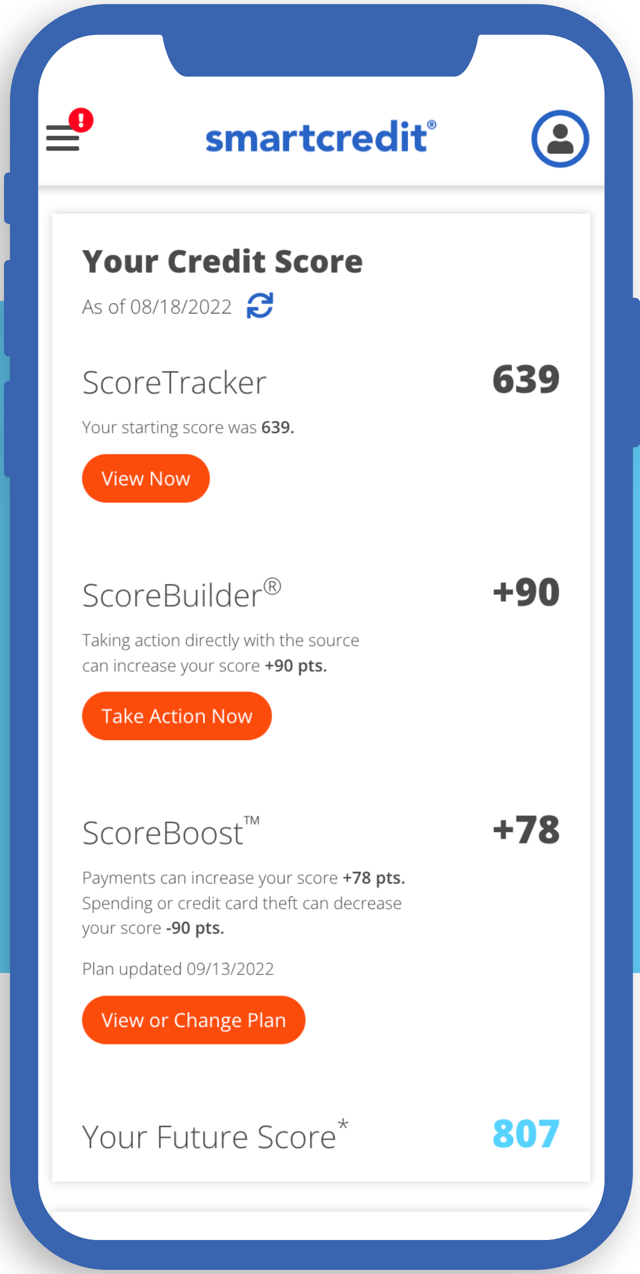
smartcredit®



PARTNER MANUAL

CONFIDENTIAL & PROPRIETARY - DO NOT DISTRIBUTE

Version 1.1-072023

partnersupport@consumerdirect.com   714-431-0005 (Option 4)   SmartCredit.com

Contents

SupportLink

Multi-Factor Authentication

Go to URL: **supportlink.consumerdirect.app**. Enter your existing login credentials.

(Image 1)

There are three options for setting up two-factor authentication:

- Email Address
- SMS Text Message
- An Authenticator app such as Google Authenticator, Duo Mobile, Twilio Authy, 1Password, etc

For each option, SupportLink will send you a one-time code which you must enter to enable the verification.

Option 1 - Email Address

Enter your email address to receive an authentication code to enter when you log in.

(Image 2)

Option 2 - SMS Text Message

Enter your mobile phone number to receive a text message with an authentication code to enter when you log in.

(Image 3)

Option 3 - Authenticator App

If you don't already have an app installed on your device, you'll need to download one prior to starting this process.

Use an authenticator app of your choice to get a verification code to enter when you log in.

1. Open your authentication app and scan the QR code on the screen. Then enter the code from your authenticator app in the field below.
   (Image 4)
2. Click **Enable**.
3. Save your **Recovery Codes** somewhere safe, where only you have access to them. You will be asked to enter your verification or recovery code to verify your device.
   (Image 5)

Authentication Challenge

1. Verify your MFA choice with this Authentication Challenge.
   (Image 6)
2. Enter the Verification Code sent to your selected MFA method (SMS, Email, or App)
   (Image 7)
3. Select "**Trust this computer for 30 days**" if this is your primary device.

To Edit Your Account Information

1 Access your account information by clicking on your username in the top right corner.
(Image 8)

2 Click on edit to change your account info.
(Image 9)

3 Add your email address.

4 Fill in the information in the following fields for First Name and Last Name.

5 Click **Submit**
(Image 10)

**This email address will be used as a password recovery email if you get locked out of your account.*

To Change Your Password

In the future, if you need to change your password,

1 Click on your username in the top right corner

2 Click Edit in the Account Information section

3 Toggle the "**Change Password**" button

4 Enter your new password

5 Re-Enter your new password to confirm
(Image 11)

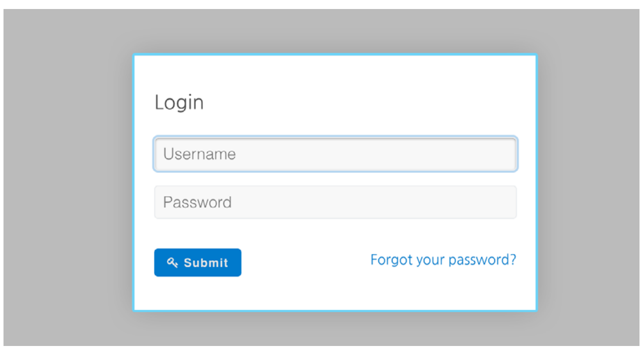


Image 1

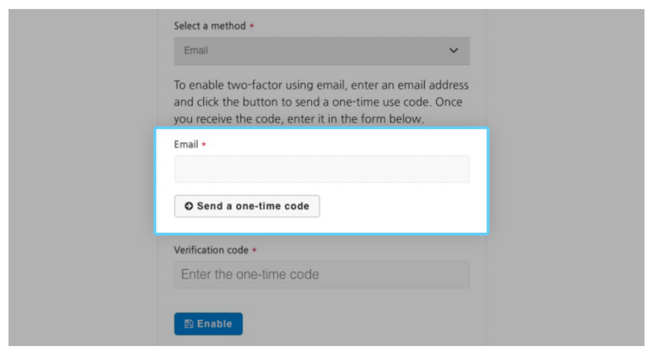


Image 2

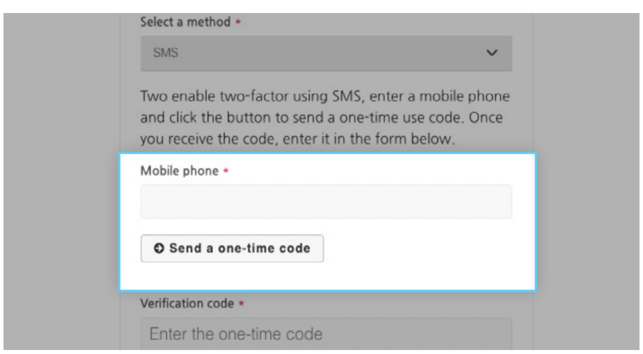


Image 3

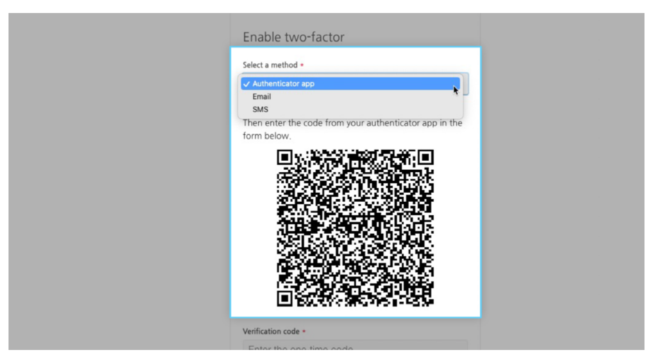


Image 4

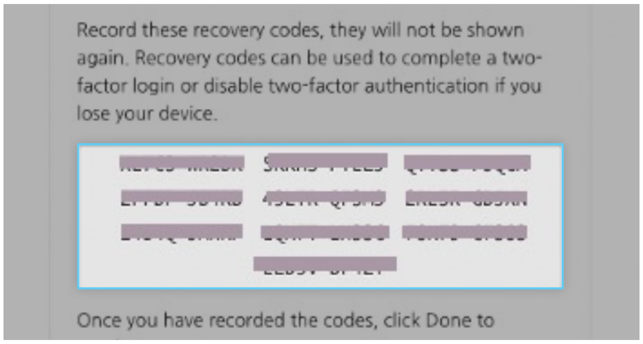


Image 5

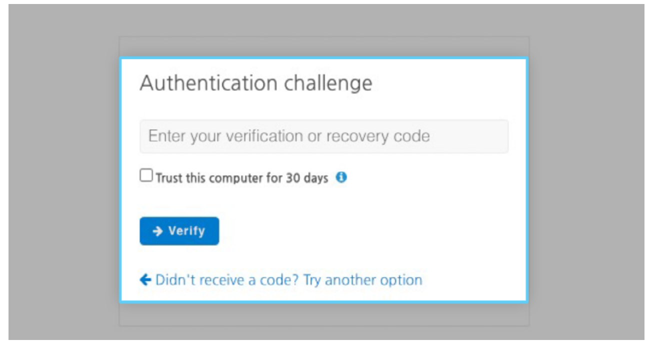


Image 6

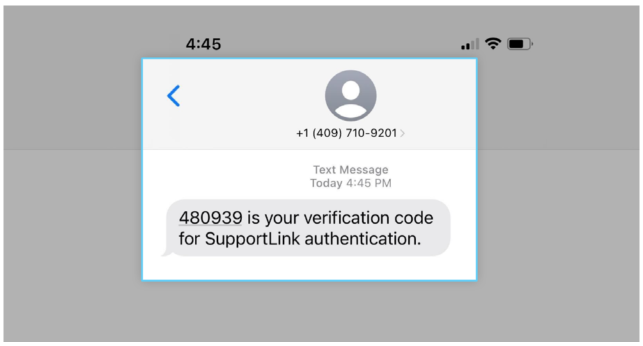


Image 7

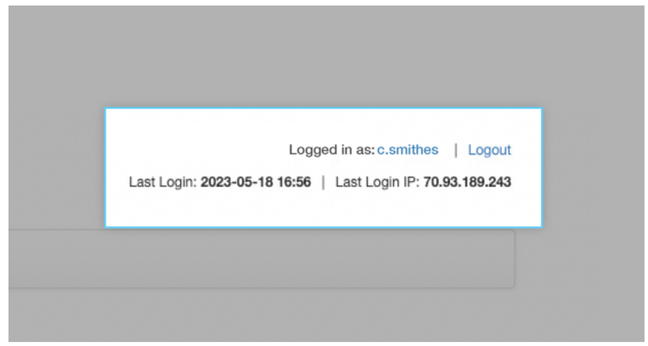


Image 8

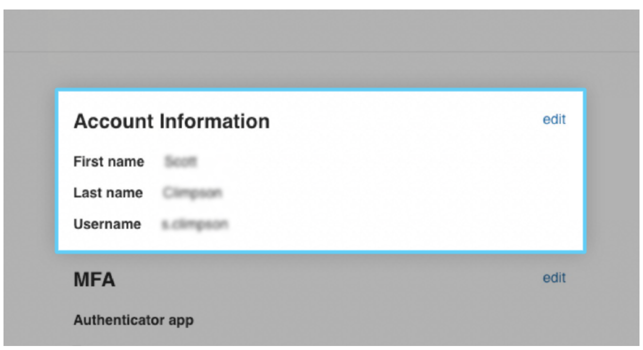


Image 9

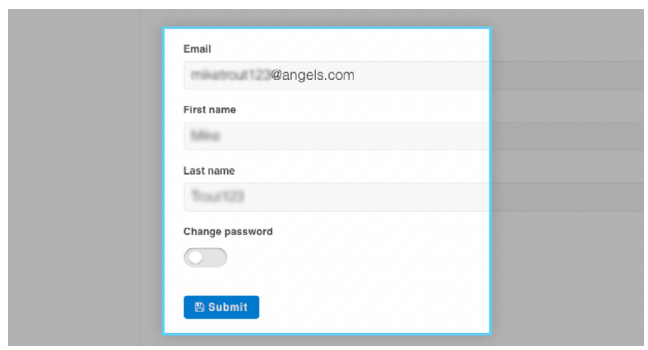


Image 10

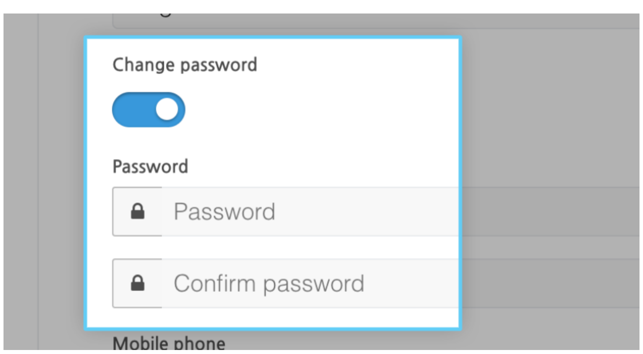


Image 11

Connect to bill.com:

Creating an Account for Commission Payments

1. Check your email for an invitation from bill.com
2. Open the email and click "**Accept Invite**"
3. Once the link loads, select "**Create account**"
   (Image 1)
4. Input a cell phone number for security verification purposes
   (Image 2)
5. Enter the verification code sent to your phone number
   (Image 3)
6. Select "**I'm with a business**" under the type of relationship you have with ConsumerDirect, Inc®
   (Image 4)
7. Next, you will be prompted to provide basic personal information
   (Image 5)
   - Company Name
   - Phone Number
   - Address
   - Business Type – you may select **LLC** or **partnership** OR what applies to your business
   - Industry – always choose "**Professional Consulting**"
   - Accounting Software – you may select "**OTHER**" or "**I do not use an accounting software**" or whatever applies to you
8. Next, provide your EIN or SSN
   (Image 6)
9. Enter your bank account information for direct deposit
   (Image 7)
10. Next, ensure that your direct deposit account is set to **Default to Get Paid**.

    To view bank account – **Settings** » **Bank Accounts**

    You will receive a test deposit of $0.01 confirming that your account is now connected with SmartCredit® powered by ConsumerDirect®.
    (Image 8)

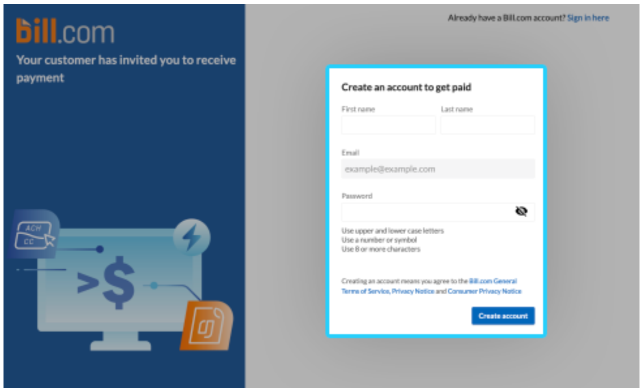


Image 1

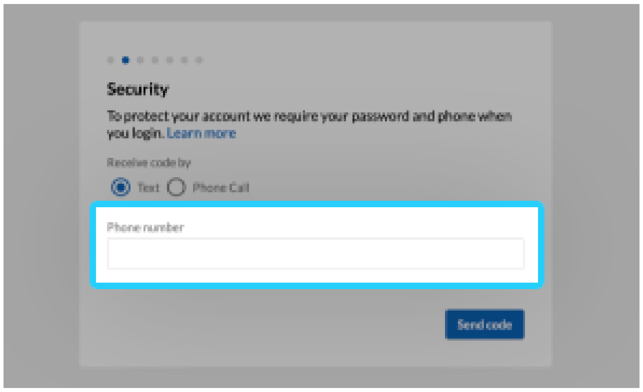


Image 2

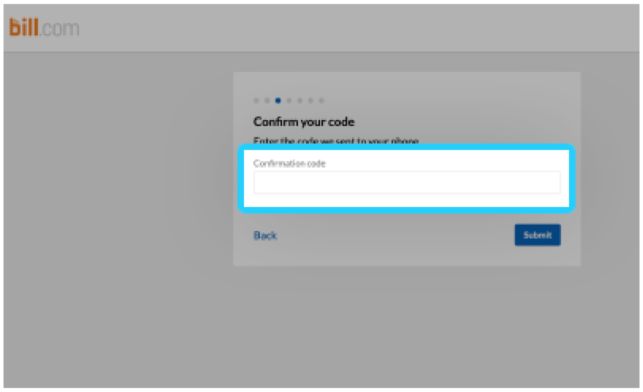


Image 3

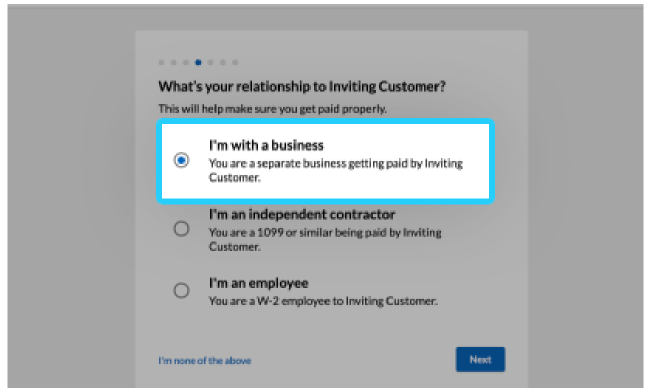


Image 4

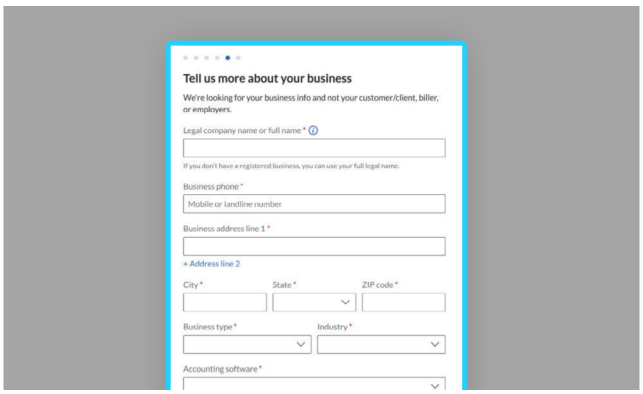


Image 5

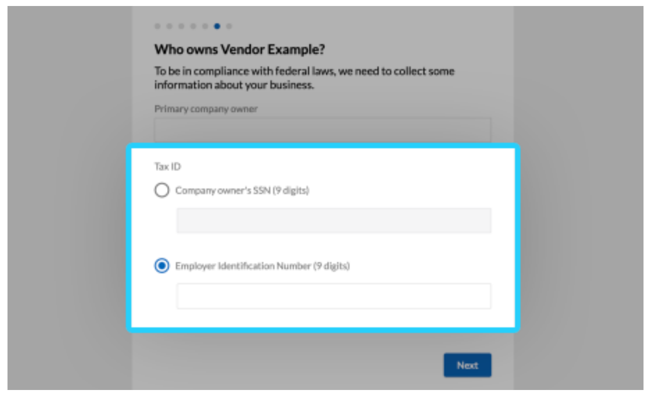


Image 6

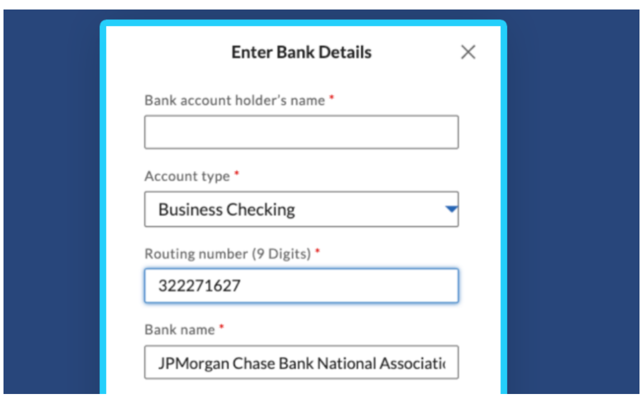


Image 7

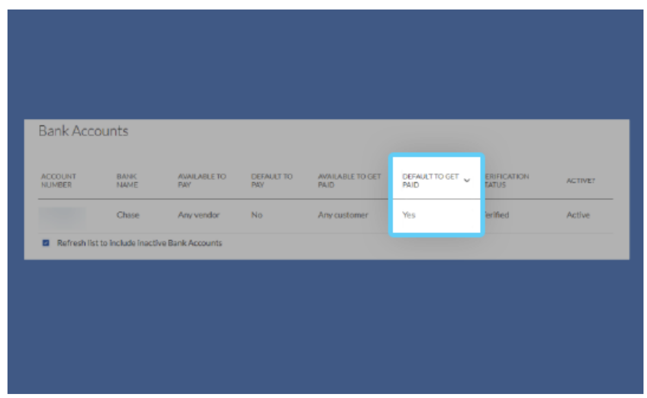


Image 8

Embedding Your SmartCredit® Link:

Client Dispute Manager (CDM)

1. Select "**Company**" from navigation and select "**Client Auto Sign Up**" from the drop down menu
   (Image 1)
2. Select "**Sign Up Basic Setting**," "**Credit Monitoring**," and "**Credit Monitoring Setting**"
   (Image 2 & 3)
3. Click "**ON**" for SmartCredit and "**Update**" link by pasting your SmartCredit PID link in the field
   (Image 4)

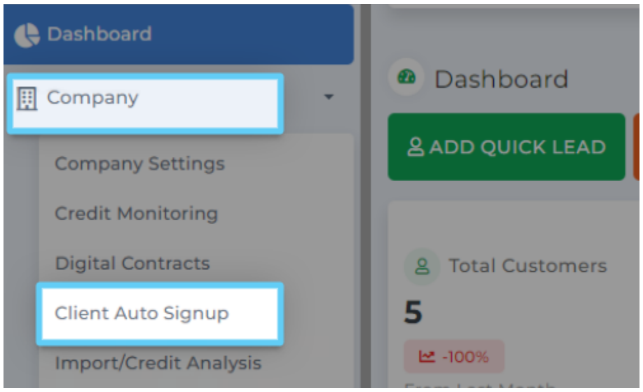


Image 1

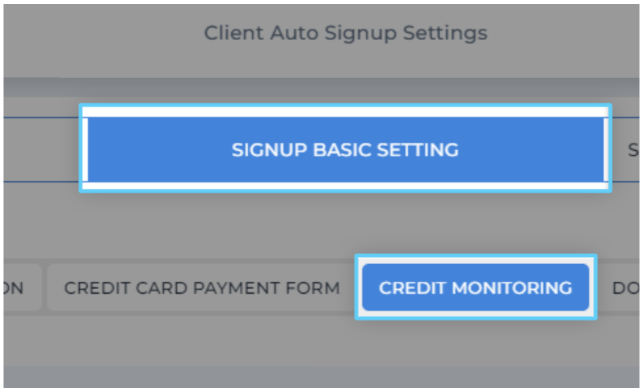


Image 2

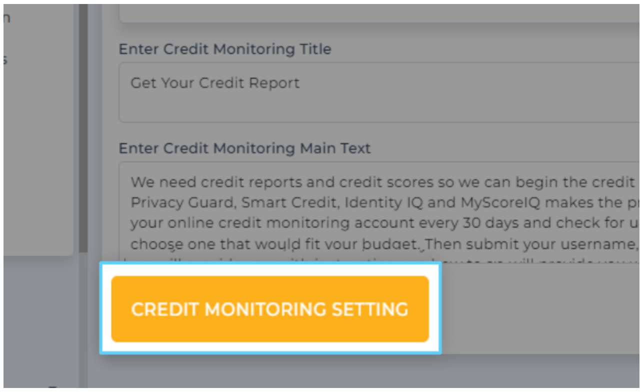


Image 3

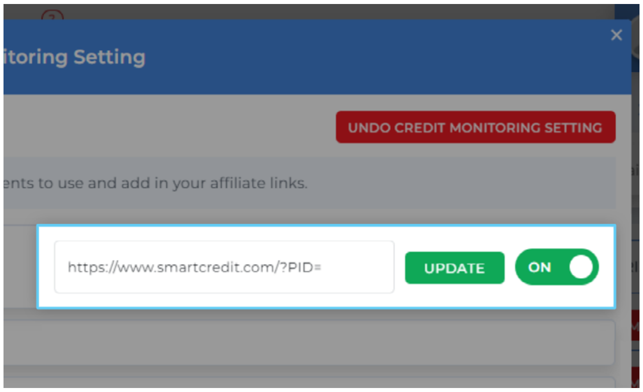


Image 4

Embedding Your SmartCredit® Link:
DisputeFox

1. Click “**Settings**” on the Navigation Bar at the top of the page
   (Image 1)

2. Select “**Portal Settings**”
   (Image 1)

3. Select “**Customer Portal**”
   (Image 2)

4. Under Customer Portal, click on the “**Order Credit Report URL**” field. Enter your integration link
   https://www.smartcredit.com/?PID=XXXXX
   (Image 3)

5. Save
   (Image 4)

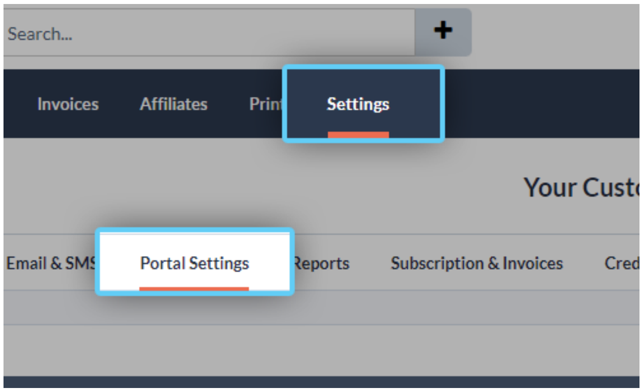


Image 1

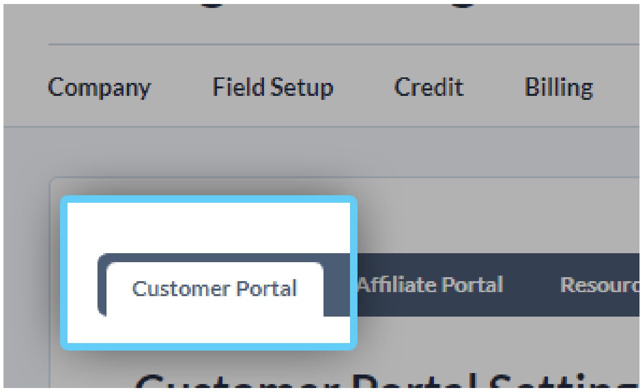


Image 2

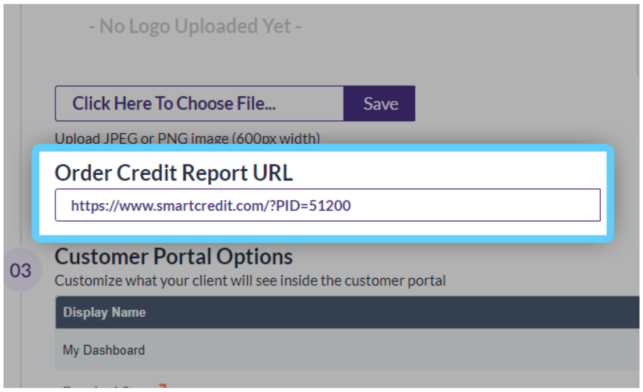


Image 3

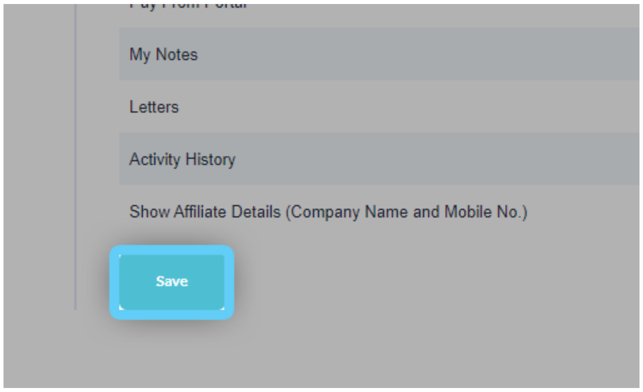


Image 4

Embedding Your SmartCredit® Link:
Credit Repair Cloud (CRC)

1. Select "**My Company**" in the Navigation Bar at the top of the Credit Repair Cloud page
   (Image 1)

2. Select "**Credit Monitoring Services**" on the left-hand menu
   (Image 2)

3. Click on "**View Other Providers**"
   (Image 3)

4. Find SmartCredit® and click on "**Edit Client Signup Link**"
   (Image 4)

5. Enter your SmartCredit® integration link
   https://www.smartcredit.com/?PID=XXXXX

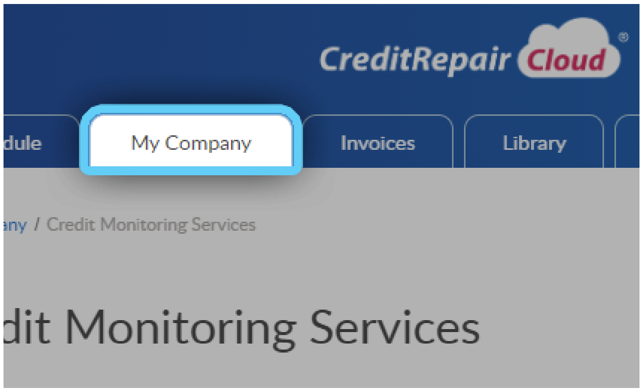


Image 1

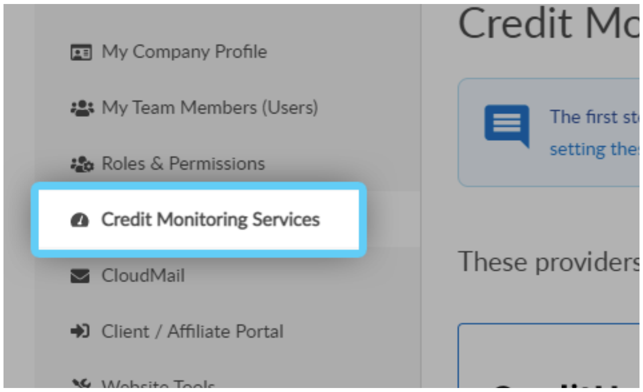


Image 2

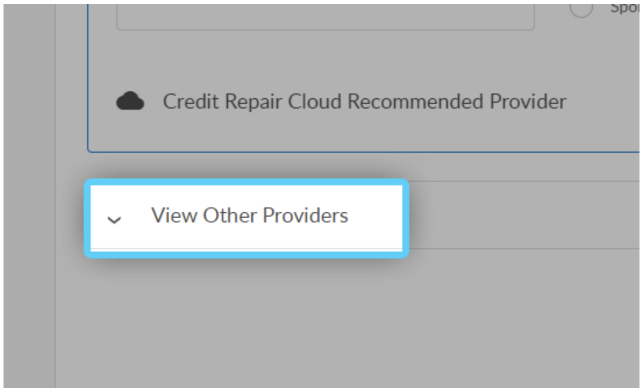


Image 3

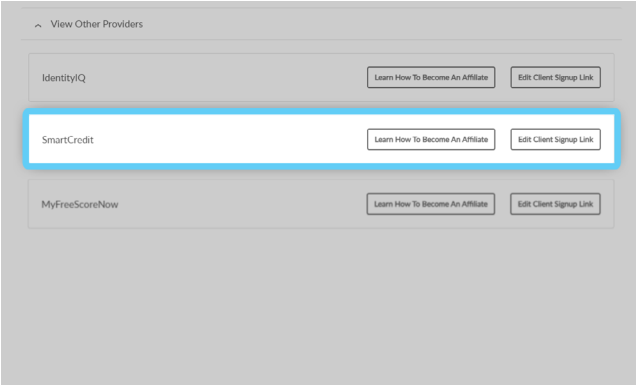


Image 4

Selecting SmartCredit® Under Client/Affiliate Portal in CRC

1 Select "**My Company**" in the Navigation Bar at the top of the Credit Repair Cloud page
(Image 5)

2 Select "**Client/Affiliate Portal**" on the left-hand menu
(Image 6)

3 Click on "**Client Onboarding & Tasks**"
(Image 7)

4 Select "**Turn Client Onboarding & Tasks On (Recommended)**"
(Image 8)

5 Under the "**Available Pre-set Tasks**" section, select the edit button on the "**Order Credit Reports & Scores**" line
(Image 9)

6 On the pop-up, "**Editing Task: Order Credit Reports & Scores**," scroll down to the "**Report Provider**" section
(Image 10) (Image 11)

7 Select "**SmartCredit**" in the drop-down menu
(Image 12)

8 To ensure that the link is correct, click on the hyperlink "**Edit Report Provider Link**"
(Image 13)

9 Enter your integration link

https://www.smartcredit.com/?PID=XXXXX
(Image 14)

10 Save

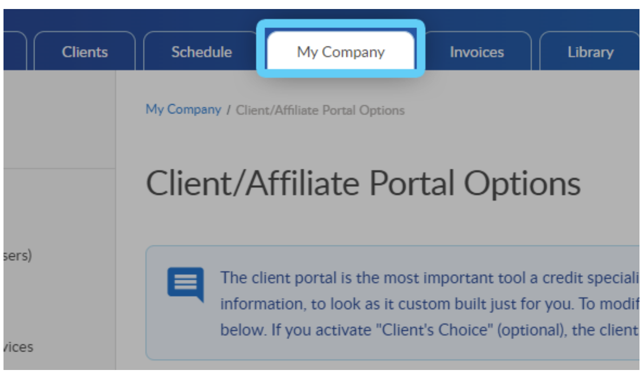


Image 5

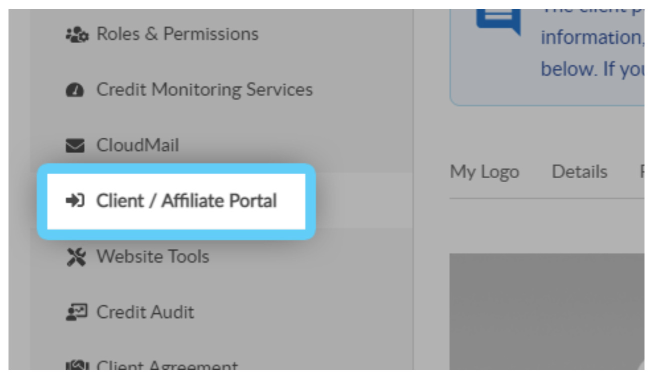


Image 6

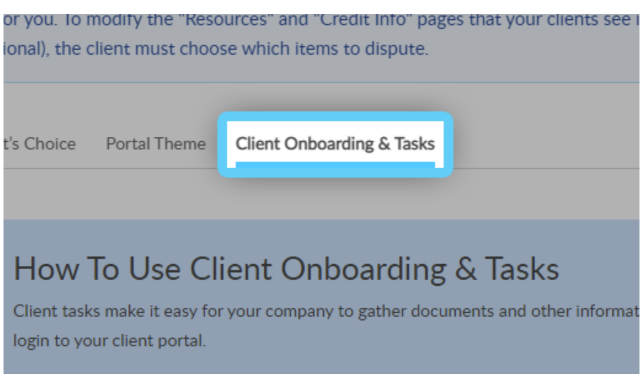


Image 7

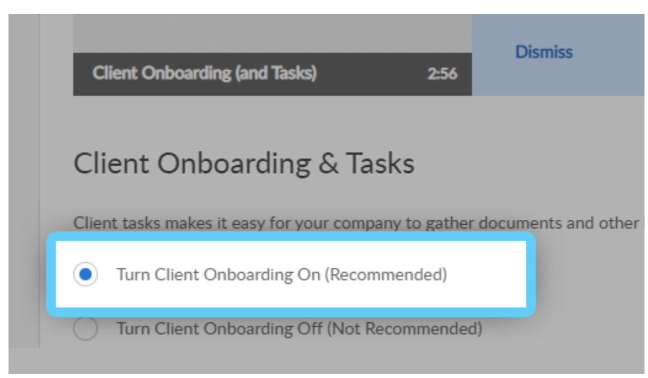


Image 8

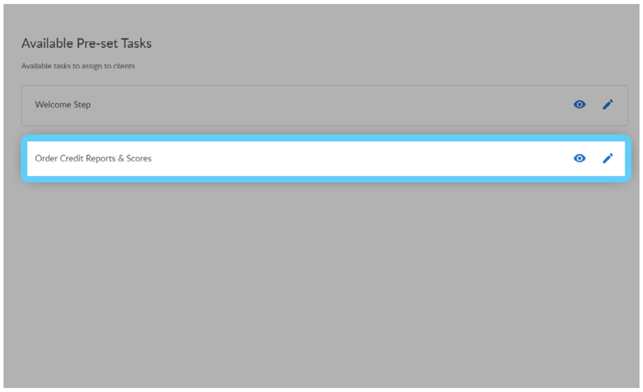


Image 9

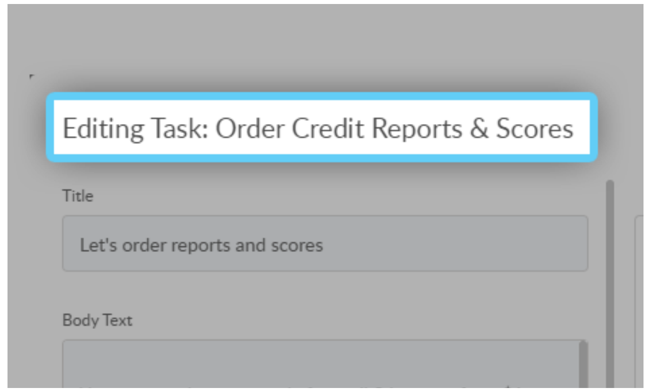


Image 10

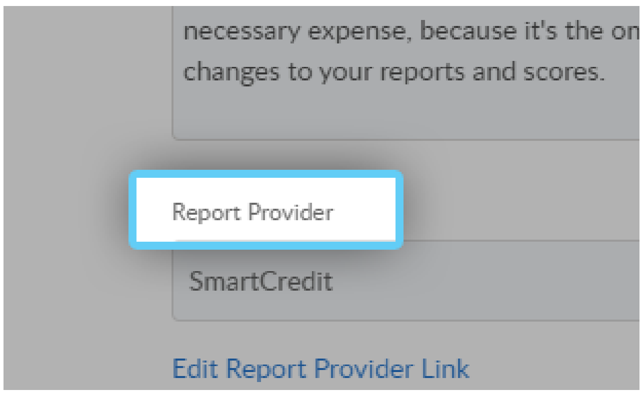


Image 11

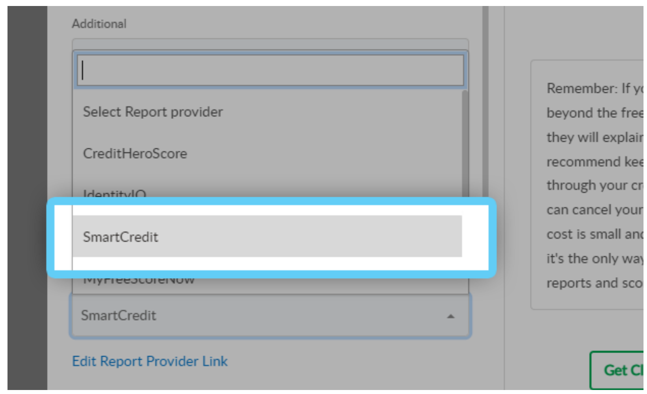


Image 12

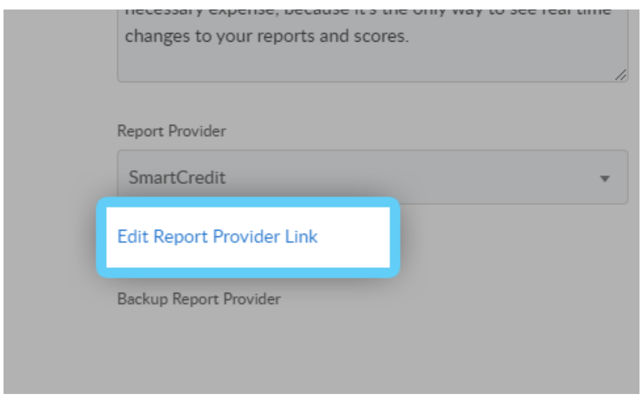


Image 13

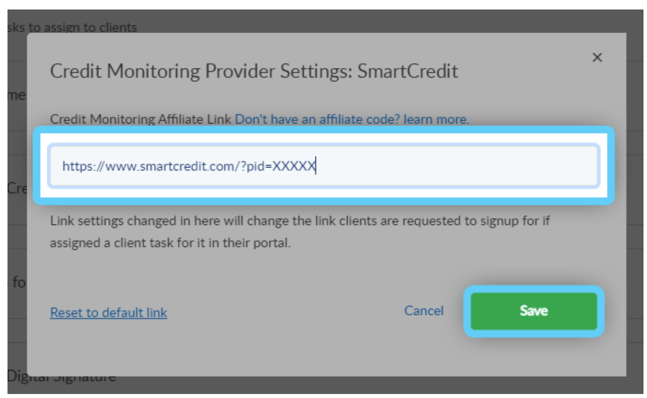


Image 14

Defaulting SmartCredit®

As Preferred Provider in CRC

1 Select "**My Company**" in the Navigation Bar at the top of the Credit Repair Cloud page
(Image 1)

2 Select "**Credit Monitoring Services**" on the left-hand menu
(Image 1)

3 Click on "**Client Onboarding & Tasks**"
(Image 2)

4 Under "# tasks enabled for Onboarding," click on "**Edit Default Tasks**"
(Image 3)

5 Remove "**Signup for Credit Hero Score and Share Login Details**"

6 Add "**Order Credit Reports & Scores**" to tasks for Onboarding
(Image 4)

7 Once completed, you may confirm the changes were made by going back under "**Edit Default Tasks**" and ensuring that "**Order Credit Reports & Scores**" is added.

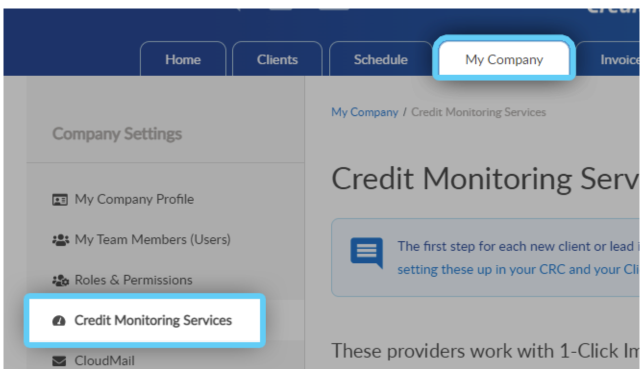


Image 1

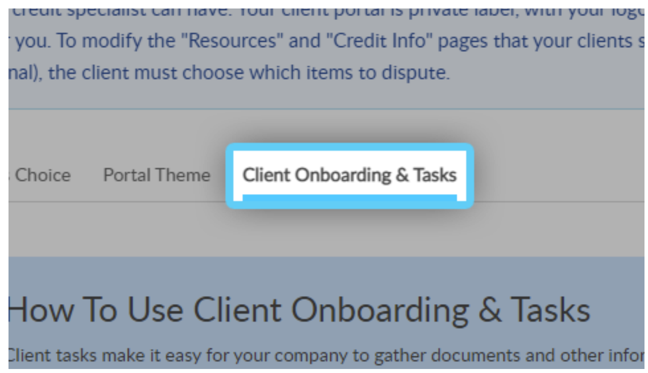


Image 2

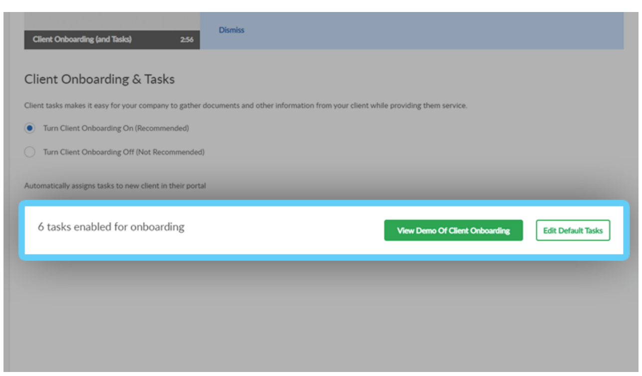


Image 3

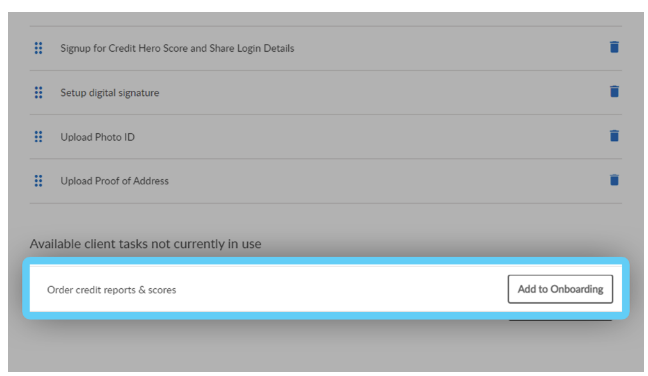


Image 4

Clear Browsing Data:

FireFox

1. Click on the 3 lines at the top right-hand corner of the screen
   (Image 1)
2. Select Settings
   (Image 2)
3. Select Privacy & Security tab on left-hand side, scroll down to History
   (Image 3)
4. Make sure that only ‘Browsing & download history,’ ‘Cookies,’ and ‘Cache’ are selected
   (Image 4)

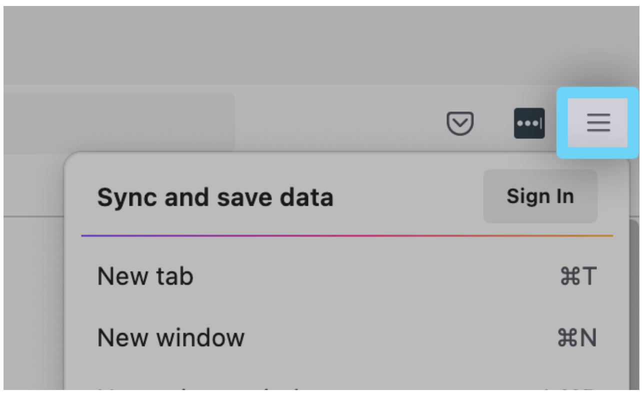


Image 1

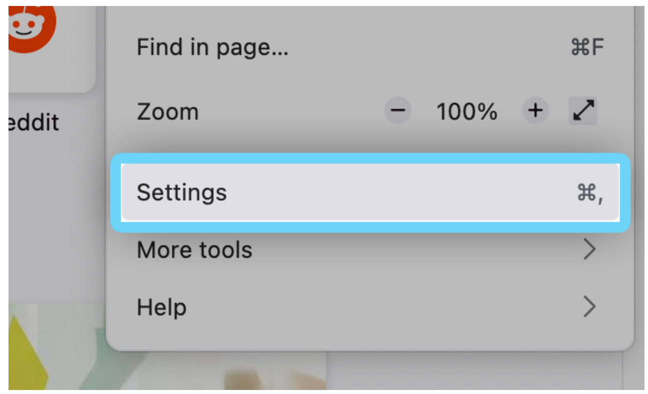


Image 2

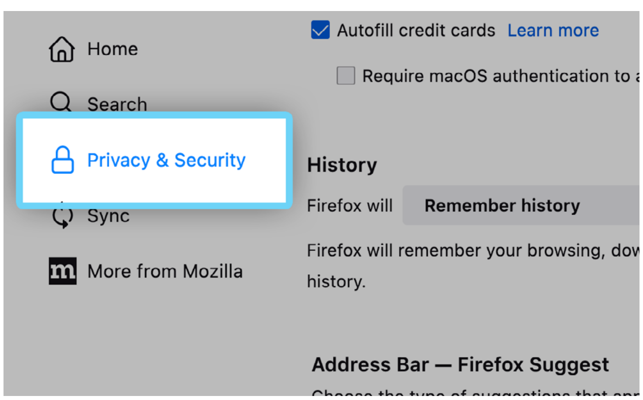


Image 3

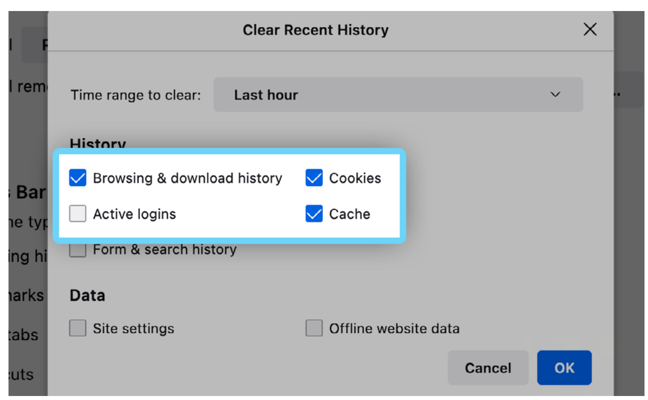


Image 4

How To Open a Private Window Browser

1 Click on the 3 lines at the top right-hand corner of the screen and click on New Private Window *(Image 5)*

Image 5

Retrieving 3B Report
Source Code

How Your Customer Can View the Simple Unrendered HTML Format

1. Have your customer log into their SmartCredit account and navigate to the following URL: **https://www.smartcredit.com/member/credit-report/3b/simple.htm?format=HTML**
2. Right-click on the 3B page and select "**View Page Source**". *(Note: this title will vary by web browser)*
3. Source page coding will then display
4. Ctrl+A to select "**All**"

Client Sign-Up
With Your SmartCredit® Link

Sign-Up Process

1. Provide your SmartCredit® quick link **www.smartcredit.com/(yourquicklink)**
2. Make sure your clients see your **company logo** on the top left corner before enrolling *(Image 1)*
3. Once it is confirmed that they are on your SmartCredit® link, instruct your client to select "**Sign Up Now**" in the right-hand corner
4. Your client must complete the "**3 Easy Steps**" page and enter the sponsor code if applicable. Once completed, click "**Submit & Continue**" *(Image 2)*
5. The next page shows the "**SmartCredit® Membership Plans**." Here, they will select their preferred plan*
6. The next page is "**Billing Information**." If the client is paying for their own membership, they can enter their credit card. If they are using a sponsor code, this page is skipped
7. Once the payment is successful, their SmartCredit® account will be activated

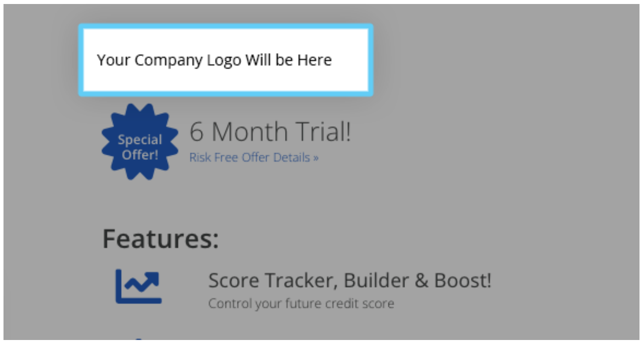


Image 1

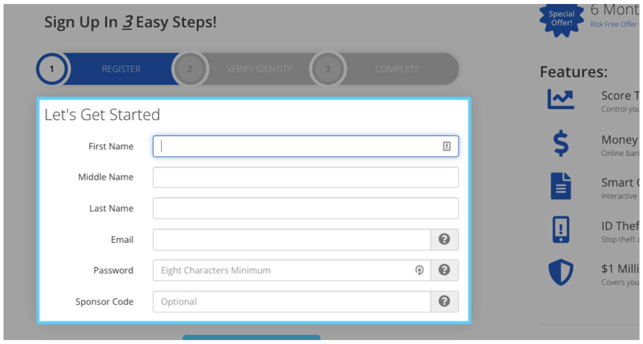


Image 2

Troubleshooting

1. If a member does not see your company logo or name, direct them to their Browser Settings, click on Privacy and Security, and select "**Clear ALL-TIME browsing history, cookies, and cached images**"
2. If a SmartCredit® account already exists for the client with the email input on Step 4 – see *Enhanced Reactivation instructions*
3. If a member has an old account – see *Enhanced Reactivation instructions*
4. If a member needs to close the old active account – please see *Closing a SmartCredit® Account instructions*

*Sponsored & Build plans generally include 3-Bureau reports once a month

Enhanced Reactivation

Follow this process when a client has had a previous SmartCredit® account that is now closed, and you would like them to reactivate under your SmartCredit® link.

What You Will Need:

1. Your quick link provided by SmartCredit®
2. Client to log in with their original credentials
3. Client to provide their 3-digit billing CCV code

Instructions:

1. Instruct your client to clear their cache by navigating to **Browser Settings** and clicking on **Privacy and Security**. They must select "**Clear ALL-TIME browsing history, cookies, and cached images**"
2. Instruct them to go to your quick link **www.smartcredit.com/(yourquicklink)**
3. Make sure that your client confirms that they see your **company logo** on the top left corner
4. Once it is confirmed that they are on your SmartCredit® link, instruct your client to select "**Sign Up Now**" in the right-hand corner
5. Only enter the client's email address (do not enter name), then click "**Submit and Continue**"
6. A message will appear in red under the email field stating the following *(Image 1)*
7. In the error message, click on the "**login**" hyperlink
8. Instruct your client to log in with their credentials
9. On the "**SmartCredit® Membership Plans**" page, have the client select their preferred plan and enter the sponsor code if applicable*
10. On the following page, you will find "**Billing Information**." If the member is paying for their own membership, they can enter their credit card. If they are using a sponsor code, this page is skipped
11. Once the payment is successful, their SmartCredit® account will be activated.

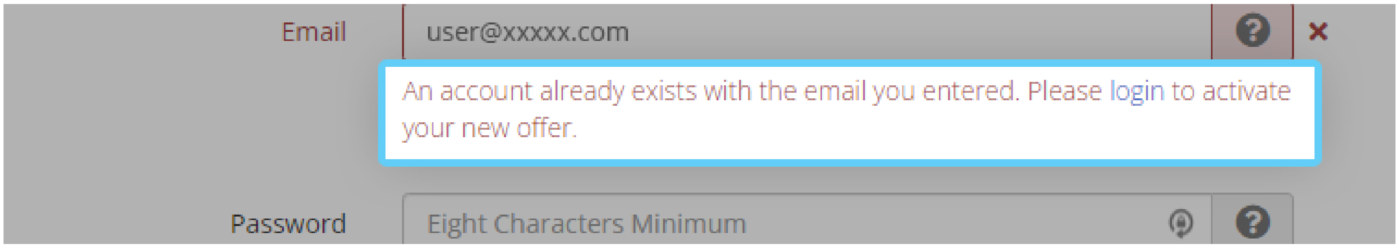


Image 1

Sponsored & Build plans generally include 3-Bureau reports once a month

Paid Membership
to a Sponsored Membership

Follow this process in SupportLink to switch a client's account from a paid membership to a sponsored membership.

1. Log in to SupportLink
2. Navigate to the **Member Search tab**
   (Image 1)
3. Search for your client by entering their information in any of the searchable fields
4. Once you have found their account and are on the **Membership Overview** page, navigate to the member's "**Plan**" tab on the left menu
   (Image 2)
5. Under the "**Available Plans**" section, click on the drop-down menu and select the "**Sponsored**" plan option. Once selected, click "**Update Plan**"
   (Image 3)
6. Enter your sponsor code and click "**Confirm**"
   (Image 4)

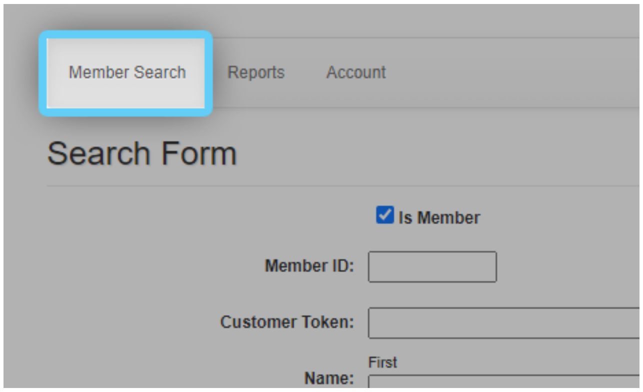


Image 1

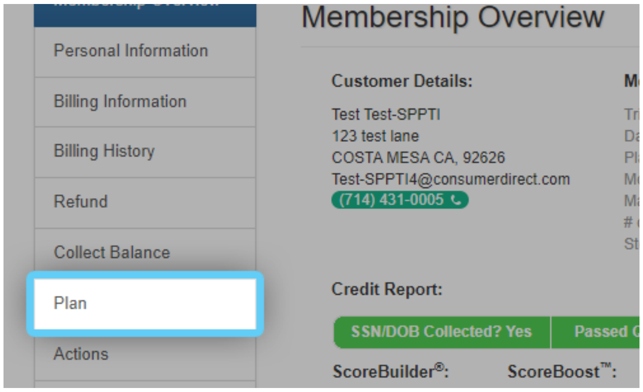


Image 2

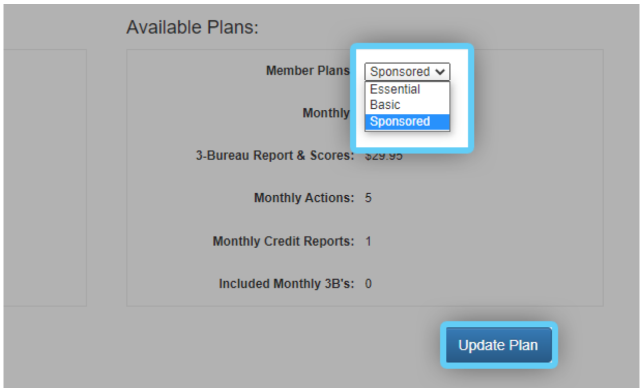


Image 3

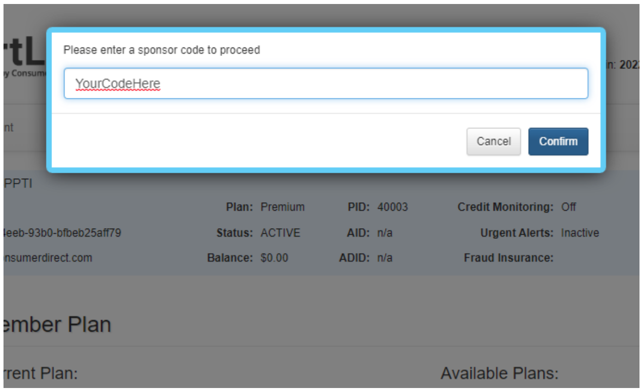


Image 4

Important: Reactivating a Client in Closed Status

If the client is in a CLOSED Status after updating their plan to Sponsored as shown below, please do the following

1. Navigate to the "**Personal Information**" tab in the left menu of the **Membership Overview** page *(Image 1)*

2. Under the "**Account Status**" section, change the option from "**Closed**" to "**Active**" in the drop-down menu *(Image 2)*

3. Once prompted, select "**Reactivate as Sponsored**" *(Image 3)*

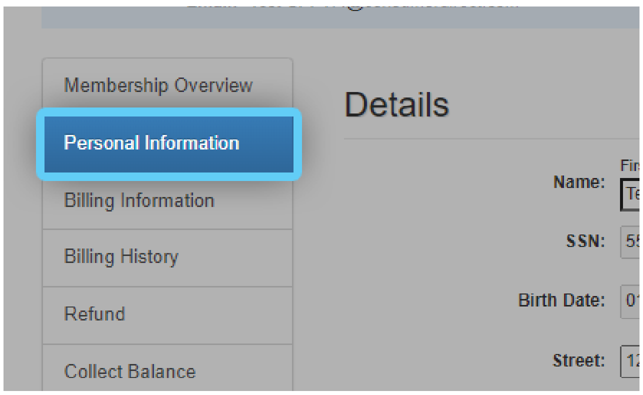


Image 1

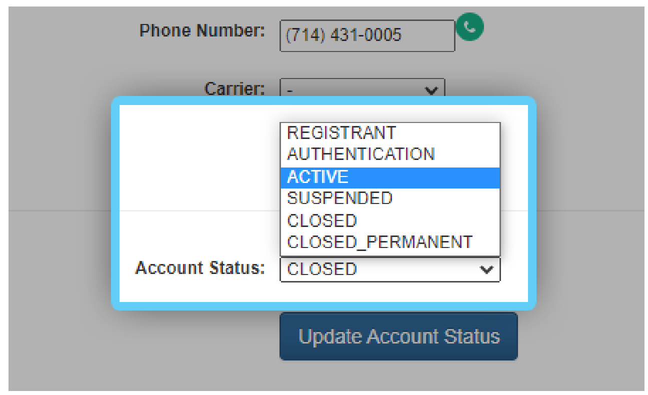


Image 2

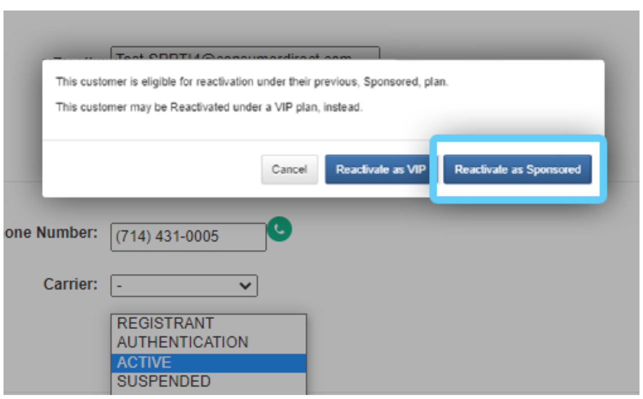


Image 3

Closing a SmartCredit® Account

Option One: Client Closes Account

With this option, the client keeps their membership benefits for the remainder of the statement period.

Instruct your client to:

1. Log in to their SmartCredit® account
2. Click on their profile icon in the right-hand corner to activate the drop-down menu and select “**FAQ**”
   (Image 1)
3. Click the arrow on the following question: “**How do I Cancel my Membership?**”
   (Image 2)
4. Click the blue hyperlink “**You may cancel your member here**”
   (Image 3)
5. As they continue the steps to close their account, your client will be offered VIP pricing as a retention strategy. If they do not wish to accept this offer, they can select “**NO THANK YOU**” to cancel the membership

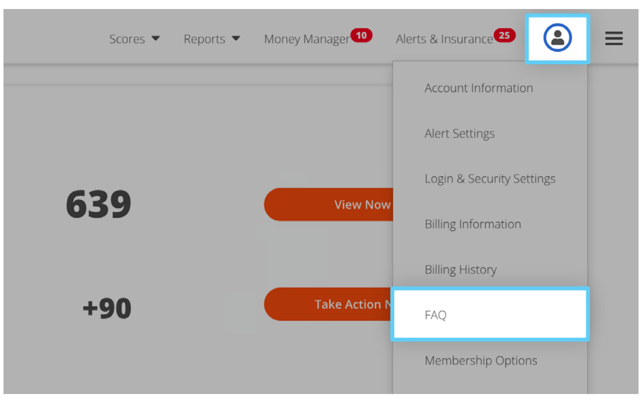


Image 1

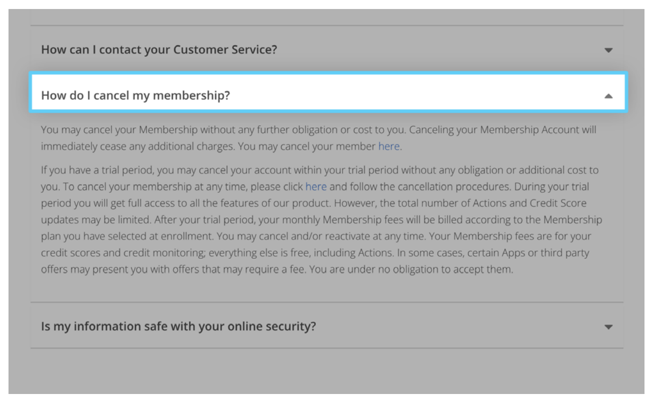


Image 2

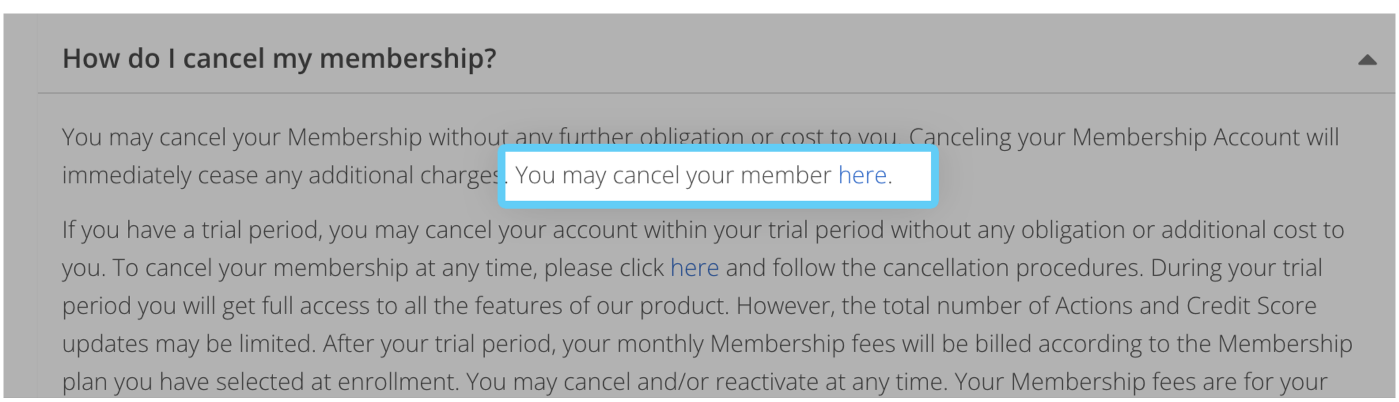


Image 3

Option Two: Partner Closes Account

With this option, the member keeps their membership benefits for the remainder of the statement period.

Partner Instructions:

1. Log in to SupportLink
2. Navigate to the **Member Search tab**
3. Search for your client by entering their information in any of the searchable fields
4. Once you have found their account and are on the Membership Overview page, find the **Member Account Actions** box on the right-hand side and select "**Close Account**"
   (Image 1)
5. A message will appear at the top of your screen asking, "**Are you sure you want to close this member's account?**" Click "**OK**" to verify
   (Image 2)
6. The account closure confirmation will appear at the top of the Membership Overview page as a yellow box saying "**Member's account was successfully closed**" The member status will be changed to "**ACTIVE (Stopped Renewal)**"
   (Image 3)
7. The Close Date for the account will be updated to the day before the upcoming statement date
8. The member will receive an email confirmation showing that their account has been set to be closed on (xx/xx/xx) (member keeps their membership benefits for the remainder of the statement period)

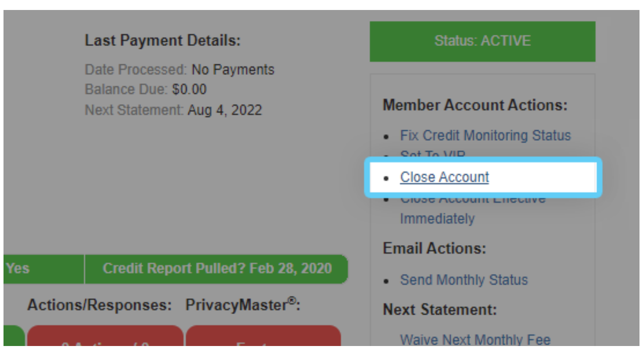


Image 1

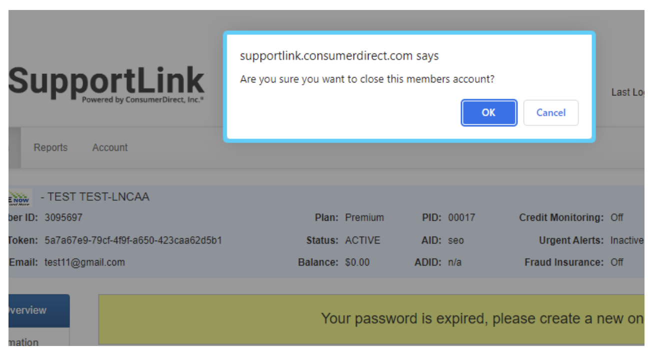


Image 2

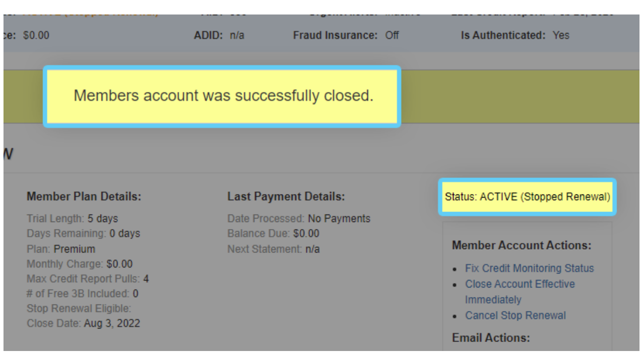


Image 3

Option Three: Partner Closes Account (Effective Immediately)

With this option, the client's account is closed effective immediately, and the client will no longer have access to their benefits. (*Note: if the account is closed during a trial period, they will be billed immediately upon reactivation if they decide to reactivate*).

Partner Instructions:

1. Log in to SupportLink
2. Navigate to the **Member Search tab**
3. Search for your client by entering their information in any of the searchable fields
   (Image 1)
4. Once you have found their account and are on the Membership Overview page, find the **Member Account Actions**: box on the right-hand side and select "**Close Account Effective Immediately**"
   (Image 2)
5. A message will appear at the top of your screen asking, "**Are you sure you want to close this member's account, effective immediately?**" Click "**OK**"
   (Image 3)
6. The account closure confirmation will appear at the top of the **Membership Overview** page as a yellow box saying "**Member's account was successfully closed, effective immediately**". The member status will be changed to "**CLOSED**"
   (Image 4)

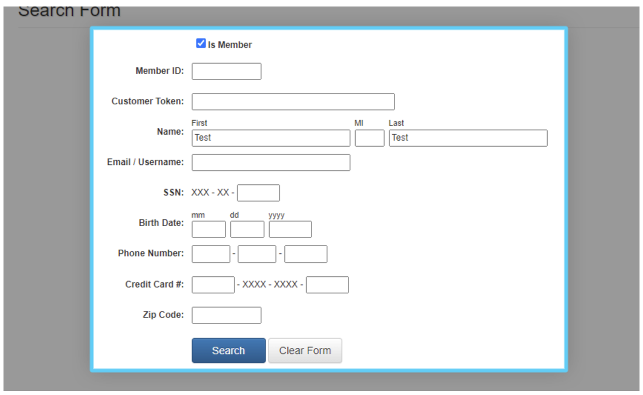


Image 1

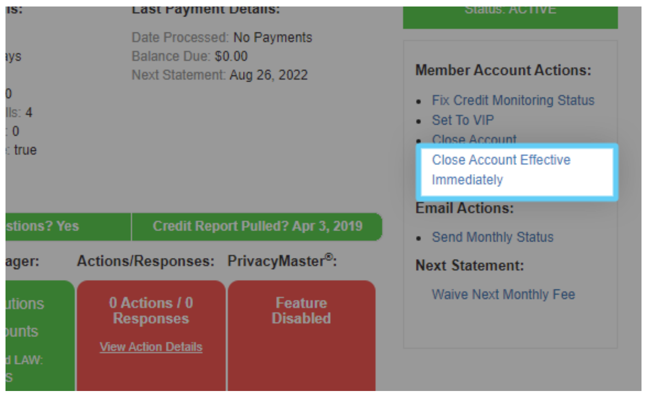


Image 2

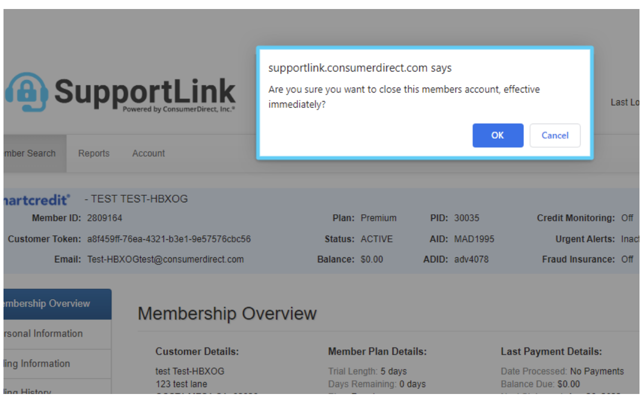


Image 3

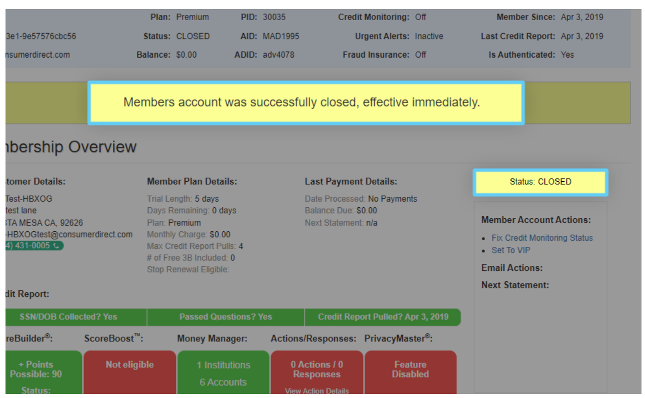


Image 4