

Credit toolkit

This software interface for programming custom systems to retrieve, store, analyze and merge credit reports, makes it easy to provide access to Equifax, Experian, and TransUnion in your applications. Use the API for custom credit score and decision systems, with XML, SQL, ActiveX components and other tools. The multi-threaded engine can pull thousands of reports per hour or single reports instantaneously upon user demand.

Credit tool kit for bureau access

The MERit Credit Engine toolkit functions simplify implementation of credit bureau information within your application.

Equifax, Experian, and TransUnion Tools

- Support for [VantageScore](#) (SM)
- [Equifax Credit Toolkit](#) functions include credit reports, Persona, DTEC, Beacon and other risk models. Our background as developer of software to implement special Equifax capabilities, such as Desktop Credit Analyst and Decision Power, means that we can likely provide just what you need for Equifax access.
- [Experian Credit Toolkit](#) features credit profiles, Employment Insight, Social Search, CU Decision Expert, Custom Strategist, FICO and other risk models. Over the years, we have been first-to-market in supporting many Experian Creditbureau products, and in beta testing new Experian capabilities.
- [Tool kit for Trans Union products](#) includes credit reports, PEER, TRACE, Empirica and other risk models. Our Trans Union interfacing experience makes it likely that we have the Trans Union tools you need.
- [Experian business credit report](#) retrieval is also available through the credit engine.

For more information call (800) 717-5170 ext. 150

Or visit <http://creditengine.net>

- Compliance. The MERit Credit Engine makes it easier to keep your systems compliant with [new credit laws](#), such as the [FACT Act](#).¹

Server Components

- The credit report server software runs on your own Windows NT or 2000 system (in the background as a service, or as a regular Windows application) freeing you from the costs, delays, and uncertainties of third-party services. It communicates directly with Equifax, Experian, and/or Trans Union, using your own [CreditBureau accounts](#).
- The [server](#) portion of the credit toolkit software manages queues, error handling, and database operations for concurrent connections to the credit repositories, with logging and trace functions available.
- CreditReport retrieval requests can be inserted directly to the inquiries table of the database. An [import monitor](#) provides an alternative method with easy customization of the way in which credit report requests can be formatted.
- Reports can be retrieved directly from the database. An [export monitor](#) provides alternative output in customizable file layouts. Many summary and totaling functions are included, and programs can be launched upon receipt of each credit report.
- [A monitoring tool](#) is included for watching the status of the credit engine.
- An [SQL Server](#) or [IBM DB2](#) database stores credit reports that have been retrieved, and may do so in several ways: Tables, raw data, XML, HTML, and in traditional text formats.

XML Credit Toolkit and Merging Options

- Generates credit reports based on [XML credit report standards](#). (Option.)

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- [Merged reporting](#) tools relieve programmers from the design and coding issues involved in generating single, double, and tri-merge credit reports. (Option.)
- [Merged XML credit tool](#) handles the **MISMO** standard for XML credit reports being included with loan origination data. This allows XML mortgage credit data to be used in Fannie Mae, Freddie Mac, and other underwriting decisions. (Option.)
- [HR-XML credit toolkit](#) handles the XML schema for credit reports in HR (human resources) and background checking applications as developed by the [HR-XML Consortium](#). (Option.)

Minimize Programming Cost

- Credit bureau access setup for [Experian, Equifax, and Trans Union](#) lets you configure accounts and connectivity options for one, or more than one company.
- [Credit bureau protocols](#) (including secure Internet and TCP/IP) are handled for your application. Credit toolkit support for digital certificates and other security measures helps you build systems that are compliant with bureau specifications.
- [Parsing of credit report data](#) converts raw system-to-system credit data in each bureau's proprietary format to a common layout avoiding the need for your programmers to write separate parsers for each bureau.
- Credit toolkit functions allow creation of credit reports in [human readable](#), as well as [XML](#) and [user defined data file](#) layouts. At the same time, SQL lets you handle credit data for decisioning and analysis with standard database methods.

[Project consulting](#), as well as contract programming and outsourcing of credit report data processing are available.

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