

# CB5 Release Q3 2017

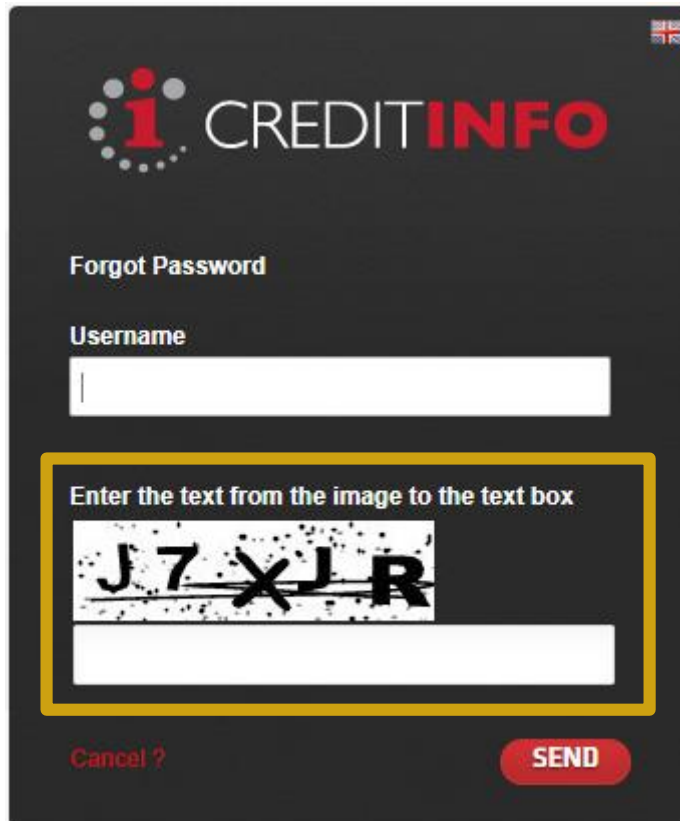
**Creditinfo Solutions, Radka Szabova**

# Release August 2017 – overview of improvements (starting with CB5 version 5.37)

Description	Category	Impact
Captcha for password change	Improved Feature	Available as Change Request – on Demand
Get dashboard PDF via WS	Improved Feature	Available as Change Request – on Demand
Incremental Updates	Improved Feature	Available as Change Request – on Demand
Big Reports	New Feature	Available as Change Request – on Demand
Skip Report	New Feature	Available as Change Request – on Demand
Contradiction Report	New Feature	Available as Change Request – on Demand

# Captcha for password change

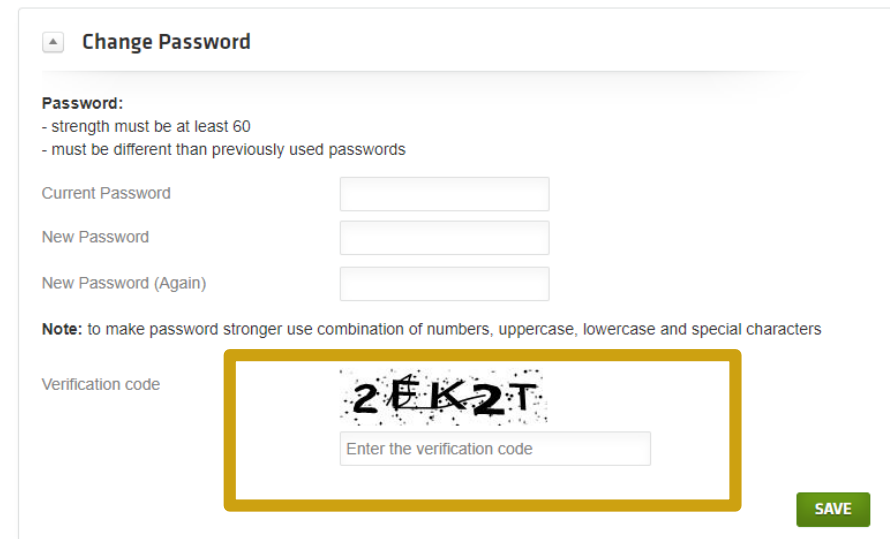
Captcha check is implemented in CBS in order to prevent brute force attack trying to guess username. It can be added to Front office reset (forgot) password screen and/or to change password screen. Available on demand.



The screenshot shows the 'Forgot Password' interface for Creditinfo. It features the Creditinfo logo at the top, followed by the title 'Forgot Password'. Below the title is a 'Username' input field. A yellow box highlights a captcha area containing the text 'J7XJR' and an instruction: 'Enter the text from the image to the text box'. Below the captcha is another input field for the user's response. At the bottom, there are 'Cancel ?' and 'SEND' buttons.

## My Profile

User	Pavol Stolec
Username	galo
Email	p.stolec@creditinfosolutions.com
Subscriber	Creditinfo



The screenshot shows the 'Change Password' interface. It includes a title 'Change Password' and a 'Password:' section with instructions: '- strength must be at least 60' and '- must be different than previously used passwords'. There are three input fields for 'Current Password', 'New Password', and 'New Password (Again)'. A 'Note' states: 'to make password stronger use combination of numbers, uppercase, lowercase and special characters'. A 'Verification code' section is highlighted with a yellow box, showing a captcha with the text '2EK2T' and an input field labeled 'Enter the verification code'. A 'SAVE' button is located at the bottom right.

# Get dashboard PDF via WS

User has possibility to download, via webservice (WSReport) the Customer Report Plus Dashboard as PDF. In the previous version of CB5 it was possible download the report only from the Front Office.

The screenshot shows the Creditinfo Report Plus dashboard. At the top, there is a dark header with the 'dbs' logo and a 'LOGOUT' button. Below the header, there is a search bar with 'Individual' and 'Company' tabs, a search input field containing 'National ID', and a 'SEARCH' button. A red arrow points to a dropdown menu that is open, showing 'Print Dashboard Plus' and 'Print Full Report' options. The main content area displays the 'Creditinfo Report Plus' title, the subject name 'Eldo Stone Quarry Ltd Eldo Stone Quarry Ltd', and a navigation menu with options like 'Dashboard', 'Subject Info', 'CIP Score', 'Creditinfo Quest', 'Contracts', 'Relations', 'Inquiries', 'Disputes', and 'Payments'. Below this, there is a 'Decision' section with a green document icon and the text 'Accept'.

# Incremental Updates

CB5 system enables to upload contract information (contract elements within contract structures) with limited data structure. This enable to upload only incremental updates of contract.

Incremental update files must contain same identification information as in regular for example monthly batches (Contract Code) However missing information will be copied from the previously uploaded information.

Field name	Monthly batch 07/2017	Incremental Uplaod batch 08/2017	What will be seen on Credit Report
Full name	Anna Good	not provided in the batch, copied	Anna Good
Date of Birth	01.01.1987	not provided in the batch, copied	01.01.1987
Contract Code	PL987	PL987	PL987
Currency of Facility	USD	not provided in the batch, copied	USD
Account Product Type	Personal loan	not provided in the batch, copied	Personal loan
Current Balance	<b>200</b>	<b>100</b>	100
Next Payment Date	<b>02.08.2017</b>	<b>02.08.2017</b>	<b>02.08.2017</b>

# Big reports

“Big Reports” is the internal naming created for the major credit report generation improvements, which aims to generate report for subjects with extreme number of related entities.

**Main advantages** driven by architecture change that enables to process the reports in queues where process of request, generation and presentation of report is separated

- **Generate reports for subjects with many connected entities** (Contracts, Payment incidents, Collateral, Business information, etc.) that resulted in timeout/crash of the application in the past.
- When report is being generated user **can continue with other search/work** with the application, does not need to wait till the report is generated and displayed.
- Changes on UI are noticeable only for “Big Reports” therefore **only minor changes from user perspective.**
- New WS methods run in parallel with existing therefore clients can **migrate to new service gradually.**
- Improved possibility to scale out report generation performance with high volumes.

It is expected that within two or three releases all instances will migrate. More details will be provided on request.

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# Skip Trace Report

Skip-tracing product is a tool which allows financial institutions to download a Skip-trace report on a customer. The report contains all found information about searched customer reported by all subscribers which will help in collection process.

In case you are interested please request more detailed description of this new value added product.

## Personal Information

NAMES			
Salutation	Ms	Full Name	Anna Carolina Good
First Name	Anna	Alias	Ann
Middle Names	Petersen	Mother's Maiden Name	Smith
ADDRESSES			
Primary Address	21 Wall Street, New York, NY, USA Registered Since: 1984-02-29		
Secondary Address	Deanery Rd 12, Kingston, Region 6, District 6, JM Registered Since: 2015-01-02		

## Skiptrace Information

### Addresses

ITEM	VALUE	VALID FROM	VALID UNTIL
Main Address	Marcus Garvey Dr 12, Kingston, District 1, JM	2015-02-28	2016-09-30
Secondary Address	Marcus Garvey Dr 12, Kingston	2015-02-28	2016-09-30

### Subject Info

ITEM	VALUE	VALID FROM	VALID UNTIL
Full Name	Anna Carolina Good	2015-02-28	2016-09-30
Full Name	Anna Jones	2001-07-07	2010-09-09

### Contacts

ITEM	VALUE	VALID FROM	VALID UNTIL
Mobile	+1-211-213-44-65	2015-02-28	2016-09-30
Fixed Line	+7-903-897-96-87	2001-07-07	2010-09-09
Email	anna@gmail.com	2015-02-28	
Email	anna.good@yahoo.com	2001-07-07	2010-09-09

## Employers

### Creditinfo

ITEM	VALUE	VALID FROM	VALID UNTIL
Address	W141st St., New York, USA	2015-02-28	
Email	info@creditinfo.com	2001-07-07	2010-09-09
Fixed Line	+7-999-094-23-12	2015-02-28	
Fixed Line	+1-212-342-12-12	2001-07-07	

Google Inc.

# Contradiction Report

The Contradiction Report is a useful tool for CBS operators in countries with unreliable or missing unique IDs. Such countries depend on data quality and matching algorithms. The tool is analyzing discrepancies in matched personal and company information across the market.

The system analyzes pre-defined set rules and displays them in the form of a Contradiction Report in excel. Examples of the rules

- Same National ID Number and different Secondary ID Number
- Same National ID Number and different Date of Birth

In case you are interested please request more detailed description of this new value added product.

	A	B	C	D	E	F	G	H	I
1	Group Id	Creditinfo	Subscriber	Contract Code	National ID	Date Of Birth	Full Name	Mobile Phone	Address
2	1	1265	ABC Bank	A01310604195	109900012	1/1/1993	John Smith	987123543	Wall Street, NYC
3	1	1265	Super Bank	CCC1004708695	109900012	1/5/1993	John Smith	987123543	Piccadilly Street, London
4	1	1265	Great MFI	IOBG150900001	132645271	1/1/1993	John Smith	987123543	Wall Street, NYC
5	2	1375	ABC Bank	4534534543	123321123	1/1/1970	Jack Jones	785055133	
6	2	1375	Super Bank	456456	123321123	1/1/1970	Jones Jack	785055133	
7	2	1375	Great MFI	32423423	123321123	1/1/1970	Jack Jones	770711182	
8	2	1375	Great MFI	32423423	123321123	1/1/1970	Jack Jones	770711182	



## More information

Do you need more information? Please contact your Client Owner or feel free to contact me on

[r.szabova@creditinfosolutions.com](mailto:r.szabova@creditinfosolutions.com)

For RFC please contact the Service Desk.



# Abbreviations and terms

Abbreviation	Explanation
CB5	Credit Bureau Solution 5
FO	Front Office (web application for end users)
BO	Beck Office (thick application mainly for administrators of CB5 or end users)
PDF	Portable Document Format –
Release	New stable version of CB5 e.g. 5.26 or 6.27
RFC	Request for change
Subscriber	The financial institution (usually bank or insurance company) which is subscribing to the CBS services. It could be the data provider or the data consumer.
User	User of the system, it can be a human being or a program application
WS	Web service – interface for machine-to-machine interaction over a network

