DisputeFox Complete Guide

This page is the complete guide to DisputeFox at Crowned Credit — covering account setup, dispute round management, letter generation, client tracking, and system administration.

This page covers the essential guidelines and procedures for **DisputeFox Complete Guide** at Crowned Credit. Use the sections below to quickly find the information you need.

DisputeFox — Complete Guide

DisputeFox is Crowned Credit's dispute management platform. It is the primary tool used by the Dispute Team (based in the Philippines) to manage every client's credit dispute journey — from initial import to final resolution. Every round of letters, every bureau response, and every item status is tracked here.

> *DisputeFox is used **exclusively by the Dispute Team**. CS reps do not generate letters — they refer clients to the dispute team and update notes in GHL.*

What DisputeFox Does

- Generates professional dispute letters addressed to Equifax, Experian, and TransUnion
- Tracks dispute rounds, bureau responses, and item removal status
- Maintains complete client credit files and full dispute history
- Manages the entire dispute lifecycle from onboarding intake to resolution
- Stores client data securely with role-based team access
- Integrates with SmartCredit report imports for seamless dispute setup

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Login & Access

How to Log In

1. Go to **app.disputefox.com**
2. Enter your assigned credentials — provided by Dianna or your team lead
3. You will land on the Dashboard showing your assigned client list
4. Verify that your company is set to: **Crowned Credit 4**

> *⚠ If your company shows anything other than **Crowned Credit 4**, stop and contact your team lead immediately. Working in the wrong sub-account will cause data errors and misassignment of client files.*

Dashboard Overview

Dashboard Section	What It Shows
Client List	All active clients assigned to you or your team. Filter by: Active, Archived, Paused.
Import Queue	Clients awaiting credit report import before disputes can begin.
Round Tracker	Overview of which clients are in which dispute round and when responses are due.
Bureau Responses	Incoming bureau responses by client and item status.

How Disputes Work: The Round Flow

Understanding the dispute round cycle is essential to doing this job correctly. Here's how the process works from start to finish:

Round	Timing	What Happens
Round 1	At onboarding (Day 1–3)	Credit report imported from SmartCredit. Negative items identified. First set of dispute letters generated and sent to all three bureaus.

Round	Timing	What Happens
Bureau Response Window	Days 4–35	Bureaus have 30 days (per FCRA) to investigate and respond. Status shows as **Pending** in DisputeFox.
Round 1 Response Review	Days 35–45	Bureau responses arrive. Items are updated: Removed □ , Verified □□, or Failed □ . Client is notified via GHL automation.
Round 2	~Day 35–45	New round opened for items that were not removed. Escalated letter templates used for verified/failed items. Process repeats.
Ongoing Rounds	Every 35–45 days	Continue until all disputable items are resolved, removed, or verified as legitimate.

> □□ ***FCRA Requirement:*** *Bureaus are legally required to respond to disputes within 30 days. If no response comes, that's grounds for an escalated dispute letter referencing their violation of Section 611 of the FCRA.*

Common Tasks: Step-by-Step

How to Create a New Client Profile

1. Click **+ New Client** in the DisputeFox dashboard
2. Enter all required information:
   - First name, Last name, Email address, Phone number
   - Full mailing address (this appears on dispute letters — must be accurate)
   - Last 4 digits of SSN in the Notes field (do NOT enter full SSN)
3. Import the credit report from SmartCredit (see SmartCredit Guide for access instructions)
4. Verify all 3 bureaus are connected: **Equifax, Experian, TransUnion**
5. Tag the client correctly with their plan type: **Essentials / Accelerated / Momentum**
6. Set client status to: **Active**
7. Assign to folder: **Active Client**
8. Assign company to: **Crowned Credit 4**
9. Post in the Dispute Team WhatsApp GC and tag Dianna to notify the team that the new client is ready

How to Generate Dispute Letters

1. Open the client profile in DisputeFox
2. Navigate to the **Credit Report** tab — review all items on the report
3. Identify negative items to dispute: late payments, collections, charge-offs, incorrect balances, unauthorized inquiries
4. Click **New Round** to start a new dispute round
5. Select which bureau(s) to dispute with: Equifax, Experian, TransUnion, or all 3
6. For each item to dispute, select the item and assign the appropriate **reason code**:
   - *Not mine / Identity error*
   - *Never late / Incorrect payment history*
   - *Account already paid / Settled*
   - *Inaccurate balance*
   - *Outdated — past 7-year reporting limit*
   - *Duplicate account*
7. DisputeFox automatically generates the dispute letters — review each one carefully
8. Verify accuracy: client name, address, and every disputed item
9. Print and mail via certified mail OR send electronically via the bureau's online dispute portal
10. Log the round date in the client's file and set the expected response date (+30 days)

How to Track Dispute Progress

Navigate to: **Client Profile → Disputes Tab**

This shows all rounds, disputed items, bureau responses, and current status of each item.

Status	Meaning	Next Action
Pending	Letter sent — awaiting bureau response (within 30 days)	No action needed. Monitor for response.
Removed	Bureau deleted the item from the report	Notify client. Update progress report.
Verified	Bureau confirmed the item as accurate (they investigated and kept it)	Use escalated letter template for next round. May require different reason code.
Failed	Item was not removed and bureau provided no favorable response	Evaluate whether escalation or different dispute strategy is needed. Consult team lead.

How to Reactivate a Paused or Archived Client

> ⚠ ***Before Reactivation:*** *Always get the most recent credit report first (use SmartCredit existing report — NEVER order a new one). Import it into DisputeFox before changing the client's status.*

1. Search for the client in DisputeFox by name or email. If you can't find them, change the filter from "Active" to "All" — they may be archived.
2. Check for **import overdues** on the client profile — if present, pull the latest SmartCredit report and update the file
3. Change client status: **Archived → Active**
4. Move client to folder: **Active Client**
5. Portal Settings: Toggle **ON** (so client can access their portal again)
6. Verify all settings are correct:
   - Status = Slow Delete EM or Accelerated
   - Password format = Name123
   - 3-bureau credit monitoring confirmed active
7. Assign company to: **Crowned Credit 4**
8. Notify the team: post in WhatsApp GC and tag Dianna — Dispute Team
9. Update the **Reactivation Google Sheet Tracker** for commission tracking purposes

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Dispute Letter Types

Letter Type	When to Use	Key Language
Standard Dispute Letter	Round 1 — first-time dispute of an item	Identifies item, states reason for dispute, requests investigation under FCRA Section 611
Escalated / Frivolous Rebuttal	When bureau calls a dispute "frivolous" or returns a form letter	References FCRA rights, demands proper investigation, may cite CFPB complaint process
Method of Verification	When bureau verifies an item but you need proof of how they verified it	Asks bureau to provide the specific method and source used to verify the item
Debt Validation Letter	For collections — send to the collection agency (not the bureau) within 30 days of first contact	Demands proof of the debt, chain of ownership, and client's obligation

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Common Issues & Fixes

Issue	Likely Cause	Fix
Import overdues on client profile	Credit report data is stale or not re-imported after a gap	Pull latest SmartCredit report → re-import into DisputeFox
Bureau not responding to letters	Incorrect mailing address or format issue	Resend via certified mail with tracking. Use escalated letter template referencing FCRA Section 611.
Client portal not working	Portal Settings toggled to OFF	Go to client profile → Portal Settings → Toggle ON
Wrong company assignment	Client assigned to wrong Crowned Credit sub-account	Change to **Crowned Credit 4** in the client's settings dropdown
Can't find a client	Client is archived and not showing in active filter	Change filter from "Active" to "All" to show archived clients
Bureau called dispute "frivolous"	Generic or repetitive dispute reason used	Switch to a different reason code. Use the Frivolous Rebuttal letter template. Add specific evidence if available.
Letters generating with wrong address	Client address entered incorrectly at onboarding	Update client profile address. Regenerate letters before sending.

Rules & Reminders

- **Never order a new SmartCredit report** — always use the existing/most recent one.
- **Always verify client address** before generating and sending letters.
- **Log every action** — every round started, every letter sent, every bureau response.
- **Notify the team** via WhatsApp GC when new clients are added or clients are reactivated.
- **Update the Reactivation Google Sheet** for every reactivated client — this affects commission tracking.
- When a client is paused or archived, make sure to update their status correctly — leaving clients in the wrong status creates confusion for the whole team.

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