![The Learning Factor logo]
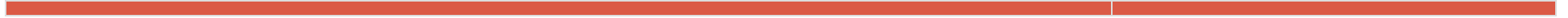
| 1. | | | |
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| 1. | Welcome to the Pegasus Navigation learning module.

I'm Christine, your guide to help you work through this module.

It will take approximately 20 minutes to complete.

To navigate through the module, use the arrows to continue to the next page or go back. Other buttons include play, pause, replay and the resources field where you can access additional support material.

You will need to put your headphones on to listen to audio or follow the transcript. Pause the course if you need to find a set, and then select play to get started again. | | | |

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| 1. | | Step 1: Download the Pegasus user manual to use as a reference from the Resources tab, which is highlighted now.<br><br>Step 2: Launch the Pegasus training database in readiness for some skill practice.<br><br>Step 3: Download the Activity Sheets from the Resources tab, which is highlighted now. | |
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| | | Select > to continue | | |
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| 1. | The purpose of this training is to help you become familiar with the Pegasus database.<br><br>Take a moment to review the Learning Outcomes. | 1. Recognise the various fields in Pegasus<br>2. Understand how to access files<br>3. Identify codes for individual and company/ business use<br>4. Demonstrate how to search for information | • |
| | When all of these steps are completed, you will feel confident to apply all your new skills to service your clients effectively. | | |

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| 1. | We are going to start with getting you familiar with the system.<br><br>Click on each circle to learn about Pegasus's important features. | **Introduction**<br><br>Circle 1<br>Pegasus is the Australian Equifax database that holds over 15.96 million | |

Individual and 5.37 million organisation files.

Circle 2
The credit data held in Pegasus contains detailed information such as credit enquiries and applications, defaults, default judgements, and bankruptcy act information are held on individuals, which are continually updated.

Circle 3
The database also holds information on structures of companies including directorships along with business proprietorship information.

Circle 4
Pegasus is secure, robust, accurate and high performing system that handles 80,0000 enquiries per day.

- An employee accessing their own or file

- Adding or deleting entries from a file without proper authorisation

| | | Improper uses will result in disciplinary action up to and including immediate dismissal. | | |
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| | | Keyboard Shortcuts | | |
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| | | Pegasus Keyboard Commands  This is the Pegasus Keyboard Commands you will use on the live system.  You can also access a copy of the Keyboard shortcuts in the Resources section of this module, which is highlighted on the screen. | | |

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| 1 | All users of Pegasus have their own unique Operator ID.<br><br>Let's learn more about this. | Type in your 6 letter Operator ID and the cursor will automatically jump to the password field.<br><br>The cursor will automatically jump to the Password field.<br><br>Type your password and hit "Enter" | | |
| | | There are some unique characteristics that are required for your password. Passwords must be:<br><br>&bull; 8 characters long<br>&bull; Must include at least 1 uppercase, lowercase, numeric, and special character. | | |
| | | If you are using the system for the first time, you will be prompted to change your password at first log in attempt. | | |

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| 1 | Once you are logged in, select a session from the Session Manager Menu. | Areas of Pegasus: Production Region (live credit reporting database) <br>• PPRDO1 <br>• 11 <br>• Pegasus Online <br><br>Training Region <br>• DCLTO1 <br>• 17 <br>• Online Training | | |
| | | Select the area you need by selecting the session number listed under the blue 'SESS DESCRIPTION column and typing in the number where you see the red box. <br><br>An arrow is now pointing to the area where you need to enter in the session number. | | |

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| 1. | Member Code, Branch Code and Member Security are collectively known as Subscriber Codes. | | | |
| | | Subscriber Codes are a security identifier for our Subscribers and internal staff. They perform a strong security function including allowing or restricting access to regions of Pegasus. | | |

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| 1. | Pegasus has 2 screens. Click on each image to learn about their function. | **Menus** The Pegasus Main Menu screen allows users to choose the area of Pegasus to access as well as the functions that can be performed. | | |

| | | The Pegasus Maintenance menu allows users to search and maintain credit files. | | |
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| 1 | | Pegasus allows you to search for files in two ways.<br><br>• Using the Individual identity Company/business Company file number<br>• Using the File number | | |
| 2 | A search for an Individual Identity can be executed by selecting Option 1 'Individual: Identity Details'.<br><br><br>. | Some identity details are mandatory, click anywhere on the screen to review these.<br><br>• Surname<br>• First Name<br>• Sex (gender)<br>• Date of birth entered in this format - day/month/year | | |

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| | | • House Number<br>• Street<br>• Street type<br>• Suburb<br>• State<br><br>When all necessary fields are populated this can be processed by selecting the Enter key.<br>Pegasus will then return possible matching files for your selection<br><br>Click the X on the top right corner to go back to the previous screen. | | |
| | You are also able to do a search for an individual using a file number by selecting Option 2 from the Pegasus Maintenance Menu and then entering the file number. This will return an individual file that matches the file number. | | | |
| 3 | | On this screen select option 5 'Company/Business: Identity Details' and select the Enter key.<br><br>The Company/Business name, A.C.N or A.B.N can be entered to search for the organisation. | | |

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| | | For a more accurate file search and retrieval of a Company/Business, include the A.C.N or A.B.N.<br><br>Select 'Enter' to commence your search. | | |
| | And finally, you are now going to look at how to search for a Company/Business using a File Number. | From the Pegasus maintenance screen, select Option 6:<br><br>Company/Business: File Number' and select the Enter Key.<br><br>Next, enter the file number and select the Enter key.<br><br>Pegasus will then return the file with the matching file number. | • | |

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| 2. | It's time to practice some of what you've learnt so far.<br><br>To do this, log into the Pegasus training database. | | | |

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| | Bring up the Pegasus Individual File Activity sheet, you may recall, I explained at the start of the training that activity sheets can be downloaded from the Resources tab.<br><br>Using file number 181474701 complete page 1, it should take a few minutes to complete.<br><br>Write down any questions that arise to discuss with your manager post training.<br><br>Pause the course and press play to get started when you've completed the activity. | | |

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| 1. | Welcome back. Now that you've had the opportunity to practice on the Pegasus training database by searching for a file and looking for specific information, you should start to become familiar with where to look and what to look for on the screen.<br><br>You'll have more time at the end of this module to practice some more, so for now let's look at identity information and identity segments. | ● | | |
| 2 | | Look for the circled areas on the screen. What you're looking at is the 'Master Identity' segment, which is further categorized as 'Identity Segments'<br><br>To access the Master Identity segment, toggle to this area. Data on the screen can be viewed or modified. In this example modify has been selected.<br><br>Here you can see the results. | | |
| 3 | | To access more information in the Identity Segments field, toggle to this section on the screen to view or modify the data. The identity Segments are also categorized. These are circled on the screen. | ● | |

When the Identity segment has been selected it will display:

The create date, which is the first date when data was entered.

The confirm date, which is the last date the data was reported for the individual by a different subscriber.

And the last reported date, which is the last date that this data was reported for the individual, regardless of the subscriber.

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| 1 | We're now going to take a look at accounts. | Accessing Accounts<br><br>To access an account, tab to the Account and type S (Select) and hit the Enter key.<br><br>The Account screen provides information on a number of key areas.<br><br>The Account screen provides:<br>• Account Details<br>• Account Holder<br>• Repayment History<br>• Defaults<br><br>To access this information, tab to relevant field to view/read or modify.<br><br>Type V to view/read only or M to modify and then select the Enter Key.<br>. | | |
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| 1 | | This screen shows the account holders name, file number, relationship code on the account and if the account holder is active.<br><br>To access account holder information, tab to the Account Holder field. This is where you would type V to view/read only or type M to modify.<br><br>- Holder screen<br>- Accessing information<br>- Fields and descriptions | | |
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| 3. | | The Account Details History provides a read only view of corrections and updates made to the account information record.<br><br>This information can be accessed by tabbing to the relevant field. | • | |
| 4. | | Repayment History information displays the payment summary section and the number of payment cycles in arrears for each month. The statuses of the repayments are reflected as numbers, letters and special characters.  Click the image on right to start the simulation<br><br>A full list of repayment codes has been provided at the back of Pegasus User Manual.<br><br>Repayment history information can be added by tabbing to the Add Segment Type field. This is circled on the top right of the screen.<br><br>You will then enter a status code in the STS field and the date the action occurred. The status code types can be seen on the bottom of the screen which is circled in red. | • | |

| 5. | Equifax has an objective to return a single, correct file to Subscribers in response to an enquiry on an individual, so as to produce relevant and accurate information.

See how we plan to reach this objective. | **Combining and cross-referencing files**

Whenever the retrieval and matching process raises two files, they are compared to each other and can be combined or cross referenced to displaying the combined, single file to the Subscriber.

A Cross Reference occurs when an individual:

    o Changes their name subsequent to marriage or divorce
    o Changes their name by Deed Poll (legal deed made to formalize a change of persons name)
    o Or Uses an alias or also known as names

A Combine occurs when:

    o It is the same name for the same individual (or similar) and
    o There must be three or more matching details. | | |
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There may be some instances where a clear-cut decision cannot be made as to whether or not the files should be combined or cross referenced.

Under these circumstances, a strong match and a possible match file is returned to the Subscriber so they can review personal details of the possible match to determine if it is their applicant, and if so they may choose to access the possible match file.

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| 1 | | **Matching criteria**<br><br>Files can be manually combined only where there are three or more matching details.<br><br>Here is a list of the possible combination of matching details:<br>• Name<br>• Current address<br>• Previous address<br>• Date of birth<br>• Drivers licence number<br>• Employment/Occupation/Directorship/Proprietorship<br>• Payment Default and corresponding Default Judgement/Court Writs and Summonses<br>• CCLI Lite and corresponding Account data and/or Payment Default | | |
| | Let's take a look at an example | Matches | | |

|  |  | • Belinda Catherine Smith  14/11/72  7893XK 14/179 Hampden Rd, Five Dock, NSW 82 Marion St, Leichhardt, NSW Dept of Health<br><br>• Belinda Cathy Smith   14/11/72  7893XK 1/42 Gipps St, Drummoyne, NSW Department of Health<br><br><br>Does not match<br><br>• Belinda Catherine Smith  14/11/72  7893XK 14/179 Hampden Rd, Five Dock, NSW 82 Marion St, Leichhardt, NSW Dept of Health |  |  |
|  | Most importantly you can see that an enquiry on a possible match cannot be taken into consideration when trying to establish a link between two files.<br><br>This is because the Subscriber may have enquired on the possible match file when Equifax presented it to them, not because they had any additional information regarding the identity of the individual. |  |  |  |

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| | | **Variations**<br><br>In an instance where the only entry on a possible match file is a default judgement or writ and there is a corresponding default on the first file, these files can be combined, even when there are only 2 matching identity details (i.e. name and address).<br><br>This is the ONLY circumstance when files can be combined with less than three matching identity details. | | |
| | Look at these examples where slight differences in one piece of data out of the three can be overlooked.<br><br>● | **The spelling of names (particularly uncommon names)**<br><br>Surname of Urbanavicius spelt Urbunavicius on the possible match file<br>or<br>Surname of Kyrifidis spelt Kirifidis on the possible match file<br>or<br>Given name of Karen Lee spelt Karen-Leigh on the possible match file<br>or | | |

Given name of Akanisi spelt Akamisi on the possible match file

**The date of birth**

10/11/1966 listed as 11/10/1966 on the possible match file
Or
10/11/1966 listed as 10/11/1956 on the possible match file

**The drivers licence number**

4911GB listed as 49116B on the possible match file
or
1679852 listed as 1697852 on the possible match file

If you are in ANY doubt as to whether the files belong to the same person, then DO NOT combine the files.

The most important thing to remember when combining files is that there must be 3 matching details on the files.

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| | If you are in ANY doubt as to whether the files belong to the same person, then DO NOT combine the files. | | |

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| | | **Combining files**<br><br>When combining individual files:<br><br>• Combine the newest file to the oldest file so that the oldest file details are retained.<br><br>• The oldest file usually has the lowest file number.  If you are unsure which is the oldest file number, use the file with the oldest address details. This ensures that all information is retained and saved in chronological order.<br><br>• If you are unsure which is the oldest file number, use the file with the oldest address details.<br><br>This ensures that all information is retained and saved in chronological order. | • | |
| 6. | Take a moment to review the steps to complete a combination of a file. | Select Option 3 from the list as show on the screen, which is 'Combine or X-Ref by file numbers' and then select the 'Enter' key. | | |

Next type in both the file numbers you need to cross reference and hit enter.

This takes you to the action field where you would use codes to select and view file 1, or select and view file 2, or combine file 2 to file 1, or combine file 1 to file 2.

The Customer Resolutions Team uses Combine/Cross Reference Stop Indicators when files have been confused in the past. Do not combine or cross reference a file that has a Combine/Cross Reference Stop Indicator.

There are also stop indicators which are placed on the identity details when a file request has been received from the individual. This indicates the details on the file are correct as they have been confirmed by the individual.

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| | | Cross reference the newest file to the oldest file. The oldest file has the lowest file number. | |
| | | In Pegasus maintenance, select Option 3 – 'Combine or X-Ref by file numbers' and hit 'Enter' key.<br><br>Type in both the file numbers you need to cross reference and hit "enter"<br><br>This takes you to the Action field where you would enter a code to select and view file 1, or select and view file 2, or combine file 2 to file 1, or combine file 1 to file 2.<br><br>This then executes the cross-reference function. | |
| | You've learnt a lot of information. Well done.<br><br>It's now time to apply your knowledge by completing 5 knowledge check questions and continuing with the training database practice. | | |

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If you are unsure what subscriber code to log in to Pegasus with, what should you do?

Select the correct option and Submit.

o   Use ACRS 0002 TB - a nonbillable code

o   Use ACRS 0008 TC - used by previous request

o   **Ask your manager**

o   Use ACRS 0017 BL - a billable code

That's right. Ask you manager rather than guess which subscriber code to use.

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| | When I want to see if there is an existing file for an individual and I have their Full Name, Address, Gender but no DOB, do I select Option 1 (Individual Identity Details) from the 'Maintenance Processes Menu' screen? |
| | Is this true or false? Select the correct option and Submit. |
| | o **True** <br> o False |
| | That's right. You will select Option 1 to perform the search. |
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If someone changed their Surname and there is 5 other pieces of matching data on a possible match file, you should leave it.

Is this true or false? Select the correct option and Submit.

o   True

o   **False**

That's right. It's not a good idea to leave it, performing a Cross Reference will need to be performed as the individual has changed their surname.

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| 1. | | Congratulations, you have scored 100%<br>Click Next to view the summary of the module.<br><br>----- | | |

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| 7. | | | | |

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| 8. | Thank you for completing the Pegasus Navigation module.<br><br>Take a moment to review the Leaning Outcomes.<br><br><br>Click on the exit button to finish the course. | | | |