GENESYS™

Credit Bureau Reporting Wizard
Printable Help

Version 2024 R2

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Abstract

This document is a printable version of Credit Bureau Reporting Wizard help.

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Table of Contents

ii

Introduction to Credit Bureau Reporting Wizard

Credit Bureau Reporting Wizard allows you to create files that contain account information to send to credit bureaus for reporting purposes. Credit reporting files are in compliance with Metro2® reporting guidelines. For more information, see your *Credit Reporting Resource Guide®*. This wizard supports thirdparty agencies and first-party charge-off accounts for the mortgage and credit industries only.

Latitude reports in the:

- **J1 segment:** Other parties residing at the same address as the person reported in the Base Segment. This segment doesn't include address information and is limited to 100 characters.

- **J2 segment:** Other parties residing at a different address as the person reported in the Base Segment.

- **K1 segment:** Original creditor information.

Help Overview

Credit Bureau Reporting Wizard help provides you with information for using Credit Bureau Reporting Wizard. To locate and view a topic, use the table of contents, index, and search features.

To open help

In the "\Interactive Intelligence\Interaction Collector\Documents" folder, double-click **CBRWizard.chm**. The **Credit Bureau Reporting Wizard Help** window appears.

Tip: To adjust the width and height of the window or its panes, click the edge of the window or pane and drag it up or down, left or right.

1. **Toolbar:** Allows you to hide or show tabs and the **Navigation** pane, move forward and backward through topics, and print the currently displayed topic.

2. **Tabs:** Displays the following:

   Contents: Displays the table of contents. To display a topic in the **Content** pane, expand a book and then click the link.

   Index: Displays the index. To display a topic in the **Content** pane, type a keyword or phrase in the box (or scroll through the list) and then click the link in the list.

   Search: Displays the search feature. To display a topic in the **Content** pane, type a keyword or phrase in the box and then press **Enter**. In the search results, click the link.

   Glossary: If available, displays a list of terms and their definitions. To display a definition, click the term.

3. **Breadcrumbs:** Displays your current location within the help system. When you click a breadcrumb, the related topic displays.

4. **Content toolbar:** Displays an option to send feedback through an email message to Latitude by Genesys Documentation.

5. **Content pane:** Displays the contents of a topic. To view the **Content** pane menu, right-click in the **Content** pane.

Search feature

You can use the search feature to search for topics that contain words or phrases that you specify. You formulate a search query following a specific set of rules. You can include wildcard expressions, Boolean operators, and nested expressions in your search query. A list of topics that match your search criteria appear in the search results. When you click a topic title in the search results, the content of that topic appears in the **Content** pane.

Search syntax

The basic rules for formulating search queries are:

- Searches are not case-sensitive, meaning you can type uppercase or lowercase characters.

- You cannot search for a single character or the following reserved words: an, and, as, at, be, but, by, do, for, from, have, he, in, it, not, of, on, or, she, that, the, there, they, this, to, we, which, with, you.

- The search engine ignores punctuation marks and special characters such as @#$%^&()=+[]\.

- Enclose phrases and terms that include a period (such as a file name with an extension) in double quotation marks.

Wildcard expressions

Wildcard expressions allow you to search for one or more characters using a question mark or asterisk. A question mark represents a single character, while an asterisk represents one or more characters.

Search for...	Example	Result
Topics with text that starts with one or more specified characters and ends in any character or number of characters	log or log*	Returns all topics with text that starts with the specified characters (for example, log, logon, logging).
Topics with text that starts with the specified characters, has a single character that can be anything, and ends in the specified characters	32?57	Returns all topics with text that has any character where you placed the question mark (for example, 32?57 returns 32257, 32457, and 32857).
Topics that contain all the words specified, in any order or placement within the topic	account status	Returns all topics with both account and status, but not necessarily as a phrase or in the order specified. For example, the search returns topics with "the account status..." or "the status of the account..."
Topics that contain the specified phrase	"account status"	Returns all topics with account status as a phrase. For example, the search returns topics with "the account status..." but not "the status of the account..."

Boolean operators

Boolean operators (AND, OR, NOT, NEAR) allow you to create a relationship between terms. If you don't specify an operator, the system uses AND by default.

Search for...	Example	Result
AND	account AND status	Returns all topics with both account and status, but not necessarily as a phrase or in the order specified. For example, the search returns topics with "the account status..." or "the status of the account..."
OR	account OR status	Returns all topics with either account or status, or both.
NOT	account NOT status	Returns all topics with account but not status.
NEAR	account NEAR status	Returns all topics where account is within eight words of status.

Nested expressions

Nested expressions allow you to perform complex searches. For example, queue AND ((collector OR clerical) not supervisor) finds topics containing queue and collector but not supervisor, or containing queue and clerical but not supervisor. As with mathematical expressions, the system evaluates expressions in parentheses first. If there is no parenthesis, the system evaluates the expression from left

to right. For example, queue NOT (clerical OR supervisor) finds topics containing queue but not clerical or supervisor. Queue NOT clerical OR supervisor finds topics containing queue but not clerical, or topics containing supervisor.

Create a Credit Bureau Reporting File

Use the **Credit Bureau Reporting Wizard** to create a text file containing account information to send to a credit bureau. You can automate the creation of the Credit Bureau Reporting (CBR) file and schedule it to run during off-peak hours.

To create a credit bureau reporting file

1. In the **Main Menu** window, from the **Tools** menu, click **Credit Reporting Wizard**. The **Credit Bureau Reporting Wizard** page appears.

2. Click **Next**. The **Output File** page appears.
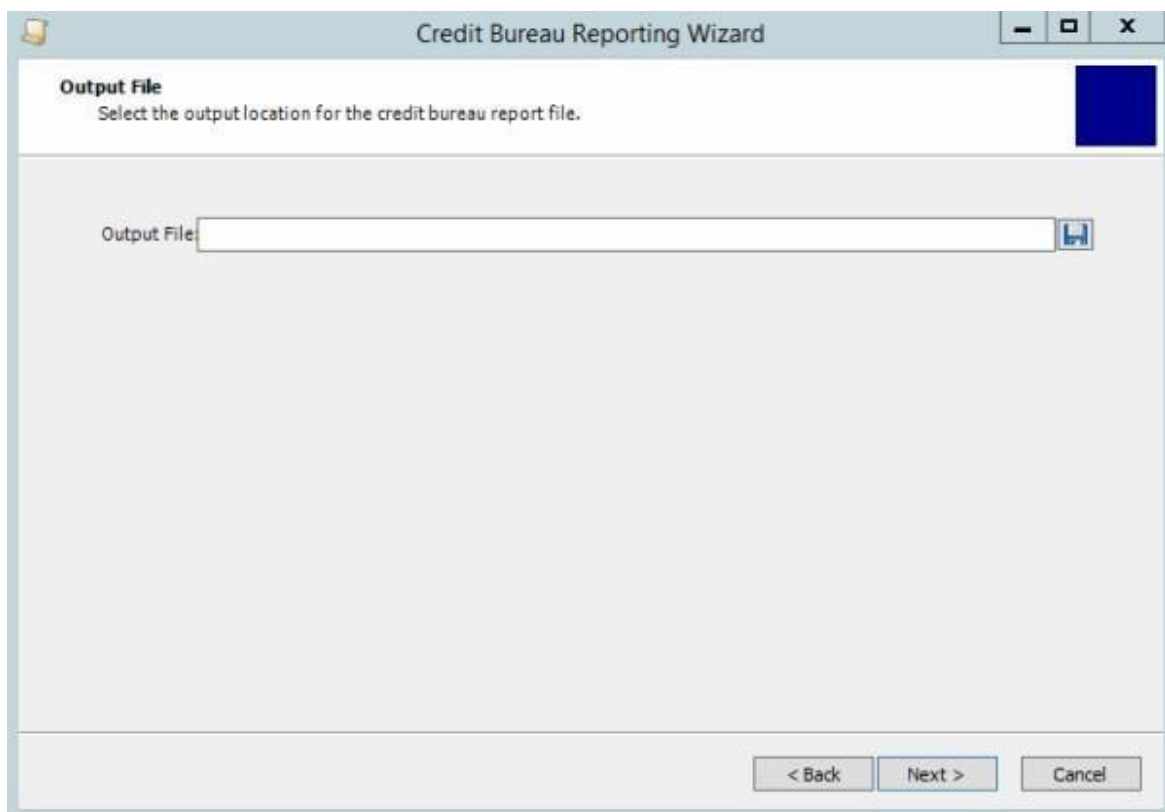
3. Do the following:

a.   Click the Disk icon. The **Select Output File** dialog box appears.

b.   In the **File Name** box, change the name of the output file or keep the default name, and then click **Save**. The system populates the **Output File** box in the **Output File** dialog box with the file name.

4. In the **Output File** page, click **Next**. The **Output Options** page appears.

Evaluate all accounts: If selected, a stored procedure runs to reevaluate all accounts in the system to determine whether to report them.

Note: The evaluation could take a while, depending on the number of accounts in your system. Typically, evaluation occurs during end-of-day (Custodian) processing and the system doesn't necessarily require it immediately before file creation.

Output all accounts: If selected, the file includes all accounts valid for credit reporting. **Output only updated accounts:** If selected, the file only includes accounts not previously included, with a CBR change pending, or a balance change.

Create test file: If selected, the system sends the output to a test file for your review. The system does not record the results or the history in the database. The test file includes "--TEST--" in the first column of each record to indicate that the file is for testing purposes only. **DO NOT** submit the file to credit bureaus.

5. Complete the information and then click **Next**. The **Confirm Output Settings** page appears.
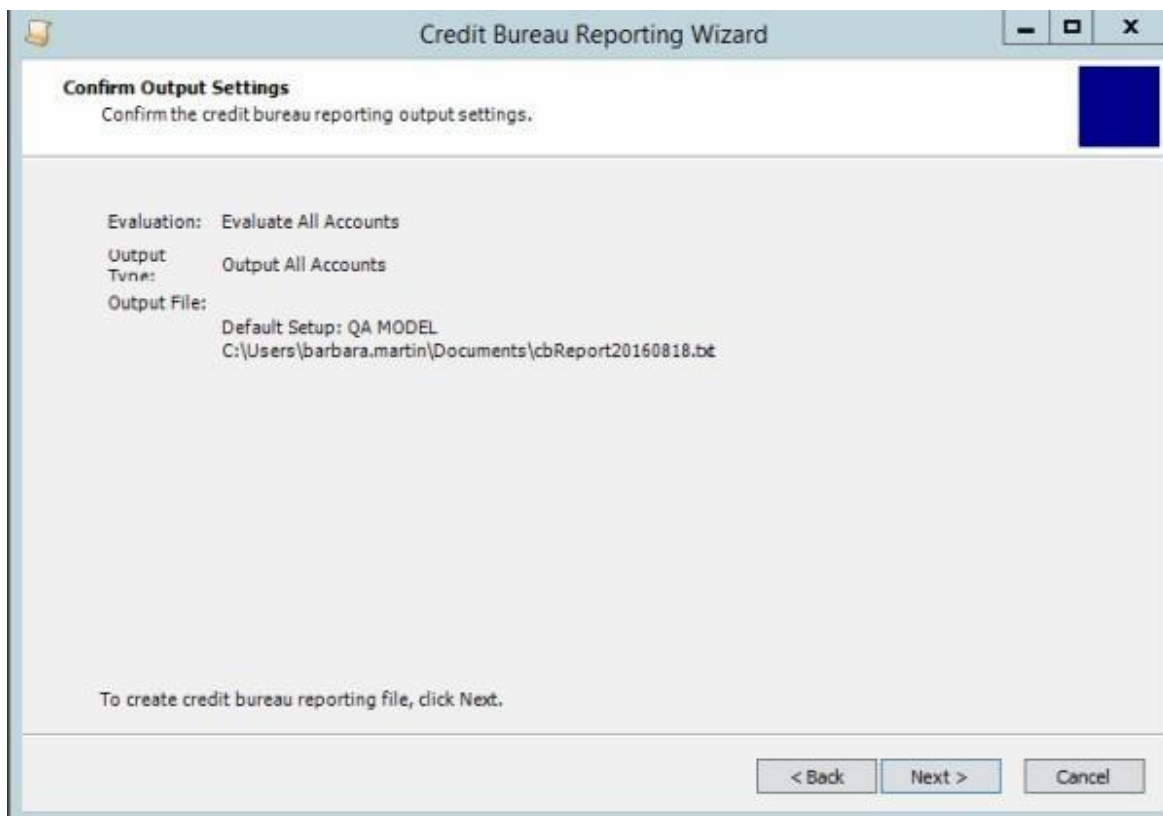
6. Verify the information. To change the information, click **Back**; otherwise, click **Next**. The system displays the **Building Credit Bureau Reporting File** page while creating the file. After creating the file, the **Credit Bureau Reporting File Completed** page appears.

7. Click **Finish**. You can distribute the file to credit bureaus using any method available to your agency (for example, email or FTP).

> **Note:** If you chose to create a test file, **DO NOT** submit the file to credit bureaus.

Automate Creation of the Credit Bureau Reporting File

You can automate the creation of the Credit Bureau Reporting (CBR) file and schedule it to run during offpeak hours. The system uses a configuration file to determine whether to reevaluate all accounts, and whether to report all or only changed accounts. The system applies all settings created in Credit Bureau Reporting Console to accounts. For more information about Credit Bureau Reporting Console, see the *Credit Bureau Reporting Console* documentation.

> **Note**: The system installs the automated CBR request program with Latitude when you select the **Credit Bureau Reporting Wizard** option. Make sure that you select this option when installing Latitude on the server.

To automate creation of the Credit Bureau Reporting File

1. Open "\\Program Files (x86)\Interactive Intelligence\Interaction Collector\bin\".

2. Use Notepad or any text editor to open and modify the "cbrwc.exe.config" file.

connectionString: The full SqlClient connection string to the collect2000 database (for example, "Data Source=SqlServer1;Initial Catalog=collect2000; User Name=user;Password=password;").
user: The Latitude logon name to use for any notes generated by the process.

reevaluate: Type "true" to perform a full CBR evaluation before creating the file, or "false" to skip the evaluation.

reportChangesOnly: Type "true" to report accounts with changes only, or "false" to report all accounts in the file.

outputPath: The location to save the file. If blank, the system saves the file in the same directory containing the program.

3. Once configured, use any program scheduler (such as Windows Task Scheduler, SQL Agent, or Custodian) to schedule the "cbrwc.exe" program to run.

Reporting Exceptions

Exceptions prevent an account from reporting to the credit bureaus. More than one exception can exist simultaneously for the primary customer, responsible parties, and authorized parties. Account level errors including the primary customer prevent the respective account from reporting. Errors at the responsible party or authorized party level don't prevent the account from reporting but the system excludes them from reporting for the respective account. Accounts with exceptions don't report again until you correct the exceptions.

The following table lists the exceptions that prevent an account from reporting to the credit bureaus.

Exception	Description	Level	Firstparty	Thirdparty
Business	Account is for a business, not an individual.	Account	Yes	Yes
DebtorExcluded	User flagged the account for exclusion from reporting.	Customer	Yes	Yes
DebtorNotResponsible	User flagged the co-debtor as not responsible for the debt. Codebtor is not a first-party authorized user.	Customer	Yes	Yes
DelinquencyDt>Received	Delinquency date is after the account received date.	Account	Yes	Yes
DelinquencyDtWithin30DaysOfReceived	Delinquency date is less than 30 days before the account received date.	Account	Yes	Yes

InvalidAcctType	Account type doesn't match the portfolio type and industry code. This issue is rare and indicates a configuration or data problem.	Account	Yes	Yes

Exception	Description	Level	Firstparty	Thirdparty
InvalidConsumerAccountNumber	Consumer account number is missing.	Account	Yes	No
InvalidContractDate	Contract date is missing.	Account	Yes	No
InvalidContractToPay	Contract date is missing and the creditor class is not medical.	Account	Yes	Yes
InvalidDebtorZipcode	Debtor's ZIP Code is invalid. *	Customer	Yes	Yes
InvalidDOB	Authorized user's date of birth is missing or a responsible party's SSN and date of birth are both missing. If the account reported previously, the date of birth constraint doesn't apply for authorized users. *	Customer	Yes	Yes
InvalidFirstName	Customer's last name is missing or invalid. *	Customer	Yes	Yes
InvalidLastName	Customer's last name is missing or invalid. *	Customer	Yes	Yes
InvalidOriginalLoanAmount	Original loan amount is missing.	Account	Yes	Yes
InvalidState	Customer's state (in address) is invalid. *	Customer	Yes	Yes
MedicalWithin180Days	Account has a medical creditor classification and is less than 180 days past the delinquency date.	Account	Yes	Yes
MinBalException	Current account balance is less than the configured minimum amount.	Account	Yes	Yes

MissingAcctOriginalCreditor	Original creditor is missing and there isn't a default original creditor provided.	Account	Yes	Yes
MissingChargeOffAmount	Charge-off amount is missing.	Account	Yes	No
MissingChargeOffRecord	Required charge-off information is missing.	Account	Yes	No
MIssingCity	Customer's city (in address) is missing. *	Customer	Yes	Yes
Exception	**Description**	**Level**	**Firstparty**	**Thirdparty**
MissingCreditorClass	Creditor classification is missing.	Account	Yes	Yes
MissingDefaultOriginalCreditor	Default original creditor is missing.	Account	Yes	Yes
MissingSecondaryAccountNumber	Secondary account number is missing and the debt is charge-off mortgage.	Account	Yes	No
MissingSecondaryAgencyIdentifier	Secondary agency identifier is missing and the debt is charge-off mortgage.	Account	Yes	No
MissingSSN&DOB	Responsible party's SSN or date of birth is missing. *	Customer	Yes	Yes
MissingStreetAddress	Customer's street address line 1 is missing. *	Customer	Yes	Yes
NullDebtorZipcode	Customer's ZIP Code is missing. *	Customer	Yes	Yes
NullDelinquencyDt	Delinquency date is missing.	Account	Yes	Yes
OpenChargeOffNotInBankruptcy	Charge-off account has an open status and isn't in bankruptcy.	Account	Yes	No
OutofStatute	Federal 7-year reporting statute expired.	Account	Yes	Yes
ReportDateNotMet	Account has a reporting wait time set that is not expired.	Account	Yes	Yes

ZeroedDebtorZipcode	Customer's ZIP Code contains all zeroes. *	Customer	Yes	Yes

* Applies to reported accounts with an open date after September 15, 2017.