Subject: Credit Pull	Product: Customer Loyalty Group	Approved on:

Purpose:
Allows agent to pull the client's most recent Experian credit report.

Policy:
- Client requests to add an account to their program but they do not have the creditor's full account number and/or current total balance owed.
- Adding a co-client to the program

Procedure:
1. Advise the client that pulling their credit report **will show as a soft pull** on their credit report
   a. If client approves, continue to Step 2
   b. If client does not approve, stop here
      i. Encourage client to obtain a current statement and/or document from creditor to add account successfully to program
2. Obtain clients authorization to pull their Experian credit report
   a. Authorization can be made written or verbally
      i. Over the phone
      ii. Email
      iii. Chat
         1. Reference the ***Credit Pull Script QRG***
3. Manually attach authorization to the *Client File*
4. As pictured below, from the Client Page click the *Pull Client Credit Report* button
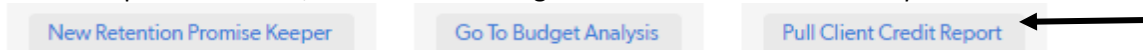
5. Verify client's information
   a. Name
   b. SSN
   c. Address
   d. City
   e. State
   f. Zip
6. Click the *Pull Client Data* button
7. As pictured below, click the *HTML* link

8. Experian credit report should open in new window
9. On the Client Page, click or scroll to the *Comment Section*
10. In the *Note* field, notate that the client is aware of soft credit pull and authorizes COA to pull a copy of their credit report to add an account to their program

Exceptions:
If only adding the co-client onto the program to make decisions for the client and ***not*** adding any of their creditors, you do not need to pull credit for the co-client

Last Reviewed Date: 7/21/2023	Page 1 of 1	Author of Latest Revision: Christina Borrello