

Application and Origination

The Wolters Kluwer Financial Services' Credit Bureau Access Module works in conjunction with the ARTA® Application Module. It allows the user to complete the application, send the request, and receive the information without having to access separate software systems. Besides saving time by remaining in the ARTA Lending Documentation System, the Credit Bureau Access Module increases speed and efficiency by eliminating the job of manually entering the credit score and report information.

Key Content Highlights

- Combines data from several credit bureaus and presents it in a concise, easy-to-read document
- Users can request to receive single, dual, or tri-merged credit scores and reports from credit agencies, such as Experian®, Equifax®, and TransUnion
- The credit report and credit score information you receive is imported directly into ARTA Lending or the Rembrandt® Lending System

Key Features and Functions

- Wolters Kluwer Financial Services allied with Kroll Factual Data—one of only five direct providers approved by Freddie Mac for providing tri-merged credit reports to Loan Prospector®—to develop a module that's integrated into (not just interfaced to) ARTA Lending and Rembrandt Lending; this allows the user to request and receive credit information without having to leave the program
- Only six fields are required to pull a credit report; after completing these fields in either the ARTA Application Module or the Credit Bureau Access Module, the credit bureau report populates the Credit Application with liabilities and personal data
- Allows you to use the credit bureaus you want, so you can continue relationships you've grown accustomed to

Business Results

- **Helps increase speed and productivity**—by flowing information from the credit report directly into the loan application, eliminating the need to leave the program, and reducing the amount of time spent manually entering the credit score and report information
- **Helps improve effectiveness and reduce risk**—by helping to eliminate data entry errors and delivering quality, up-to-date documents developed by one of the most trusted compliance providers in the industry
- **Helps meet your business objectives more effectively**—by providing you with a more efficient work flow

Ongoing Service and Support

Technical assistance via a toll-free SupportLine and a software support web site is available. We also offer toll-free support on the content of our documents and expanded (fee-based) support on installations, network and database issues, and issues that occur after-hours.

Training Services

We provide a variety of training services from the time of installation through the changing training needs of your staff. Our introductory training can be offered on-site or at our corporate headquarters. As users become more proficient, we offer hands-on workshops, hands-free seminars, web-based training, and product user group meetings.

The Wolters Kluwer Financial Services Difference

What differentiates Wolters Kluwer Financial Services from other providers is our strong incorporation of compliance support into our technology. Our extensive experience with compliance issues—particularly in how they affect your business—is the driving force behind each of our automated solutions. The result is technology that enables you to manage your products and fulfill your compliance obligations more efficiently.

For more information on our solutions, contact your Wolters Kluwer Financial Services Account Representative, call 1-800-552-9410 or visit WoltersKluwerFS.com