Financial Credit Network, Inc.

Data Elements

Accounts can be assigned to Financial Credit Network in a variety of ways: 1) Client View (web portal); 2) electronic file; 3) manual entry utilizing our Data Entry Department; and can be customized to meet our clients' needs

Required Elements:

For FCN to collect on an account there are certain data elements about the consumer that must be present. These include:

- Last Name, First Name, Middle Initial (these are preferable in one field but can be broken into individual fields if easier)
- Client Account/Reference Number (i.e. your unique identifier for the debtor)
- Mailing address, preferably with these elements in separate fields:
  Address1
  Address 2 (optional)
  City
  State
  Zip (+4 optional)
- Balance due (if interest or fees are included, please break down and place in separate identified fields)
- Last Charge Date or Date of Service (the date from which interest will accrue)

These are the **absolute minimum elements** needed to begin collecting on an account. However, knowledge is power, and FCN can utilize many other data elements, including some data elements that are unique to various industries, such medical or utilities.

Here are some common data elements that FCN prefers to have on all accounts:

Home Phone Number	Consumer SSN
Work Phone Number	Spouse First Name
Alternate Contact Phone Numbers	Spouse Last Name
Employer Name	Spouse Address info (if different)
Employer Addr1	Spouse Home Phone Number (if different)
Employer Addr2	Spouse Work Phone Number
Employer City	Consumer DOB
Employer State	Consumer Driver's License
Employer Zip	

Other optional data elements may be required, depending on the client's specific needs. For example, some clients will assign both a Principal Balance Due and an Interest Owing amount. Some clients charge interest on late balances and will assign both the principal amount and interest amount.

To ensure a secure transfer of information, we encourage clients to utilize FCN's Client View web portal to upload and transmit information. Portal training will be provided upon initial set up of all clients.

For further information regarding this process, please contact a member of our Client Servicing Team.