

# Adding Credit Service Provider Credentials

## Procedure

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## Document Information

Scope	Wholesale Admin   Broker, Loan Officer
Governing Policy	<a href="#">Company   Account Administration Policy</a>
Tools and Systems	<a href="#">Octane</a>

## Overview

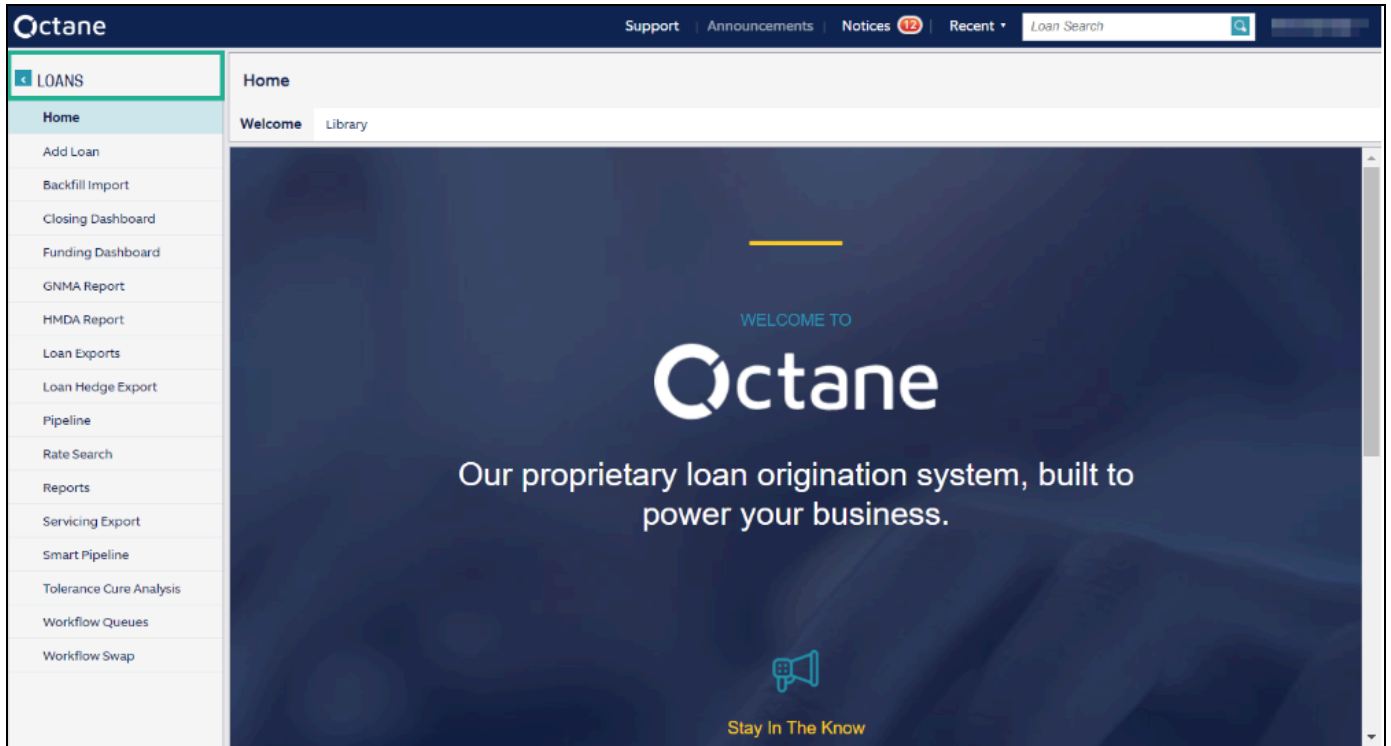
This procedure outlines the necessary steps for entering Credit Service Provider credentials into Cardinal Financial Company, Limited Partnership (“Cardinal”) loan origination system, Octane, to obtain or reissue credit and submit loans to the Automated Underwriting System (“AUS”) within Octane, when applicable. This procedure provides a step-by-step guide for brokers on how to input Credit Provider credentials for both the company and individual loan originators.

## Adding Company Credentials

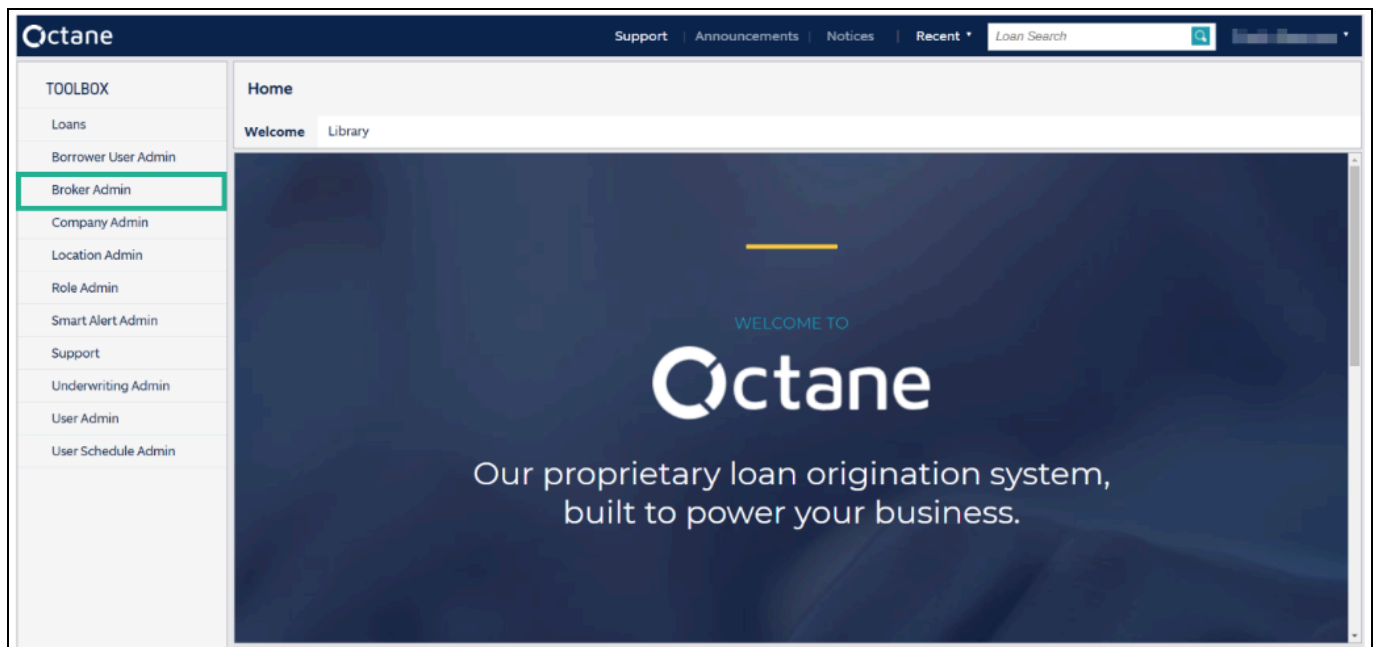
Follow the steps below to add credentials that are used at the company level for ordering and reissuing credit reports.

The following steps must be completed by a user with Company Admin access.

1. Log into [Octane](#).
2. From the left menu, click on the **Loans** tab.

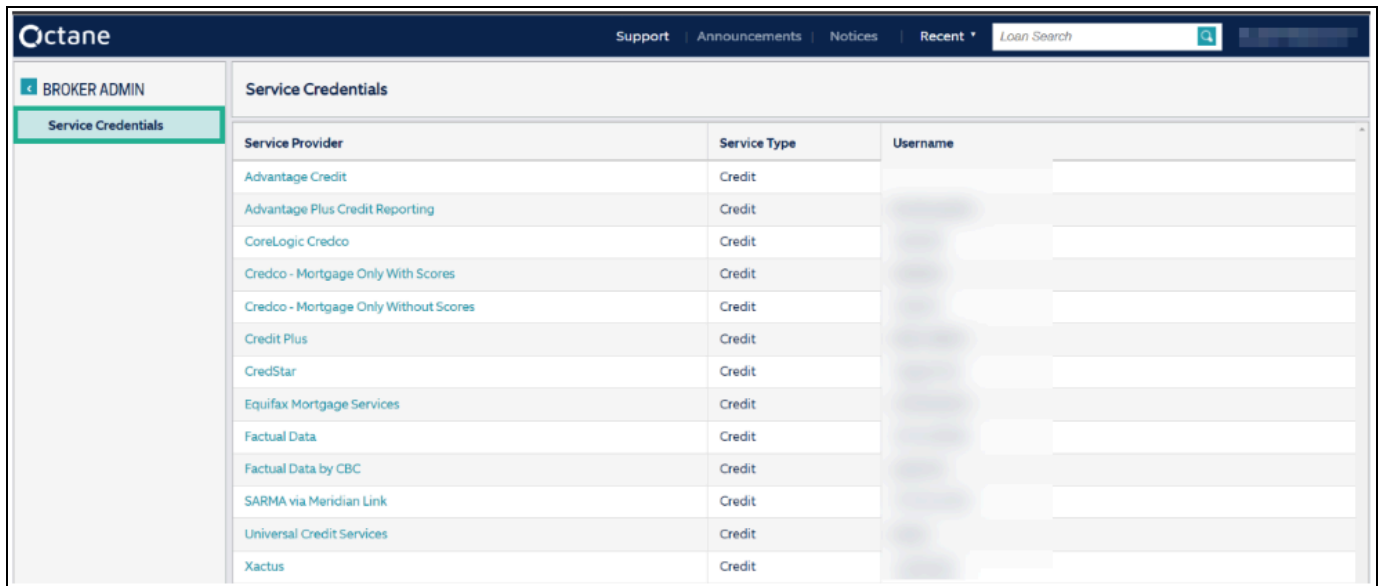


3. In the **TOOLBOX**, click on **Broker Admin**.



**Note:** If you do not have access to the **Broker Admin** screen, reach out to your Account Executive to request updates to your role permissions.

4. Click on the **Service Credentials** screen, which will display the list of Credit Service Providers that have been approved for your branch.



Service Provider	Service Type	Username
Advantage Credit	Credit	
Advantage Plus Credit Reporting	Credit	
CoreLogic Credco	Credit	
Credco - Mortgage Only With Scores	Credit	
Credco - Mortgage Only Without Scores	Credit	
Credit Plus	Credit	
CredStar	Credit	
Equifax Mortgage Services	Credit	
Factual Data	Credit	
Factual Data by CBC	Credit	
SARMA via Meridian Link	Credit	
Universal Credit Services	Credit	
Xactus	Credit	

5. Click **Add Credentials** to add a new Credit Service Provider. A box will prompt you to select the service provider and input the username and password associated with your company's Credit Service Provider.

**Note:** Review the Service Provider prior to selection. Many Credit Service Providers may have similar names or the same provider uses different integration services, which will be detailed in the provider name.

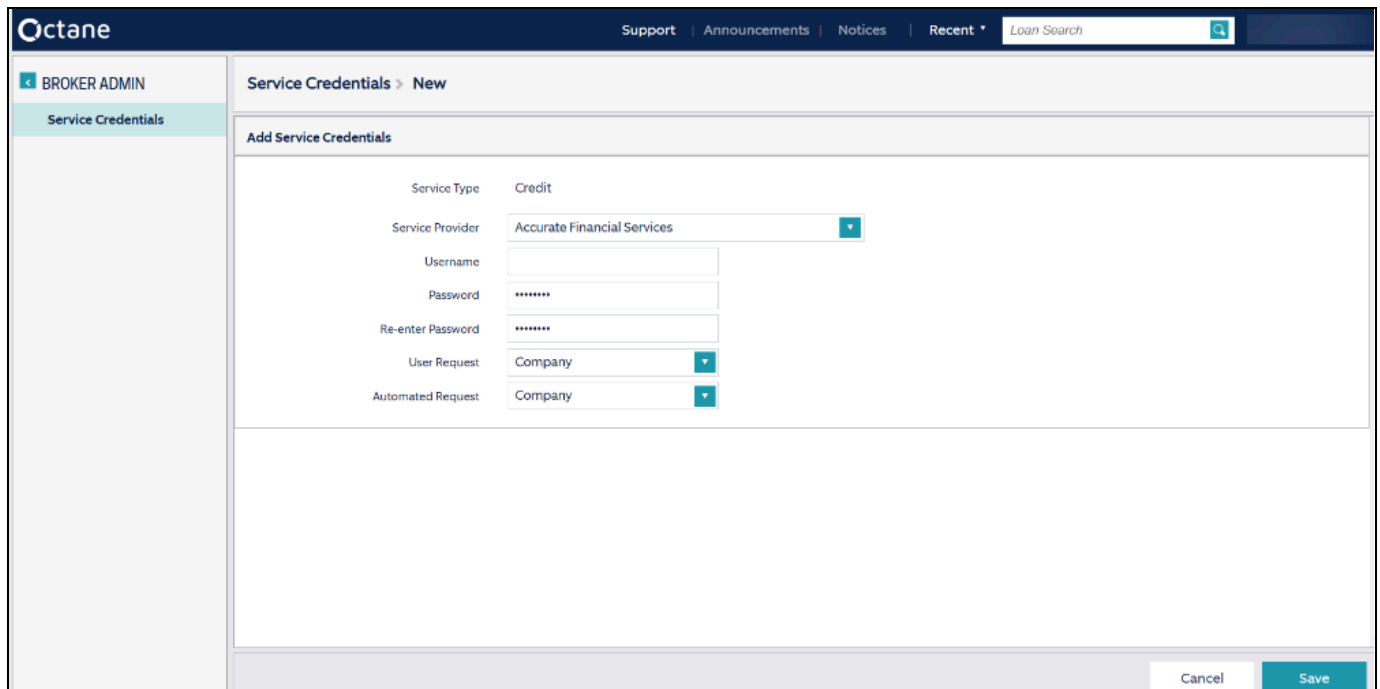
6. Complete the following fields on the **Add Service Credentials** screen.
  - a. **Username** - Enter your username.
  - b. **Password** - Enter your password.
  - c. **Re-enter Password** - Enter your password.

d. **User Request** - Select the appropriate option:

- **Company:** This will allow the user to utilize company-level credentials entered to reissue credit in the Octane.
- **Originator:** This will allow the Loan Officer to input their credentials to reissue credit at the loan level.

**Note:** Each Loan Officer will need to input their credentials following this process. Refer to the [Adding Originator Credentials](#) section for instructions. All Loan Officers must complete this process to expedite the loan origination process.

- **Automated Request:** Select **Company** from the dropdown menu to enable any users with access to the loan to reissue the credit report during AUS submission.



The screenshot shows the 'Add Service Credentials' form in the Octane system. The form is titled 'Service Credentials > New' and 'Add Service Credentials'. It contains the following fields and options:

- Service Type: Credit
- Service Provider: Accurate Financial Services (dropdown menu)
- Username: [Text Input Field]
- Password: [Text Input Field with masked characters]
- Re-enter Password: [Text Input Field with masked characters]
- User Request: Company (dropdown menu)
- Automated Request: Company (dropdown menu)

At the bottom right of the form, there are 'Cancel' and 'Save' buttons.

7. Click **Save**.

- If **Company** was selected, no further action is required.

- If **Originator** was selected, proceed to [Adding Originator Credentials](#).

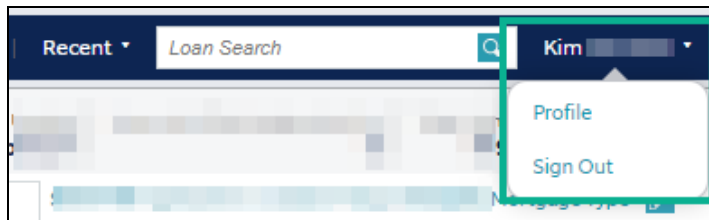
**Note:** Contact Broker Support at 855.399.6242 for additional assistance.

**Note:** Periodically review and update the credit provider credentials as needed, and stay informed about any changes or updates to the AUS process within Octane.

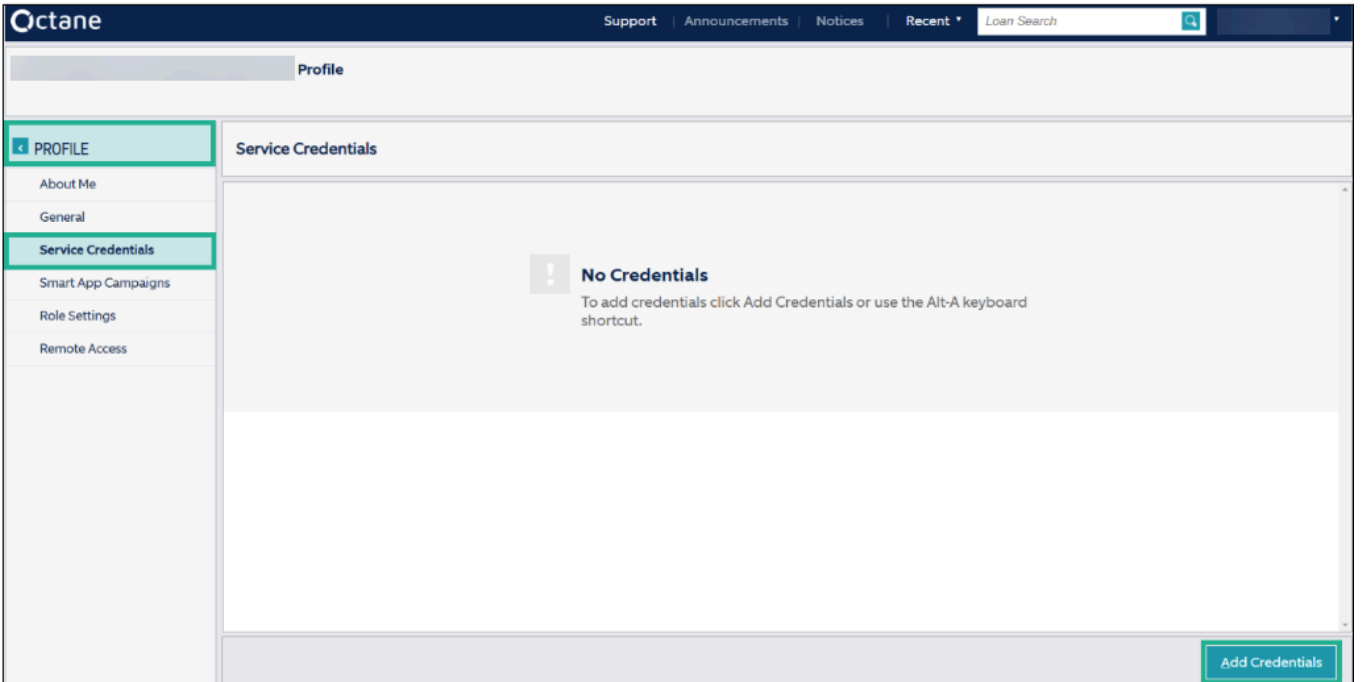
## Adding Originator Credentials

Follow the steps below to add credentials that are used at the individual level to order and reissue credit reports. The following steps must be completed by a user with the Broker Admin role.

1. Log into [Octane](#).
2. From the top right of your screen, click on your name.



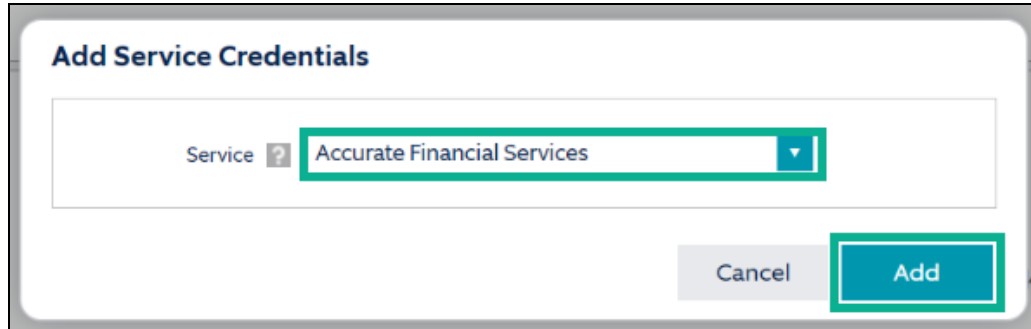
3. Select **Profile** from the drop-down menu.
  - a. Select **Service Credentials** from the left side of the screen.



- b. Select **Add Credentials** from the lower right side of the screen.

**Note:** A window will appear with a drop-down to select the credit vendor. Carefully review the Credit Service Provider prior to selection, as many credit providers may have similar names or use different integration services, which will be detailed in the provider name.

- c. Select the appropriate Credit Service Provider from the drop-down menu.
- d. Click **Add**. A pop-up menu will appear.



**Add Service Credentials**

Service ? Accurate Financial Services

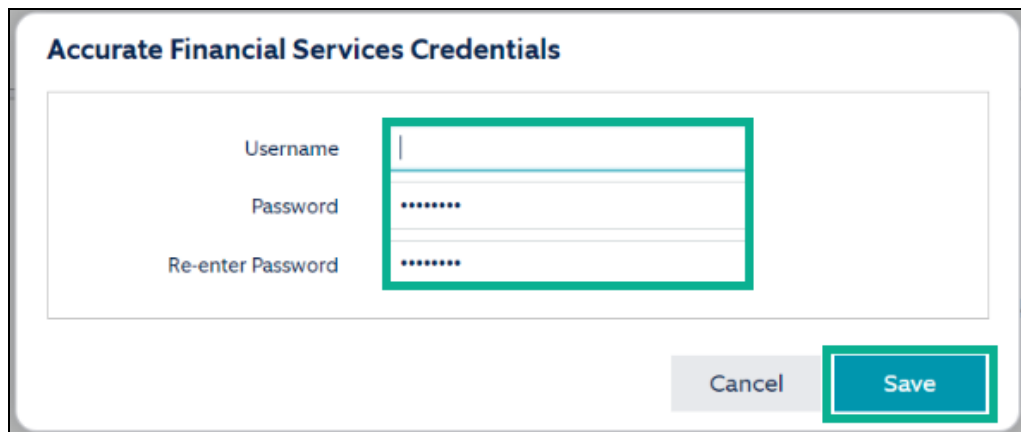
Cancel Add

e. Enter the following fields in the pop-up screen:

- Username
- Password
- Re-enter Password

f. Click **Save**.

**Note:** Periodically review and update the credit provider credentials as needed, and stay informed about any changes or updates to the AUS process within Octane.



**Accurate Financial Services Credentials**

Username

Password

Re-enter Password

Cancel Save



## References

Reference List
N/A

## Revision History

*Revision History is to be used as a reference only and will only provide a summary of document changes. For complete versioning, refer to the Google Docs versioning functionality, which is the system of record. Versioning has been captured as of 10.1.20.*

Date	Version	Description	Approver
4.17.24	V1	Initial Publication.	Chris Easterwood Mike Mastin Erica Price