
DCSE Policy & Procedures Unit
Policy Update
PPU 04-06-014
June 24, 2004

SUBJECT: DCSE Credit Vendor -- Trans Union

Please contact the Policy Unit if you have any questions regarding these or any other changes at *DCSE-POLICYQUESTIONS, CSE.POLICY or (602) 274-7951.

The IV-D PARTNERS should send POLICY inquiries directly to AHoulis@azdes.gov

DCSE is now using one credit agency vendor, Trans Union, to obtain locate information and credit reports. Only designated workers who have been provided the training and given a Trans Union account and password can access the Trans Union web site on the internet.

To access Trans Union on the internet, type in the internet address www.creditsystem.com/tu and press <ENTER>.

As a security feature, a IV-D worker's personal computer (PC) requires a 128-bit encryption in order to access Trans Union on the internet. If the screen message "The page cannot be displayed" is displayed after trying to log into the Trans Union web site, the reason is probably due to the encryption being less than 128-bit, for example, 56-bit.

In order to check the encryption for a PC, log onto the internet and place the cursor on the Help section in the toolbar running along the top of the screen, left click on your mouse, select "About Internet Explorer" and left click again. This will cause a pop-up window to appear. In the center of the pop-up window will be the words "Cipher Strength". If the number after Cipher Strength is anything less than 128-bit, contact the Help Desk. The Help Desk will refer you to someone in Systems and Automation Administration to upgrade the encryption to 128-bit.

A full credit report can be obtained after paternity has been established for the children on an ATLAS case. This credit report may be used as a tool to determine any non-custodial parent's capacity to make support payments, determine the appropriate amount of the payments, for the purpose of setting an original support amount or determining how much to modify an existing support order. In enforcement cases, the full credit report could be obtained to assist in proof of the ability to pay child support, as in contempt referrals.

Note: The consumer credit report will only provide an estimate of income and should not be obtained unless the other sources of income are not available. An attempt to determine income in establishment and modification cases should use the following hierarchy of resources: Affidavit of Financial Information, Pay Check Stubs, BG01 (Unemployment Insurance Records), State or Federal Income Tax Returns, and Full Credit Report (after 10 day written notice).

Prior to obtaining a full credit report for a non-custodial parent (mother or father), a **Credit Report Notice (FCSE0001 F0310 001)** must be sent to the non-custodial parent, by certified mail to the last known address, by personal delivery or personal service, a minimum of ten (10) days prior to requesting a full credit report.

To obtain a full consumer credit report at the Trans Union web site, select Credit from the pull down menu of products, enter the name, last known address, and social security number of the non-custodial parent, and press <ENTER>.

Data provided in the full credit report includes:

- 1 Demographic information, the consumer's name, any known aliases, current address and date reported, up to two previous addresses (date reported on first previous address), social security number, and if available, the date of birth, telephone number and most current employer, one previous employer, including addresses, position, income and date employment was verified, reported and/or hired.
2. Special Messages that highlight specific credit file conditions that may include:
 - A. Suspected fraud, as indicated by a TRANS ALERT or HAWK
 - B. Presence of consumer statement
 - C. No subject found.
3. TRANS ALERT messages, which appear when the input address, social security number, or surname does not match what is on file, when a minimum of four inquiries have been made against the file within the last 60 days, or if the social security number has not been issued by the Social Security Administration.
4. HAWK messages which appear if the address, phone number, or social security number have been used in suspected fraudulent activity, if the information is inappropriate on an application, such as a commercial or institutional address, or if the social security number is that of a deceased person as reported by the Social Security Administration.
5. A Model Profile, which displays unbiased predictive scores to project a consumer's future credit risk.
6. A Credit Summary that provides a snapshot of all activity on the consumer's credit report.
7. Public Records, information maintained in a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state, and federal courts and provides notification of:
 - A. Civil judgments or tax liens reported for the consumer over the past 7 years
 - B. Bankruptcies the consumer has filed during the past 10 years, and
 - C. Includes the source, type and date of the public record and court records, any assets, the date the public record was paid, the docket number, and the plaintiff and attorney involved in the case.

8. Collections, identifying consumer accounts that have been transferred to a profession debt-collecting firm.
9. Trades, which provide an ongoing historical and current record of the consumers buying and payment activities.
 - A. Trades are sorted by the most derogatory followed by date verified or vice versa.
 - B. The payment pattern is available for either 12 or 24 months.
 - C. Trade information can include the abbreviated name of a credit grantor with whom the consumer has an account, the consumer's account number, ECOA code (indicating who is responsible for paying the account), collateral for an installment loan or the type of loan, the date the account was opened, the date of last activity on the account, the date an account was closed or paid out, the maximum amount of credit approved by a credit grantor, the balance owed as of a date verified or closed, the number of payments, payment frequency, and dollar amount agreed upon, an explanation of dispute or account credit condition as reported by the credit grantor, the type of account, and a 4-column display describing payment history.
10. Inquiries that display which companies have viewed the consumer's credit file over the last 2 years. This includes the date the inquiry occurred, the inquiring subscriber's Trans Union-assigned account number and name.

Please refer to the materials provided by Trans Union for details about how to read Trans Union Credit Report Fields, Credit Report codes, and explanations of the HAWK reports.

If the IV-D worker obtains a full credit report, this will create a "hard inquiry," meaning that this inquiry will show up on the credit report both to the consumer (the person being reviewed) as well as to other creditors.

If any of products are used that include "Plus," in the name, such as "TracePlus", this will create a "soft inquiry", meaning the inquiry will show up on the credit report for the consumer, but will not show up to other creditors. The "Plus" products obtain data from the same Trans Union database as full credit reports, the Credit Reporting Online Network Utility System (CRONUS).

The locate products listed below that do not include "Plus" obtain data from the Trans Union data base, the Trans Union Content Solution (TUCS) and does not create a "soft inquiry" on the consumer's credit report. TUCS is a database purchased by Trans Union, which contains information gathered from 52 different sources, including voting records, Publishers Clearinghouse, magazine subscriptions, CD club subscriptions, vehicle registration, and the telephone directory white pages.

To obtain locate information for a custodial parent or non-custodial parent, a variety of Trans Union products are available online for use by DCSE workers. These locate products and procedures to obtain locate information are as follows:

Trace

1. Cursor select Trace from the Product pull down menu.
2. Type in the social security number.
3. Cursor select the "Submit" button.
4. The names and address information of all the individuals that match the provided social security number will be reported.

TracePlus

1. Cursor select TracePlus from the Product pull down menu.
2. Type in the social security number.
3. Cursor select the "Submit" button and left click on the mouse.
4. The information reported is the name, address, including the date the person was reported to be at the address, and employment information if available. Up to 6 possible people with the same social security number can be reported.

IDSearch

1. Cursor select IDSearch from the Product pull down menu.
2. Enter the name, last known address, and social security number (if known). The entry of the social security number will create a better opportunity for a hit.
3. Cursor select the "Submit" button and left click on the mouse.
4. This will report the name, address, and social security number, date of birth, and alias's of people with the inputted social security number. Up to 8 files of different people using the same social security number will be reported. One "Best Match" file is selected with an indicator of "M".

IDSearchplus

1. Cursor select IDSearchplus from the Product pull down menu.
2. Enter the name, last known address, and social security number (if known). Entry of a social security number will create a better opportunity for a hit.
3. Cursor select the "Submit" button and left click on the mouse.
4. This will report the name, address, and social security number, date of birth, and alias's of people with the inputted social security number. Up to 8 files of different people using

the same social security number will be reported. One "Best Match" file is selected with an indicator of "M".

Trans Union has additional locate products that will be made available, after training is provided, in the near future.