

Futeur AI User Guide

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1. Getting Started

Sign Up

1. Go to <https://app.futeur.ai> and click **Sign Up**.
2. Enter your business email, create a strong password (minimum 8 characters, including uppercase, lowercase, number, symbol).
3. Confirm email by clicking verification link.
4. Complete business profile: legal name, EIN/Tax ID, industry, year founded.

Login

1. Navigate to <https://app.futeur.ai>.
2. Enter email and password; click **Sign In**.
3. Enable Two-Factor Authentication (2FA) for added security under Profile > Security.

Resetting Your Password

- Click **Forgot Password** on login page.
 - Enter your email and follow instructions to reset.
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2. Dashboard Overview

Navigating the Dashboard

The Dashboard is your home screen, summarizing your credit health:

- **Equifax OneScore**: Primary business credit score (300–850).
- **Experian Score**: Secondary score (unlock for detailed insights).
- **Credit Report Status**: Last updated date, PDF download link.

Key Metrics and Widgets

Widget	Description	Action
OneScore Gauge	Visual score indicator	Click to view details

Payment History	Recent payment trends	Drill into report
Alerts	Notifications for score changes	Mark as read
Business Feed	Latest industry insights	Filter & save posts

Actions

- **Download Report:** Export PDF of full credit report.
 - **Refresh Data:** Manually sync with bureaus.
 - **Share Score:** Generate shareable PDF link.
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3. Credit Health

Overview of Scores

- **OneScore (Equifax):** Aggregated metric based on payment history, utilization, and public records.
- **Experian Score:** Detailed credit factors; unlock for \$10 one-time fee.

What Affects Your Business Credit Score

1. Payment History (35%)
2. Credit Utilization (30%)
3. Length of Credit History (15%)
4. Public Records & Collections (10%)
5. Company Size & Industry Risk (10%)

Score Update Frequency

- Scores update daily; email alerts for changes ± 10 points.

Generating & Downloading Reports

1. Go to Credit Health > Download Report.
2. Choose date range and format (PDF, CSV).

3. Save or share via secure link.

Understanding Report Sections

- Summary Page
- Detailed Accounts
- Payment History Timeline
- Public Records
- Trade References

Dispute Resolution Process

- Identify errors under Report > Dispute.
 - Submit supporting documentation.
 - Track dispute status in portal.
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4. Business Feed

What Is Business Feed?

Aggregated insights from credible forums and news sources tailored to small businesses.

Customizing Your Feed

- Filter by topic (credit, funding, operations).
- Sort by recency, popularity.
- Save articles to Favorites.

Saving & Sharing

- Bookmark posts for later.
 - Export links or summaries to PDF/email.
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5. Account & Profile Settings

Managing Business Information

Edit business name, EIN, address under Profile > Business Info.

Principal Owner & Additional Users

- Add team members with role-based permissions.
- Revoke access at any time.

Security Settings

- Enable 2FA via SMS or Authenticator app.
 - View login history and active sessions.
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6. Subscriptions & Billing

Plan	Price	Features
Free	\$0	OneScore access, basic feed
Infinity	\$32/mo	Full reports, alerts, disputes
Enterprise	Custom	API access, dedicated support

Managing Your Plan

- Upgrade/downgrade under Subscriptions.
 - Update payment methods and view invoices.
 - Cancel anytime (no hidden fees).
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7. Troubleshooting & Support

Common Issues

Issue	Solution
Cannot login	Reset password or clear cache
Report download fails	Check subscription status
Discrepancy in score	Initiate dispute process

Contact Support

- Chatbot: Click chat icon bottom-right.
- Email: support@futeur.ai
- Phone: (800) 123-4567

8. Glossary of Terms

- **OneScore:** Equifax's composite business credit score.
- **Credit Utilization:** Ratio of used credit to total available.
- **Public Record:** Bankruptcy, liens, judgments.

9. Frequently Asked Questions (FAQs)

Why do I need business credit if I have excellent personal credit?

Separates personal liability, improves borrowing power, and boosts supplier trust.

How is business credit different from FICO Scores?

Business credit evaluates the company's financial health; FICO evaluates individuals.

How does building my business credit help my company grow?

Access to larger loans, lower interest rates, and preferred supplier terms.

Will checking my business credit hurt my score?

Soft pulls (monitoring) do not affect scores; hard pulls (loan applications) may.

How can I use my business credit score to negotiate better terms?

Present strong score reports to suppliers and lenders to secure lower rates, higher limits, and extended payment terms.

How often should I review my credit report?

Monthly, to spot errors early and monitor progress.

What if I spot inaccurate information?

Use the Dispute feature in Credit Health to submit corrections.

Is my data secure?

Futeur AI uses bank-level encryption (AES-256) and SOC 2 compliance.