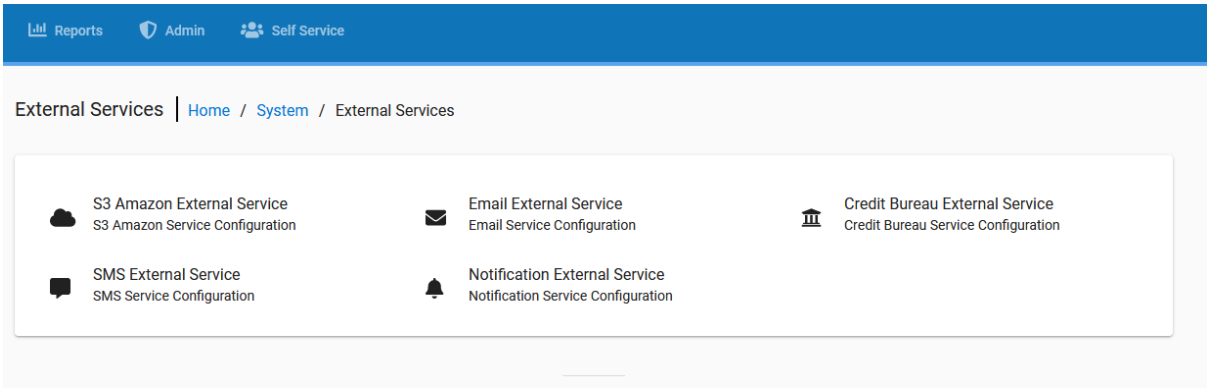
Documentation to use the Integrated Credit Bureau (Web-App Version):

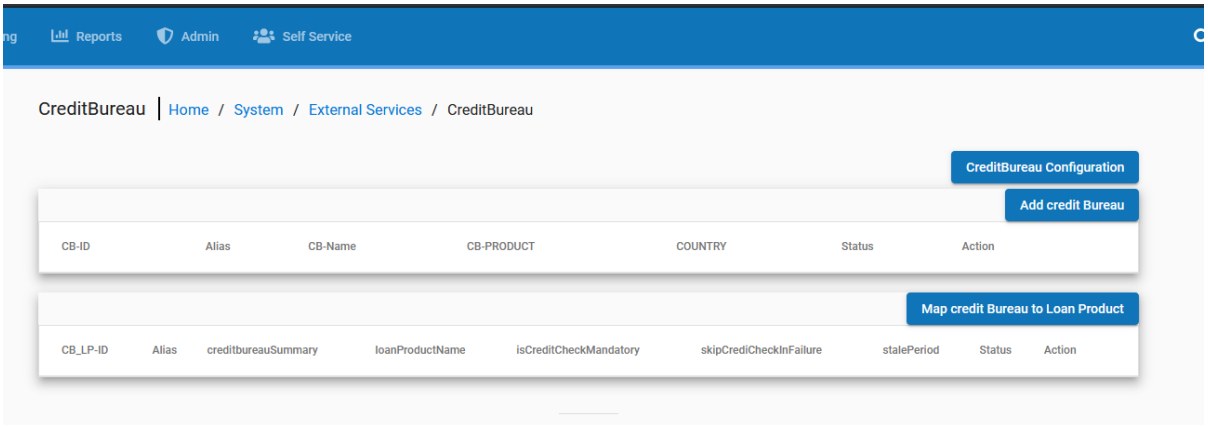
1. **Adding the Configurations.**
2. **Using the Credit Bureau which is mapped to Loan Product.**
3. **Using the Credit Bureau directly. (not-mapped with Loan Product).**
4. **Uploading the CreditReport to ThitsaWorks.**

1. **Adding the Configuration:**
   Configuration are the Credentials and URL's which are required to store before fetching or uploading the Credit Reports.

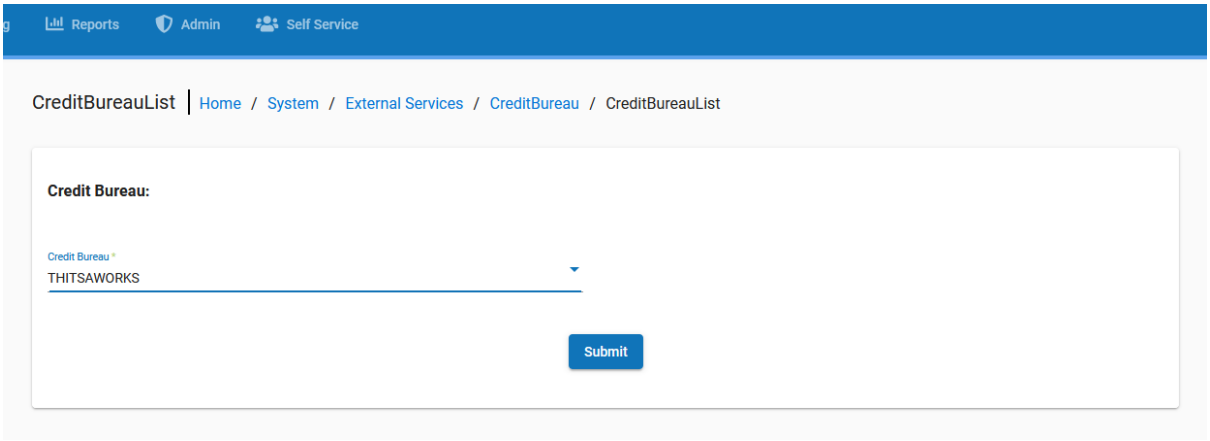
   Go to Admin > System > External Service > Credit Bureau Integration.



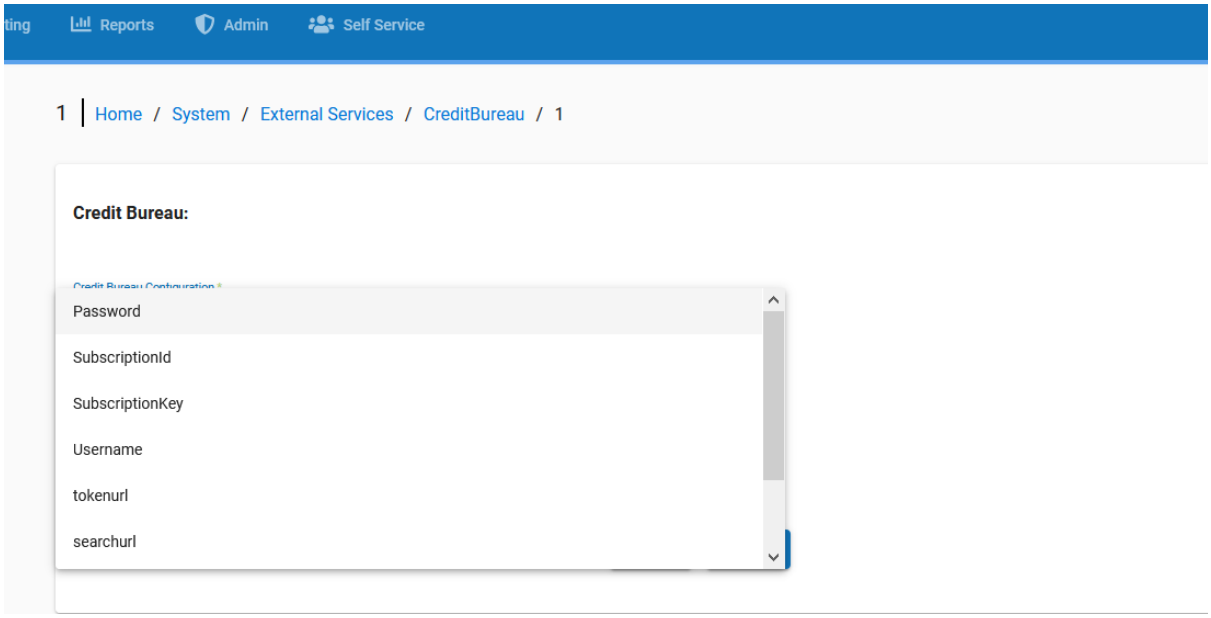
   Click on Credit Bureau Configuration (as seen on upper Right side.)

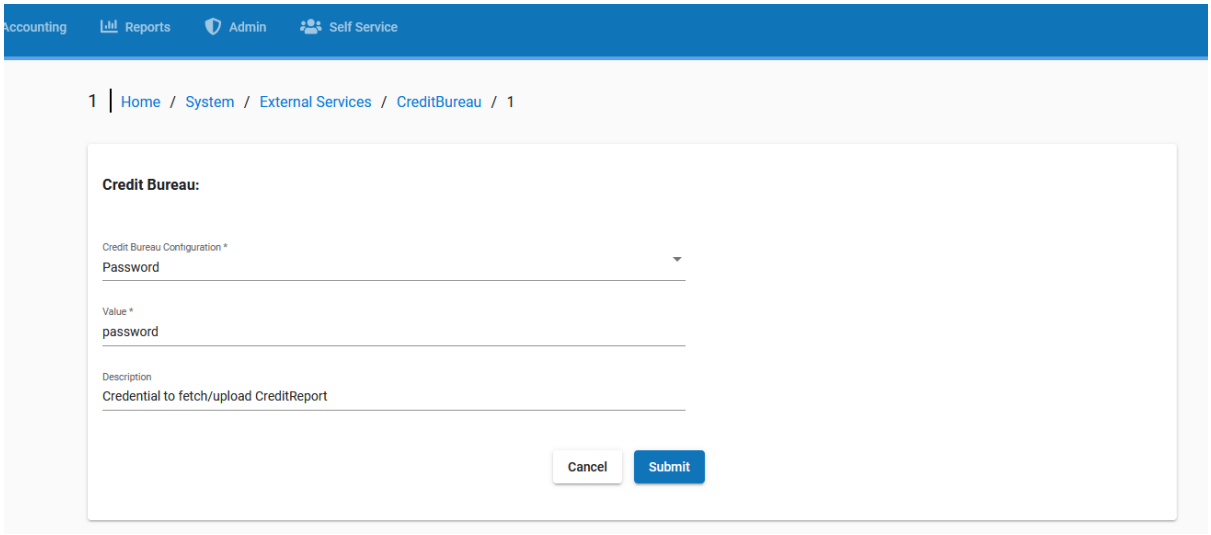


Select which Credit Bureau’s Configuration to be added:



Add all the configuration, one by one :





Add all the configuration including the URL's.

- Tokenurl : will be used to create the tokens.
- Searchurl: will be used to get the Unique Id from the NRC
- creditReporturl : will be used to fetch the CreditReport from the Unique Id.
- addcreditReporturl : will be used to Upload CreditReports to thitsaworks.

Note: while adding the configurations, Do **NOT** the white-space at the end of the value.

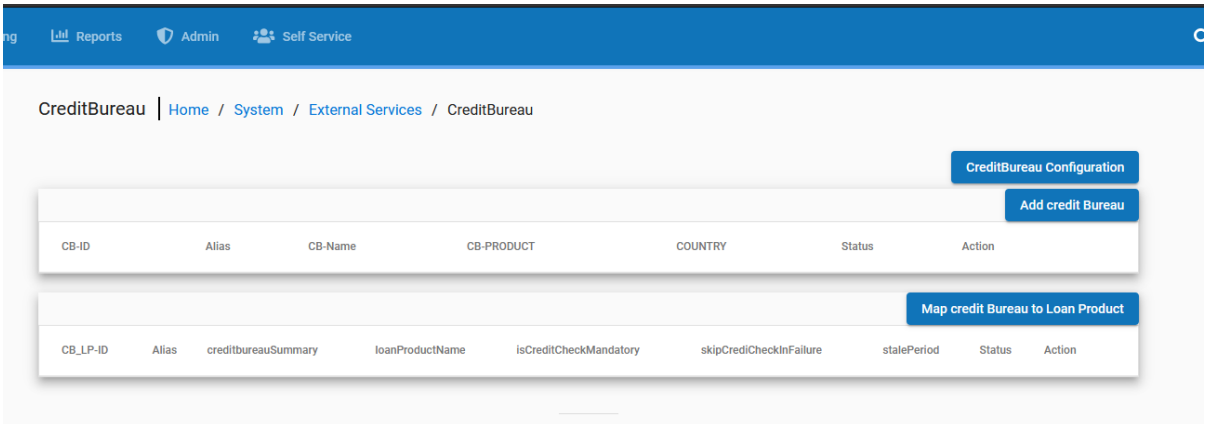
2. Using the Credit Bureau which is mapped to Loan Product:

❖ Description **:**

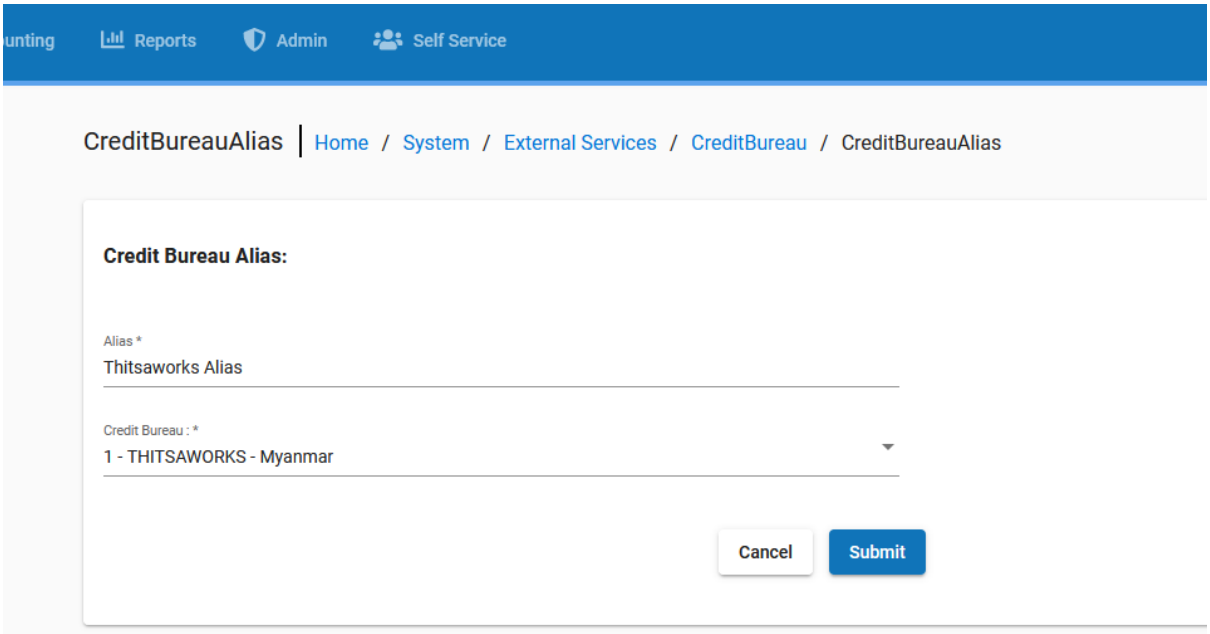
- Create the Alias of the Credit Bureau.
- Map it with the Loan Product.
- When the Client will apply for the loan with the Loan Product which is mapped to the Credit Bureau (and status: Enabled) then "Credit Report" Button will be seen on the Loan Application of the Client.
- Since the Credit Bureau is already mapped with that loan product. (So, the system knows to which Credit Bureau page the user should be re-directed to)
  This will make it easier for the User, to fetch the credit Report without Selecting the Credit Bureau.

Step 1:

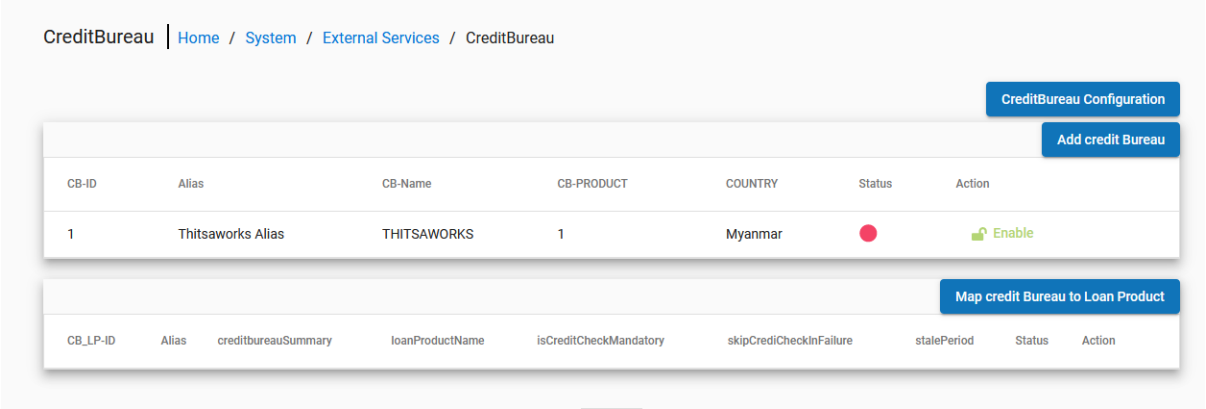
Map the Credit Bureau with the Loan Product :
Go to > Admin > System > External Services > Credit Bureau Integration.



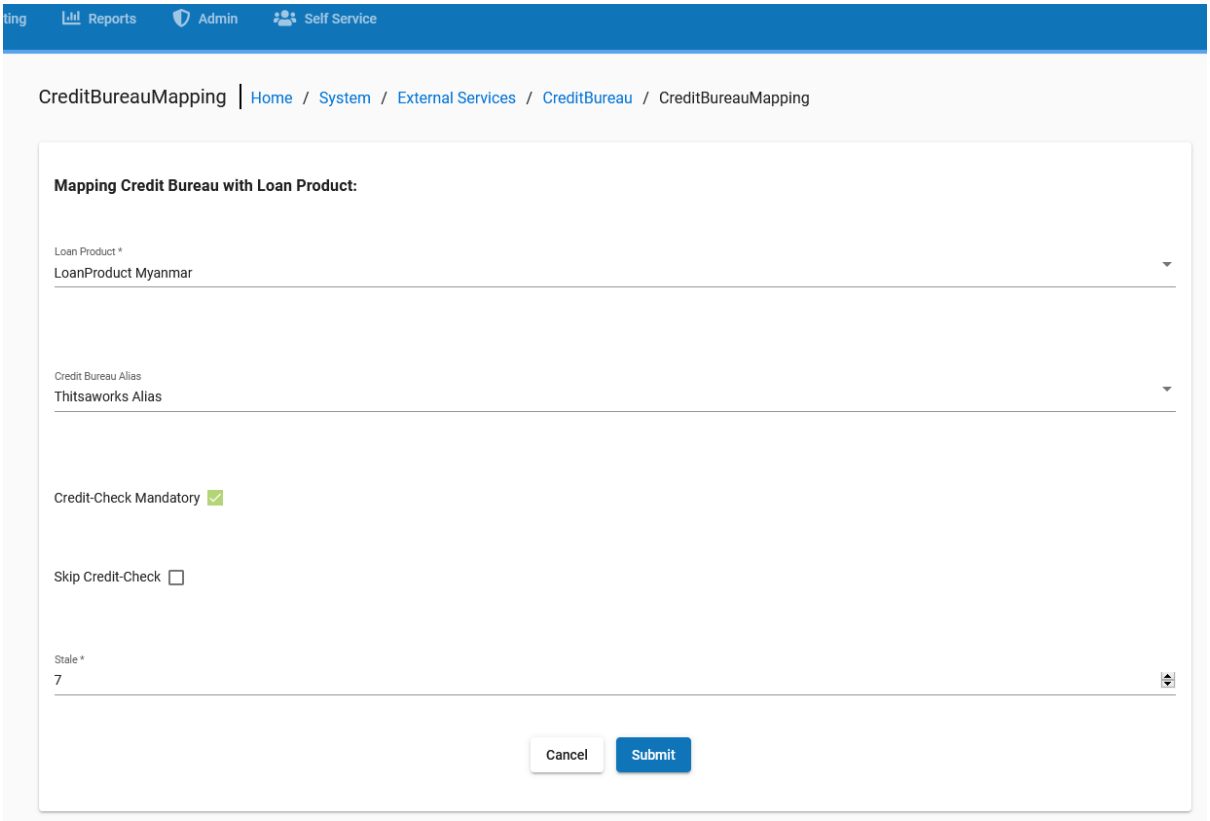
Click on: Add Credit Bureau Button > Give the Integrated Credit Bureau an Alias Name.



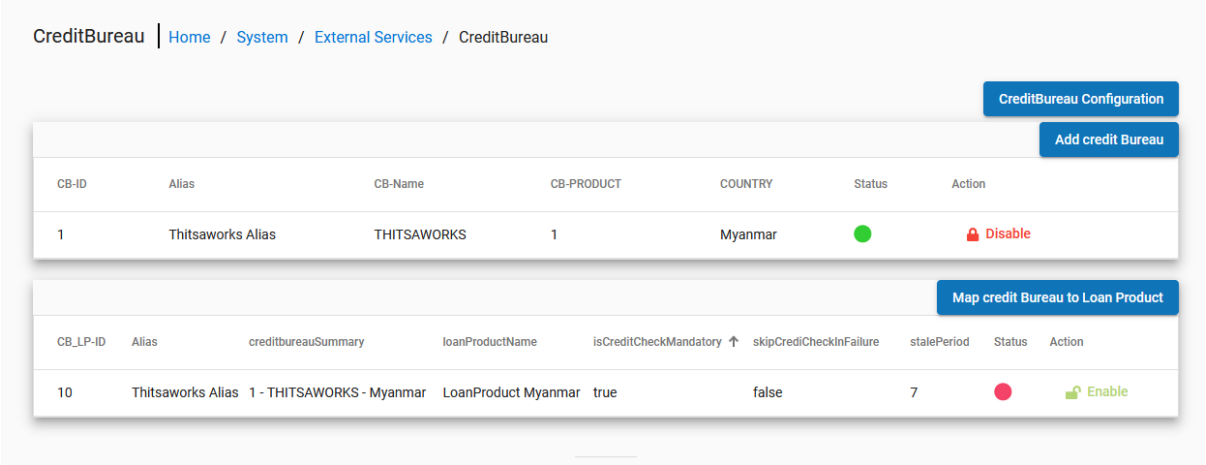
List of Alias of the Integrated Credit Bureau will be shown:



Now, Map it with the Loan Product :
Click on “Map Credit Bureau to Loan Product” Button > Select the Loan Product and Credit Bureau and Add the details as shown below :

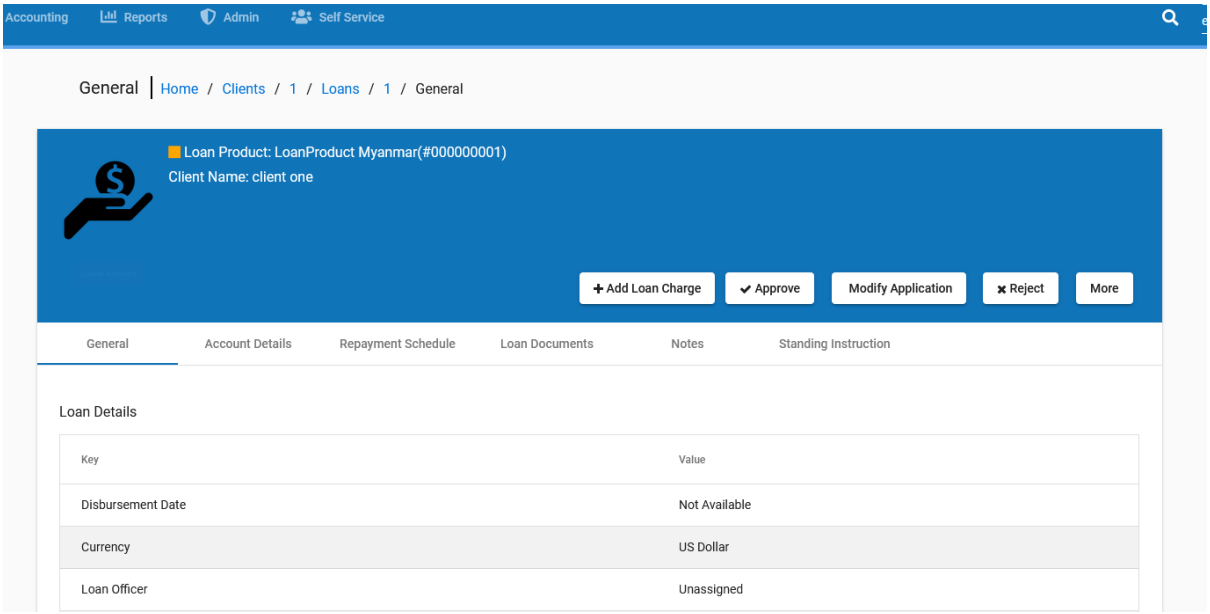


List of Mappings of Credit Bureau with the Loan Product:

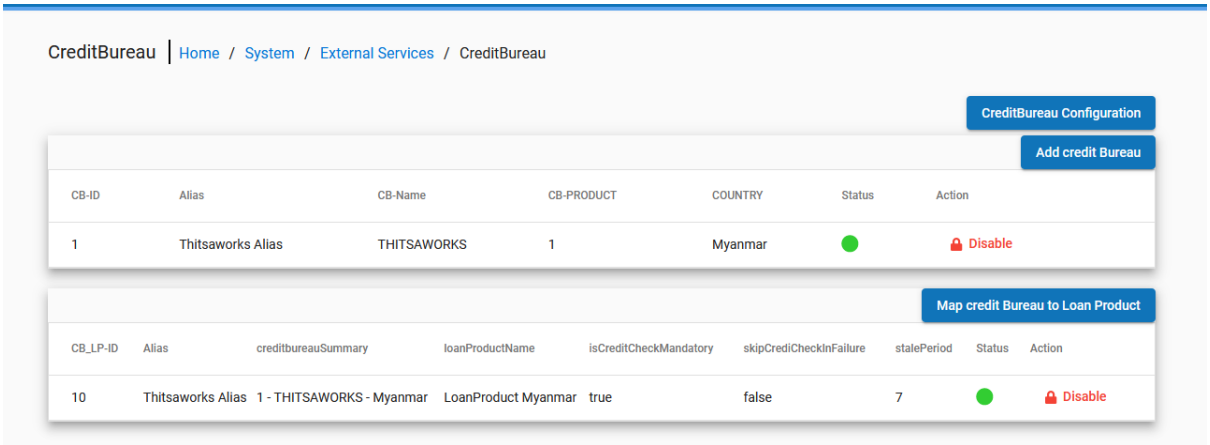


Now Created the Client for the Loan with the Loan Product (Loan Product Myanmar) which was mapped to the Credit Bureau.

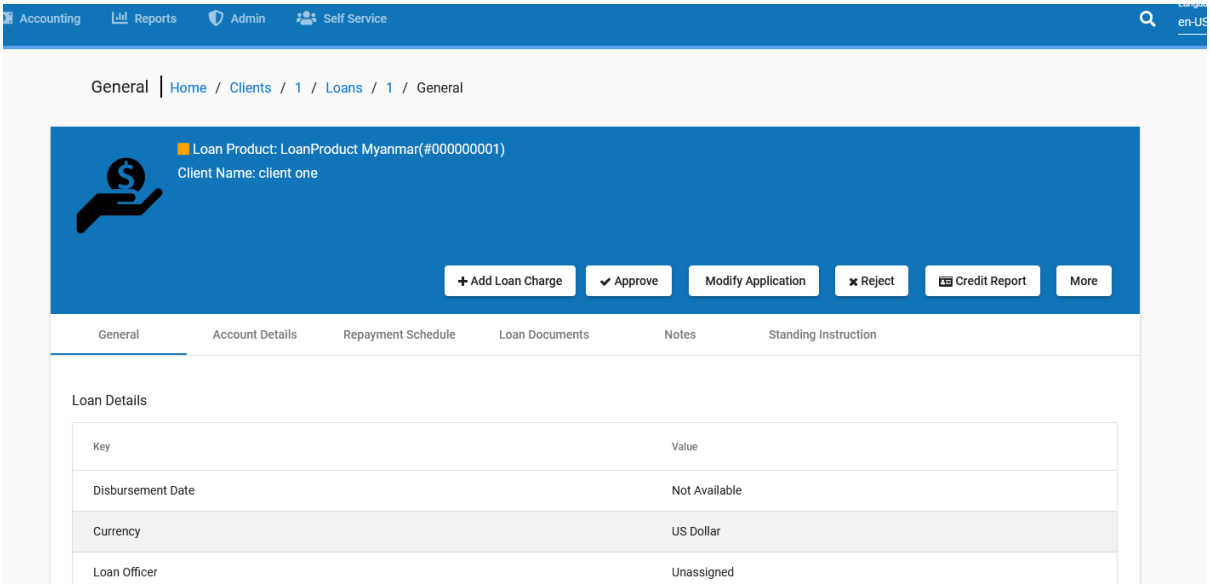
Since it was not enabled after Mapping, the Credit Report Button is still not visible.



Enabling the Mapping(and status: green):



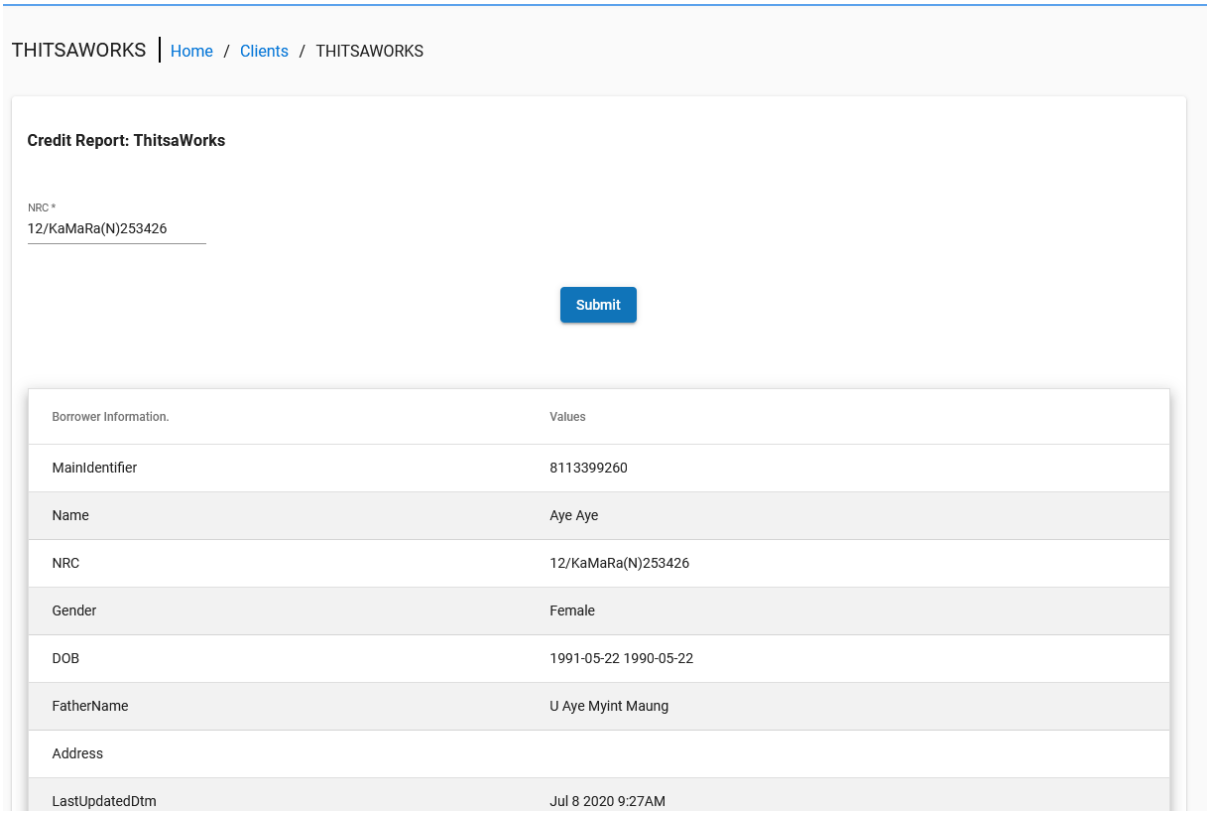
Now, Credit Report Button is enabled, Click on Credit Report Button:

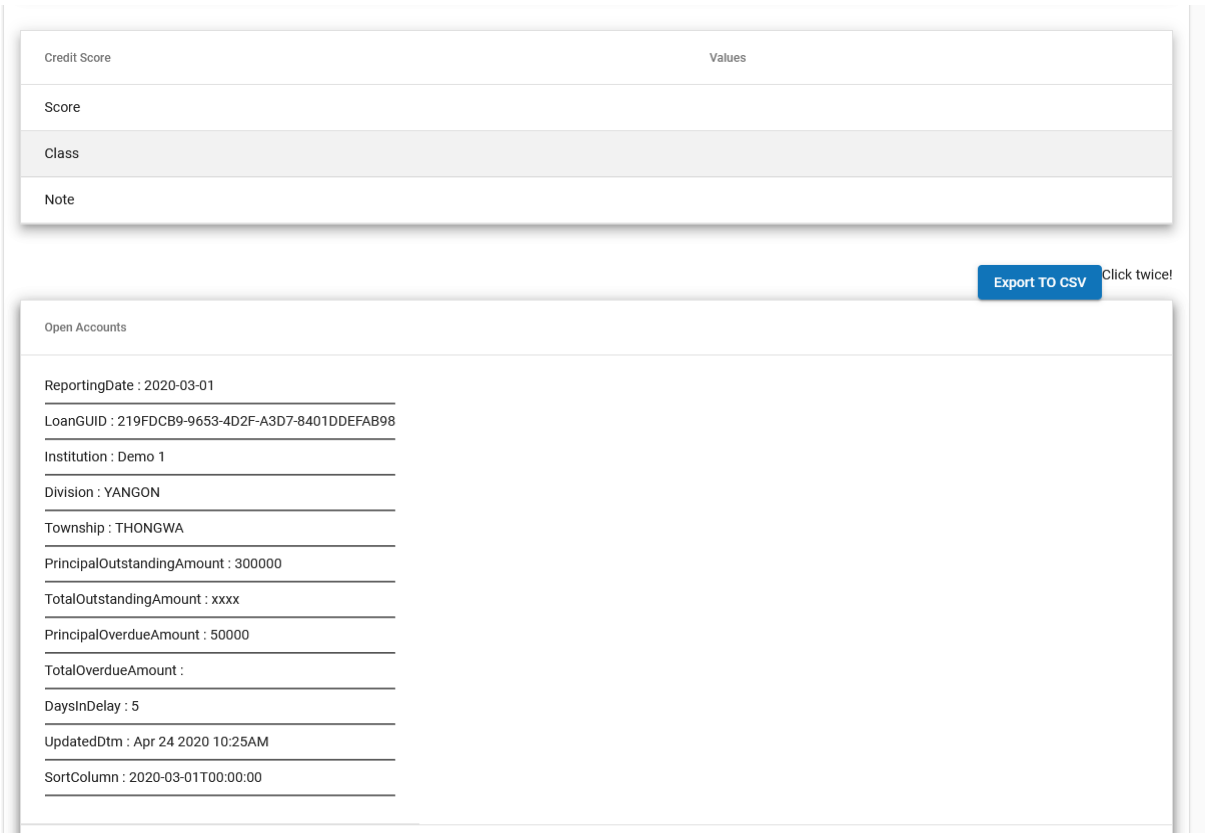


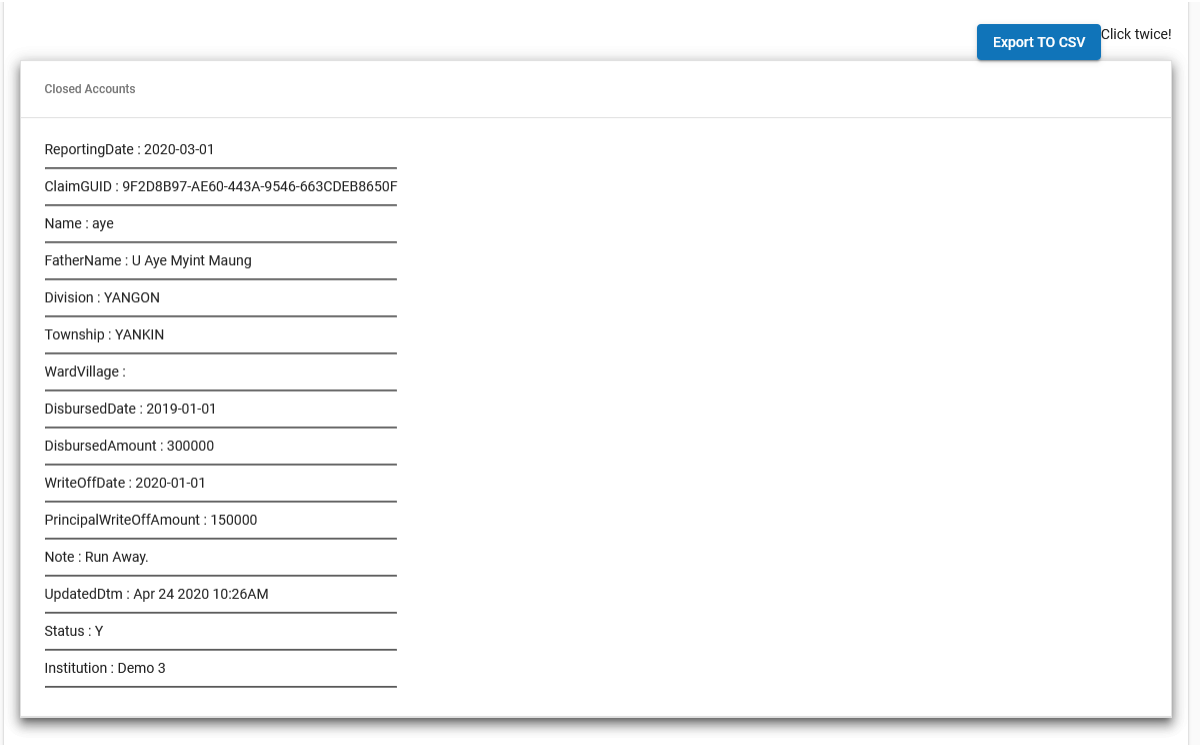
Re-direct to specific Credit Bureau's Page which is mapped to LoanProduct:

Enter the NRC Number to fetch the Credit Report:

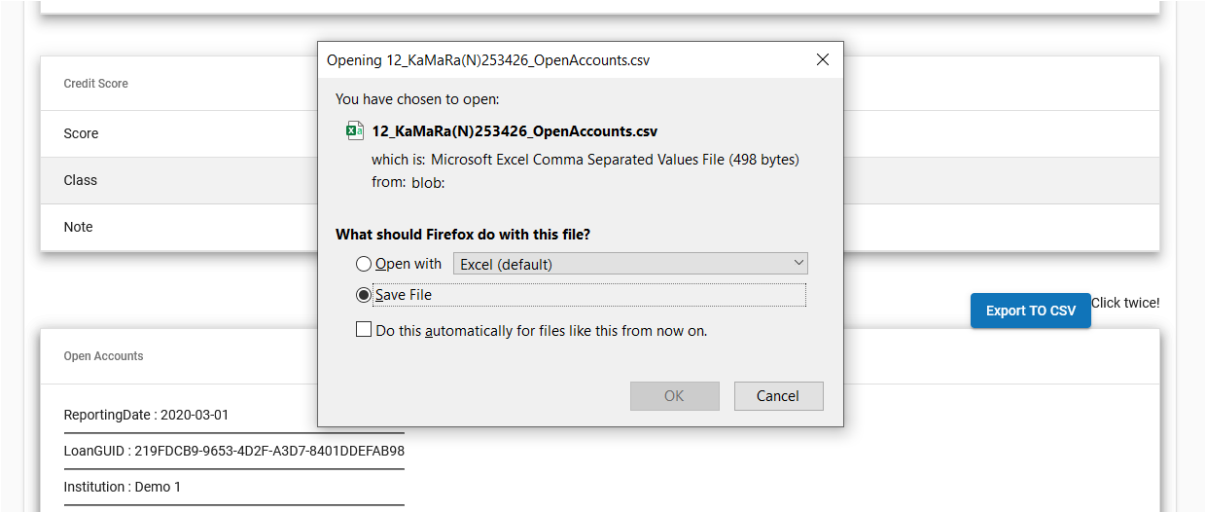
To fetch the Reports, Enter the **Exact NRC** and Submit. for example: **12/KaMaRa(N)253426**



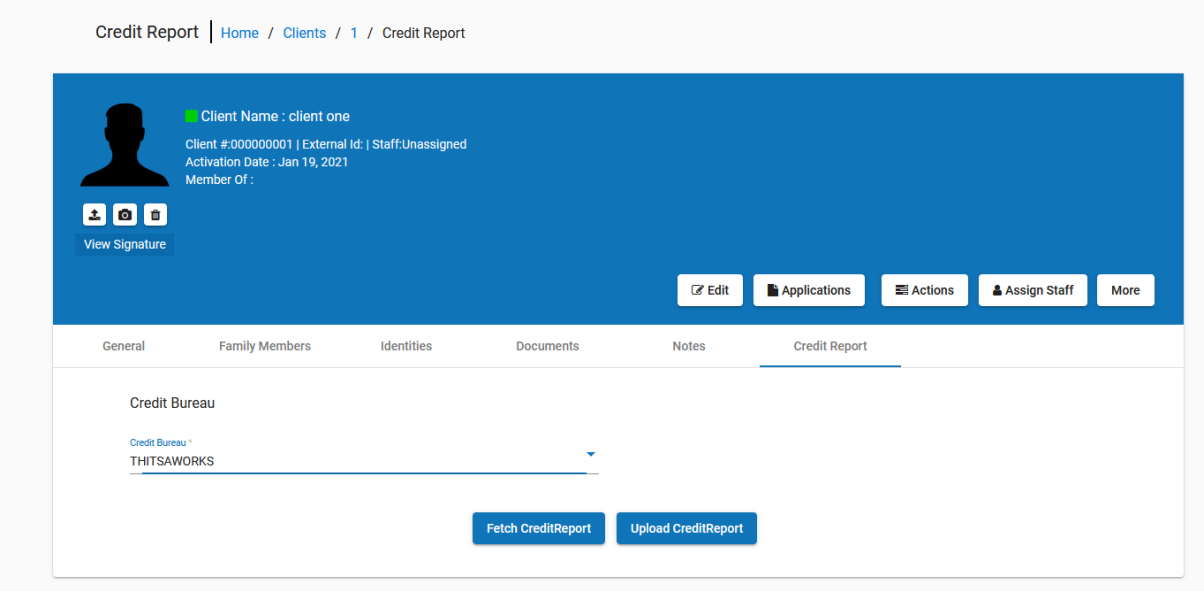




It also has the feature to export the OpenAccounts and ClosedAccounts in csv file. Click on “Export To CSV” button (twice).



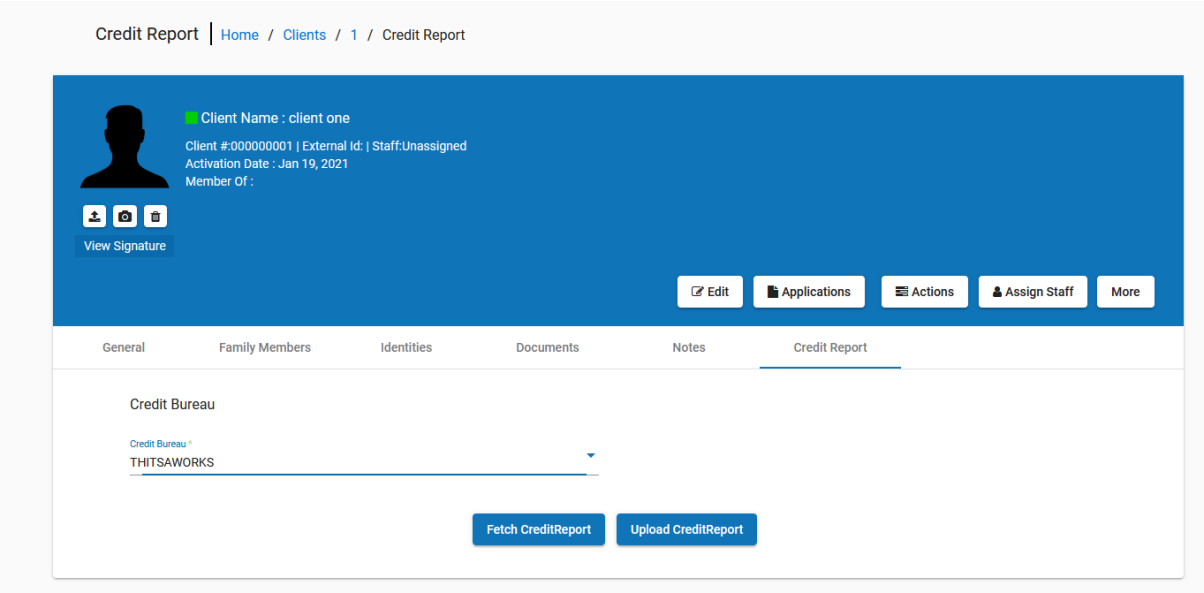
3. **Using the Credit Bureau directly. (not-mapped with Loan Product).**
   Go to Clients >Select any Client > Select Credit Report Tab > Select the Credit Bureau Name >



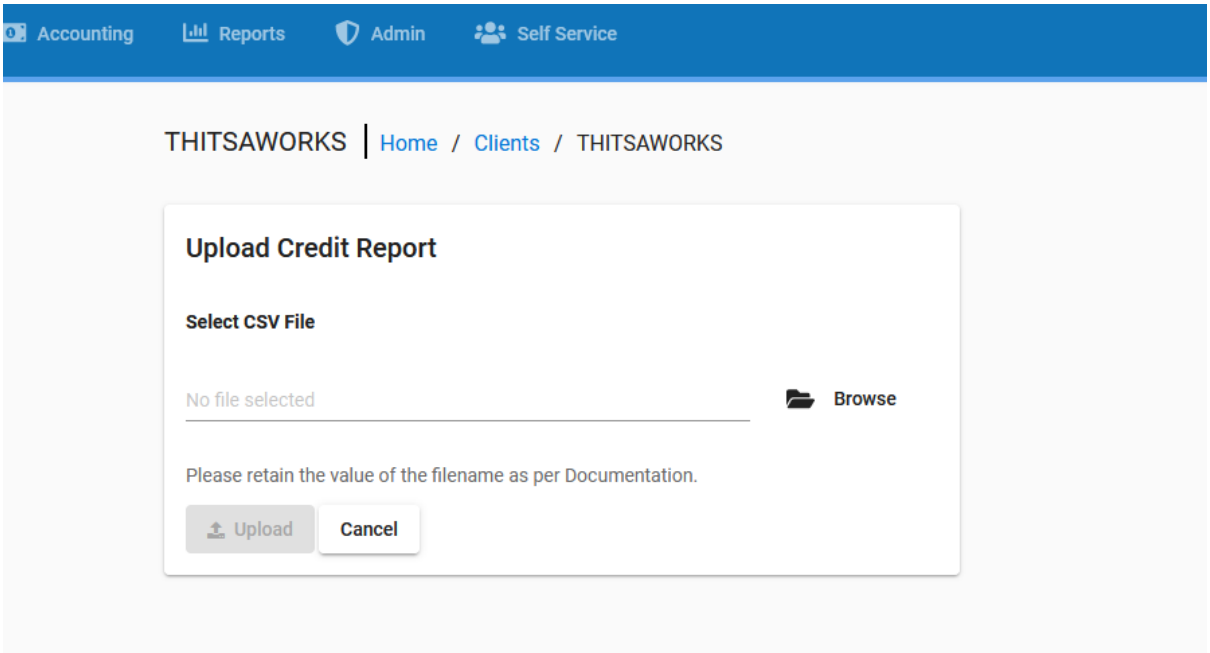
Clicking on Fetch Credit Report Button, which will redirect it to the Credit Report Page.

4. Uploading the CreditReport to ThitsaWorks.

Go to Clients >Select any Client > Select Credit Report Tab > Select the Credit Bureau Name > Click on “Upload CreditReport” Button > Re-direct to Upload Credit-Report Page

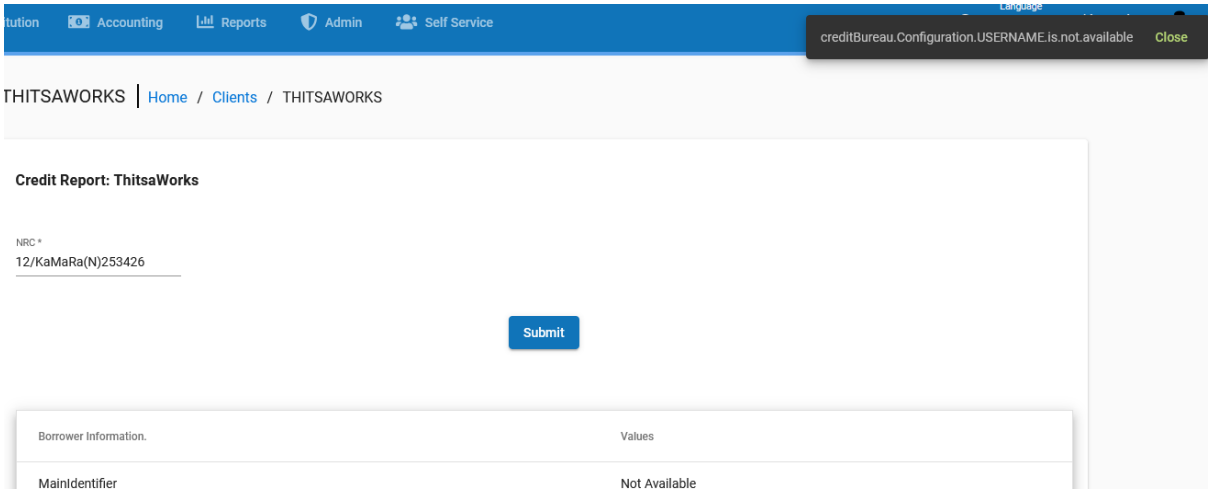


Select the .csv file (which should follow the format of Credit Bureau's template) and click on the upload button.



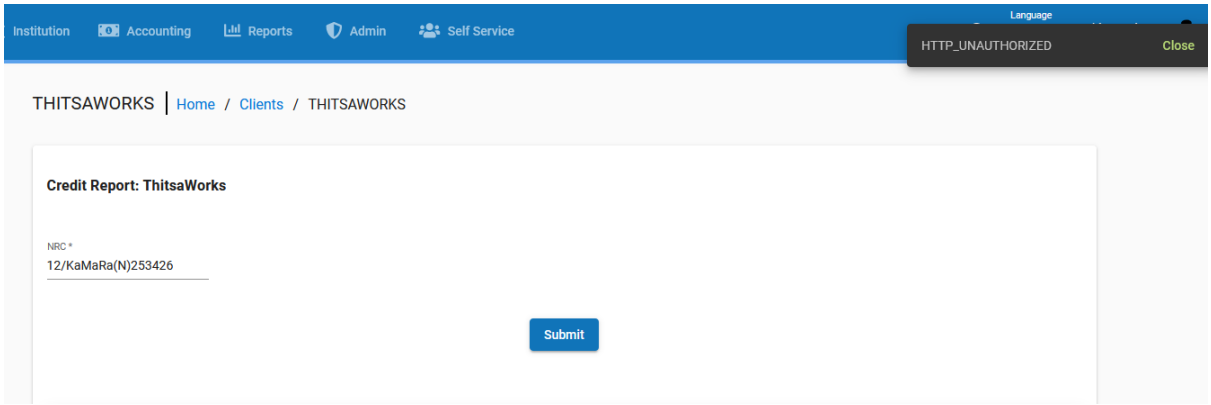
Invalid Request:

creditBureau.Configuration.CONFIGURATION-NAME.is.not.available.



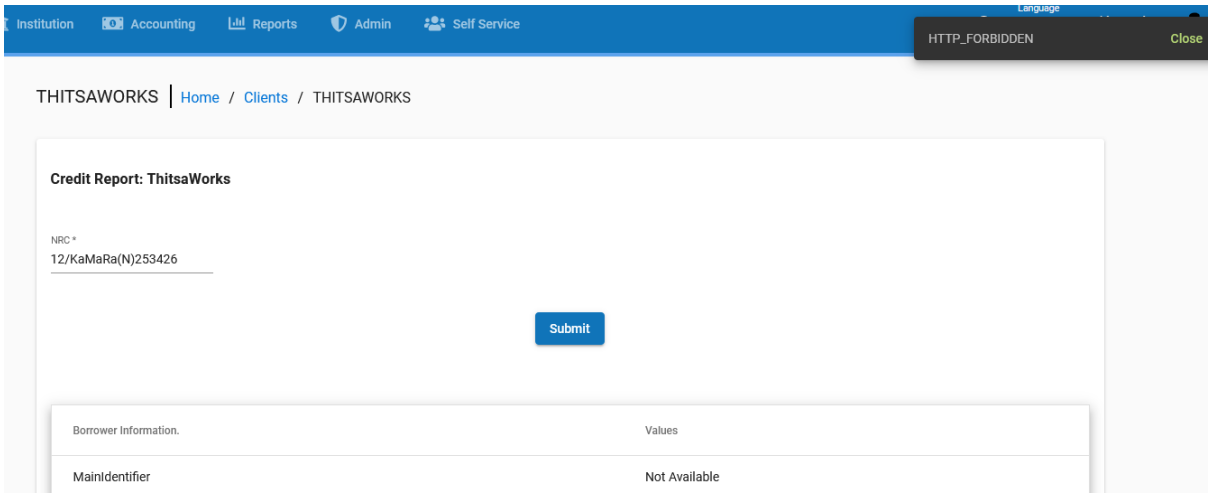
Configuration is missing, Here for Example: Configuration USERNAME is missing.

HTTP UNATHORIZED:



This error will pop-up, when the configuration are not valid. (Mainly SubscriptionId and SubscriptionKey)

HTTP FORBIDDEN:



IP is not whitelisted. Contact THITSAWORKS to make your static IP Whitelisted.

More Errors as follows:

User Inactive:

When the User is Inactive over a period of time.

Account Inactive:

When the Account Inactive, then try using the Configurations of another Accounts.
Example: if currently there is use of mfi1 credentials then try using credentials of other mfi.

No record Found:

When there is no data of that particular NRC.

Invalid File Name:

Follow the template rules and make sure the File Name (for uploading) should be one of the following:

1. **Active Loans.csv**
2. **Write Off.csv**
3. **CERP Loans.csv**
4. **Monthly active borrower count by township.csv**
5. **ThitsaID request form.csv**