

Bureau & Platform Connectivity Issues

This page covers bureau and platform connectivity troubleshooting — including SmartCredit login issues, bureau freeze/thaw procedures, identity verification problems, and platform error resolution.

This page covers all scripts and troubleshooting procedures for **Bureau and Platform Connectivity Issues**. When a credit bureau becomes disconnected from the client monitoring platform, dispute work must be paused until the connection is restored. CSRs must be able to diagnose the issue, send the correct client instructions, and follow up to confirm resolution before the dispute team resumes work.

Overview - Why Connectivity Issues Happen

Credit monitoring platforms like SmartCredit and MyFreeScoreNow pull data directly from the three major bureaus. Connectivity breaks for several reasons:

- **Identity verification mismatch** - Bureau cannot match the client name, address, or SSN in their system
- **Security freeze active** - Client placed or a freeze was placed on their bureau file blocking data sharing
- **Account inactivity** - Monitoring platform account was not logged into and timed out
- **Password change** - Client changed their monitoring login without notifying us
- **Platform technical issues** - Temporary outage on the monitoring provider side
- **Data mismatch after address change** - Bureau still has old address on file

Bureau Disconnection Scripts

SMS - Experian Disconnected

It looks like your Experian report is currently not syncing with the credit monitoring platform. This typically happens when the monitoring service is unable to retrieve the report due to an identity verification issue or a data mismatch. To resolve this, please follow these two steps: First, contact your credit monitoring service and ask why your Experian score is not appearing on your report. Second, if they confirm the issue is coming from Experian, please contact Experian directly to verify your personal information. You can reach them at 1-888-397-3742. Once the verification is completed, your Experian report should sync properly again. Please let us know once this has been resolved so we can confirm on our end.

SMS - Equifax Disconnected

“ Your Equifax report appears to have been disconnected from the credit monitoring platform. This usually happens when the monitoring service cannot pull the score due to a verification issue or a data mismatch. To fix this, please follow these two steps: First, call your credit monitoring service and ask them why your Equifax score is missing. Second, if they confirm the issue is with Equifax, contact Equifax directly to verify your personal information at 1-888-378-4329. Once this is resolved, your Equifax score should appear properly on your report. Let us know once you have done this so we can confirm. Thanks!

SMS - TransUnion Disconnected

“ Your TransUnion report appears to have been disconnected from the credit monitoring platform. This usually happens when the monitoring service cannot pull the score due to a verification issue or a data mismatch. To fix this, please follow these two steps: First, call your credit monitoring service and ask them why your TransUnion score is missing. Second, if they confirm the issue is with TransUnion, contact them directly to verify your personal information at 833-806-1627. Once this is resolved, your TransUnion score should appear properly on your report. Let us know once you have completed this step. Thanks!

MyFreeScoreNow (MFSN) Issues

SMS - MFSN Password Reset (Simple)

You can check your email for password reset instructions from MyFreeScoreNow. The email will have instructions on how to change the password. Once done, please send us the new credentials so we can proceed with your update.

SMS - MFSN Password Reset (Detailed)

“ Upon checking, it seems that we need to reset your MyFreeScoreNow password. Please log in and reset your password, then send us the new one once completed. You can log in here: <https://member.myfreescorenow.com/login/> - Please inform us once done so we can move forward with the update.

SMS - MFSN Inactive Account

“ Hello [Name], hope you are doing well. We wanted to give you a quick update - our team is working on your credit file, but it looks like your MyFreeScoreNow account is currently inactive. Please log in and reactivate your account here: <https://member.myfreescorenow.com/login/> - Once it is updated, send us a quick message so we can keep things moving. Thanks! - Crowned Credit

SMS - MFSN Invalid Credentials

“ Good day [Name]! Our dispute team is actively working on your credit file, but it appears that we are unable to log in to MyFreeScoreNow with the credentials we have on file. Please double check and send us the updated password so we can proceed without delay. You can verify your login here: <https://member.myfreescorenow.com/login/> - Thank you for your prompt attention! - Crowned Credit

SMS - Wrong Credentials Provided

“ Please double check - we were not able to log in with the password you sent. Please verify the exact password and send it again so we can proceed.

SMS - Confirming Platform Access Restored

Thank you, we have confirmed access to your account. We will now process the update and send you an email notification once the round results are available.

SmartCredit Issues

SMS - Recommending Switch from MFSN to SmartCredit

Hi [Name], we are recommending all clients transfer to SmartCredit because the numerous technical difficulties with MyFreeScoreNow - such as accounts being locked and repetitive password change requirements - have been creating delays. If you do not want to switch, that is completely your choice. If you just paid for MyFreeScoreNow, you can wait until before the next billing date to cancel, then switch over at that point. Whenever you are ready, we can send you the signup link.

SMS - Client Switched to SmartCredit (Cancel MFSN Reminder)

Thanks! We have updated our records. Please do not forget to cancel MyFreeScoreNow to avoid being double billed. You can log in to cancel or contact them directly. MyFreeScoreNow Customer Support: 1-888-548-2008. Available Monday through Friday 8am to 9pm ET, Saturday and Sunday 9am to 6pm ET. Link: <https://member.myfreescorenow.com/login/>

SMS - SmartCredit Basic Plan Upgrade Needed

We are almost finished with your onboarding and ready to begin the first round of disputes. We noticed that your SmartCredit subscription is currently set to the Basic plan. Please log in and upgrade to the Premium plan. Since we need your 3-bureau report to dispute all three bureaus simultaneously, the Premium plan is the most effective and cost-efficient option for your goals.

SMS - SmartCredit Support Contact Info

For customer service questions regarding SmartCredit, please contact their support team at (877) 372-3895. Available Monday through Friday 8:00AM to 7:00PM CST.

Bureau Contact Information

Bureau	Phone Number	Common Issues
Equifax	1-888-378-4329	Disconnection, freeze removal, identity verification
Experian	1-888-397-3742	Disconnection, freeze removal, identity verification
TransUnion	833-806-1627	Disconnection, freeze removal, identity verification
MFSN Support	1-888-548-2008	Login issues, inactive account, billing questions
SmartCredit Support	(877) 372-3895	Account issues, plan upgrades, billing questions

Internal Resolution Process

1. Identify which bureau or platform is disconnected by checking the monitoring dashboard
2. Send the appropriate disconnection script to the client
3. Set a 48-hour follow-up reminder in GHL to confirm resolution
4. Once client confirms issue is resolved, verify access from your end
5. Notify the dispute team that connectivity is restored and work can resume
6. Add GHL note documenting: issue identified, date sent to client, date resolved, action taken

Security Freeze Issues

If a client has a security freeze on one or more bureaus, this will prevent the monitoring platform from pulling data. CSRs must identify this quickly.

SMS - Credit Freeze Detected

Hi [Name], it looks like there may be a security freeze on your [BUREAU] report, which is preventing the monitoring platform from accessing your data. A security freeze can be placed intentionally or as part of a fraud alert. To resolve this, you will need to contact [BUREAU] directly at [PHONE NUMBER] to temporarily lift or remove the freeze. Once that is done, please let us know and we will confirm access on our end before resuming dispute work.

Internal: CSR Experian Login Troubleshooting

Updated: April 16, 2026 — Based on recurring team reports of intermittent Experian login failures.

When logging into a client's Experian account on their behalf, CSRs may encounter intermittent "invalid login" errors even with correct credentials. This is a **known Experian platform issue** — not a credential problem.

Troubleshooting Steps (in order)

1. **Confirm VPN is set to US.** Experian blocks or behaves erratically with non-US IP addresses. Check your VPN connection before anything else.
2. **Cycle browsers.** Try Chrome → Firefox → Edge → Safari. Experian sometimes blocks specific browser sessions. Open a fresh incognito/private window each time.
3. **Clear cookies & cache** for experian.com specifically before retrying.
4. **Try the phone number login method.** Instead of username/password, use the client's phone number to log in — Experian will send a 6-digit OTP verification code. Coordinate with the client to receive the code.
5. **Wait 15-30 minutes and retry.** Experian sometimes temporarily locks accounts after multiple login attempts.
6. **If nothing works:** Post in `#customer-support` with the client's username and password (no SSN). Another team member on a different IP/browser may be able to get in. Follow up with the client directly once access is restored.

Important Notes

- This is a **known Experian issue** — it has been reported across multiple credit repair companies, not just ours.
 - Do NOT ask the client to change their password unless you have exhausted all steps above.
 - If the client calls about a 6-digit OTP prompt, it means someone (likely our team) attempted to log in. Coordinate with the team before calling the client back.
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