



# Web User Manual

Consumer Product Guide V1

## Need additional information?

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## Web User Manual – Consumer Product Guide

Document Version Number: 1.1

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## Revision Control

Product Version	Document Version	Date	Description	Author
V1	1.1	12/12/2017	Rebrand from Veda to Equifax	Angela Best Lilach Cohen



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## About Equifax

Equifax powers the financial future of individuals and organisations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organises, assimilates and analyses data on more than 820 million consumers and more than 91 million businesses worldwide, and its database includes employee data contributed from more than 6,600 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and more recently in the Asia Pacific region, with the acquisition of Veda, a data analytics company and the leading provider of credit information and analysis in Australia and New Zealand. Combined the companies bring nearly 170 years of data and insights experience to the marketplace.

Equifax is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,400 employees worldwide.



## Equifax Score Plus

### What Is Equifax Score Plus?

Equifax Score Plus is a credit report on New Zealand consumers. It includes a credit score that conveys the credit risk of an applicant relative to other credit-eligible New Zealanders at that point in time. Equifax Score Plus may also provide credit information on the applicant beyond the information you currently hold in your own internal systems.

Equifax Score Plus can be used to assist a range of business activities:

- Decisioning for credit applications
- For landlords, assessing prospective tenants or guarantors
- Pre-employment checks on roles with significant financial responsibility
- For insurers, to make decisions on providing insurance for credit related transactions

### A well-rounded picture of credit worthiness

Equifax Score Plus provides information that can be used by credit providers to assist in making credit decisions on applicants. The score can be used as an aid to risk-based pricing.

Equifax Score Plus includes:

- A credit score
- Details of previous defaults going back up to five years
- Judgments
- Insolvencies
- Lost or stolen ID flags
- Credit enquiry history
- Public notices
- Ministry of Justice fines
- Up to three addresses
- Directorships
- Age of credit file

Equifax Score Plus applies statistically-derived algorithms to credit history information to predict an applicant's future payment behaviour. The algorithm compares your prospective customer's history to those of a wide sample of like consumers and scores them according to the risk of defaulting.

The report and Equifax Score Plus score can:

- Identify with greater clarity high and low risk applicants
- Enhance your credit policy to more quickly and accurately establish which applications should be accepted/rejected or investigated further
- Decide what terms, services or products should be offered, reflective of the applicant's risk profile.



## How Can Using an Equifax Score Plus Help Me?

The main benefits of an Equifax Score are:

- **Improved Profitability**  
By reducing your operational costs and exposure to bad debt, credit scores make it easier to identify borrowers with a high risk of defaulting. The result is less write-offs and increased earnings
- **More Informed Credit Decisions**  
Objective decisions can be made more quickly because a score quantifies the relative risk of each application. The Equifax scores are based on our market-leading credit data, providing a unique perspective on risk profiles across multiple industries, lenders and credit products
- **Benefits of using Equifax Score Plus**
  - The score enables automated, real-time decisioning
  - Assists in understanding an applicant's credit history to facilitate approvals and referrals
  - Potential reduced risk of exposure to bad debt write-offs
  - Potential reduction in customer acquisition and onboarding costs through automation
  - Increased consistency in the credit risk assessment process
  - An aid to risk-based pricing
- **Improved Processing Efficiency**  
Scores can be used to set cut-off strategies that enable credit applications to be automatically accepted, rejected or referred. Time is minimised and the application process streamlined
- **Improved Customer Service**  
These benefits support faster decision-making, more responsible lending processes and better alignment of the terms of a loan to your customer's needs

## Equifax Score Plus

Equifax Scoring models are unique because the applicant's score is based on the largest source of consumer credit information on individuals in New Zealand. The Equifax New Zealand consumer database contains more than 3.4 million continually updated consumer credit files. It includes information on credit activity and default history. Using the Equifax database therefore gives you an applicant's score based on a wider range of information and a holistic picture of risk. This means that the score will more accurately predict behaviour in virtually all credit applications. The score measures the applicant's potential credit risk at the point of application and is also a ranking tool that credit providers can use to help assess the applicant's ability to make payments.

## How Do I Access an Equifax Score Plus?

Accessing an Equifax Score Plus is simple. As a subscriber the service is accessed via an Equifax Score Plus Report. An Equifax Score Plus report must be processed to allow for the Score to be calculated. Our experienced scoring consultants can provide advice on how best to integrate credit scoring with associated tasks such as policy rules, application process flow and decision tracking.

Equifax Score Plus is a new consumer inquiry service where all the information on a credit file is collated to produce a single score.

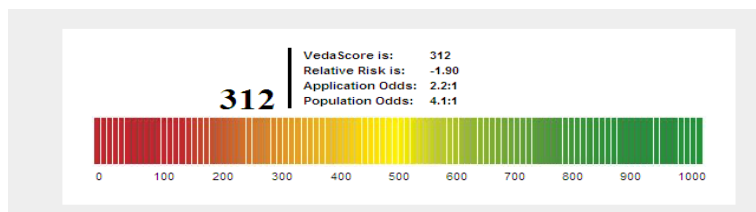
## What Does Relative Risk, Risk Odds and Population Odds Mean?

**Relative Risk (RR):** Is an odds-based measure that compares a credit applicant's odds with the population odds. It provides you with an estimate of how many times worse or better than average the applicant is, compared to other applicants who are credit active. An RR of 2.5 means that the applicant's odds are 2.5 times better than the population average (equal to 1), while an RR of -1.8 means that they are 1.8 times worse. RR has been capped at maximum +99.99 and minimum -99.99.



**Applicant Odds:** This is another way of displaying the score of an individual. For example odds of 14:1 means that for all the individuals with the same score as this particular applicant, on average 14 applicants exhibit good credit behaviour while 1 applicant exhibits bad credit behaviour.

**Population Odds:** This returns the total odds of the entire population that a particular scorecard was built on. For example, if the population odds were 4:1 for a particular scorecard, it means that out of every 5 applicants in the bureau sample, 4 exhibit good credit behaviour and 1 exhibits bad credit behaviour. This is relatively stable and we will be monitoring quarterly to ensure no significant changes have occurred.



An Equifax Score



## Consumer – Equifax Score Plus

### Equifax Score Plus – Consumer Inquiry

Equifax Score Plus is a Consumer Credit Report that provides you with the following information:

- An Equifax Score
- Credit applicant's full name and date of birth
- Identification of any known alias names
- Analysis of adverse information on an applicant over the past 5 years including payment defaults, collection defaults, court judgments, insolvency Information (7 years), public notices and file notes
- The applicant's three last known addresses
- Information about an applicant's previous credit inquiries
- Confirmation of your applicant's driver licence details with a driver licence verification.

For those applicants that do not have a driver's licence there are alternative options to verify your customer's details against the information provided on the application form, prior to completing a credit inquiry.

**Please ensure that you have the consumer's authorisation prior to making an enquiry. (Unless a limited exception under the Credit Reporting Privacy Code 2004 has been approved by Equifax for your use.)**

### To Process an Equifax Score Plus Inquiry

- Select 'Consumer Inquiry' from the Menu Bar
- Check the 'Privacy Code Consent' box when authorisation has been obtained
- Type in the 'Consumer Surname' of your applicant
- Type in the 'First Name' of your applicant
- Type in the 'Second Name' if applicable
- Type applicant's 'Date of Birth' in DDMMYYYY format
- Type in the 'Gender' of your applicant (from drop-down menu)
- Enter the 'Street No.' or 'Unit No.' (if applicable)
- Enter the applicant's 'Street Name'
- Enter the 'Street Title' from the drop-down menu
- Enter the applicant's 'Suburb'
- Enter the applicant's 'City'
- Repeat the address process if you have the applicant's 'Previous Address'
- Enter applicant's 'Phone Number' if you wish to process an Electronic White Pages verification
- Type in applicant's 'Occupation'
- Type in the name of the applicant's 'Employer'
- Select 'Account Type' (from drop-down menu) your applicant has applied for. For a full list of these codes, please refer to the Handy Reference Guide
- Enter the 'Amount' (if applicable to the inquiry)
- Enter your 'Reference'
- Select the appropriate check box if your applicant is applying as a 'Guarantor' or as part of a 'Joint Account'





- Select any 'ID Verifications' you wish to perform and input the required information. We provide access to our verification services in accordance with the Privacy Act 1993. Our verification services are provided for the sole purpose of confirming identification details. Please note the Drivers Licence Verification is automatic, so if you enter 'Driver Licence Number' and 'Version Number' this verification will automatically be processed.

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User name: shaun\_evans

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Now Live in IQ Connect  
This product is now available in the IQ Connect live environment. Click on [Launch IQ Connect](#) to get started.

## | VEDA SCORE PLUS

Privacy Code Consent: ☐

\* Indicates a mandatory field

Surname \*
First Name \*
Second Name
DOB \*
Gender \*

Number
Street Name \*
Street Title
Suburb \*
City \*

Phone Number
NZ Driver Licence / Version
Occupation
Employer

Account Type \*
Amount
Your Reference

☐ Joint Account  
☐ Guarantor

### Additional Reporting Options

☐ Electronic White Pages Verification  
☐ LicenceCheck Report  
☒ Directorship Info

☐ Property Ownership Verification  
☐ MOJ Overdue Fines Search

Inquire
New Inquiry
Address Formats

Load Alert Monitor
Load Default

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Consumer Inquiry Input Screen

# CNR1601000\_110

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## NOW, SELECT THE TYPE OF INQUIRY YOU REQUIRE

- 'INQUIRE' – perform an Equifax Score Plus Inquiry
- 'NEW INQUIRY' – reset the details on this application
- 'ADDRESS FORMATS' – find out more information in regard to the address details
- 'LOAD ALERT MONITOR' – load a monitor onto your applicant's credit file
- 'LOAD DEFAULT' – please refer to Default Reporting section for further information
- 'CREATE FINANCIAL STATEMENT' – provided you have signed a Personal Properties Securities Contract with Equifax you will have access to create a Financing Statement from the consumer input details
- You will then be asked to input your reason for assessing the credit file. This is actioned by selecting the appropriate 'Access Purpose Code' that applies to your inquiry and clicking the 'Accept' button.

As indicated in our terms and conditions you must not use the consumer credit information we supply for any purpose other than the purpose you have indicated.

**EQUIFAX**

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**Now Live in IQ Connect**

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**LAUNCH IQ CONNECT**

**| VEDA SCORE PLUS**

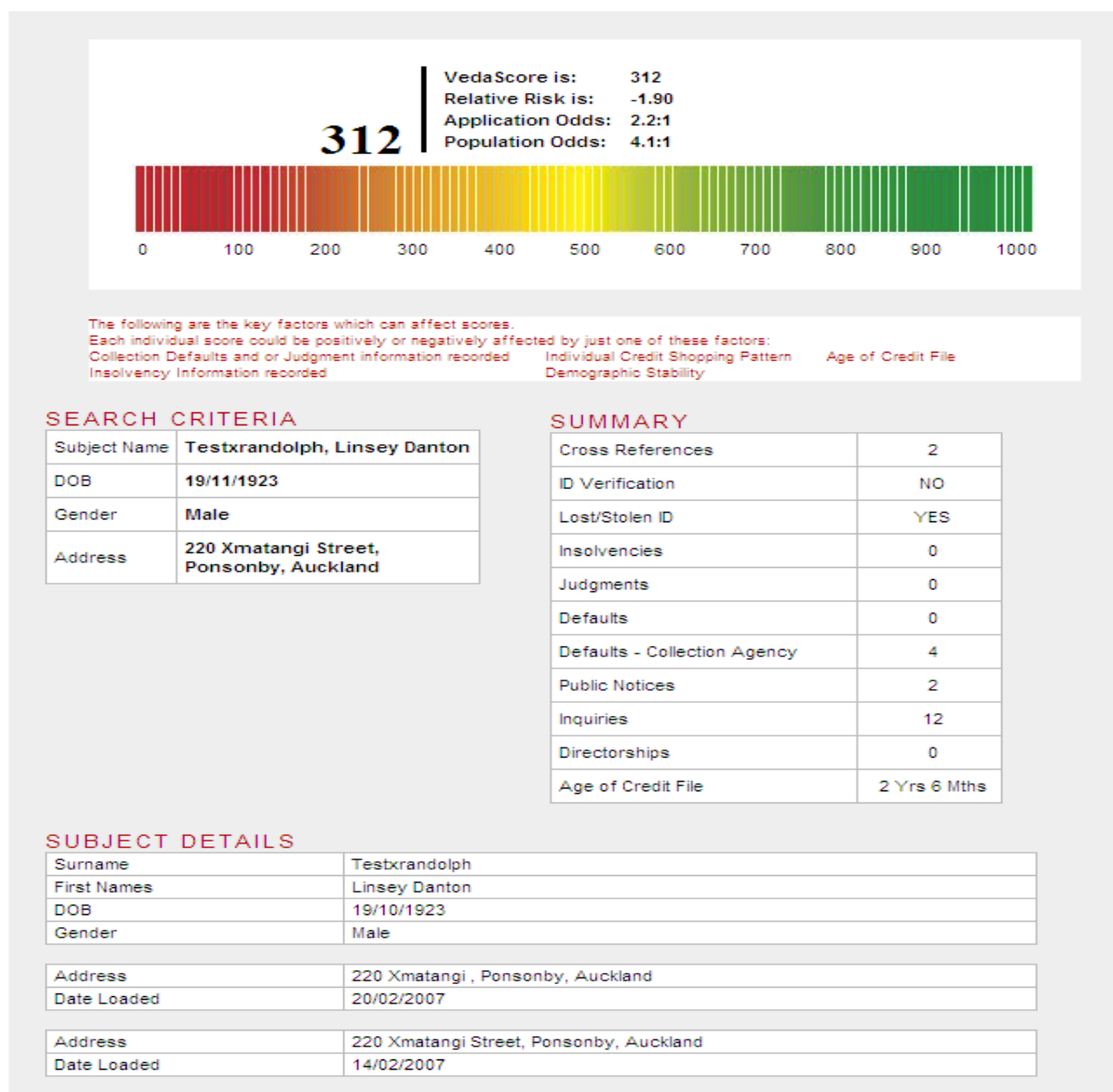
Please select an Access Purpose Code before proceeding with the report.

Access Purpose Code	Consent Required
<input type="radio"/> Access necessary to avoid prejudice to maintenance of the law by public sector agency	N
<input type="radio"/> Access necessary to avoid prejudice to maintenance of law by public sector agent. Verification check	N
<input type="radio"/> Request of credit information reports for consumer	N
<input type="radio"/> Logging Consumer request	N
<input type="radio"/> Making a credit decision about consumer / directly related; access authorised by consumer	Y
<input type="radio"/> Credit decision about consumer / directly related; access authorised by consumer. Verification check	Y
<input type="radio"/> Enforcing a debt owed by the consumer concerned	N
<input type="radio"/> Enforcing a debt owed by consumer concerned. Verification check	N
<input type="radio"/> Pre-employment check on role with significant financial risk; access authorised by consumer	Y
<input type="radio"/> Pre-employ check, role with signif financial risk; access authorised by consumer. Verification check	Y
<input type="radio"/> Data correction - general update and maintenance	N

**Accept** **Cancel**

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Access Purpose Code Selection Screen



As referred to in the summary below, a copy of the applicant's credit file will be returned. Please refer to the Handy Reference Guide, for an explanation of various terms.

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Print

PDF

Close

From your report, you can then print the report, turn the report into a PDF or the close the window.



## Public Notices

Equifax captures every business-related public notice published in the New Zealand Gazette and provides this in an easy-to-use electronic format.

Choose the date and a category of public notice you'd like to search, such as bankruptcy notices, insolvency, and all notices. We will then conduct a search and provide listings of all public notices added to our database on the day you selected. With the listings provided, you also have the option to view the notice(s) details as well as to print copies of the notice(s) you specify.

A Consumer Public Notice allows you to access information such as bankruptcy and insolvency information on an individual.

Public Notices Input Screen

### Select Public Notices from the Menu Bar

- Enter the date you wish to search, or leave blank to view all notices from the latest
- Select either 'Individual Notices' or 'Company Notices'
- To process, select the 'Inquire' button. To re-enter, select the 'Reset' button and for additional assistance, select the 'Help' button

An example of your results is shown below.

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**Public Notices**

**Search Criteria**

Date:

Individual Notices: ALL NOTICES

**Entries Matching Search Criteria**

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- From this list you can then select further information in regard to the notice by clicking on the required name

**veda** SUBSCRIBER HOME | PUBLIC HOME | CONTACT US

Client name: VEDA ADVANTAGE - CALL CENTRE User name: shaun\_evans

**Public Notices**

**Public Notice Detail**

Name: PETER G AUSTEN  
10 SHERWOOD GR  
BROWNS BAY  
AUCKLAND

Date: 07/05/07

Type: BANKRUPTCY

NZ GAZETTE 19/4/07 ADJUDICATED BANKRUPT 4/4/07.  
NZ INSOLVENCY AND TRUSTEE SERVICE, CHRISTCHURCH. PH 0508 467 658.

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Public Notices Result Screen

## eTrace

The Equifax eTrace service is an electronic address location tool that utilises the constantly updated address information stored on the Equifax database, to provide clients with new address information.

### The Best Way To Keep In Touch

Locating existing customers who have failed to update a client with forwarding address information can be a time-consuming and costly exercise. Our internal statistics indicate that approximately 15% of individuals will change address each year, a significant number of whom fail to inform a client of their new address. eTrace is a cost-effective tool that can assist you in updating your database for a number of different functions:

- Invoicing
- Statements
- Payment Reminders
- Search for Date of Birth information
- Name verification and use of Alias names

### In Order to Access eTrace

- You must be a Full Subscriber of Equifax services
- You must have an eTrace Subscriber Agreement with Equifax
- In accordance with the New Zealand Credit Reporting Privacy Code 2004, you must provide an Access Purpose Code when accessing an individual's credit information. Please refer to the terms and conditions of your subscriber agreement with Equifax to confirm your obligations when requesting credit information.

### What Does The Result Include?

The result contains address information for each consumer, and the applicable matching level. If any address information is disputed by the consumer, a note about this is also provided.

The address information displayed on the output file can be tailored to return any combination of the following available addresses:

- New Zealand Post Current Address
- New Zealand Post Previous Address
- Director Address
- Current Address
- Previous Addresses
- Current Privacy Address
- Previous Privacy Addresses

### To Access eTrace Reports

- Select 'eTrace'
- Enter the consumer information in marked fields
- Select 'Inquire'
- You will be required to enter your 'Access Purpose Code', as when performing a consumer inquiry
- Your result will then be returned.



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VedaTrace

Please provide the minimum of Surname, 1st initial AND date of birth or Address.

Consumer Surname:	First Name:	Second Name:	DOB:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

No:	Street Name:	Title:	Suburb:	City:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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## eTrace Input Screen

VedaTrace Level Match Descriptions / Suggested Usage		
Match Level	Description	Best Practice Usage
01	Match on Full Name / DOB / Address	Trustworthy source of information for person / location match.
02	Match on First Name / DOB / Address.	Good for aliases
03	Match on First Name / DOB.	This result could be an alias but there is no match on the address. This could be used for further investigation along with other sources of data.
04	Match on both addresses supplied	This result could be used for further investigation, in conjunction with other sources of data.
05	Match on Name only (Surname + First Name or Surname + First initial)	Very Loose match and not recommended to be used as a sole source of consumer location identification. Could be used for further investigation along with other sources of data.
06	Match on Full Name and Address but not DOB.	The DOB on output does not match DOB provided but all other factors match so the consumer could be using different DOB
10	Match on Full Name & Address but DOB at input was 00/00/0000 so match to any DOB.	When 00/00/0000 DOB added at input this acts as a wild card and matches any DOB

## eTrace eTrace Match Level Descriptions

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AMELIA INGRID SAMPLE

DOB: 01/01/1969

21 HOPETOUN ST AUCKLAND CENTRAL AUCKLAND

SAMPLE, AMELIA TESTBANK	DOB: 01/01/1969	(01)
ADR: 28/02/2017	12 QUEEN ST , AUCKLAND CENTRAL AUCKLAND	CUR
28/02/2017	15 HOPETOUN ST, PONSONBY AUCKLAND	PRV
SAMPLE, AMELIA	DOB: 00/00/0000	(01)
MATCHED TO ADDRESS:	FIRST ADDRESS	
ADR: 24/04/2009	*15 HOPETOUN ST, AUCKLAND	CUR
SAMPLE, AMELIA INGRID	DOB: 01/01/1969	(01)
MATCHED TO ADDRESS:	FIRST ADDRESS	
ADR: 24/06/2015	*12 HOPETOUN ST, FREEMANS BAY AUCKLAND	PRV
09/10/2014	*21 HOPETOUN ST, AUCKLAND CENTRAL	CUR
10/06/2014	15 HOPETOUN , FREEMANS BAY AUCKLAND	PRV
20/05/2014	12 HOPETOUN PL, PONSONBY AUCKLAND	CUR
SAMPLE, AMELIA INGRID	DOB: 01/01/1969	(02)
MATCHED TO ADDRESS:	FIRST ADDRESS	
ADR: 09/10/2017	*21 HOPETOUN ST, AUCKLAND CENTRAL AUCKLAND	CUR
SAMPLE, AMELIA	DOB: 01/01/1980	(05)
ADR: 27/06/2005	15 SAMPLE ST, WELLINGTON	CUR
SAMPLE, AMELIA	DOB: 10/10/1974	(05)
ADR: 29/03/2010	12 QUEEN ST, AUCKLAND CENTRAL AUCKLAND	CUR
22/03/2007	GREY , GREY LYNN AUCKLAND	CUR
SAMPLE, AMELIA	DOB: 00/00/0000	(05)
ADR: 04/12/2008	123 TYLER ST, AUCKLAND	CUR
SAMPLE, AMELIA INGRID	DOB: 12/04/1985	(05)
MATCHED TO ADDRESS:	FIRST ADDRESS	
ADR: 24/04/2009	12 QUEEN ST, AUCKLAND CENTRAL AUCKLAND	CUR
18/04/2007	*15 HOPETOUN ST, PONSONBY AUCKLAND	CUR
SAMPLE, AMELIA INGRID	DOB: 01/01/1981	(05)
ADR: 24/05/2011	12 QUEEN ST, AUCKLAND CENTRAL AUCKLAND	CUR
SAMPLE, AMELIA INGRID	DOB: 01/01/1900	(05)
ADR: 30/05/2011	8 FRANK GREY PL, OTAHUHU AUCKLAND	CUR
30/05/2011	15 SAMPLE ST, WELLINGTON	PRV
30/05/2011	00107 CABBELL RD, TAURANGA	PRV

[New Inquiry](#)
[Next 10](#)
[Help with Levels](#)

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eTrace Match Level Outcome



## Saved Reports

Saved Reports is a summary of the consumer inquiries, commercial inquiries and commercial officer inquiries processed by you and your team through <http://www.equifax.co.nz/> This allows you to review files that have been previously accessed. You are able to view inquiries made over the past five years.

You will not be able to add new information, or see if any other Equifax subscriber has accessed the file.

### To Access These Reports

- Select 'Saved Reports'
- From the drop-down menu select the type of Inquiry you require
- You can also narrow the search by including the Date, Subject or Client Reference details
- Select 'Search'
- A list of your report will be produced as shown below
- You can then select your required report by clicking on the name, or sort your report using the Next 10, Previous 10 or Most Recent.

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Client name: VEDA ADVANTAGE - CALL CENTRE User name: shaun\_evans

**SAVED REPORTS**

Type of Inquiries:

Filter reports by column

Date:	Subject:	Client Reference:	Inquiry No:	Client No:
13/12/2017	<a href="#">SAMPLE, AMELIA INGRID</a>		149328379	300
06/04/2017	<a href="#">SAMPLE, AMELIA</a>	TESTING	144224462	300

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Saved Reports Screen

## Defaults

### Default Reporting

Protect yourself by posting a Default onto the Equifax database. This ensures that other creditors are aware of your claim against the person or organisation concerned, and makes it more difficult for that person or organisation to obtain further credit without first paying you the money you are owed.

Defaults are loaded by accessing your customer's details from the Consumer input screens or Commercial Inquiry screen.

Overdue accounts should be listed as defaults when:

- The account is over 30 days in arrears
- The debt is over \$100.00
- All subscribers have advised the debtor that if the payments are over 30 days in arrears then steps will be taken to recover the debt and a default may be loaded on their credit file.
- You must not load a default that is in dispute.
- You must not load a default that is over 5 years old.
- The debtor must be over 18 years old.
- The default is not paid or settled

**Guarantor Credit Default** – refers to a payment that the individual is overdue in making as a guarantor under a guarantee given against any default by the debtor in repaying any or all of the debt deferred under credit provided by a credit provider to the debtor if:

- The credit provider has notified the individual of the debtor's default that gave rise to the individual's obligation to make the overdue payment and requested that the individual pay the amount of the overdue payment;
- At least 30 days have passed since the day on which the individual was notified;
- In addition to notifying the individual, the credit provider has taken other steps to recover the amount of the overdue payment from the individual;
- The credit provider is not prevented by or under any law from bringing proceedings against the individual to recover the overdue payment; an
- The overdue payment is equal to or more than \$100.00

It is also important to update your defaults via Default Maintenance, for example, when the client finalises the account. By using the Update Default facility you can ensure that part payments, accruing interest or penalty payments can be incorporated onto a person's or organisation's credit report.

**Please also ensure that you have documentary evidence to support the default so that it can be made available to Equifax on request. For more information call 0800 653 309.**

**Please note that paid defaults will NOT be removed from the Equifax database. They remain on file for 5 years from the date they were loaded.**

Default Reporting provides a list of all the consumer defaults your organisation has previously listed. The Consumer Default Reporting and Default Maintenance options can be accessed under the Consumers heading.



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VEDA ADVANTAGE SERVICES | CURRENT NEWS

Client name: TRACEY BELLS MENU TEST User name: lisa davis

**Consumer Default List**

TRACEY BELLS MENU TEST

Surname Status Join Reference Type

Name	Status	Joint	Amount Balance As At	Reference	Type
Address DOB					

selection list is empty

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**CONSUMERS**

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Default Reporting  
Alert Monitor Reporting  
Default Maintenance

**ALERT MONITORS**

Load Alert Monitor  
Alert Monitor Maintenance  
Alert Monitor Reporting

**PROPERTY REPORTS**

Property Summary  
Property Transactions

### Consumer Default List Screen

To Search for a particular inquiry, enter your customer's Surname, Status and if the account was made to more than one party (i.e. Joint). You can also search via Reference and Type of account. Next, click on the Search button and your results will be returned.

To process other searches, select the Refresh button and type in your new criteria.

### Default Maintenance

Default Maintenance allows you to update your listing when a customer has either paid off the debt in full or if the default recovery path has changed. You can also list a new default from this section.

- Select 'Default Maintenance' from the main menu
- Enter either your 'Default Reference' or your Customer's 'Surname', 'First Name' and 'Second Name' (if applicable)
- Select 'Inquiry' to process your selection. To re-start your inquiry – select the 'Reset' button
- In order to ensure that default information remains accurate, up to date and complete, you must update all default information you have previously provided as soon as it is reasonably practicable for you to do so after the default information has changed.

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Client name: VEDA ADVANTAGE - CALL CENTRE

User name: shaun\_evans

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CONSUMERS

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Default Maintenance

Please enter either a Default Reference or Surname and Forename.  
A list of defaults will be returned.

Default Reference:

OR:

Surname:

First Name:

Second Name:

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## Default Maintenance Screens

From here you may either:

- Select the 'Default' you require by clicking on the date or
- Load a New Default listing, by selecting the 'New' button.



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User name: shaun\_evans

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Default Maintenance

Select the default you wish to maintain or click on "New" to load a new default.

<a href="#">24/09/2013</a>	SAMPLE , AMELIA 15 HOPETOUN ST PONSONBY AUCKLAND	Ref: 5555
<a href="#">03/10/2013</a>	SAMPLE , AMELIA 12 QUEEN ST CBD AUCKLAND	Ref: ABCD1234
<a href="#">11/10/2013</a>	SAMPLE , AMELIA 15 HOPETOUN ST PO AUCKLAND	Ref: TESTING123
<a href="#">31/03/2014</a>	SAMPLE , AMELIA 10 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: 1234567
<a href="#">04/04/2014</a>	SAMPLE , AMELIA 15 HOPETOUN ST PONSONBY AUCKLAND	Ref: 14741
<a href="#">08/04/2014</a>	SAMPLE , AMELIA 2 ALAMEIN RD LINTON CAMP PALMERSTON NORTH	Ref: 123567
<a href="#">08/04/2014</a>	SAMPLE , AMELIA 2 ALAMEIN GR LINTON CAMP PALMERSTON NORTH	Ref: 12346789
<a href="#">11/06/2014</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: 654123
<a href="#">26/08/2014</a>	SAMPLE , AMELIA 6 BERRYMAN'S ACCESS RD RD 2 HUNTLY	Ref: 123TESTING
<a href="#">26/08/2014</a>	SAMPLE , AMELIA 6 BERRYMAN'S ACCESS RD RD 2 HUNTLY	Ref: 123456TEST
<a href="#">03/12/2014</a>	SAMPLE , AMELIA 15 HOPETOUN RD PONSONBY AUCKLAND	Ref: TESTINGHEL
<a href="#">03/02/2015</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TEST1
<a href="#">20/05/2015</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: 7536545654
<a href="#">07/09/2015</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: SAN171717
<a href="#">23/09/2015</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: 999999
<a href="#">30/12/2015</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: 1TESTING1
<a href="#">30/12/2015</a>	SAMPLE , AMELIA 15 HOPETOUN ST PONSONBY AUCKLAND	Ref: 1TESTING1
<a href="#">15/03/2016</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TESTING29
<a href="#">11/04/2016</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TESTING1234
<a href="#">09/05/2016</a>	SAMPLE , AMELIA 1/12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TRAIN09052016
<a href="#">01/09/2016</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TESTING
<a href="#">01/09/2016</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TESTINGG
<a href="#">02/12/2016</a>	SAMPLE , AMELIA 12 QUEEN ST AUCKLAND CENTRAL AUCKLAND	Ref: TESSTTING
<a href="#">02/12/2016</a>	SAMPLE , AMELIA	Ref: TESSTTING111

Consumer Default List Screen

Now that you have found the correct default, several fields can be amended as required:

- Update the 'Balance' - if your customer has paid some of their debt or incurred more debt
- Update the 'Status' of the Default – to show the current standing of the default
- Record the 'Action Date', which this change took place
- Select 'Update', to process these changes, or 'Load Alert Monitor' to establish a monitor on this customer.



Address: <https://services.nz.vedaadvantage.com/cgi/main> Go

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VEDA ADVANTAGE SERVICES | CURRENT NEWS

Client name: VEDA ADVANTAGE - TRAINING User name: Trudy Shea

**Default Maintenance**

If you wish to update any other data apart from Balance, Status and Action Date, please call the Veda Advantage - Information Services (NZ) Helpdesk

**Date Loaded:** 17/04/2007  
**Reference:** 44444  
**Account Type:** CREDIT CARD  
**Default Amount:** 0000001500  
**Balance:** 0000001500 (whole dollars only)  
**Status:** PAYMENT DEFAULT  
**Action Date:** 07042007 (DDMMCCYY)

**Defaulter # 1 Name:** SAMPLE, AMELIA  
**DOB:** 12/04/1980  
**Sex:** FEMALE  
**Address:** 15 HOPETOUN ST, AUCKLAND  
**Occupation:**  
**Employer:**

Consumer Default Update Screen

## To List A New Default

- Select 'Consumer Inquiry' from the left hand menu bar
- Enter your applicant's 'Surname'
- Enter your applicant's' First Name'
- Enter any other names your applicant is known by, e.g. Middle Name
- Enter 'DOB' if you have it or 00/00/0000 if unknown (debtor must be 18 years or over)
- Enter the 'Gender' of your applicant or U if unknown (or select from drop-down menu)
- Enter the 'Street No.' of your applicant
- Enter the 'Street Name' of the applicant
- Enter the 'Street Title' from the drop-down menu
- Enter the 'Suburb' of your applicant
- Enter the 'City' of your applicant
- If you have it enter a 'Previous Address' as per the above instructions
- Enter the 'Occupation' and' Employer' details of your applicant if you have this information
- Enter your unique 'Account Reference' for this payment default
- Select an 'Account Type' from the options in the drop down menu
- Enter the 'Default Amount' owing
- Enter the 'Date of Default' (must be 30 days older than today's date)
- Select a 'Default Type' from the options in the drop down menu
- If the default is a joint default you can now enter the other debtor's details
- Select the 'Accept' button.



## Appendix – Handy Reference Guide

### Commonly Used Terms

Topic	Definition
Bankruptcy Notices	The financial affairs of a person declared Bankrupt are placed under the control of an Official Assignee. Equifax receives notification of Bankruptcy Notices from the Insolvency and Trustee Service. These notices are removed from a credit file four years after the date of discharge.
NAP	No Asset Procedure is a type of Insolvency. The financial affairs of a person are placed under the control of an Official Assignee. The person's maximum debt must not exceed \$40,000 and they must not have been declared Bankrupt before. Equifax Ltd receives notification of NAPs from the Insolvency and Trustee Service. These notices are removed from a credit file four years after the date of discharge.
SIO	Summary Instalment Order – Previously the responsibility of the District Court, now the Official Assignee. Max \$40,000 in debt. Consumer has made arrangement to pay off debts. These notices are removed from a credit file four years after the date of discharge.
Default-Collection Agency (also formally known as Collections Data)	This is information on debts being recovered by collection agencies. Collection Agency Defaults remain on a credit file for five years.
Company Officer Information	This information is obtained from the official Companies Office Register and lists the companies, of which a consumer is a director. The fact that a consumer was a director of a company remains on a credit file for seven years from the date that the consumer ceases to be a director of a company.
Consumer	A consumer is the person, individual or subject that the credit information or credit file relates to.
Judgments	These are debts where judgment has been obtained against a consumer in the District or High Court.  Judgments remain on a credit file for five years. NB: The fact that judgment has been obtained and the account has then been paid becomes part of a consumer's credit history. The court judgment will not be removed from a credit file.
Credit Reporting Privacy Code 2004	This is the Code that applies to all credit reporting agencies, such as Equifax (NZ) Limited consumer credit reporting business. The Code is issued under section 46 of the Privacy Act 1993 and is legally enforceable in the same way that the Act itself is.
Cross References	A cross-reference is attached to a consumer's credit file when it is confirmed that he or she is known by another name. Information held under all known aliases is provided when a credit enquiry is performed on a consumer with a cross reference.
File Numbers	This is the final section on a credit file. These numbers are used for internal administration purposes only.
ID Verification	This may confirm that a consumer's identity has been verified via one or more of the following:  Valocity (property ownership records)



	<p>EWP - Electronic White Pages (telephone records)</p> <p>NZTA – New Zealand Transport Agency Driver Licence Verification</p>
Lost or Stolen Identification	This advises any subscriber enquiring on a consumer's credit file that the consumer has reported his or her identification as being lost or stolen. This information is provided by the consumer to prevent the fraudulent use of their identity.
Mercantile Gazette	The Mercantile Gazette is a magazine that is published on a regular basis and is a published source of court and public record information. Judgments in particular are sourced from the Mercantile Gazette.
Lost or Stolen Identification	This advises any subscriber enquiring on a consumer's credit file that the consumer has reported his or her identification as being lost or stolen. This information is provided by the consumer to prevent the fraudulent use of their identity.
NZ Gazette	The NZ Gazette is the official newspaper of the Government of New Zealand and is produced weekly by the NZ Gazette Office at the Department of Internal Affairs.
Previous Inquiries	<p>A previous inquiry is a summary of access made to a credit file and appears as a separate section on the credit file. Some access, such as official government agencies, may not appear on the previous inquiry section.</p> <p>Previous inquiries remain on a credit file for five years.</p>
Payment Default	<p>A payment default is information about money owed to a subscriber by a consumer which has become overdue for more than 30 days.</p> <p>Payment defaults remain on a credit file for five years.</p> <p>The subscriber that lists a payment default entry on a consumer's credit file is obligated to update the entry when the account is paid. NB: Even when a Payment Default is paid, then information can only be updated to reflect this, we will not remove data unless it is inaccurate in some way. The fact that the account became overdue and has then been paid becomes part of a consumer's credit history.</p>
Public Notices	This is public information obtained from the NZ Gazette. Notices include bankruptcies and insolvency, creditors' proposals and summary orders. These notices remain on a credit file for seven years.
Subject Details	This information is used to distinguish a credit file from others held in the consumer credit reporting database and includes name, date of birth, gender, address history, and cross-reference names (if any).
Subscriber	<p>A subscriber is a Equifax client who has access to the consumer credit reporting database.</p> <p>Generally a subscriber is an agency that is involved with credit in some form and has signed a completed subscriber agreement with Equifax. Examples of subscribers are credit providers, debt collectors, landlords, employers, etc.</p> <p>The subscriber agreement defines the obligations imposed when accessing the consumer credit reporting information.</p>
Summary	This is the "Summary" box section that appears on a credit file. It provides an indication of the number of entries listed on that particular credit file.



## Account Type Codes

Code	Description
30	30 DAY ACCOUNT
60	60 DAY ACCOUNT
7	7 DAY ACCOUNT
90	90 DAY ACCOUNT
B	BUDGET ACCOUNT
BF	BRIDGING FINANCE
BS	BILL OF SALE
CC	CREDIT CARD
CD	CASH ON DELIVERY
CE	CONSUMER INQUIRY
CF	CONSUMER FINANCE
CM	CHATTEL MORTGAGE
CQ	CHEQUE (PERSONAL)
CS	CREDIT SALE CONTRACT
DC	DAMAGES CLAIM
DE	DIRECTOR INQUIRY
F	FACTORED ACCOUNT
HB	HIRE PURCHASE (BOAT)
HC	HIRE PURCHASE (COMMERCIAL)
HH	HIRE PURCHASE (HOUSEHOLD)
HM	HIRE PURCHASE (VEHICLE)
L	LEASING
LC	LOAN CONTRACT
LP	LENDING PROPOSAL
M	MONTHLY ACCOUNT
O	OPTIONAL
OD	BANK OVERDRAFT
PE	PROFESSIONAL INQUIRY
PL	PERSONAL LOAN
R	RENTAL
RM	REAL ESTATE MORTGAGE
SV	SAVINGS ACCOUNT
T	TERM ACCOUNT
TC	TITLE CHECK

## Payment Default Status Codes

Status Description	Short Discription	Comment
W/OFF	Written Off	The client has decided not to take any further action with regard to this debt (e.g. the amount is too small to take legal action etc.) Please note that the money is still outstanding.
REPO	Repossession	The creditor has had to repossess the goods, or goods to the value of the amount outstanding. The balance



		owing is usually the shortfall after sale, or repossession / collection costs etc.
GNA	Gone No Address	The creditor has been unable to obtain a current address for the person, so has selected this status code for their defaulter.
PLAN	Property Law Act Notice	This is a notice from the creditor to the debtor that they are in default of one or more terms and conditions of their mortgage. Before the mortgager has the right to enter into possession or sell the land they must serve a property law act notice (section 92) requiring the default to be remedied. The notice must specify the default complained of, specify a date by which the default must be remedied and specify the rights the mortgager will be entitled to exercise if the default is not remedied.
COLLCT	Collection Dept/Agency	The creditor has given the debt to their collection department, or agency to obtain the monies owed.
PAID	Paid	The default has been paid in full.
PAYING	Paying By Instalments	The debtor has come to an agreement with the creditor, and is paying regular amounts towards the debt.
DIS.	Dishonoured Cheque	When a cheque that the debtor has written has bounced, and the debtor has not been forthcoming with the monies due.
OVER	Overdrawn Account	When the debtor has not repaid their overdraft facility.
DFLT	Payment Default	When the account type does not fit into any of the other categories, the client may simply choose this type for their status codes. Simply means that their customer has failed to pay their account.
VOL.	Voluntary Repossession	Where the debtor has surrendered the goods, and the balance is the shortfall after sale.
STLLD	Settled	The creditor and debtor have come to an agreement and an appropriate amount has been accepted as full and final payment.
BKRPT	Bankrupt	The debtor has been adjudicated bankrupt.
DOC	Deed Of Compromise	This is where the debtor can reach some form of agreement with the



		creditor in respect to paying a proportion of the debt in full settlement.
SOA	Scheme Of Arrangement	Where the creditor and debtor have come to an agreement regarding payment of the debt (much like the status paying by instalments)
FRAUD	Fraudulent Account	This is for a fraudulent account the debtor has committed fraud in some way or another. E.g. has obtained a Hire Purchase using somebody else's name.
SIO	Summary Instalment Order	This is an order made by a District Court judge, which allows a person in debt to pay back those debts in regular easy stages, without the threat of further legal action while the order is in force. A supervisor can be appointed to help the debtor to budget for repayment.
NAP	No Asset Procedure	The debtor has had the No Asset Procedure entered.

### Judgment Type Codes

Code	Description
DC	DISTRICT COURT
DIS	DISCHARGED
HC	HIGH COURT
IIB	INCLUDED IN BANKRUPTCY
TT	TENANCY TRIBUNAL

### Bankruptcy Codes

Code	Description
BKRPT	BANKRUPTCY FURTHER INFORMATION AT : <a href="http://www.insolvency.govt.nz/cms">http://www.insolvency.govt.nz/cms</a> REMOVED FOUR YEARS AFTER THE DATE OF DISCHARGE.
NAP	<b>A "NO ASSET PROCEDURE" (NAP)</b> INTRODUCED AS AN ALTERNATIVE TO BANKRUPTCY FOR CONSUMER DEBTORS WITH FEW OR NO REALISABLE ASSETS, THE FOCUS BEING ON A "FRESH START". DISCHARGED AFTER 1 YEAR. MAX \$40,000 IN DEBT, REMOVED FOUR YEARS AFTER THE DATE OF DISCHARGE.
SIO	<b>SUMMARY INSTALMENT ORDERS (SIO)</b> – PREVIOUSLY THE RESPONSIBILITY OF THE DISTRICT COURT, NOW THE OFFICIAL ASSIGNEE. MAX \$40,000 IN DEBT. CONSUMER HAS MADE ARRANGEMENT TO PAY OF DEBTS. REMOVED FOUR YEARS AFTER THE DATE OF DISCHARGE.

### Gender Type Codes



Code	Description
M	MALE
F	FEMALE
U	UNKNOWN

### Street Type Codes

Code	Description	Code	Description
AC	Access	BN	Bend
AH	Arch	BO	Brook
AL	Alley	BP	Bypass
AM	Amble	BR	Brae
AN	Anchorage	BS	Briars
AP	Approach	BT	Belt
AR	Arcade	BW	Broadway
AT	Artery	BX	Byway
AV	Avenue	BY	Bay
AW	Access way	BZ	Brow
AX	Annex	C1	Concourse
AY	Alleyway	C2	Crossroad
BA	Branch	C3	Crossway
BB	Block	C4	Corseo
BC	Brace	C5	Corso
BE	Break	C6	Centre way
BF	Bluff	C7	Circlet
BG	Bridge	C8	Cruise way
BH	Beach	C9	Central
BI	Basin	CA	Claim
BK	Bank	CB	Copse
BL	Boulevard	CC	Circuit
BM	Bottom	CD	Colonnade
CE	Centre	EL	Elbow
CF	Cliffs	EM	Elm
CG	Crossing	EN	Entrance
CH	Chase	ES	Esplanade
CI	Circle	ET	Estate
CJ	Cutting	ET	Estates
CK	Creek	EW	Expressway
CL	Close	EX	Extension
CM	Common	FA	Fairway
CN	Corner	FB	Flats
CN	Corners	FC	Fire Track
CO	Course	FD	Ford
CP	Cape	FE	Fern
CQ	Cross	FF	Front
CR	Crescent	FG	Frontage
CS	Crest	FH	Foreshore
CT	Court	FI	Field
CU	Cul	FJ	Fields
CU	Cul-De-Sac	FK	Formation



CV	Cove	FL	Forks
CW	Causeway	FM	Flat
CX	Circus	FN	Farms
CY	Courtyard	FO	Fen
CZ	Courts	FQ	Follow
DA	Dale	FQ	Fall
DL	Dell	FR	Falls
DN	Downs	FS	Fare
DP	Dip	FT	Forest
DR	Drive	FW	Fort
DS	Distributor	FX	Footway
DT	Deviation	FY	Firetrail
DU	Dune	FZ	Ferry
DV	Divide	GA	Freeway
DW	Driveway	GD	Grange
EA	East	GG	Garden
ED	End	GL	Green
EG	Edge	GN	Glade
GO	Ground	LY	Glen
GP	Gap	LZ	Lodge
GR	Grove	MA	Mall
GS	Gardens	MD	Mead
GT	Gate	ME	Mew
GT	Gates	ME	Mews
GU	Gully	MI	Mill
HB	Harbour	MI	Mills
HE	Head	ML	Mile
HL	Hill	MN	Mount
HR	Highroad	MR	Meander
HS	Hills	MS	Mission
HT	Heights	MT	Mountain
HV	Haven	MU	Motu
HW	Highway	MW	Meadows
IC	Interchange	MY	Motorway
IS	Island	NK	Nook
IT	Intersection	NV	Neaves
JN	Junction	OK	Oaks
KB	Knob	OL	Outlook
KY	Key	OR	Orchard
LA	Ladder	OV	Overbridge
LD	Landing	PA	Passage
LE	Lea	PB	Pocket
LG	Leigh	PC	Paddock
LH	Lights	PD	Parade
LI	Line	PE	Plateau
LK	Link	PH	Path
LL	Little	PI	Priors
LN	Lane	PK	Park
LN	Lanes	PL	Place
LO	Loop	PM	Palms
LO	Loops	PN	Parklands



LR	Leader	PO	Port
LS	Lees	PQ	Part
LT	Lookout	PR	Promenade
LW	Lower	PS	Pass
PT	Point	RU	Rue
PU	Paku	RV	Reserve
PW	Pathway	RW	Row
PX	Piazza	RX	Rua
PY	Parkway	RY	Roadway
PZ	Plaza	RZ	Run
QD	Quad	SA	Spa
QL	Quadrangle	SB	Straat
QT	Quadrant	SC	Spring
QU	Quay	SD	Springs
QU	Quays	SE	Strand
R1	Roadside	SG	Steep
R2	Riviera	SH	Straight
R3	Right Of Way	SH	Shore
RA	Range	SI	Shores
RB	Ramble	SL	Siding
RC	Ronde	SM	Slope
RD	Road	SN	Stream
RD	Roads	SO	Station
RE	Retreat	SP	Sound
RF	Reef	SQ	Strip
RG	Ridge	SR	Square
RG	Ridgeway	SS	Spur
RH	Reach	ST	Steps
RI	Ride	SU	Street
RJ	Ranae	SV	Summit
RK	Ring	SW	Service Lane
RL	Rosebowl	SY	Service Way
RM	Ramp	SZ	Subway
RN	Round	TA	Stairs
RO	Route	TC	Tarn
RP	Rapids	TE	Terrace
RQ	Rotary	TF	Trees
RR	River	TI	Thoroughfare
RR	Riverway	TK	Triangle
RS	Rise	TL	Track
RT	Rest	TN	Trailer
TO	Tor	VN	Tunnel
TP	Top	VS	Views
TR	Trail	VU	Vue
TS	Terraces	VW	View
TU	Turn	VY	Valley
TV	Tram	WA	Waters
TW	Toll-way	WD	Wade
TX	Trunk-way	WF	Wharf
TY	Tramway	WH	Whenua
TZ	Towers	WK	Walk



UP	Underpass	WN	Wynd
UR	Upper	WO	Wood
VA	Vista	WW	Walkway
VD	Viaduct	WY	Way
VE	Village	YD	Yard
VI	Villas		
VL	Vale		

