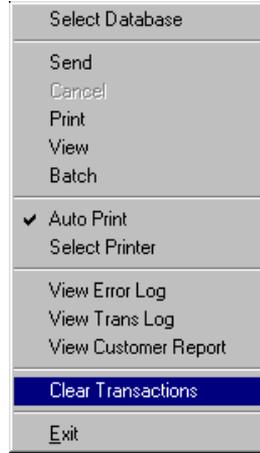
When you “click” on this menu item, you will be presented with the following *Customer Report* Window.



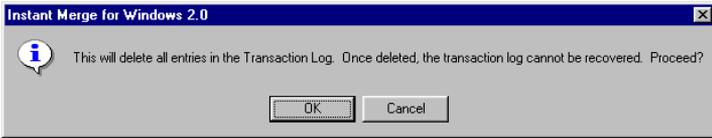
For more information on the *Customer Report*, please refer to *Chapter 10, Viewing, Printing, and Clearing Logs.*

Clear Transactions

Use this option to clear the **Instant Merge for Windows Transaction Log**.



When you “click” on this menu item, you will be presented with the following warning window.



To delete all entries in the *Transaction Log*, “click” on the **OK** button. An information window confirms that the *Transaction Log* was successfully deleted. “Click” on the **OK** button to continue.



Exit

Use this option to exit **Instant Merge for Windows**.

5.2.1.2 Setup Menu

The *Setup Menu* lets you configure **Instant Merge for Windows**. For more information of configuring your system, refer to *Chapter 4, Configuring the Software*.



5.2.1.3 Security Menu

The *Security Menu* lets you activate and configure a security system for **Instant Merge for Windows**. For more information of configuring your system, refer to *Chapter 7, Security and User Administration*.



5.2.1.4 Help Menu

The *Help Menu* gives you direct access to **H-E-L-P !!** You can access an electronic copy of this manual; a “search” capability; quick reference telephone number to Technical Support; and information “about” this version of **Instant Merge for Windows**.



5.2.2 Button Bar

The *button bar* is used to help you easily maintain, or process, credit report information. A description of the buttons on the bar and their function is:



Send Send the current request. If this button is “grayed-out” you should review the record for missing information.

Disconnect Cancel the report transmission currently in process

Print Print the current report

Preview View the current report, with an option to print

Batch Batch process all marked entries

New Create a new, empty *Request* window

Save Save the current request information

Cancel Cancel additions or modifications to the current request.

Delete Brings up the Delete Records window

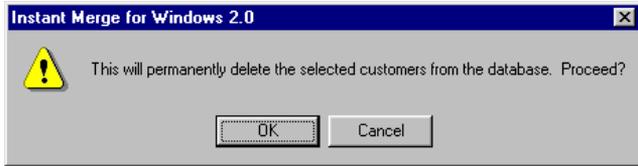


You may select the clients individually using standard selection methods or simply click on the *Select All* button if you wish to mark all clients for deletion.

To actually delete the selected records, “click” on the *Delete Selected* button.

Note: No client records/reports are actually deleted until you click the *Delete Selected* button. Be careful, selected records will be permanently deleted — *there is no “undo”*.

You will be given one last chance to change your mind, when the following window “pops-up”.



“Clicking” the *OK* button will permanently remove the selected records. “Clicking” the *Cancel* button will return you to the Delete Records window without deleting any records.

To delete records based on the date they were entered, enter the date in the *Delete Before* window. You may also use the up or down scroll arrows to find your desired date.



You can also “click” on the ▼ arrow to search for your date. This will bring up a calendar that can be used to select the date desired. Simply find your desired date by using the scroll bars at the bottom of the calendar to find the correct month and year. When you “click” on the day of the month that you want, that date is reflected in the *Delete Before* window.



Instant Merge® for Windows

After you have identified and entered the date in the *Delete Before* window, “click” on the *Delete By Date* button to delete these records.

NOTE: This feature will delete records entered ***On and Before*** the date in the window.

“Click” on the **OK** button to return to the primary *Request Information* window.

5.3 Request Window

The *Request* portion of the **Instant Merge for Windows** window is used to request repositories and enter applicant and address information. *Required applicant information is displayed in red.*

This window contains information specific to an individual credit request. This information consists of the following areas:

- Batch Indicator** This check box identifies if this client request will be part of a *Batch* process.
- Type Indicator** These Radio Buttons identify if this will be an Individual or a Joint request.
- Repositories** These boxes identify how many, and which, repositories will be used for this credit request.
- Client Information** The *Primary Applicant*, *Spouse*, *Address*, and *Previous Address* sections provide necessary information for the credit request.

5.3.1 Create a New Request Window

To create a new, blank *Request* window, click on the **New** button on the button bar.

5.3.2 **Batch Process Selector**

Placing an in the *Batch* check box will identify this client's request as being a part of a Batch Process request.



5.3.3 **Type Indicator**

When a new *Request* window is displayed, the *Individual* option button is selected. If the request is for a joint report, click on the *Joint* option button, so that an appears in the button. This selection allows access to the *Spouse* portion of the window.

NOTE: Do *not* request a joint report for unmarried applicants. A separate request *must* be completed for each individual.

5.3.4 **Selecting Repository Access**

When your account was established with Account Setup, the number, priority, and selection of repositories were initially determined. The Repositories section allows you to temporarily alter that initial selection as required to meet a current requirement. The following information is provided to help you make these temporary changes.

5.3.4.1 **Repository Text Box**

The *Repository* text box is mutually exclusive of the *EFX*, *XPN*, and *TUC* text boxes. Entering a **0** (zero) in this text box, allows you to access the specific repository check boxes which may be selected individually by clicking the desired repository box. Your selection(s) will be identified by an in the adjacent box.

NOTE: The ability to use a specific number of repositories, or specific repository access, varies from customer to customer. You may not have the ability to use these options.

At the time your company first became an **Instant Merge** customer, a representative decided how many credit repositories **Instant Merge** would normally access when processing your company's credit reports. The *Repository* text box is used to override that default.

For example, entering a **2** in the *Repository* text box, causes **Instant Merge** to access only two credit repositories for the report.

Conversely, if your company is set up to access only two repositories for each report, you can access all three repositories by entering a **3** in the *Repository* text box.

5.3.4.2 Specific Repository Text Boxes

The *EFX*, *XPN*, and *TUC* check boxes are mutually exclusive of the *Repository* text box. A **0** (zero) must be entered in the *Repository* text box to allow access to these check boxes.

The *EFX*, *XPN*, and *TUC* check boxes are used to specifically order a credit report from the selected repository. Enter a in the check box to specifically access that repository.

NOTE: You should only use the above information if you wish to deviate from your standard Repository setup. When your account was initially established, you should have selected one, two, or three Repositories, and an order of preference. This selection is the standard for your account and does not need to be changed, unless you have specific requirements for a specific credit report(s).

5.4 The Request Status Window

The *Request Status* section of the window is used to select a profile, enter notes, and select batch transmission of report requests.

The upper portion of this window identifies the active profile; provides a text box for entering notes regarding the active client; a **Set Batch** button for managing batch processing; and a **Comments** button to allow you to enter comments for the active client.

The lower portion of this window displays a list of active clients. This portion also provides sorting of the active clients to help you quickly find the client you seek.

Information on these features is provided below.

The screenshot shows the Request Status window interface. At the top, there is a 'Profile:' dropdown menu with the value '5464654'. Below it is a 'Notes:' text box. Two buttons, 'Set Batch' and 'Comments', are positioned below the notes box. The main area of the window contains a table with three columns: 'Last Name', 'First Name', and 'SS'. The table lists two clients: 'AMERICAN ANDY 12' and 'CREDCO CHARLIE 12'.

Last Name	First Name	SS
AMERICAN	ANDY	12
CREDCO	CHARLIE	12

5.4.1 Profile

The *Profile* window is a “drop-down” list box which allows selection of the profile you want to make active. You cannot edit this field. Changes to profiles can only be made through the *Profile* menu located on the *Setup* menu.

NOTE: Profiles are preconfigured by your system administrator. If you are the system administrator, please refer to *Chapter 3, Configuring the Software* for more information on profiles.

5.4.2 Notes

The *Notes* text box is used to enter notes regarding the request, or enter the reference number when reordering an existing report. **If the Notes label is RED, then notes are mandatory.** The use of notes is controlled by the profile and can only be changed in the Profile Setup. Please refer to *Chapter 3, Configuring the Software* for more information on notes.

5.4.3 Set Batch

The *Set Batch* button brings up the *Set Batch* selection window where you can use standard Windows selection techniques to identify the clients you want to include in batch processing.

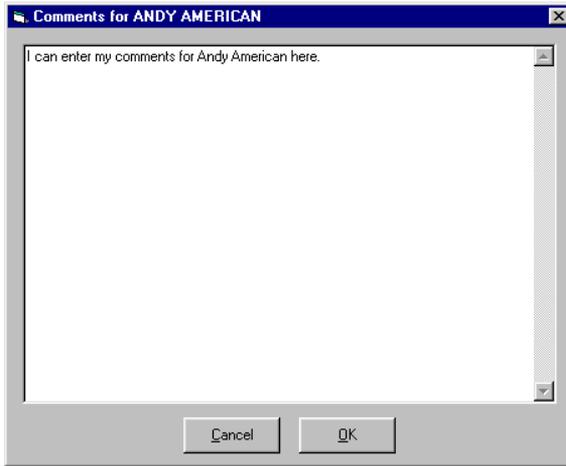


You can easily manage your batch processing requirements by using the following options:

Select All	<p>Selects all clients for inclusion in batch processing.</p> <div style="background-color: yellow; padding: 5px;"> <p>NOTE: To select multiple individual clients, use your mouse and the <CTRL> key to selectively choose those clients to be included. To select only a small group of clients, use your mouse to select the top member of the group. Then hold down the <Shift> key and “click” the bottom member of the group. The whole group is now selected.</p> </div>
Turn Batch On	Activates batch processing.
Turn Batch Off	Deactivates batch processing.
OK	Saves your changes and exits this window.

5.4.4 Comments

The *Comments* button brings up a comment window to enter more detailed comments regarding this client or credit report.



To save your comments, “click” **OK**. To exit without saving your comments, “click” **Cancel**.

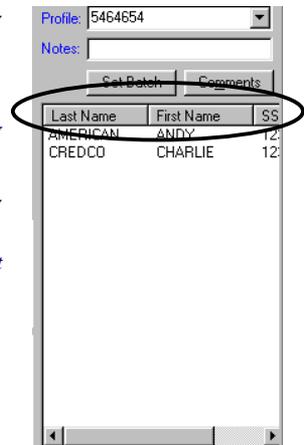
To review comments for a specific client, “click” on the client’s name in the *Request Status Window*, then the **Comments** button.

5.4.5 Finding an Active Client

To sort your active client list alphabetically by last name, or first name simply “click” on the **Last Name**, or **First Name** buttons.

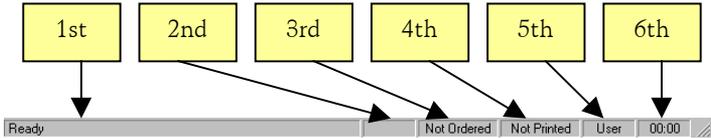
To sort your active client list by Social Security Number simply “click” on the **SSN** button.

When you find the client you want, simply “click” on the client’s name and the client’s information will be displayed in the *Request Window* for review, update, or further processing.



5.5 The Communication Status Bar

The *Communication Status Bar* displays various aspects of the communications process when **Instant Merge for Windows** transmits requests and receives reports. The information displayed in the communication status bar is useful in the troubleshooting process.



The *Communication Status Bar* consists of the following components:

Component	Description
1st	<u>Message area</u> — Used to display program activity during report transmission and receipt.
2nd	<u>Received Data Indicator</u> — Monitors the receipt of report data by displaying the total number of bytes received for each report.
3rd	<u>Pre-Report Status</u> — Reflects the present status of the current client's report.
4th	<u>Post-Report Status</u> — Reflects whether or not your report has been printed.
5th	<u>Category</u> — Indicates whether this Instant Merge for Windows profile is presently being used as a "Stand-alone" program ("User"), or if it is being used with Instant Merge Server ("Client").
6th	<u>Activity Timer</u> — Shows the connection time..

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6 Entering Applicant Information

When entering information in the *Request Window*, the text boxes accept alpha or numeric values only:

- ◆ *Required information* is identified in **RED**.
- ◆ Do *not* use punctuation within any text box.
- ◆ Do *not* use control characters within text box.

6.1 Entering Name Information

The first set of name text boxes is for the primary applicant. The second set of name text boxes is for the applicant's spouse. When ordering an *Individual* report, only the *Primary Applicant* text boxes are accessible.

- ◆ Do *not* request a joint report for unmarried applicants.
 - ◆ If an applicant's name is hyphenated or uses an accent, do *not* enter the hyphen or accent in the name field.
1. Enter the applicant's last name, first name, and middle initial in the respective text boxes.
 2. Enter the Social Security Number in the *SSN* text box. Do *not* use hyphens when entering Social Security Numbers. The system enters the hyphens automatically.
 3. Enter the applicant's age or date of birth in the *DOB* text box. When entering the date of birth, use the format *MMDDYY* (month, day, year) or *MMYY* (month, year).
 4. The *Gen* drop down list box is used to indicate generation. Select a valid entry from the list. Valid entries are **JR**, **SR**, **2**, **3**, and **4**.
 5. If this is a joint request, enter the spouse information in the *Spouse* portion of the window.

6.2 Entering Address Information

The *Request Window* provides two sections for address information. The first set of address fields is for the applicant's current address. The second set of address fields is for a previous address.

When entering address information, the text boxes accept alpha or numeric values only:

- ◆ Do *not* use punctuation within any text box.
- ◆ Do *not* use control characters within text box.

There are three address types available for selection: ***Normal***, ***P.O. Box*** and ***Rural Route***. When an address type is selected the text boxes change to represent that address type.

The *Normal* option button is selected when you first enter the address sections. Use the **<Down Arrow>** key to move to the option button for the correct address type. A ● in the button indicates the option button is selected.

6.2.1 Address Type Normal

NOTE: Military addresses are entered using the address type *Normal*. For detailed information, refer to *Entering Military Addresses* later in this chapter.

Address:

<input checked="" type="radio"/> Normal	Num: 123	Street Name: MAIN STREET	Apt:	Dir: N
<input type="radio"/> P.O. Box	City: FANTASY ISLAND	State: IL	Zip: 60730	
<input type="radio"/> Rural Route				

1. Enter the number of the house address in the *Num* text box. When entering the number of the house address, the system does not allow you to enter spaces between numbers.

WARNING: If the numeric address is followed by a fraction (such as $\frac{1}{2}$ or $\frac{1}{4}$), leave out the fractional value. The system does not allow you to enter fractional values. The system also does not allow alpha characters in this field.

2. Enter *only* the street name in the *Street Name* text box. Direction, such as **SW**, is entered in the *Dir* field.
3. When applicable, enter the apartment number in the *Apt* text box. When entering an apartment number, do *not* enter the # (number) sign.
4. When applicable, select the direction code from the *Dir* drop down list box. Valid entries are **N, S, E, W, NE, NW, SE, and SW**.
5. Enter the city in the *City* text box.
6. Enter the 2-character state code in the *State* text box, or select the state code from the drop down list.
7. Enter the ZIP code in the *Zip* text box. The ZIP code *must* be a valid code for the state entered in the *State* text box.

NOTE: Only the 5-digit ZIP code is accepted.

6.2.2 Address Type P.O. Box

When *P.O. Box* is selected as the address type, the text boxes change to represent that address type.



The screenshot shows a form titled "Address:" with three radio button options: "Normal", "P.O. Box" (which is selected), and "Rural Route". To the right of these options are several text boxes: "Box No:" containing "3444", "City:" containing "FANTASY ISLAND", "State:" with a dropdown menu showing "IL", and "Zip:" containing "60730".

1. Enter the box number in the *Box No* text box. Do *not* enter the letters **PO** or leave spaces within the box number. When **<Tab>** is pressed, the system deletes the PO entry, leaving only the numbers.
2. Enter the city in the *City* text box.
3. Enter the 2-character state code in the *State* text box, or select the state code from the drop down list.
4. Enter the ZIP code in the *Zip* text box. The ZIP code must be a valid code for the state entered in the *State* text box.

6.2.3 Address Type Rural Route

When *Rural Route* is selected as the address type. The text boxes change to represent that address type.

The screenshot shows a form titled "Address:" with three radio button options: "Normal", "P.O. Box", and "Rural Route". The "Rural Route" option is selected. To the right of the radio buttons are several text boxes and a dropdown menu. The "Box No." field contains "3444", the "Rural Route" field contains "444", and the "Apt:" field is empty. Below these are the "City:" field containing "FANTASY ISLAND", the "State:" dropdown menu showing "IL", and the "Zip:" field containing "60730".

1. Enter the box number in the *Box No* text box.

CAUTION: Do *not* enter the letters **PO**, or leave spaces within the box number. When **<Tab>** is pressed, the system deletes the **PO** entry, leaving only the numbers.

2. Enter the rural route in the *Rural Route* text box. Do *not* enter the letters **RR** or leave spaces within the rural route number. When **<Tab>** is pressed, the system deletes the **RR** entry, leaving only the numbers.
3. When applicable, enter the apartment number in the *Apt* text box. When entering an apartment number, do *not* enter the # (number) sign.
4. Enter the city in the *City* text box.
5. Enter the 2-character state code in the *State* text box, or select the state code from the drop down list.
6. Enter the ZIP code in the *Zip* text box. The ZIP code must be a valid code for the state entered in the *State* text box.

6.3 Entering Military Addresses

When entering military addresses, use the following guidelines:

Address:

Normal **Num:** 56 **Street Name:** CO B HGG BN **Apt:** **Dir:**

P.D. Box **City:** FPO NEW YORK **State:** NY **Zip:** 09540

Rural Route

- ◆ Select Address Type Normal
- ◆ Enter military addresses such as “CO B 56th HGG BN, FPO New York, NY 09540” as follows:

Num field: 56

Street Name field: CO B HGG BN

City field: FPO New York

State field: NY

ZIP field: 09540

- ◆ Enter military addresses such as “3199 Barrack D, FPO New York, NY 09540” as follows:

Num field: 3199

Street Name field: Barrack D

City field: FPO New York

State field: NY

ZIP field: 09540

- ◆ Enter military address such as “945382104 USS Enterprise, APO, Miami, FL 34002” as follows:

Num field: 945382104

Street Name field: USS Enterprise

City field: APO Miami

State field: FL

ZIP field: 34002

7 Security and User Administration

Instant Merge for Windows provides a *Security* function that protects access to the *Instant Merge for Windows* program. This function allows the system administrator and multiple users to be setup with user identifications and passwords. In addition, add, delete, and update permissions can be allowed or disallowed for each user.

Instant Merge for Windows 2.0

File Setup Security Help

Send Enable Security Disable Security new Batch New Save Cancel Delete

Batch Individual Joint Repositories: OR EFX XPN TUC Profile: PROFILE DESCRIPTION

Primary Applicant:

Last: AMERICAN First: ANDY MI: J

SSN: 123-45-6456 Age/DOB: Gen: SR

Spouse:

Last: First: MI:

SSN: Age/DOB: Gen:

Address:

Normal P.O. Box Rural Route

Box No: 3444 Rural Route: 444 Apt:

City: FANTASY ISLAND State: IL Zip: 60730

Previous Address:

Normal P.O. Box Rural Route

Num: Street Name: Apt: Dir:

City: State: Zip:

Notes: ADD A NOTE HERE.

Last Name	First Name	SS
AMERICAN	ANDY	12
CREDDCO	CHARLIE	12

Ready Completed Printed User 00:00

7.1 **Enabling the Security Function**

In order to enable the Security function, you must access the **Instant Merge Security** window and set up user identifications, passwords, and privileges.



“Click” the *Enable Security* menu choice to open the **Instant Merge Security** window and let you configure your security system.

7.2 Adding the System Administrator

When the **Instant Merge Security** window is first displayed, notice that the *Administrator* option button is the only one you can select. Simply “click” on it to add a ● to the Administrator button and a ✓ to the *Add*, *Delete*, and *Update* check boxes.



To finish setting up the user identification, password, and permissions for the system administrator, follow these simple steps:

- Step 1:** USERID: Enter the system administrator’s user identification in the *UserID* text box.
- Step 2:** PASSWORD: Enter the system administrator’s password in the *Password* text box.
- Step 3:** VERIFY: To verify the password, re-enter the password in the *Verify* text box.
- Step 4:** PRIVELEGES: Ensure that the system administrator has add, delete, and update privileges. “Click” on the *Add*, *Delete*, and *Update* check boxes, so that an ✓ appears in each box.
- Step 5:** SAVE: Click on *Save* to save the information.

After the information is saved, you can access all of the other buttons at the bottom of the window.

Button	Action
<i>New</i>	Displays a blank <i>Instant Merge Security</i> window
<i>Delete</i>	Deletes the currently displayed user
<i>Save</i>	Saves the information entered in the window
<i>Cancel</i>	Cancel the window and discards unsaved information
<i>View Password</i>	Displays the password in the <i>Password</i> text box
<i>Exit</i>	Exits the <i>Instant Merge Security</i> window

The *Security* window has a Scroll Bar at the bottom of the window to allow you to administer the users by simply scrolling through the users' records.



NOTE: The UserID name is displayed in the center of the Scroll Bar for your convenience.

7.3 Adding Users

Additional **Instant Merge for Windows** users can be added through the **Instant Merge Security** window. Simply “click” on the *Maintain Security* menu option on the *Security* menu to activate the **Instant Merge Security** window.



Then follow these simple steps:

- Step 1:** **NEW:** Click on the *New* button on the **Instant Merge Security** window. A blank window is displayed.
- Step 2:** **USERID INFO:** Enter the new user identification, password, and the access privileges you want this user to have.
- Step 3:** **SAVE:** “Click” on *Save* to save the information.
- Step 4:** **CONTINUE:** Continue to add users by clicking on *New*, entering the user information, and clicking on *Save*.
- Step 5:** **EXIT:** When you have entered all users, click on *Exit* to close the **Instant Merge Security** window.

7.4 Deleting Users

To delete a user from the system simply “click” on the *Maintain Security* menu option on the *Security* menu to activate the **Instant Merge Security** window.



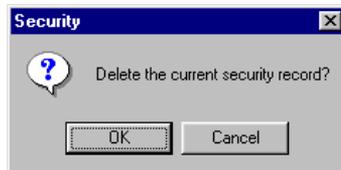
1. Use the scroll bar at the bottom of the **Instant Merge Security** window to scroll to the user you want to delete.



2. Press the **Delete** button.



3. You will be asked if you really want to delete this security record. If you do, “click” on the **OK** button, if not then “click” the **Cancel** button.



7.5 Deactivate Security

To deactivate security, simply “click” on the *Deactivate Security* menu option on the *Security* menu to activate the **Instant Merge Security** window.



You will be warned that this will permanently remove all security from the system.



NOTE: Removing security from your system will require that you start over entering users and their access the next time you want to add security back to your system.

To permanently remove security from your system, “click” the **Yes** button, otherwise “click” the **No** button to keep your present security configuration.

The complete removal of security from your system will be confirmed with the following window.



“Click” on the **OK** button to continue.

7.6 Working with Security Enabled

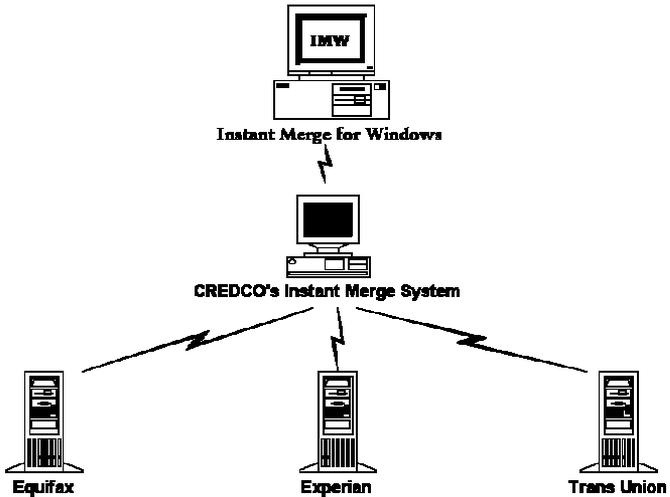
Once the Security function is setup and activated, **Instant Merge** for *Windows* displays the *Security* window each time the software is started.



You must enter your user identification and password to access the **Instant Merge** for *Windows* program.

8 Ordering Reports

Credit data for a particular borrower can be reported differently by each of the three national bureaus. These bureaus also have geographical areas in the country where their data collection and coverage vary. **Instant Merge for Windows** simplifies the credit report process for you. **Instant Merge for Windows** uses powerful patented merge logic to compare twelve credit and public record variables, and eliminate duplicate tradelines. **Instant Merge for Windows** then presents the strongest tradeline or public record data in an easy-to-read report.



Instant Merge for Windows allows you to order single or multiple reports (*batch processing*). Additionally, you can *reorder* an existing report, or *reorder* an incomplete report.

Under normal circumstances, **Instant Merge for Windows** delivers a single standard credit report in minutes — depending on the speed of your computer and your modem.

8.1 Ordering a Single Report

To transmit a single request for an **Instant Merge** credit report follow these simple steps:

Step 1: Select the client you wish to submit a request on. This *must* be the **client visible** in the *Request Window*.

Instant Merge for Windows 2.0

File Setup Security Help

Send Disconnect Print View Patch New Save Cancel Delete

Batch Individual Joint Repositories: OR EPX XPN TUC Profile: 5464654

Notes:

Set Batch Comments

Primary Applicant:

Last: AMERICAN First: ANDY MI: J

SSN: 123-45-6456 Age/DOB: Gen: JR

Spouse:

Last: AMERICAN First: AMY MI:

SSN: 123-45-6456 Age/DOB: Gen:

Address:

Normal P.D. Box Rural Route

Num: 123 Street Name: 12313FDKLSDFAJL Apt: Dir: N

City: FANTASY ISLAND State: IL Zip: 60730

Previous Address:

Normal P.D. Box Rural Route

Num: Street Name: Apt: Dir:

City: State: Zip:

Last Name	First Name	SS
AMERICAN	ANDY	12
BREDDO	CHARLIE	12

Ready Completed Printed User 00:00

If not, select the client by clicking on the **client's name** in the *Request Status Window*. When the name of the client you want to submit a report on appears in the *Request Window* you are ready for *Step 2* below.

Step 2: Then click on the **Send** button located on the *Button Bar*.

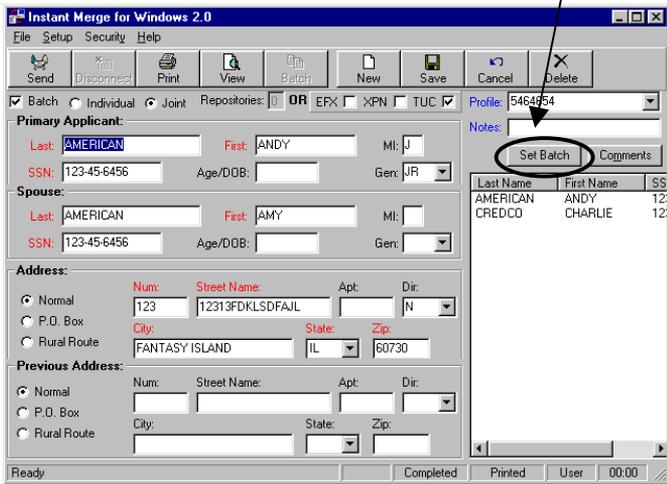


8.2 Ordering Multiple Reports

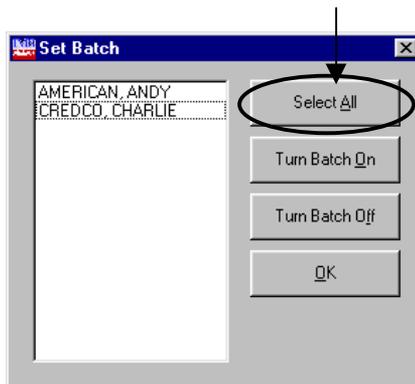
To transmit multiple requests, commonly referred to as batch processing, follow these simple steps:

8.2.1 Group Identification

Step 1: Identify the clients to be included in the batch request. In the *Request Status* window, “click” the **Set Batch** button to identify the requests you want to transmit.

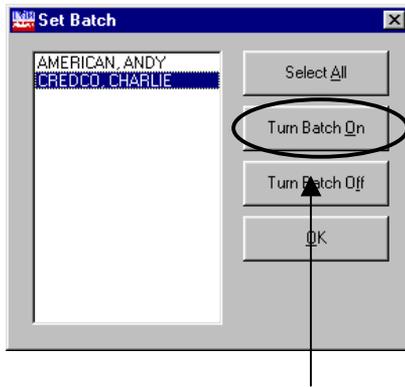


Step 2: SET BATCH: The **Set Batch** button brings up the *Set Batch* selection window. You can easily select all clients for inclusion in batch processing by using the **Select All** button.



You may also use standard Windows selection techniques to identify the clients you want to include in batch processing.

To select multiple individual clients, use your mouse and the <CTRL> key to selectively choose those clients to be included. To select only a small group of clients, use your mouse to select the top member of the group. Then hold down the <SHIFT> key and click on the bottom member of the group. The whole group is now selected.



Step 3: TURN BATCH ON: Once you have identified the clients to be included in the batch process, “click” on the **Turn Batch On** button to activate batch processing. To deactivate batch processing, “click” on the **Turn Batch Off** button.

Step 4: EXIT: “Click” on the **OK** button to leave this window and return to the *Request Window*.

Step 5: PROCESS BATCH: “Click” on the **Batch** button located on the *Button Bar*.



8.2.2 Individual Identification

Step 1: SELECT CLIENT: Select the client you wish to include in the batch request by “clicking” on the **client’s name** in the *Request Status Window*. When the name of the client you want to submit a report on appears in the *Request Window* you are ready for *Step 2* below.

Instant Merge for Windows 2.0

File Setup Security Help

Send Disconnect Print View Batch New Save Cancel Delete

Batch Individual Joint Repositories: OR EPX XPN TUC Profile: 5464654

Notes:

Set Batch Comments

Primary Applicant:

Last: AMERICAN First: ANDY MI: J

SSN: 123-45-6456 Age/DOB: Gen: JR

Spouse:

Last: AMERICAN First: AMY MI:

SSN: 123-45-6456 Age/DOB: Gen:

Address:

Normal P.O. Box Rural Route

Num: 123 Street Name: 12313FDKLSDFAJL Apt: Dir: N

City: FANTASY ISLAND State: IL Zip: 60730

Previous Address:

Normal P.O. Box Rural Route

Num: Street Name: Apt: Dir:

City: State: Zip:

Last Name	First Name	SS
AMERICAN	ANDY	12
LNEBCU	CHARLIE	12

Ready Completed Printed User 00.00

Step 2: SET BATCH: “Click” on the **Batch** check box so that a ✓ appears in the box, thus adding this client to a batch request.

Step 3: CONTINUE: Continue to add clients to the batch process by repeating Steps 1 and 2 above until you have identified all of the clients you want included in the batch request.

Step 4: PROCESS BATCH: Then click on the **Batch** button located on the *Button Bar*.



8.3 Reordering an Existing Report

Have ever wished that you had not been in such a hurry to delete a report? If so, the following information will be very useful, and might even save you some money.

You can reorder that report in one of two ways — depending on how long ago you originally got the report.

8.3.1 Reordering a Report Within Five Days

To reorder a report within five (5) days of the original report request date, follow these simple steps:

Step 1: Reenter the information *exactly as you did for the initial report*. You can specify a different format type at this time.

Step 2: Then click on the **Send** button located on the *Button Bar*.



The First American CREDCO computers store reports for ready access for five days. The computers compare the information you send and, if it ***exactly*** matches a report that was run within five days, the report is recreated without querying the repositories.

NOTE: A report that is reordered within five days of the original report must be ordered with all information (except format type) exactly as the original. Any deviation, or altered information, is interpreted as a new report request and does *not* result in a reorder.

8.3.2 Reordering a Report After Five Days

If more than five days have passed from the date of the original report, use the following steps to request an additional copy from First American CREDCO.

Step 1: Locate the reference number of the report you wish to reorder. The key to obtaining a duplicate of a report that was previously ordered is the reference number. This **reference number** is found at the top, right, corner of the returned report.

Print Preview

CREDCO INSTANT MERGE DECISION MAKER 01/27/99 Ref: 0-00000-000000-000
 Prepared for: LOANFINDER INC. Acct: 12345
 Repositories: EFX-I,XPW-I,TUC-I Reprint: 02/05/99 Notes: 00758 P1000

Sub: CREDCO, CHARLIE R. Ssn: 111-22-3333 Age: 38
 Curr Addr: 2865 SE 101ST AV, PORTLAND, DE 97011

SUMMARY

ACCOUNT DISTRIBUTION				CURRENT STATUS (tradelines)			
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30 60 90+
Real Estate	1	\$94,312	\$962	1	-	-	- - -
Installment	5	\$10,332	\$338	2	3	-	- - -
Revolving	9	\$0	\$0	9	-	-	- - -
Other	1	\$106	\$0	-	-	-	- - -
Total	16	\$104,750	\$1,300	12	3	-	- - -

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (count)				
				Account Type	LastDly	30	60	90+
6 Month Total	0	EFX	1	Real Estate	-	-	-	-
Elim. same day	-	XPW	0	Installment	07/94	1	1	-
Adjusted Total	0	TUC	2	Revolving	01/95	2	-	-
New Trades(6 mths)	0	Last 2yrs N		Other	08/90	-	-	1
Oldest Trd:	06/83	On File:	02/78	Total		3	1	1

BUREAU SCORE INFORMATION

EFX Point Score not provided.
 XPW Point Score not provided.
 TUC Point Score not provided.

1 of 4 Zoom: 100

Start Instant Merge for Windows... 10:35 AM

NOTE: You **must know** this number in order to obtain a duplicate of the report. If you have no record of the reference number, contact the First American CREDCO Help Desk for assistance.

Step 2: Find a *Request* window to work from. You can use an existing *Request* window that has been completed, even though the data belongs to another applicant, or you can use a blank *Request* window.

CAUTION: If you reorder using an existing *Request* window, the reordered report overwrites the existing report of the other applicant. This results in the loss (deletion) of that applicant's report.

Step 3: If you choose to work from a blank *Request* window, you must enter information in all mandatory fields.

Step 4: Enter the 15-digit reference number in the *Notes* field of the *Request Status* window using the following format:

REF-#####

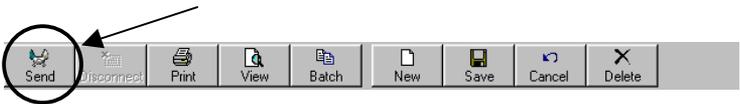
where the **REF** entry signals **Instant Merge** that a duplicate report is requested and each # indicates a digit in the reference number of the report being reordered.

Note: Even though the reference number on the report contains hyphens, **do not enter these hyphens** when reordering a report.

The reference number *must* be entered exactly as shown above.

WARNING: If it is not entered in the correct format, you do not receive a duplicate report. **Instant Merge** returns an error message or processes a completely new report.

Step 5: Then click on the **Send** button located on the *Button Bar*.



8.4 Reordering an Incomplete Report

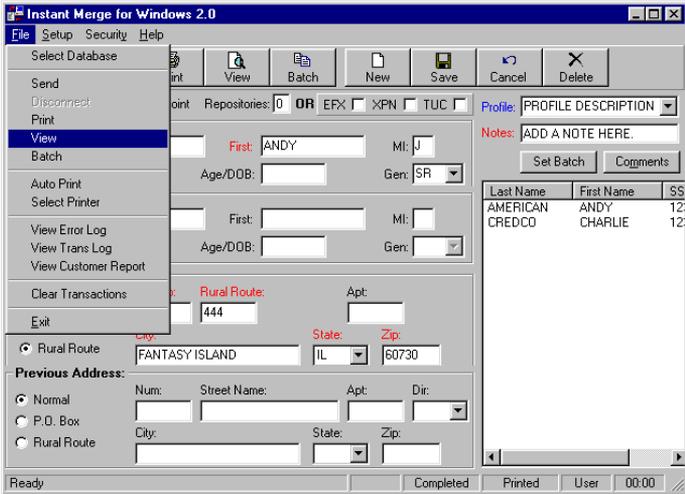
When a report is ordered from **Instant Merge**, **Instant Merge** accesses the credit repositories to obtain the requested information. One or more of these repositories may not be available at the time of your request. When this occurs, the returned report contains the message "*possible incomplete data*".

Reorder the report using the procedures in the previous section — *Reordering an Existing Report*. When the report is reordered, **Instant Merge** again attempts to obtain information from any repositories that were unavailable at the time of the initial request.

NOTE: **Instant Merge** does not charge for access to an unavailable repository until it successfully obtains the requested information.

9 Viewing, Printing, and Deleting Reports

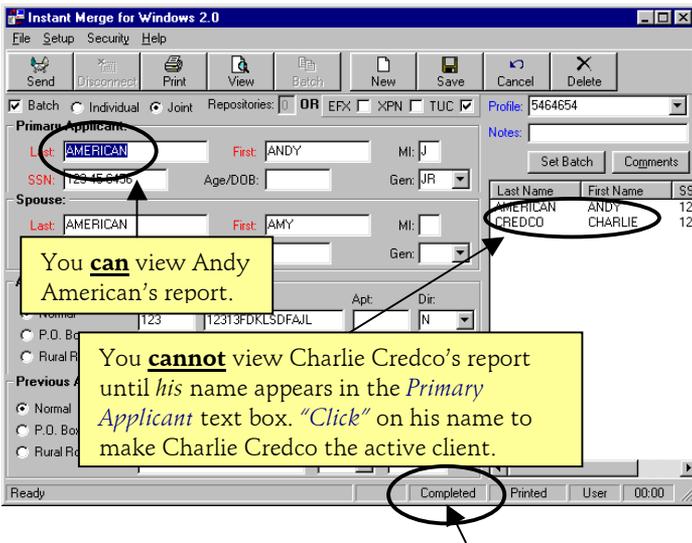
Instant Merge reports are delivered to your computer after processing is completed. You can view, print, and delete the reports at any time after receiving the completed report.



9.1 Viewing Reports

To view a report, follow these simple steps:

Step 1: In order for **Instant Merge for Windows** to display the proper report, the client's name must first be visible in the *Primary Applicant* text box in the *Request Status* window. You may need to "click" on the client's name in the *Request Status Window* to make that client "active", before you will be able to view the correct report.

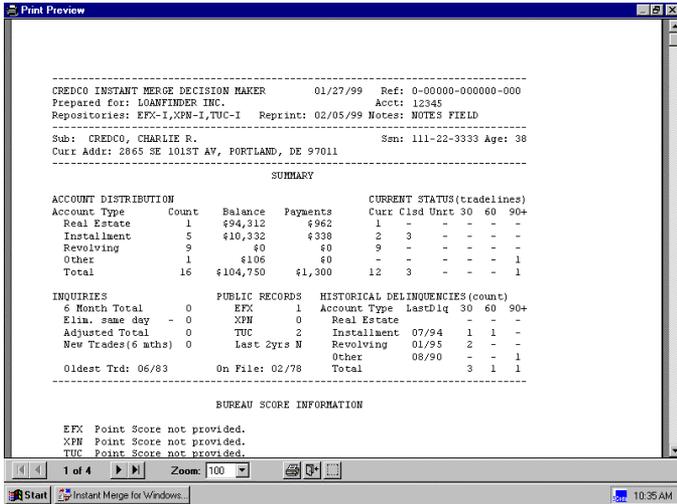


Step 2: Check to see the report has been successfully returned from **Instant Merge**. If so, the message "Ordered" or "Completed" will be visible on the *Communications Status Bar*. If you are using **Instant Merge for Windows** as a "stand-alone" application, the message will be "Ordered". If you are using it with **Instant Merge Server**, the message will change to "Ordered" when the credit request is sent to the **Server**, and changes to "Completed" when the **Server** completes its processing and returns the final report.

Step 3: "Click" on the **View** button, located on the button bar.



Step 3: The *Print Preview* window allows you to preview the **Instant Merge** report on your screen. The sample report shown below was created using the F1 data format.



The current page number of the report is shown on the Print Preview tool bar, at the bottom of the window.



Additional functions can also be selected from the tool bar.

-  Click this icon to move to the beginning of the report file.
-  Click this icon to move one page to the left in the report file.
-  Click this icon to move to the end of the report file.
-  Click this icon to move one page to the right in the report file.

Instant Merge® for Windows



Use the *Zoom* drop down text box to enlarge or reduce the size of the displayed report. You can use the Scroll Bar at the bottom of the screen to move “left” or “right” to see more of the transaction log.



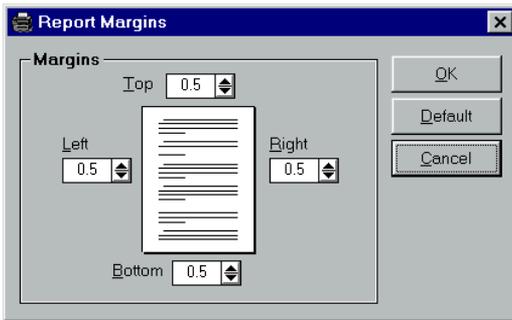
Print: “Click” the printer icon to print the report on your default printer.



Exit: “Click” this icon to close the *Print Preview* window and return to **Instant Merge for Windows**.



Margins: “Click” this icon to adjust the margins for your printed report.



Use the margin windows to adjust the top, bottom, left, or right margins. When you are finished, click **OK** to save your changes and exit. Click **Cancel** to exit without saving your changes. To restore your margin settings to the default system margins (1/2”), click the **Default** button.

9.2 Printing Reports

Instant Merge for Windows stores completed reports as a permanent part of each client's record. When you delete the client record, you delete the associated report.

Reports may be printed automatically or manually.

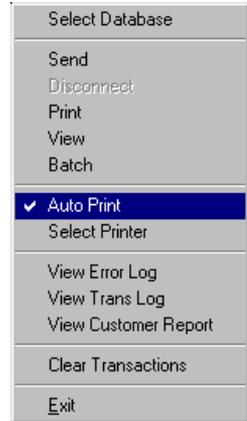
9.2.1 Automatic Printing

To automatically print reports when they are received select the *Auto Print* option on the *File* menu to setup **Instant Merge for Windows** to automatically print all incoming credit reports. This feature is active if you have ✓ in the margin beside the menu choice. "Clicking" on this option will toggle the feature "on" or "off".

All credit reports will be printed to your default printer.

Other printing options, such as selecting which printer to print to, are available from *File* → *Select Printer* on the menu bar.

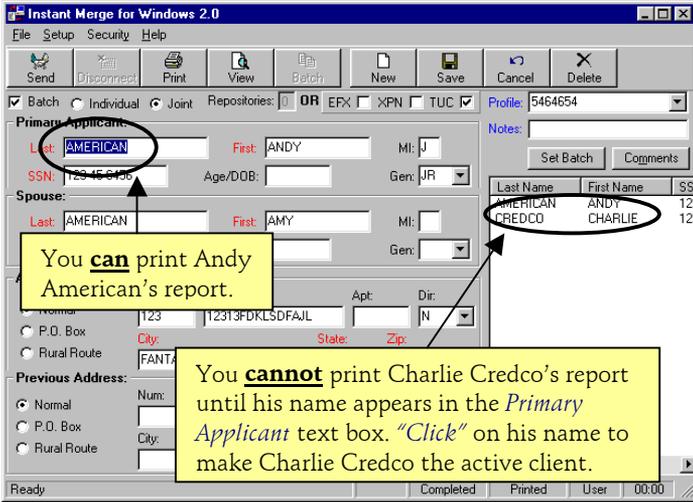
For additional information, refer to your Windows documentation, or contact the First American CREDCO Technical Support.



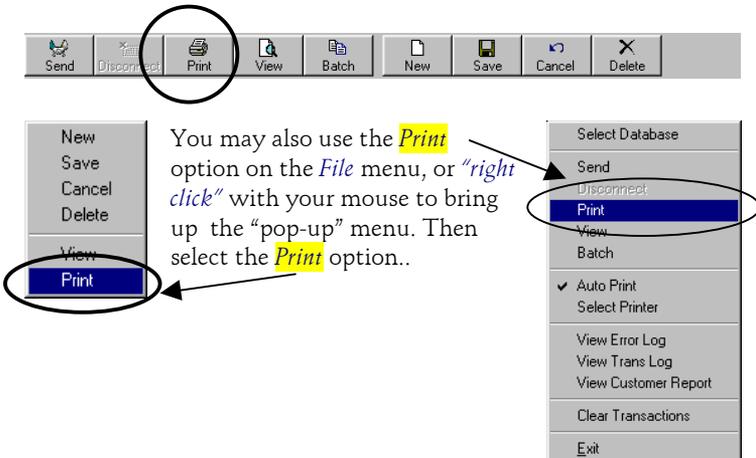
9.2.2 Manual Printing

To print a report manually, follow these simple steps:

Step 1: In order for **Instant Merge for Windows** to print the proper report, the client's name must first be visible in the *Primary Applicant* text box in the *Request Status* window. You may need to "click" on the client's name in the *Request Status Window* to make that client "active", before you will be able to print the correct report.



Step 2: "Click" on the **Print** button, located on the button bar.



9.2.3 Reprinting an Existing Report

When **Instant Merge** returns a report, it electronically stores the report on your computer. Provided you have not, at any time, selected the report for deletion, you can print an additional copy of the report from your computer.

To reprint an existing report refer to the preceding paragraph, *Manual Printing*. If you have previously received a report and since deleted it from your computer, refer to *Reordering an Existing Report*.

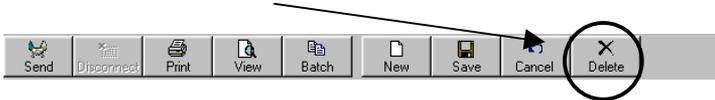
9.3 Deleting Reports

Instant Merge for Windows stores completed reports as a permanent part of each client's record. In order to delete a report, you must delete the associated client record.

To delete a report or multiple reports, follow these simple steps:

9.3.1 Deleting Records by Name

Step 1: Click on the **Delete** button on the button bar.



Step 2: The *Delete Records* window is displayed.



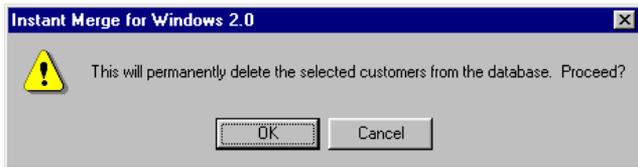
Step 3: **SELECT ALL:** You may select the clients individually using standard selection methods or simply click on the **Select All** button if you wish to mark all clients for deletion.

To select multiple individual clients, use your mouse and the **<CTRL>** key to selectively choose those clients to be included. To select only a small group of clients, use your mouse to select the top member of the group. Then hold down the **<SHIFT>** key and click on the bottom member of the group. The whole group is now selected.

Step 4: DELETE SELECTED: To actually delete the selected records, “click” on the *Delete Selected* button.

Note: No client records/reports are actually deleted until you click the *Delete Selected* button. Be careful, selected records will be permanently deleted — *there is no “undo”*.

Step 5: You will be given one last chance to change your mind, when the following window “pops-up”.



Step 6: FINISH: “Clicking” the *OK* button will permanently remove the selected records. “Clicking” the *Cancel* button will return you to the Delete Records window without deleting any records.

9.3.2 *Deleting Records by Date*

To delete records based on the date they were entered, follow Steps 1 and 2 above first, then follow these additional steps.

Step 3: DELETE BY DATE: Enter the date in the *Delete Before* window. You may also use the up or down scroll arrows to find your desired date.



You can also “click” on the ▼ arrow to search for your date. This will bring up a calendar that can be used to select the date desired.



Simply find your desired date by using the scroll bars at the bottom of the calendar to find the correct month and year. When you “click” on the day of the month that you want, that date is reflected in the *Delete Before* window.

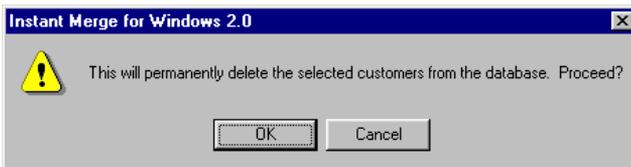
Step 4: After you have identified and entered the date in the *Delete Before* window, “click” on the *Delete By Date* button to delete these records.

NOTE: This feature will delete records entered **on and before** the date in the window.

Step 5: To actually delete the selected records, “click” on the *Delete Selected* button.

Note: No client records/reports are actually deleted until you click the *Delete Selected* button. Be careful, selected records will be permanently deleted — **there is no “undo”**.

Step 6: You will be given one last chance to change your mind, when the following window “pops-up”.

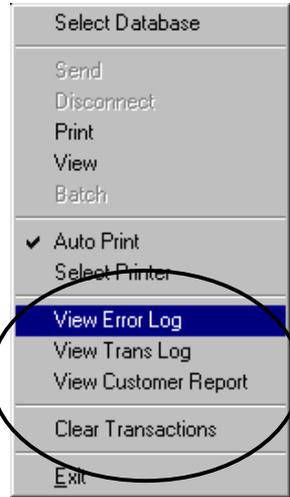


Step 7: “Clicking” the *OK* button will permanently remove the selected records. “Clicking” the *Cancel* button will return you to the *Delete Records* window without deleting any records.

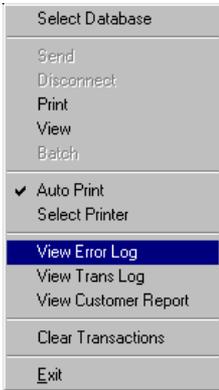
10 Viewing and Clearing Logs and Records

Instant Merge for Windows provides an active customer report and transaction and error logging. The Customer Report displays a list of active clients and their associated comments. The Error Log displays the date, time, error code, and a description of the error. The Transaction Log displays the date and time of each transaction.

All users can view and clear the Transaction Log. They may also view the Error Log and the Customer Report.

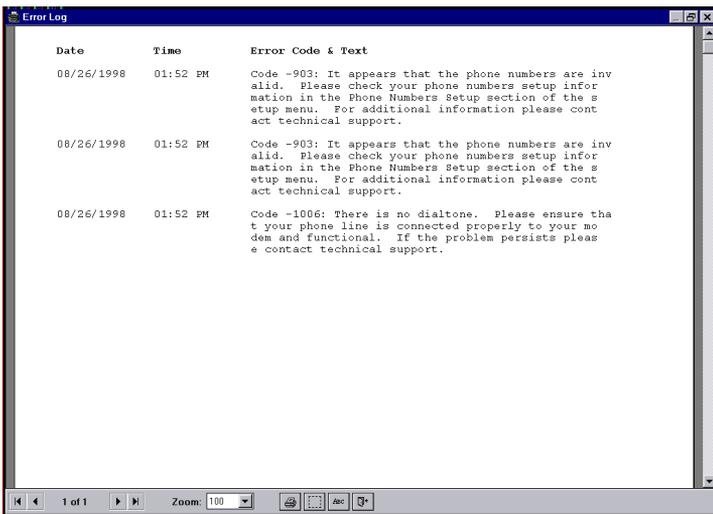


10.1 Viewing the Error Log



To view the *Error Log*, select *File* → *View Error Log*.

The *Error Log* window is displayed.



The current page number of the *Error Log* is shown on the *Error Log* tool bar, at the bottom of the window.



Additional functions can also be selected from the tool bar.



Click this icon to move to the beginning of the error log file.



Click this icon to move one page to the left in the error log file.



Click this icon to move to the end of the error log file.



Click this icon to move one page to the right in the error log file.



Use the *Zoom* drop down text box to enlarge or reduce the size of the displayed error Log. You can use the Scroll Bar at the bottom of the screen to move “left” or “right” to see more of the error log.



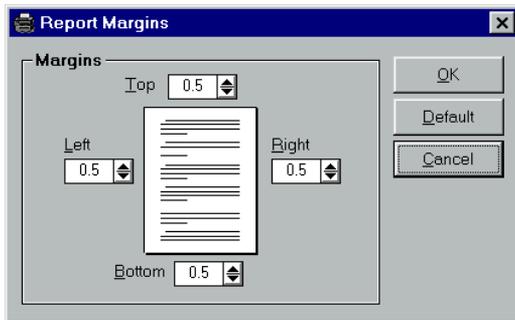
Click on the printer icon to print the error log on your default printer.



Click on this icon to close the *View Error Log* window and return to **Instant Merge for Windows**.

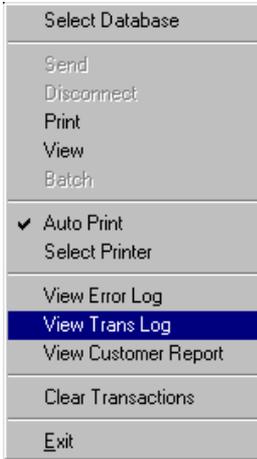


Click this icon to adjust the margins for your printed report.



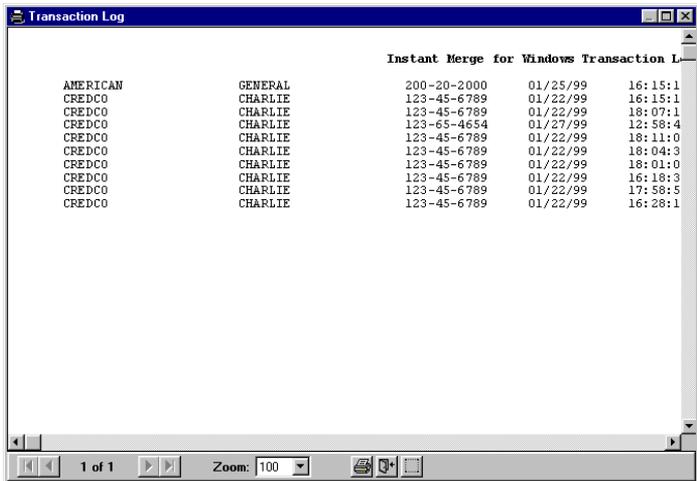
Use the margin windows to adjust the top, bottom, left, or right margins. When you are finished, click **OK** to save your changes and exit. Click **Cancel** to exit without saving your changes. To restore your margin settings to the default system margins ($\frac{1}{2}$ "), click the **Default** button.

10.2 Viewing the Transaction Log



To view the *Transaction Log*, select *File* → *View Trans Log*.

The *Transaction Log* window is displayed.



The current page number of the *Transaction Log* is shown on the *Transaction Log* tool bar, at the bottom of the window.



Additional functions can also be selected from the tool bar.



Click this icon to move to the beginning of the transaction log file.



Click this icon to move one page to the left in the transaction log file.



Click this icon to move to the end of the transaction log file.



Click this icon to move one page to the right in the transaction log file.



Use the *Zoom* drop down text box to enlarge or reduce the size of the displayed Transaction Log.

You can use the Scroll Bar at the bottom of the screen to move “left” or “right” to see more of the transaction log.



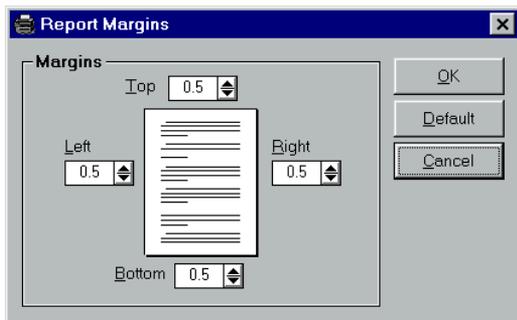
Click on the printer icon to print the transaction log on your default printer.



Click on this icon to close the *View Transaction Log* window and return to **Instant Merge for Windows**..



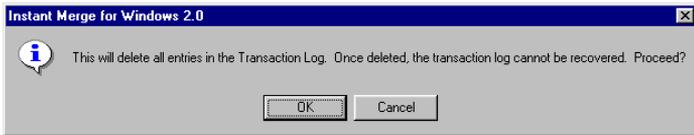
Click this icon to adjust the margins for your printed report.



Use the margin windows to adjust the top, bottom, left, or right margins. When you are finished, click **OK** to save your changes and exit. Click **Cancel** to exit without saving your changes. To restore your margin settings to the default system margins ($\frac{1}{2}$ "), click the **Default** button.

10.3 Clearing the Transaction Log

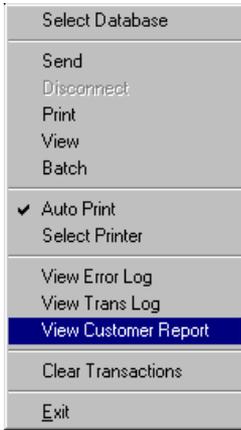
To clear the *Transaction Log*, select **File** → **Clear Transaction Log**. A delete warning window is displayed.



To delete all entries in the *Transaction Log*, click on the **OK** button. An information window confirms that the *Transaction Log* was successfully deleted. Click on the **OK** button.

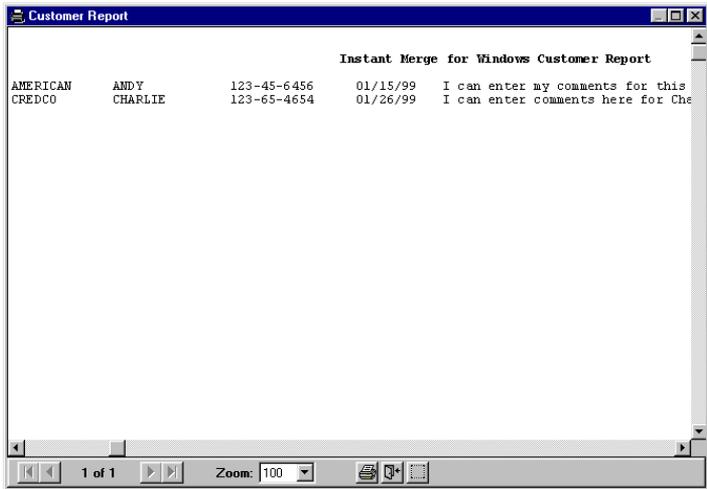


10.4 Viewing the Customer Report



To view the *Customer Report*, select *File* → *Customer Report*.

The *Customer Report* window is displayed.



The current page number of the *Customer Report* is shown on the *Customer Report* tool bar, at the bottom of the window.



Additional functions can also be selected from the tool bar.



Click this icon to move to the beginning of the *Customer Report* file.



Click this icon to move one page to the left in the *Customer Report* file.



Click this icon to move to the end of the *Customer Report* file.



Click this icon to move one page to the right in the *Customer Report* file.



Use the *Zoom* drop down text box to enlarge or reduce the size of the displayed *Customer Report*.

You can use the Scroll Bar at the bottom of the screen to move “left” or “right” to see more of the *Customer Report*..



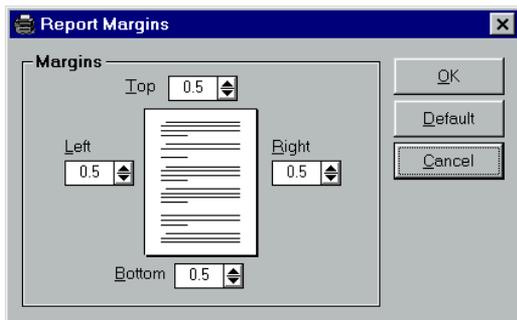
Click on the printer icon to print the transaction log on your default printer.



Click on this icon to close the *View Customer Report* window and return to **Instant Merge for Windows**..



Click this icon to adjust the margins for your printed report.



Use the margin windows to adjust the top, bottom, left, or right margins. When you are finished, click **OK** to save your changes and exit. Click **Cancel** to exit without saving your changes. To restore your margin settings to the default system margins ($\frac{1}{2}$ "), click the **Default** button.

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