

How to order PRBC Reports

Introduction

Unlike traditional credit reports, Payment Reporting Build Credit™ (PRBC) report exhibits non-traditional historical payments (i.e., rent, utilities, telecommunications, cable television, insurance and other payments that are not reported to the 3 major repositories). The PRBC reports will also include a Bill Payment Score (BPS) that is generated based on payment history on non-traditional data and demonstrates the consumer's ability to pay on time consecutively. The score range is 350 to 800.

PRBC reports are used when traditional credit scores are unavailable for the borrower for any of the three major credit repositories and consumers with 'thin' credit history. It acts as a supplement to the traditional credit report. An outline on how PRBC reports can be ordered is described below:

General Workflow

1. End user orders a tri-merge but determines that a PRBC report is needed.
2. The end user submits an online request for a PRBC non-traditional credit report to the CRA. It would be like submitting a MISC supplement request.
3. The CRA completes the request by going into the credit file and clicking a link that would order and retrieve the PRBC report.
4. The PRBC data is combined with the traditional tri-merge credit report.
5. The CRA moves the PRBC request to the Completed folder and charges for the PRBC report.
6. The end user can now view the PRBC report.

To get setup with PRBC please sign up at <http://prbc.com/partners/enrollment.php>. Once a PRBC login and password has been obtained, please provide the PRBC credentials to a MeridianLink rep to enable your system for PRBC.

How to submit PRBC request (client side)

1. After the end user orders a credit report and determines they need a PRBC report, from the Credit File screen click on the **Request Supplement** link.



The screenshot shows a credit report interface with several sections:

- FILE #:** 26806
- REF #:** PRBC
- APPLICANT:** DEBORAH DOACOMMON - 000000004
- CO-BOR:**
- ADDR:** 123 MAIN STREET #1, ALBANY, NY 12201
- PREV:**
- Supplement Request History** table with columns: Type, Processor, Message, Ordered, Completed, Status. It shows "NO RECORD FOUND".
- Submission Results** table with columns: Bureau, For, Date, OK, Ordered By, Error Message. It shows results for Experian, Transunion, and Equifax, all with "NO RECORD FOUND".
- VIEW REPORT** section with links: WEB / PDF, Prequal Analyzer, and a dropdown menu for "Other Reports".
- ADD-ON PRODUCTS** section with links: Request Supplement (highlighted with a red arrow), Request RMCB, and Add Bureaus / Spouse.
- UNMERGE REPORT** section with checkboxes for BORROWER, CO-BORROWER, EXPERIAN, and TRANSUNION.

Figure 1: Request Supplement for PRBC Report

- At the Request Supplement page check off the option **Request Non-Traditional Data (PRBC Report)** and click on the **Submit Order** button at the top right.

File # **GARRET, CHARLES - 243434449** 27594 Submit Order Close

Ordered By **ROSS GELLER** Phone **714-708-6950** Email (please verify) **ross@email.com** Applicant's Phone

I have faxed document(s) for this request RUSH (There may be an additional fee)

Request Non-traditional Credit (PRBC Report)

Figure 2: Requesting PRBC Report

- The PRBC request will show up under the **Supplement Request History** section of a Credit File. The end user will need to wait till the request has been completed to view the completed PRBC report.

FILE #: 26606 REF #: PRBC Save

APPLICANT: DEBORAH DOACOMMON - 000000004 XP: 667 TU: EF:

CO-BOR:

ADDR: 123 MAIN STREET #1, ALBANY, NY 12201

PREV:

Type	Processor	Message	Ordered	Completed	Status
MISC			8/18/2006		New

Figure 3: Viewing PRBC request

Ordering PRBC Report (Support Side)

- The new PRBC request in the INBOX will look similar to the figure below.

DESKTOP	ORDER	INBOX	WORKING	PENDING	COMPLETED							
Move Selected		Print Selected										
1 records found. <i>Press F5 to refresh.</i>												
<input type="checkbox"/>	Group	Req.+	File #	Consumer	Account	Rush	Type	Ordered	Follow-up	Customer	Customer #	Notes
<input type="checkbox"/>		5050	27594	GARRET, CHARLES		NO	MISC	9/20/2006		CENTRAL PERK	111	(PRBC)

Figure 4: PRBC request in INBOX

- The Processor assigned to work on the request will go to the credit file, click on the **Customer Services** tab, and click on the **Order PRBC Data** button.

APPLICANTS CUSTOMER SERVICES CHARGES SUBMISSION RESULTS

Notes Release RMCR **Order PRBC Data** Editor 2 Add Supplement Report

CENTRAL PERK - 111
#26806 - DOACOMMON, DEBORAH - 000000004 - Last Edit: 8/18/2006 2:39:04 PM

Requests History

<input type="checkbox"/>	Req. #	Type	Account	Processor	Date Ordered	Date Completed	Status	Notes
<input type="checkbox"/>	4976	MISC		ML SUPPORT	8/18/2006 2:48:59 PM		WORKING	

Figure 5: Ordering PRBC Report

- A dialogue box will be displayed to confirm the order. The Processor can click on the **Yes** button to process the order or **Cancel** to cancel the PRBC order.
- A processing screen will be displayed while the system obtains data from PRBC. Once completed it will take the processor to the **Submission Results** screen with a PRBC entry. A successful PRBC order will have the remark **YES** in the **OK** column. If the PRBC order errors out, it will display the message in the **Error Message** column.

APPLICANTS CUSTOMER SERVICES CHARGES SUBMISSION RESULTS

Notes Secondary Reuse Editor 2 Audit Log

CENTRAL PERK - 111
#26806 - DOACOMMON, DEBORAH - 000000004 - Last Edit: 8/18/2006 2:57:08 PM

Submission Results

Bureau	Consumer	Score	Fraud	Date	OK	Ordered By	Error Message	Raw Data
EQUIFAX	PC	YES	N/A	8/18/2006 2:38:55 PM	YES	ROSS GELLER	*** NO RECORD FOUND ***	view
TRANSUNION	PC	YES	YES	8/18/2006 2:38:55 PM	YES	ROSS GELLER	*** NO RECORD FOUND ***	view
EXPERIAN	PC	YES	YES	8/18/2006 2:38:59 PM	YES	ROSS GELLER		view
PRBC	PC	N/A	N/A	8/18/2006 2:57:02 PM	YES	HELEN		view

Figure 6: Completed PRBC Order

- The processor would then move the PRBC request to completed status and manually charge for the PRBC order.

BATCH MOVE

Req#	Type	Supplement	Charge Code	Charge	Credit	Description
4976	Misc	<input type="checkbox"/>	PRBC REPORT	25	0.00	

Move To Completed Folder Cancel

Figure 7: Move PRBC request to Completed status and charge a fee

- The processor can notify the end user that the PRBC report is available for viewing or the end user can check on the status from the credit file screen. On the credit file screen from client side the PRBC request will say **Completed** (green box) and they can click on the **WEB** or **PDF** links (red box) to view the PRBC report. The PRBC data is merged in with the traditional credit report. Processors may also view the PRBC report from their end as well.

View Invoice Close		VIEW REPORT													
FILE #: 26806 APPLICANT: DEBORAH DOACOMMON - 000000004 CO-BOR: ADDR: 123 MAIN STREET #1, ALBANY, NY 12201 PREV:	REF #: PRBC <input type="button" value="Save"/> XP: 667 TU: EF:	<ul style="list-style-type: none"> WEB / PDF / Prequal Analyzer 	-- Other Reports --												
Supplement Request History		ADD-ON PRODUCTS													
<table border="1"> <thead> <tr> <th>Type</th> <th>Processor</th> <th>Message</th> <th>Ordered</th> <th>Completed</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>MISC</td> <td>HELEN</td> <td></td> <td>8/18/2006</td> <td>8/18/2006</td> <td>Completed</td> </tr> </tbody> </table>	Type	Processor	Message	Ordered	Completed	Status	MISC	HELEN		8/18/2006	8/18/2006	Completed		<ul style="list-style-type: none"> Request Supplement Request RMCR Add Bureaus / Spouse 	INMERGE REPORT
Type	Processor	Message	Ordered	Completed	Status										
MISC	HELEN		8/18/2006	8/18/2006	Completed										

Figure 8: View PRBC Report (client side)

Sample PRBC Data

Below are figures of PRBC data from a credit report.

SCORE MODELS	
BORROWER'S AVERAGE SCORE -	SCORE: 702
PRBC BILL PAYMENT SCORE - DEBORAH DOACOMMON	SCORE: 736
05 - LENGTH OF ACCOUNT PAYMENT HISTORY	
06 - NUMBER OF REPORTED ACCOUNTS	
01 - MISSED ONE OR MORE CONSECUTIVE ON TIME PAYMENTS	
EXPERIAN/FAIR, ISAAC - DEBORAH P DOACOMMON - 216609235	SCORE: 667
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS	
05 - TOO MANY ACCOUNTS WITH BALANCES	
08 - TOO MANY INQUIRIES LAST 12 MONTHS	
06 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS	

Figure 9: PRBC Score

B	B	BIG BANK	10/05	02/05	-	-	\$0	8	0	0	0	AS AGREED
		61400000012		--	INST							PRBC
		History: 10/05; *****										
		BUSINESS LOAN										

Figure 10: PRBC Data