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# MyReport

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

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

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# 1. INTRODUCTION

**"MyReport"** is a web based application, an Online Internet Portal, which can be accessed via <u>https://myreport.crib.lk</u>, 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.

CRB	BENEFITS	PRICING	CONTACT	
	Sig	n in		
	Use	rname *		
	123-	456789@gmail	.com	
	Pas	sword *		
				$\odot$
	LOG	SIN		
	Forgot	your password	?	
	Don't h	ave an accoun	t yet?	

4. If User is Not Authorized yet, it will display the following message after Login.

	⋳
lt looks li	ke you are not authorized yet
To see your credit information please wait for th	e confirmation email if you have done authorization through scanning your ID or visit one of the bureaus listed below and authorize your registration there.
THE CREDIT INFORMATION BUREAU OF SRI LANKA	
Whiteaways Building 25 Sir Baron Jayatilaka Mawatha Colombo 01 Sri Lanka	

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".
	List of All Contracts		

Total Sum On Page						Rs 500, 106,0	0
260016301-26	CoDebtor	Banks	Overdraft	Closed	🙁 Closed	0	
504900000154006-1	MainDebtor	Banks	CreditCard	GrantedAndActivated	Open	500000	SHOW DE
071412361-521	MainDebtor	Banks	Overdraft	GrantedAndActivated	Open	106	•
Contract Code 🔳	Role of Subject 🔳	Sector $\equiv$	Type of Contract ≡	Contract Status	Phase of Contract $\equiv$	Total Sanctio	ned Amoun
							6

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.

Disputes Overview						र्द्दरगु	m	Ø
Reason =	Status 🗮	Created $\equiv$	Updated $\equiv$	Closed ≡			ш	
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 entit	у •				0	-		~
							ćsv↓	Ш	දලා
	Code $\equiv$	Dispute IDs 🔳	Туре ≡	Subscriber	Role				
			Subject						*
۲	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.

Produc	cts	
Overview	Credit Report Third Party Sharing	
Download your co You can download	mplete Credit report in PDF. ionly 1 free report (1 left) with your current subscription. Nownloads History	DOWNLOAD REPORT
Date 🗮	Downloaded File $\equiv$	
19-Nov-2022	Report_19112022.pdf	土
10-May-2022	Report_10052022.pdf	DOWINI, OAD
10-May-2022	Report_10052022.pdf	

# 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.

Produ	ucts		
Overview	Credit Report	Third Party Sharing	
Third Party S	haring		
Share your report	with another party.		
Send them a singl	e-use link to download	the PDF file with all the information.	
Price per sharing:	LKR 0		
F-mail *		Language	
L-man		Longuage	
		en-GB	•
< SHARE			

**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.

Here you can download PDF report
You can download this file until 29-Jan-2023 8:19. After first download the link will be available for next 24 hours only.
$\odot$
download report
Go to Main Page

# 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.

Overview	Subscription	Settings I	Notifications	My Receipts	Security
🗄 Subscripti	ion				
Current Subsc	ript <mark>io</mark> n	Individual Premium		EXTEND	CHANGE PLAN
Ending		20-Feb-2023			
Avai <mark>l</mark> able Repo	orts	1			
O Subscripti	ion History			٥	S 🖬 🕸
⊙ Subscripti Date ☰	on History Status ≡	Name =	Valid From E	□ Valid To ≡	@ <b>II</b> @
O Subscripti Date ≡ 21-jan-2023	ion History Status ≡ ⊘ Ongoing	Name =	Valid From E n 21-Jan-2023	Valid To = 20-Feb-2022	≪ ⊡ © :
O Subscripti Date ≡ 21-Jan-2023 30-Nov-2022	Status = Ongoing Congoing	Name = Individual Premium Individual Premium	Valid From 21-jan-2023 1 30-Nov-2022	Valid To = 20-Feb-2022 30-Dec-202	፼ ፹ @ : 3 2
<ul> <li>Subscripti</li> <li>Date =</li> <li>21-Jan-2023</li> <li>30-Nov-2022</li> <li>30-Nov-2022</li> </ul>	Ion History          Status =         Image: Ongoing         Image: Ongoing	Name = Individual Premium Individual Premium Individual Standard	Valid From           1         21-Jan-2023           1         30-Nov-2022           3         30-Nov-2022	Valid To ≡     20-Feb-202     30-Dec-202     30-Nov-202	2 2 2 2 2 2

Ex	tend your subscriptio	n for 1 month for 300 Rs.?	
	, , , , , , , , , , , , , , , , , , ,		
	CANCEL	EVITEND	
	CANCEL	EATEND	

**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.

	-	
Individual Basic	Individual Premium	Individual Standard
LKR 150	LKR 300	LKR 300
per month	per month	per month
Personal information access	<ul> <li>Personal information access</li> </ul>	<ul> <li>Personal information access</li> </ul>
1 credit report per subscription	<ul> <li>1 credit report per subscription</li> </ul>	<ul> <li>1 credit report per subscription</li> </ul>
Credit report third party unlimited sharing	<ul> <li>Credit report third party unlimited sharing</li> </ul>	<ul> <li>Credit report third party unlimited sharing</li> </ul>
	<ul> <li>Score unlimited access</li> </ul>	<ul> <li>Score unlimited access</li> </ul>
SELECT PLAN	Alerts unlimited access     SELECT PLAN	SELECT PLAN

- Select plan
  Individual Premium (300 Rs.)
  CHANGE PLAN
  Start after current subscription ends
  Start immediately (remaining days of your current subscription will be lost)
  PURCHASE
- 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.

iviy Proi	lle			
Overview Su	bscription Settin	gs Notifications	My Receipts Sect	urity
Settings			A CHANGE PER	SONAL INFO
	2201500004 @gmail.com		Telephone Number	+94718832022
E-mail	2201500004 @			
E-mail Street	68, PEPILIYANA N	/AWATHA	City	NUGEGODA
E-mail Street Postal <mark>Cod</mark> e	68, PEPILIYANA N	/AWATHA	City District	NUGEGODA COLOMBO
E-mail Street Postal Code Province	68, PEPILIYANA N WESTERN	ЛАШАТНА	City District Date of Birth	NUGEGODA COLOMBO 13-Jul-1974

- **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 a	II the receipts fo	r payments made within	MyCreditinfo			0 2	<b>•</b>
Date Of Paym	<mark>ent = Recei</mark> j	ot Number 🔳	Product Name 🔳	Amount Paid 目	=			
31-Jan-2022	22015	00003	In <mark>d</mark> ividual Standard	-Rs 40.00				<u>*</u>
31-Jan-2022	22015	00004	Individual Standard	-Rs 40.00			D	OWNLOAD RECEIPT
31-Jan-2022	2201C	00005	Third Party Sharing	-Rs 3.00				

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

