

As an administrator, you have the ability to create new user accounts for use within your branch. If your company has sub-branches, you may also administer the users in those branches.

You can access the User Setup page from the desktop by clicking on "User Setup" under the **Administrative Tools** section.

Setting Up Users

To setup users click on the "User Setup" link in the Administrative Tools section of the Main MCL Desktop.



Figure 1: Administrative Tools

If your customer account has sub-accounts, then a "BRANCH" list will be displayed. The main customer account is named "CORPORATE", while sub-accounts are listed with the customer name and number.

Branch Setup											
BRANCH											
CORPORATE		New User		<input type="checkbox"/> Show locked accounts							
Name	Login	Email	Locked	Admin	See Credit	Sep Inv	Report Ordering	Department	Restrictions	Last Login	
ANDREW	andySub	andreww@meridianlink.com	NO	NO	YES	NO	SELF			8/13/2009 12:52:33 PM	
ANDY	Andy	andreww@meridianlink.com	NO	YES	YES	NO	ALL			8/17/2009 1:59:47 PM	
JOHN TESTCASE	testUser100	test@test.com	NO	NO	NO	NO	SELF		-AVM	8/14/2009 8:03:23 AM	

Figure 2: Branch Setup

Adding a New User

1. To add a new user, click the "New User" button (See Figure 2.)
2. A new window will pop up; enter in the required information about the new user.
3. When you are finished click the **Save** button at the top of the window

For detailed information about the user fields please refer to the [User Edit](#) section below.

Edit an Existing User

1. From the Setup Page click the name listed on the left side of the screen. (See Figure 2)
2. From here you can edit information about the selected user in the fields provided.
3. When you are finished click the **Save** button at the top of the window

For detailed information about the user fields please refer to the [User Edit](#) section below.

User Edit

Overview

The system requires each account to have a login name, a full name, and a password. An e-mail address is recommended to receive notification of when supplement requests are completed. If you are editing an existing account, the existing login, e-mail, and full name will appear on the form. If the **Department** field is filled out, it can be used in the Activity Summary to group the total balances by Departments. A phone and fax number is recommended so the Credit Reporting Agency can contact the user if they have questions on the user's supplement request.

NEW USER

USER EDIT RESTRICTIONS

Generate Password Save Close

Leave the password blank if it's not being changed.

PROFILE

Department

Login **Email**

** Password not displayed because of security issue with Internet protocol **
 ** Your password must be at least 8 characters long and contain at least 1 digit **

Password **Re-type Password** **Cell Phone (For auth code)**

Force user to change password on the first system login

Message *(this will be displayed on the login page)*
 Locked?

Full Name **Phone** **Fax**

User Preferences

Automatically print report on new order?

Access Permission

To lock or unlock an account, select or deselect the **Locked?** checkbox. A user cannot log into MCL with a locked account. When you lock an account, it is a good idea to include a brief description to explain why you did so in the **Reason for lock** field. The reason will appear on the login screen when the user tries to log into MCL with the locked account. **If a user tries to log in with the wrong password five consecutive times, their account will lock automatically.** The reason given will be **Too many logon attempts**. An administrator must unlock the account before the user can log in again.

Leave the password fields blank if you are editing an existing account but not changing the password. When creating or resetting a password for a user it is recommended that the option **Force user to change password** is checked so when the user logs in they will be prompted to change their password. This will enforce that only the user knows their password. Passwords must be at least eight characters long and must contain at least one digit (0-9) and one alphabetical character (A-Z). If you are creating a new account, you may use the **Generate Password** function to help; it will generate a random password, show it to you, and then place it in the password fields. If you are editing an existing account, you will not see the **Generate Password** button. Users may change their own passwords by using the [My Account](#) feature in the **Others** section of the desktop; administrative access is not required to change a password this way.

User Preferences

The only user preference at this time is the [automatic print](#) option. You may choose to select or deselect this option for a user, but the user does have control of this option from the [My Account](#) screen.

Access and Ordering Options

Access Options

Access Permission

Is this user an administrator?

Allow this user to see credit files belonging to other users?

Can see billing invoice for everybody?

Can view transaction charges?

These options set viewing privileges for this account. These options determine whether or not a user is an administrator, whether the user can view other users' credit files, whether a user can see billing invoices and whether the user can view the Activity Summary.

If you elect to make this user an administrator, all of these other options will be overridden (grayed out) and forced to be true.

Ordering Options

Report Ordering ?
 Order For Self v

Supplement Ordering
 Order For Self v

Rescore Ordering
 Order For Self v

Allow Re-Order After
 Always Allow v

Special Options ?

These options control whether a user can order reports and supplements for herself/himself or everyone. The values can be:

- **Order For Self** - allows a user to order reports, supplements, or rescore requests on their own behalf.
- **Order For All** - allows a user to order reports, supplements, or rescore requests on another user's behalf. A loan processor is usually given **Order For All** permission on these fields.
- **No Access** - prevents a user from ordering a new report, supplement, or rescore request.

Allow Re-Order After specifies how many days the user must wait before he/she can re-order a new report using the same borrower information. It is recommended to put 30 days. If a user is an administrator, your selections for these options will be overridden and locked. Administrators will have **Order for All** access for both of these fields.

In the **Special Options** field you specify keywords to activate special user options offered by MCL. Common options can be entered by using checkboxes. Each keyword entered manually must end with a semicolon.

Billing

BILLING

Require credit card payment before ordering ?

Default Credit Card Details [clear](#)

First Name **Last Name**

Street Address **City** **State** **Zip**

Card Number **Exp. Month** **Exp. Year** **User cannot change**

The Require credit card payment before ordering? option requires users to pay for report orders using a cred before they can order the reports. You will then need to choose whether they need to pay all related additional charges before viewing a report. *At the present time, this function is limited to require payment only for report charges.*

To store credit card information for a user simply fill out the Default Credit Card Details. The stored credit card information will automatically populate into the credit card payment screen when a user pays for the report. Press Save at the top to save the data and exit, Clear to clear the fields, and Cancel to exit without saving. The credit card number will not be visible to the user; they will see only the last four digits of the card number. *This option will not be available for a new user until you save the account information.*

Your Credit Reporting Agency can enter a default credit card for your company; however, any information you enter here will override the Credit Reporting Agency's default. If you do not specify a credit card, the system will try to use information provided by the CRA. If the CRA has not specified any details, then no credit card number will be stored.

Restrictions

To access **IP Restrictions**, **Special Restrictions**, and **Credit Restrictions** click on the Restrictions tab at the top of the user setup.



Special Restrictions

These options allow you to prevent a user from ordering credit reports from individual credit repository, from ordering other products or to deny a user access to MCL's Web interface.

RESTRICTIONS		
<input type="checkbox"/>	-EXP	Disable the user's ability to order Experian reports
<input type="checkbox"/>	-TUC	Disable the user's ability to order TransUnion reports
<input type="checkbox"/>	-EQF	Disable the user's ability to order Equifax reports
<input type="checkbox"/>	-WEB	Disable the user's ability to access through the web interface
<input type="checkbox"/>	-FLD	Disable the user's ability to order flood
<input type="checkbox"/>	-FNMA	Disable the user's ability to order Fannie Mae reports
<input checked="" type="checkbox"/>	-CX	Disable the user's ability to order Analyzer reports
<input checked="" type="checkbox"/>	-IDV	Disable the user's ability to order IDVerification reports
<input type="checkbox"/>	-AVM	Disable the user's ability to order AVM reports
<input type="checkbox"/>	-TRV	Disable the user's ability to order TRV reports
<input type="checkbox"/>	-BIZ	Disable the user's ability to order Business Credit reports

A user without Web access is restricted to your custom [CreditAPI](#) interface, and cannot use the standard MCL interface. Check the box next to the options that you want to restrict. Press **Save** to save and close the dialog; press **Close** to close it without saving.

Contact your Credit Reporting Agency if you have questions about other options.

IP Restriction

As an added security precaution, MCL now allows administrators to restrict access by IP address. An IP address is like a street address, but for your computer. With this feature, you can restrict access to a particular network, or even to a specific computer. This type of IP address filtering is most effective if you have a network with a predetermined range of IP addresses. To determine your IP address, speak with your IT personnel. Alternatively, you can go to a third party website, such as <http://www.ip-address.com/> or <http://www.whatismyip.com/>, to easily identify your IP Address.

If you leave this list blank, then you will not restrict access for this user. Your CRA also has access to this list, and can edit your changes or add new restrictions. Additionally, your CRA has the capability of restricting access for your company as a whole, and those settings are not reflected here.

Adding a User IP Restriction

1. Click on the **User Setup** link under Administrative Tools on the Main Desktop.



2. Next click on the **user name** that you want to add an IP Restriction.

Branch Setup										
BRANCH		CORPORATE		New User		<input type="checkbox"/> Show locked accounts				
Name	Lo	PRESTIGE WORLDWIDE - EUROPE	PRESTIGE WORLDWIDE - NORTH AMERICA	Bill Separately	Report Ordering	Supplement Ordering	Department	Teams		
JR TEST	prestige	tester@testng.com	NO	YES	YES	YES	ALL	ALL		TEST TEAM A
JR TEST 2	jrtest2	tester@testng.com	NO	NO	YES	NO	ALL	ALL		TEST TEAM B
JR TEST 3	jrtest3	tester@testng.com	NO	NO	YES	NO	SELF	SELF		TEST TEAM B
JR TEST 4	jrtest4	tester@testng.com	NO	NO	YES	NO	SELF	SELF		TEST TEAM C
JR TEST 5	jrtest5	tester@testng.com	NO	NO	YES	NO	SELF	SELF		TEST TEAM C

3. On the next screen click on the **Restrictions tab**

User : JR TEST

USER EDIT **RESTRICTIONS**

Save Close

Leave the password blank if it's not being changed.

PROFILE

Department

4. To add a new IP Address to a user's restriction list, scroll down and right-click anywhere on the IP Restriction table and then click the **Add** option from the drop-down menu.

*Note: From this menu you can also edit an existing entry, by pressing the **Edit** option. To delete an entry, right-click the restriction and select the **Delete** option.*

IP RESTRICTION

Right click on the table to add or edit IP restriction. ?

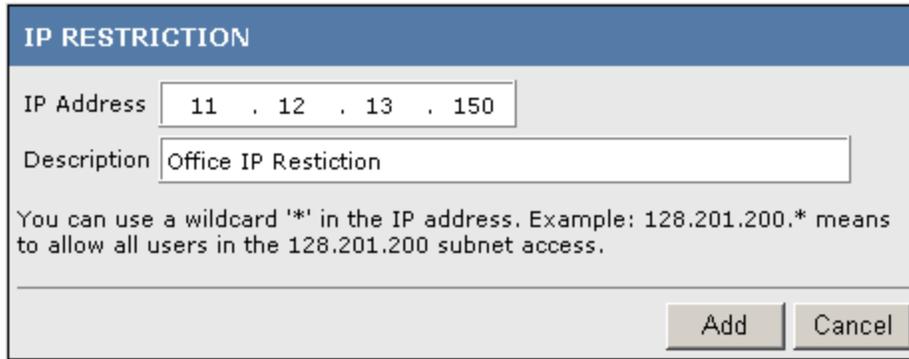
IP Address	Description
11.12.13.149	

Add...

Import...

User Cannot Register New IPs

5. A new window will display where you can input the IP Restriction into the **IP Address field** and add a description if desired.



IP RESTRICTION

IP Address

Description

You can use a wildcard '*' in the IP address. Example: 128.201.200.* means to allow all users in the 128.201.200 subnet access.

6. Next, press the **Add** button.

7. Finally click the **Save** button at the top of the Restrictions tab to save all your changes.

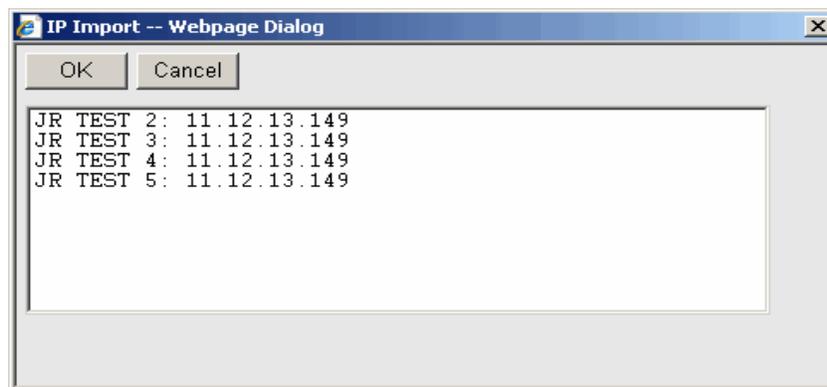
Import IP Restriction

You can also import settings from other users when compiling a security list.

1. To import an IP Address to a user's restriction list, scroll down and right-click anywhere on the IP Restriction table and then click the **Import** option from the drop-down menu.

2. From the pop-up window, **select one or more IP addresses from the list**, and press **OK** to add them.

*Note: You can select multiple entries by dragging the mouse or pressing the **Ctrl** key or the **Shift** key on the keyboard while clicking.*



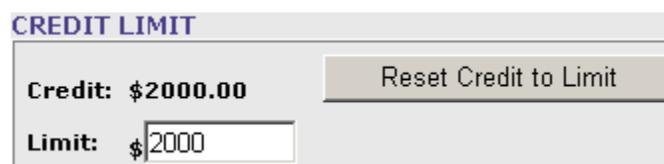
IP Import -- Webpage Dialog

JR TEST 2: 11.12.13.149
 JR TEST 3: 11.12.13.149
 JR TEST 4: 11.12.13.149
 JR TEST 5: 11.12.13.149

3. Click the **Save** button at the top of the Restrictions tab to save all your changes. To return to the user list, press the **Close** button. To return to the **User Edit** screen, click the **User Edit** tab.

Credit Limit Restriction

You can also set a credit limit on a user. A user may not order a report if the cost exceeds their credit limit.



CREDIT LIMIT

Credit: \$2000.00

Limit: \$

Enter a limit in the input field. Then press the **Reset Credit to Limit** button to enforce this credit limit on the user.

Client Side Teams

Overview

This document provides instructions on how to configure teams of users to limit their access to other user's information and data. Users who are a part of the team will only be able to view information (e.g., credit orders, flood orders, IDVs, etc.) belonging to others in the same team. Admin users who are included in the team will still be able to view all users' information, but it will allow the non-admin users in the team to view the admin's data.

Adding/Removing a User from a Team

Client side administrators have the ability to add and remove users from a team. There are slight differences in managing teams for users on a standard/sub account and users on a master account. The sections below describe the steps for each type of user.

Standard/Sub Account Users

Below are the steps for a standard or sub account administrator to add or remove a user from a team.



Figure 1: Access the User Setup from Main > User Setup

1. From the Main Desktop click on **User Setup** under Administrative tools.
2. Next click on the user's **Name** you want to add to a team. This takes you to the User Edit screen.

Setup										
New User		show ALL ACCOUNTS								
Name	Login	Email	Locked	Admin	See Credit	Bill Separately	Report Ordering	Supplement Ordering	Department	Teams
EUROPE	europe	tester@testing.com	NO	YES	YES	NO	ALL	ALL	QA LEAD	Europe Team
EUTESTER_2	etester2	tester@testing.com	NO	NO	YES	NO	SELF	SELF	QA	Europe Team
EUTESTER_3	etester3	tester@testing.com	NO	NO	YES	NO	SELF	SELF	QA	Europe Team
EUTESTER_4	etester4	tester@testing.com	NO	NO	YES	NO	SELF	SELF	QA	Europe Team
EUTESTER_5	etester5	tester@testing.com	NO	NO	YES	NO	SELF	SELF	QA	Europe Team
EUTESTER_6	etester6	tester@testing.com	NO	NO	YES	NO	SELF	SELF	QA	Europe Team

Figure 2: Click the name of the User you want to add to a team from the User Setup.

3. Navigate to the Restrictions tab, and under **Team Settings** click the checkbox of the team you want to add the user to. To remove a user from a team, uncheck the checkbox next to the team.

TEAM SETTINGS

Adding a team will limit the user to view only information belonging to users in that team. (Leave blank to allow all access.)

	Team	Description
<input checked="" type="checkbox"/>	Europe Team	Test EU Team

Figure 3: Add users to a team by navigating to the User Edit > Restrictions tab -> Team Settings

4. After editing the user’s team(s), click the **Save** button to save your changes.

Master Account

Below are the steps for a master account administrator to add a user to a team.

1. Similar to the Standard/Sub Account, from the Main Desktop click on the **User Setup** link under Administrative tools.
2. The Branch Setup page will now be displayed which is similar to the User Setup on Standard/Sub Accounts, only you have the additional option of setting up user’s for the Master as well as Standard/Sub Accounts. Next click on the **Name** of the user you want to add or remove from a team. This will take you to the User Edit screen.

Branch Setup

BRANCH: CORPORATE Show locked accounts

Name	Lo	Bill Separately	Report Ordering	Supplement Ordering	Department	Teams
JR TEST 1	prestige tester@testng.com	NO	YES	YES		TEST TEAM A
JR TEST 2	jrtest2 tester@testng.com	NO	NO	YES		TEST TEAM B
JR TEST 3	jrtest3 tester@testng.com	NO	NO	YES		TEST TEAM B
JR TEST 4	jrtest4 tester@testng.com	NO	NO	YES		TEST TEAM C
JR TEST 5	jrtest5 tester@testng.com	NO	NO	YES		TEST TEAM C

Figure 4: Master account admins can manage their own users as well as sub account users.

3. Navigate to the Restrictions tab, and under **Team Settings** click the checkbox of the team you want to add the user to. To remove a user from a team, uncheck the checkbox next to the team. Master account administrators can add users either to the master account teams or the branch-specific teams.

TEAM SETTINGS

Admin users will not be limited by the team restrictions, but it will allow other users in the team to view their data.

	Team	Description
<input checked="" type="checkbox"/>	TEST TEAM A	This is a Description for Test Team A
<input type="checkbox"/>	TEST TEAM B	This is a Description for Test Team B
<input type="checkbox"/>	TEST TEAM C	This is a Description for Test Team C

Figure 5: Add users to a team by navigating to the User Edit > Restrictions tab -> Team Settings

4. After adding the user to the team(s) click the **Save** button to save your changes.

Frequently Asked Questions

Q: Do the teams found in the master account restrict any users from the sub accounts that are assigned to that team?

A: No, the teams at the master account level are intended only to restrict master account users. For example, a master account user may be in a team that consists of themselves and a single sub account user. The master account user will be limited to only view data from that sub account user, but the sub account user will not be limited by that team. To limit sub account users, you should create the team within that specific sub account.

Q: Why is the checkbox disabled to remove a user from a particular team?

A: If the checkbox for a team is selected and disabled, this means that your CRA has selected the entire branch to be part of the team. Users cannot be removed from the team when the entire branch is selected.

Q: What if there are no teams found under the Team Restriction section?

A: Your CRA has not setup any teams yet. Please contact your CRA to create teams.

Q: What if a user is not assigned to a team?

A: If a user is not assigned to a team then the user's existing permissions determine what information is available to them. For example, if the user has Order For All permission for Report Ordering, then the user will see all files. Additionally, if they have Order For Self permission for Report Ordering but do not have "Allow this user to see credit files belonging to other users," then the user will only see their own files.