MyReport

Instructions Manual for
Online Self-Inquiry Credit Report (iReport)

Version – 1.0

<u>**DISCLAIMER**</u>

This document may contain confidential, proprietary or legally privileged information relating to Credit Information Bureau of Sri Lanka (CRIB). CRIB is not liable for any damage you may sustain as a result of any misinterpretation or misunderstanding of information and usage of same. We strongly advise you to consult or refer the Bureau for any clarification or verification of information where it deems necessary and appropriate. No part of this information may be disclosed, copied, reproduced, distributed or made available in any form whatsoever without prior authorization of the CRIB. The Screen Images in this User Interface Manual are subject to change and displayed for the illustrative purpose only and do not represent any true/real record of borrowers (Individual or Corporate) exist in the Credit Information Management Systems (CIMS).

VERSION	DATE	DESCRIPTION
1.0	15-Jan-2023	**Initial** - This Instructions Manual describes overall functionalities of Online Self-Inquiry Platform (MyReport) accessed via **myreport.crib.lk.** This web application platform is available for Online Self-Inquiry Credit Report (iReport) Users. (both Individuals and Corporates)

TABLE OF CONTENTS

PAGE NO.

1. INTRODUCTION

"MyReport" is a web based application, an Online Internet Portal, which can be accessed via **https://myreport.crib.lk,** by the Authorized Users (**Individuals or Corporates**), to obtain their Self-Inquiry Credit Reports (iReport or iReport Plus) Online.

- **iReport** - iReport refers the Comprehensive Self-Inquiry Credit Report.
- **iReport Plus -** iReport Plus refers the Comprehensive Self-Inquiry Credit Report with the Credit Score.

Access to **"MyReport"** application is managed based on user account for Pre-Registered Authorized users. User account is created through a registration process by providing required information in the Registration Form, available at the Bureau and our web site **www.crib.lk** to download.

NOTE: Contents of User Interface (UI) and the functionalities of MyReport application are similar to both Individual and Corporate users. Therefore, only the Individual UI is explained in this Manual.

2. REGISTRATION

Duly filled application form must be submitted to the Bureau for user registration.

- Application for registration of Individual should be submitted in person by visiting the Bureau.

- Application for registration of Corporate Entity first must be authorized by a Bank (any branch) where corporate entity already maintains banking relationship and then submitted to the Bureau, by an authorized user of corporate entity, in person. (Please refer the online application for instructions)

3. SUBSCRIPTION PLANS

Three **(03)** Subscription Plans are available for both Individual and Corporate MyReport Users as follow. The charges (fee) for these Subscription Plans are based on the information or services determined by the Bureau and any Subscription Plan is valid for a One **(01)** Report for the period of One **(01)** Month.

1. Basic Plan - Access to iReport.
2. Standard Plan - Access to iReport Plus.
3. Premium Plan - Access to iReport Plus and Alerts (Notifications).

   Alerts - Alerts are electronic notifications delivered by the Bureau as a value added service through SMS or Email Communications to registered user on key changes or incidents on reported data relevant to the user's Credit Profile.

4. LOGIN

1. Connect to **https://myreport.crib.lk**
2. Click "**SIGN IN**"
3. User has to provide valid "**User Name**" and the "**Password**", obtain at the registration process.
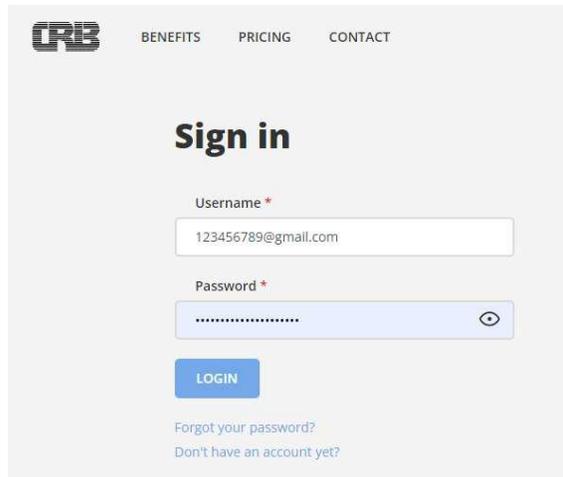
4. If User is **Not Authorized yet**, it will display the following message after Login.
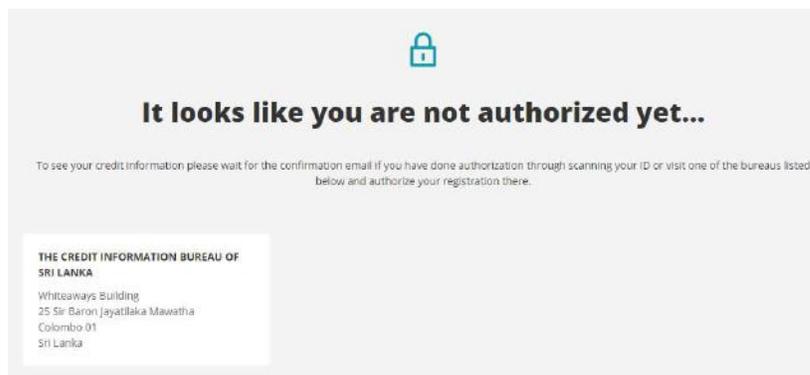
5. If user has forgotten the password, click the "**Forgot your password**" and follow the instructions to Reset Password. Password parameters are displayed on the "Password Change" Screen.

    Password Policy

    ▪ Password Expiration - Current password will expire after **60 days**.
    ▪ Number of unsuccessful login attempts after which account is locked is **03**.
    ▪ Password cannot contain; username or user's account name, complete dictionary words and more than **02** consecutive characters of user's full name.

5. NAVIGATION

MyReport application consists of following elements in every menu/section.

1. Navigation bar - links to Home, Products, Alerts and Help sections as well as link to download Credit Report.
2. Page body - Content of the selected section.
3. Footer - Version Information.
4. Language switch
5. My Profile page
6. Logout button
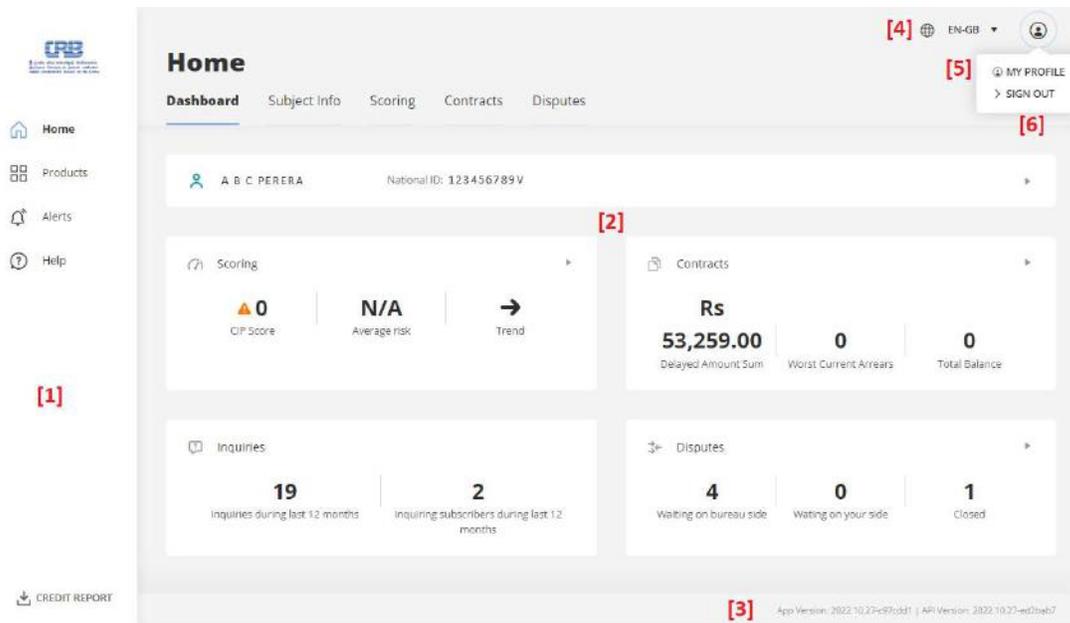
6. HOME

Home dashboard is the default login page. There are visible links to four **(04)** sections:

1. **Dashboard** - The Dashboard is a summary of information in the UI sections. It is designed as a quick guide of user's credit information.

2. **Subject info** - This section displays key identification information of the User (Individual or Corporate).

3. **Scoring** - Scoring section indicates the Credit Score, Risk Grade, Score Trend and Score History of last 12 Months highlighting key scoring variables that effect the credit score.

4. **Credit Facilities** - "**Payments Profile Status**", summarizes all the credit facilities reported and "**List of All Credit Facilities**" section displays the Credit Facility information in relation to the User. User can click "**Show Details**" icon and view the full details of each credit facility in the "**Credit Facility Overview**" section. User is able to raise a dispute against credit information directly by clicking the button "**Create New Dispute**".

5. **Disputes**   -   It displays the current status and summary of raised disputes. User can click "**Details**" icon of each dispute and view the comments received via "**Disputes Overview**". And also the User is able to "**Create New Dispute**" via this section.

Reason ≡	Status ≡	Created ≡	Updated ≡	Closed ≡	
SettledNotUpdated	Assigned to Subscriber	31-Jan-2022	31-Jan-2022		👁
IncorrectAddress	Rejected	31-Jan-2022	31-Jan-2022	31-Jan-2022	DETAIL
NotRelevant	Assigned to Subscriber	05-Apr-2022	05-Apr-2022		

Create New Dispute

- Click on button "**+ Create New Dispute**"
- Select an entity that has a dispute to raise (Credit Facility, Subject or Dishonoured Cheque)
- Select the Reason of Dispute
- Fill out comment box detailing the Dispute
- Add an attachment (any supportive documents), if required

NOTE: A Dispute should be raised within **30 days** from the date of generating an iReport or iReport Plus. A dispute cannot be raised against non-updating of transaction(s) relating to the current month and on credit information NOT appearing in your iReport / iReport Plus.

1/2 **Select Dispute entity** ▾

Code ≡	Dispute IDs ≡	Type ≡	Subscriber ≡	Role ≡
○		Subject		
◉ 5504900000154006-1	3, 33	Contract	Commercial Bank of Ceylon	MainDebtor
○ 000002116637-68	32, 34	Contract	Commercial Bank of Ceylon	Guarantor

Update Existing Dispute

- In "**Disputes overview**", user can click on a specific dispute to see its details. User can update the dispute. User cannot comment, if the dispute is assigned to Bureau for response.

7. PRODUCTS

Products in the Navigation bar consist of following sections:

1. **Credit Report**

On this page user can download Self-Inquiry Credit Report, if the Subscription is not expired or not utilized. The "**DOWNLOAD REPORT**" button is activated for active subscriptions.

Report Downloads History

Here user is able to see list of previously downloaded Credit Reports and download them again, if required.

2. **Third Party Sharing**

This feature allows User to **Share** the downloaded Credit Report with any other **Third Party,** at user's own discretion. User has to provide email address of the Recipient who will receive an email with download link.
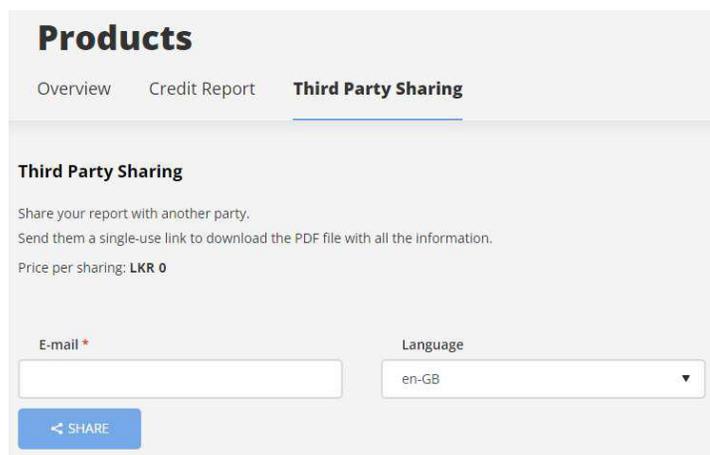
NOTE: The download link will be expired after seven **(07)** days, if it is not used (clicked). Also the activated link will be available only for one **(01)** day for report download.

8. ALERTS

Alerts are Notifications (SMS or Email) related to key changes on reported data. Following alerts are available:

- New inquiry   - Notifies user when his credit information was inquired by any Lending Institution.
- New credit facility - Notifies user when new credit facility was reported in his/her Credit Profile.
- Change of scoring   - Notifies user when credit score was changed.
- Past Due Days   - Notifies user when number of past due days on any of credit facility was changed.
- Disputes   - Notifies user any dispute raised by the user, is updated.

NOTE: New notifications are displayed in Black Color; notifications already read or accessed are displayed in Gray Color.

9. HELP

FAQ section which refers to **Frequently Asked Questions** by users, is compiled and provided by the Bureau for convenience and information of users.

10. MY PROFILE

My Profile page has five **(05)** sections:

1. **Overview**   -   On Overview page, user can see links to other pages in My Profile.

2. **Subscription**   -   This page shows Current Subscription Plan that the user has, and its expiry date. User can **Change Plan / Upgrade** and **Extend** the subscription active period. In Subscription History user can see an overview of previous subscriptions.

Change Plan - The "**Change Plan**" option enables user to Upgrade or Downgrade the existing Subscription Plan and select whether the New Plan is started immediately or started after current subscription ends.
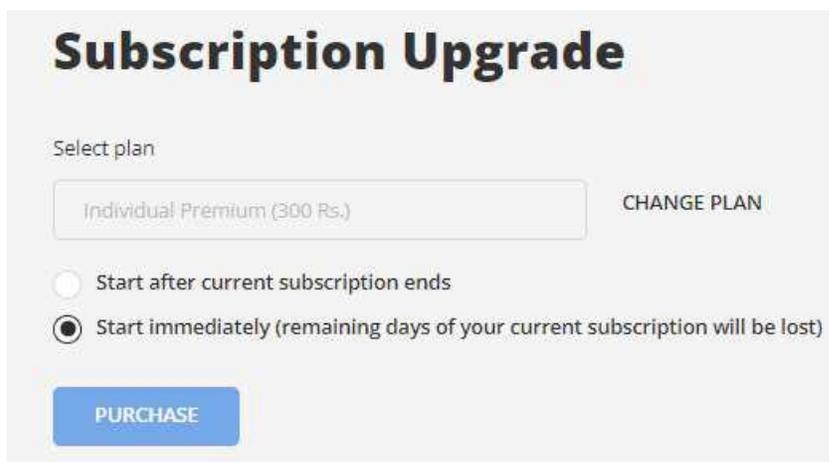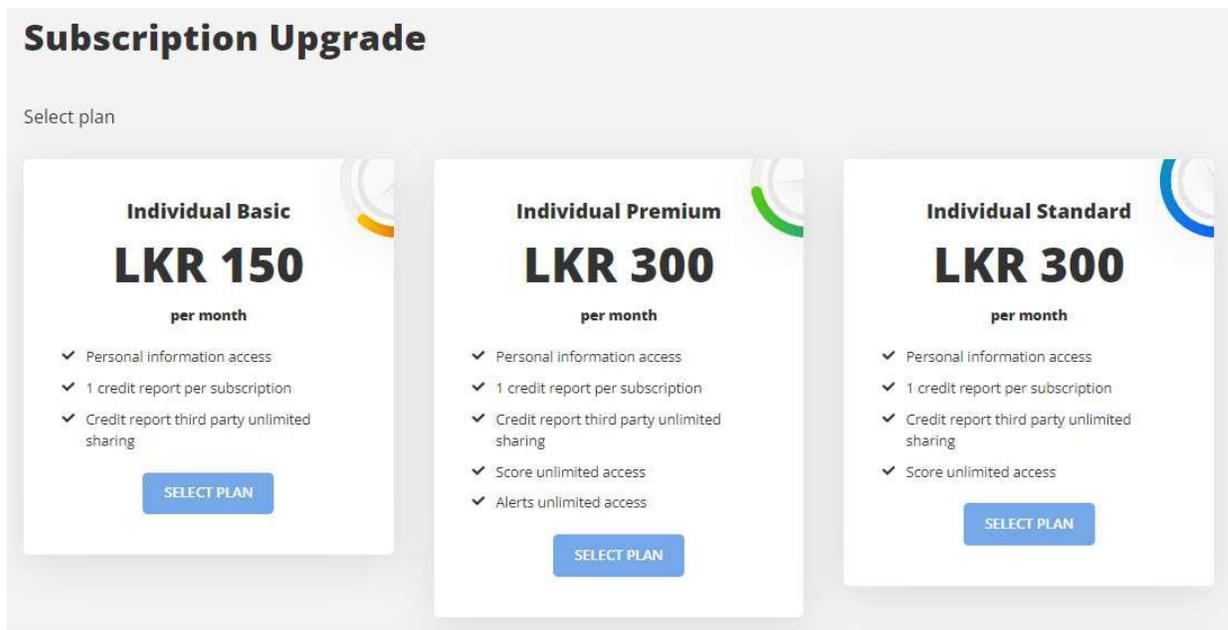
3. Settings - In settings, user can change the basic personal information as well as change the email address (Username) and password. For verification purpose email address is always mandatory.

My Profile

Overview   Subscription   **Settings**   Notifications   My Receipts   Security

Settings

[👤 CHANGE PERSONAL INFO]   [✉ CHANGE E-MAIL]   [🔒 CHANGE PASSWORD]

E-mail	2201S00004@gmail.com	**Telephone Number**	+94718832022
Street	68, PEPILIYANA MAWATHA	**City**	NUGEGODA
Postal Code		**District**	COLOMBO
Province	WESTERN	**Date of Birth**	13-Jul-1974
Customer VAT Registration Number			
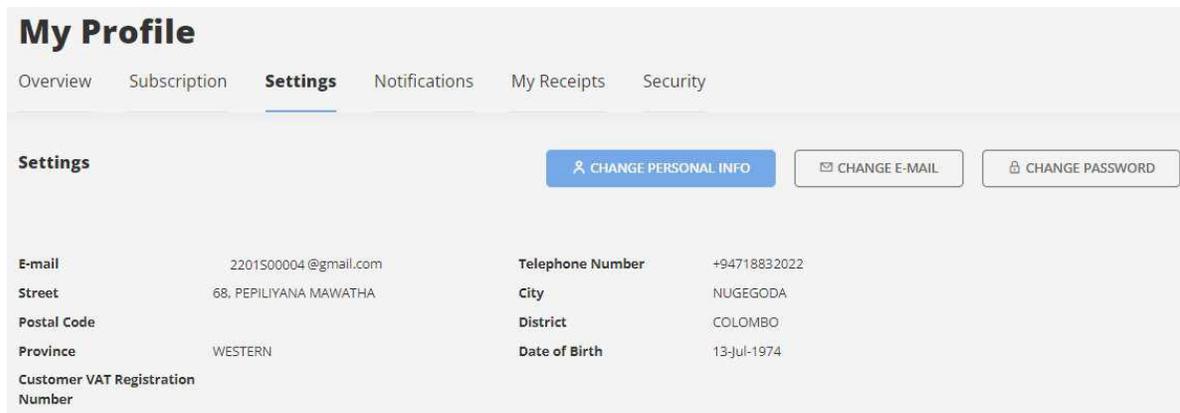
4. **Notifications** - In this page user can disable an enable Email or SMS notifications.

5. **My Receipts** - On this page, user sees a table with a list of all transactions performed on the account. User can download receipt and invoice for each transaction, in PDF Format.

My Profile

Overview   Subscription   Settings   Notifications   **My Receipts**   Security

ⓘ Here you can see and download all the receipts for payments made within MyCreditinfo

Date Of Payment ≡	Receipt Number ≡	Product Name ≡	Amount Paid ≡	
31-Jan-2022	2201S00003	Individual Standard	-Rs 40.00	📥
31-Jan-2022	2201S00004	Individual Standard	-Rs 40.00	
31-Jan-2022	2201C00005	Third Party Sharing	-Rs 3.00	

DOWNLOAD RECEIPT

6. **Security** - On this page, user can view the access history of the MyReport application.

ශ්‍රී ලංකා ණය තොරතුරු කාර්යාංශය
இலங்கை கொடுகடன் தகவல் பணியகம்
CREDIT INFORMATION BUREAU OF SRI LANKA

Tel: 011 2131313, Fax: 011 2338259
Email: info@crib.lk, Web Site: www.crib.lk