

Ordering Innovis Refresh

Add Innovis Data to an Existing Report

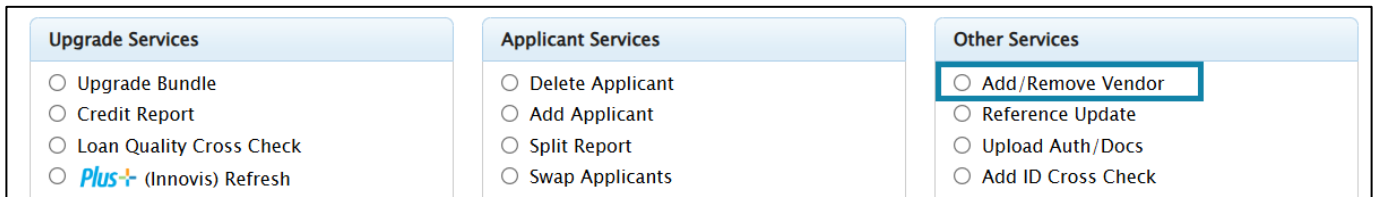
- Search for an existing Credit Report from the **Report Status** page and confirm that **INN** is not a vendor on the report
- From the **Services** dropdown, select **Upgrade/Services**



Showing 5 of 5 records returned.

Applicant	Loan #	Reference #	Requested By	Date	Status	Type	Services
SAMPLE, SALLY	XXXX1	725031111974081	Tester 890101-04012	2025-01-31 11:22:00	Complete / View Report	Hard Credit Report XPN, EFX, TRU	Select a service Select a service Order Upgrade/Services Letter of Explanation

- Select **Add/Remove Vendor** under **Other Services**



Upgrade Services

- ☐ Upgrade Bundle
- ☐ Credit Report
- ☐ Loan Quality Cross Check
- ☐ **Plus+ (Innovis) Refresh**

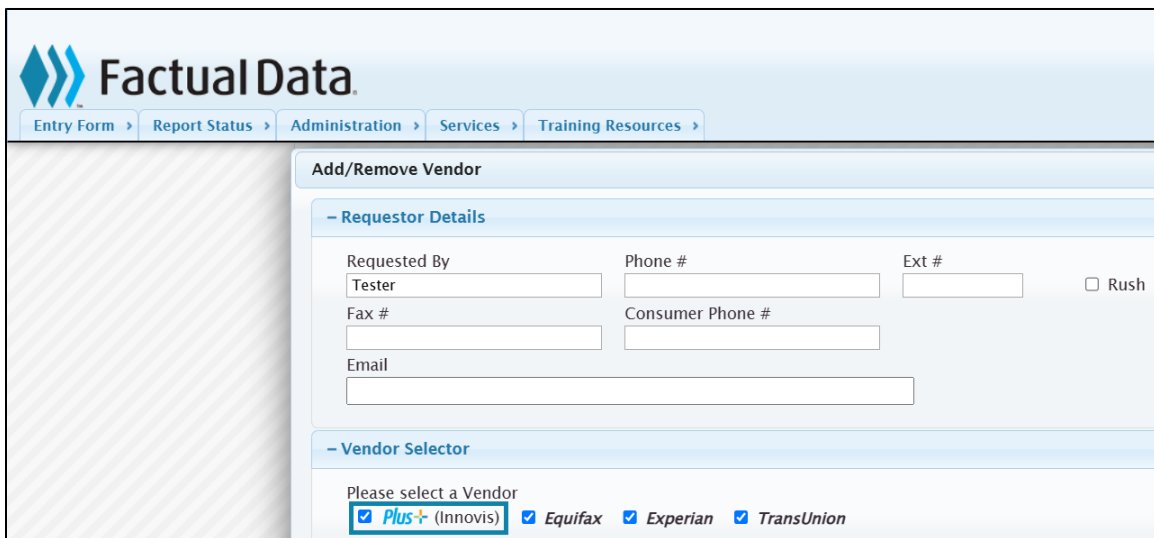
Applicant Services

- ☐ Delete Applicant
- ☐ Add Applicant
- ☐ Split Report
- ☐ Swap Applicants

Other Services

- ☒ **Add/Remove Vendor**
- ☐ Reference Update
- ☐ Upload Auth/Docs
- ☐ Add ID Cross Check

- Select **Plus+ (Innovis)** and press **Submit**.



Add/Remove Vendor

Requestor Details

Requested By: Phone #: Ext #: ☐ Rush

Fax #: Consumer Phone #:

Email:

Vendor Selector

Please select a Vendor

☒ **Plus+ (Innovis)** ☒ Equifax ☒ Experian ☒ TransUnion

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Ordering Innovis Refresh

Refresh Innovis Credit Data on a Tradeline from the Credit Report

- Search for an existing Credit Report from the **Report Status** page and confirm that **INN** is a vendor on the report
- Select **Complete/View Report**

Results

Summary

Showing 3 of 3 records returned.

Show

30

entries.

Applicant

Loan #

Reference #

Requested By

Date

Status

Type

SAMPLE, SAMUEL

XXXX27

725038081807731

Tester
890101-04012

2025-02-07
08:19:00

Complete / View Report

Hard Credit Report
XPN, EFX, TRU, INN

- From a tradeline that is reported by Innovis, select the  (+ plus) icon next to **Vendor** on the left side of the tradeline. Then, reload the report by searching for the report again.

NR/SMS/CAL #XXXX1640 -										Type: FHA-REAL ESTATE Mortgage			
Balance		\$435,672				Opened		09/2021					
Payment		\$2,864 360 mos				Last Payment		12/2022					
Credit Limit		\$0				Reported		12/2022					
Status		Pays as agreed				Total Months		01					
Vendor		TRU (INN, EFX, XPN)				Owner		Individual					
Remarks : FHA REAL ESTATE MORTGAGE													
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2022							✓	✓	✓	✓	✓	✓	
2021													
2020													

- Once the report has been reloaded, scroll to the refreshed tradeline. There will be a note with the *Refresh Date* in the **Remarks** section and it will display *Refreshed* on the top right of the tradeline under **Type**.
 - If INN has updated with more recent information than the current vendor, it will automatically be promoted and will be shown. If INN does not have updated information, it will remain under the **VendorView** dropdown.

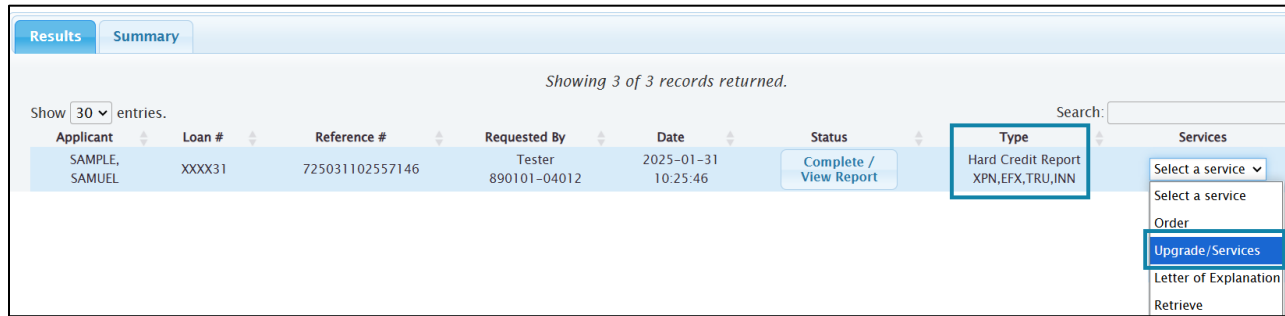
NR/SMS/CAL #XXXX9997 (800) 365-7107		Type: FHA-REAL ESTATE										Mortgage	
PO BOX 10826, GREENVILLE SC 29603													Refreshed
Balance	\$435,672	Opened	09/14/2021										
Payment	\$2,864 -	Last Payment	12/16/2022										
High Credit	\$447,049	Reported	12/31/2022										
Status	Pays as agreed	Total Months	1										
Vendor	INN (TRU, EFX, XPN)	Owner	-										
Remarks : Current FHA Real Estate Mortgage													
Innovis refreshed on: 02/07/2025													
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2022											✓	✓	

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Ordering Innovis Refresh

Refresh Innovis Credit Data from the Upgrade/Services menu

- Search for an existing Credit Report from the **Report Status** page and confirm that **INN** is a vendor on the report
- From the **Services** dropdown, select **Upgrade/Services**



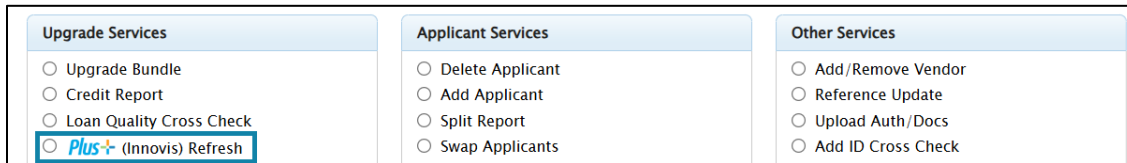
Results Summary

Showing 3 of 3 records returned.

Show 30 entries.

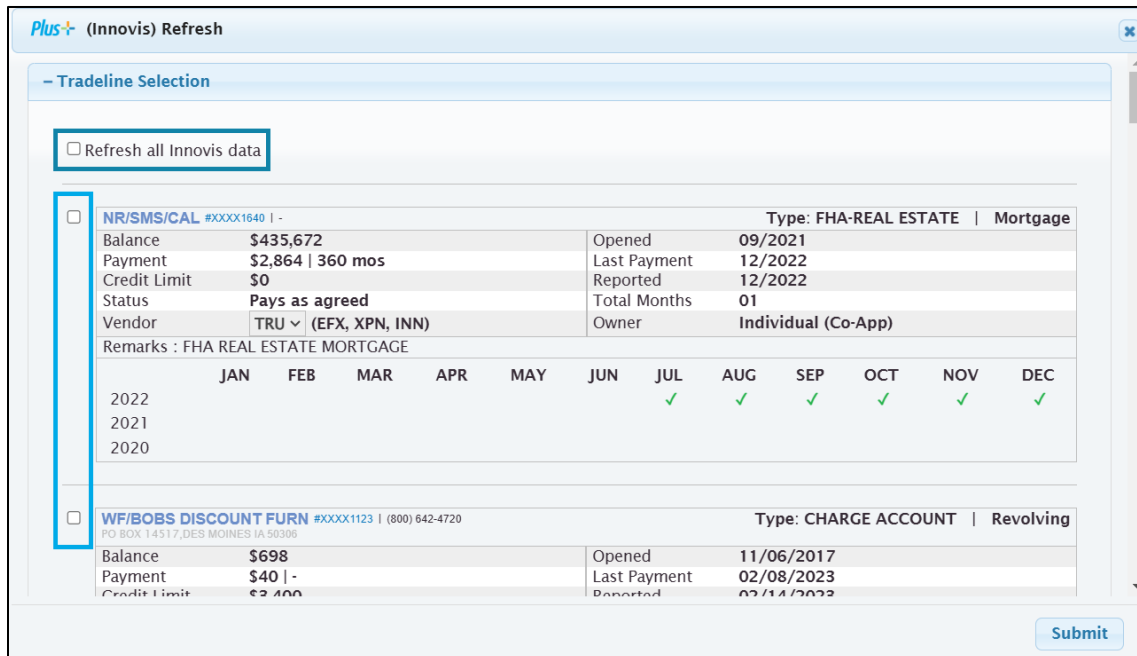
Applicant	Loan #	Reference #	Requested By	Date	Status	Type	Services
SAMPLE, SAMUEL	XXXX31	725031102557146	Tester 890101-04012	2025-01-31 10:25:46	Complete / View Report	Hard Credit Report XPN, EFX, TRU, INN	Select a service Select a service Order Upgrade/Services Letter of Explanation Retrieve

- From the **Upgrade Services** menu, select **Plus+ (Innovis) Refresh**



Upgrade Services	Applicant Services	Other Services
☐ Upgrade Bundle ☐ Credit Report ☐ Loan Quality Cross Check ☒ Plus+ (Innovis) Refresh	☐ Delete Applicant ☐ Add Applicant ☐ Split Report ☐ Swap Applicants	☐ Add/Remove Vendor ☐ Reference Update ☐ Upload Auth/Docs ☐ Add ID Cross Check

- Select either to **Refresh all Innovis data** or individual tradelines you wish to refresh. Select **Submit**.



Plus+ (Innovis) Refresh

Tradeline Selection

☐ Refresh all Innovis data

☐ **NR/SMS/CAL #XXXX1640 | -** Type: FHA-REAL ESTATE | Mortgage

Balance	\$435,672	Opened	09/2021
Payment	\$2,864 360 mos	Last Payment	12/2022
Credit Limit	\$0	Reported	12/2022
Status	Pays as agreed	Total Months	01
Vendor	TRU (EFX, XPN, INN)	Owner	Individual (Co-App)

Remarks : FHA REAL ESTATE MORTGAGE

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022							✓	✓	✓	✓	✓	✓
2021												
2020												

☐ **WF/BOBS DISCOUNT FURN #XXXX1123 | (800) 642-4720** Type: CHARGE ACCOUNT | Revolving

Balance	\$698	Opened	11/06/2017
Payment	\$40 -	Last Payment	02/08/2023
Credit Limit	\$2,400	Reported	02/11/2023

Submit

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- If selecting **Refresh all Innovis data**, a new Credit Report with a new Reference Number will generate. It will have a **Plus+ Refresh** section.

Plus+ Refresh	
Refresh Count	1
Latest Refresh Date	01/31/2025
Total Tradelines Found	15
Innovis as Promoted Tradeline	1
Innovis Tradeline Data Only	3

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