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
Work Phone Number
Alternate Contact Phone Numbers
Employer Name
Employer Addr1
Employer Addr2
Employer City
Employer State
Employer Zip

Consumer SSN*
Spouse First Name
Spouse Last Name
Spouse Address info (if different)
Spouse Home Phone Number (if different)
Spouse Work Phone Number
Consumer DOB*
Consumer Driver's License
Email Address

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.

***For credit report purposes, one of these is required.**