

SmartCredit Guide

This page is the complete guide to SmartCredit at Crowned Credit — covering client enrollment, credit report monitoring, score tracking, and integration with our dispute workflow.

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

SmartCredit — Complete Guide

SmartCredit is the credit monitoring platform that Crowned Credit uses to access and review client credit reports. Every client signs up for their own SmartCredit account, and our team accesses it to pull reports, monitor progress, and import data into DisputeFox for dispute processing.

“ [X] *HARD RULE — NON-NEGOTIABLE:* NEVER order, refresh, or buy a new credit report in any client's SmartCredit account. Ordering a new report costs the client money from their subscription. ONLY pull the existing/most recent report. This is read-only access. Violation of this rule is grounds for immediate removal from the role.

What SmartCredit Does

- Provides 3-bureau credit reports (Equifax, Experian, TransUnion) and live credit scores
- Clients sign up through Crowned Credit's branded portal: **smartcredit.com/crownedcredit**
- Our Dispute Team accesses client accounts to review report data and plan disputes
- Clients use it to monitor their own credit progress between dispute rounds
- Preferred over MyFreeScoreNow (MFSN) — SmartCredit provides higher data accuracy and better 3-bureau coverage

SmartCredit vs MFSN Comparison

| Feature | SmartCredit | MyFreeScoreNow (MFSN) |
|-----------------------------|--|--|
| 3-Bureau Coverage | <input type="checkbox"/> Yes (with Premium) | <input type="checkbox"/> Yes |
| Data Accuracy | ████ Higher | ███ Good |
| Client Portal | <input type="checkbox"/> Clean, client-friendly | ⚠ Less intuitive |
| Branded Signup Page | <input type="checkbox"/> smartcredit.com/crownedcredit | <input type="checkbox"/> Generic |
| Preferred by Crowned Credit | <input type="checkbox"/> Yes — primary tool | <input type="checkbox"/> Fallback only |

How Clients Sign Up

Every new client must sign up for SmartCredit as part of their onboarding. This is initiated during the GHL onboarding sequence.

1. Client receives the onboarding email with the SmartCredit signup link
2. Client goes to: **smartcredit.com/crownedcredit** (Crowned Credit's branded signup page)
3. Client completes registration with their real name, Social Security Number, and billing information
4. SmartCredit sends a confirmation email to the client
5. Client shares their SmartCredit login credentials with their CSR via a secure channel (as instructed during onboarding)
6. CSR verifies that 3-bureau monitoring is active before the Dispute Team begins any work

Basic vs Premium Plans

| Plan | Bureaus Covered | What We Need | Action if Client Has Basic |
|----------------|---------------------------------|--|---|
| Basic | 1 bureau only | Not sufficient for 3-bureau disputes | Ask client to upgrade to Premium. Use the CSR upgrade script below. |
| Premium | Equifax + Experian + TransUnion | <input type="checkbox"/> Required for our full service | No action needed — proceed with onboarding. |

📄 **CSR Upgrade Script:**

"To make sure we have everything we need to fight all 3 bureaus on your behalf, we'll need you to upgrade your SmartCredit plan to Premium. It gives us access to all three of your credit reports so we can dispute items across Equifax, Experian, and TransUnion simultaneously. Here's the link to upgrade: [link]. It only takes a minute and will make a big difference in your results."

How to Access a Client's Credit Report

SmartCredit uses session-based authentication — you log in directly as the client using their credentials. Each session is tied to a JSESSIONID cookie that identifies the active session.

⚠️ **Session-Based Access:** You must log in as the client to access their account. Do not share sessions across team members — each login creates a new session. Always use a private/incognito window.

Step-by-Step: Accessing a Client Report

1. Open a **private/incognito browser window** (Chrome: Ctrl+Shift+N / Mac: Cmd+Shift+N)
2. Go to **smartcredit.com**
3. Log in with the **client's credentials** (username and password provided by the client during onboarding)
4. Once logged in, you are inside their SmartCredit account — you can now view their full credit report
5. Navigate to the **Credit Report** tab in the navigation menu
6. View the **existing report** — **DO NOT click any "Refresh," "Get New Report," "Update Scores," or similar buttons**
7. Review the report data and extract the information needed for DisputeFox import
8. When done: **log out immediately**. Never save client credentials in your browser.

⚠️ 🛑 **STOP — Before You Click Anything:**

If you see a button labeled "Refresh Report," "Get Latest Report," "Update Scores," "Pull New Report," or anything similar — **DO NOT CLICK IT**. That action will charge the client from their subscription balance. Only use the data from the existing report already displayed on screen.

How to Read the Credit Report

The SmartCredit report is divided into sections. Here's what to look for in each one:

| Section | What It Shows | What to Look For |
|-----------------------------|---|---|
| Credit Scores | Current scores from all 3 bureaus (Equifax, Experian, TransUnion) | Score per bureau, key score factors, score trend over time |
| Accounts | All open and closed credit accounts | Late payments, collections, charge-offs, incorrect balances, closed accounts still reporting negative |
| Inquiries | All hard and soft credit pulls | Unauthorized hard inquiries (can be disputed), excessive hard pulls in a short period |
| Public Records | Bankruptcies, civil judgments, tax liens | Outdated items past their reporting limits (7 years for most, 10 years for Chapter 7 bankruptcy) |
| Personal Information | Name variations, current and former addresses, employer history | Inaccurate addresses or name variations that could indicate a mixed file or identity issue |

Credit Score Range Reference

| Score Range | Category | What It Means for Our Clients |
|----------------|-------------|--|
| 800-850 | Exceptional | Best available rates, easiest loan approvals — clients with this score rarely need our services |
| 740-799 | Very Good | Near-best rates, most lenders approve — goal range for clients we help |
| 670-739 | Good | Standard rates, most credit products available — achievable for most of our clients in 6-12 months |
| 580-669 | Fair | Higher interest rates, some rejections — where many clients are when they start |

| Score Range | Category | What It Means for Our Clients |
|-------------|----------|--|
| 300-579 | Poor | Worst rates, frequent rejections for credit and housing — most of our clients start here |

What Items Are Disputable?

| Item Type | Disputable? | Reason |
|---------------------------------|---------------------------------------|--|
| Late payments | <input type="checkbox"/> Yes | If inaccurate, not yours, or past the 7-year limit |
| Collections | <input type="checkbox"/> Yes | If inaccurate, paid, settled, or not yours |
| Charge-offs | <input type="checkbox"/> Yes | If inaccurate balance, wrong account info, or past 7 years |
| Hard inquiries | <input type="checkbox"/> Yes | If unauthorized or unrecognized |
| Bankruptcies | <input type="checkbox"/> Difficult | Can dispute inaccuracies; harder to remove if legitimate |
| Accurate, recent negative items | <input type="checkbox"/> Generally no | Bureaus will verify and maintain accurate information |

Monitoring Setup & Progress Tracking

SmartCredit's monitoring feature alerts clients when there are changes to their credit report. This is useful for tracking dispute results in real time.

Setting Up Monitoring Notifications for a Client

1. Log into the client's SmartCredit account (incognito window)
2. Go to **Settings** → **Notifications**
3. Confirm that email alerts are turned ON for:
 - New accounts opened
 - Account derogatory updates
 - Score changes
 - New inquiries
4. Verify the client's email address is correct — alerts go to the client's email

5. Log out

How to Track Client Progress Over Time

- Log in to the client's SmartCredit account at the start of each new dispute round
- Note the **current score for each bureau** and compare to the previous round's scores
- Record the updated scores in the client's DisputeFox profile and in their GHL contact notes
- Share progress updates with clients through GHL SMS or the onboarding communication sequence

Troubleshooting

| Issue | Likely Cause | Fix |
|--|---|---|
| Can't log in with client credentials | Password changed by client or incorrect credentials shared | Contact the client to reset their password and reshare. Do NOT attempt to reset it yourself. |
| Only 1 bureau showing (not 3) | Client is on Basic plan | Ask client to upgrade to Premium. Use the upgrade script above. |
| Report is very old / not updated | Report hasn't refreshed since a past round | Check the report date. If within current round window, use existing data. Do NOT order a new report. |
| Account shows "suspended" or "on hold" | Client's SmartCredit subscription payment failed | Notify the client that they need to update their billing information with SmartCredit directly. |
| Wrong client account accessed | Logged into previous client's session still active in browser | Always use incognito mode. Log out immediately when finished. Never use the same browser window for multiple client sessions. |

Key Rules Summary

- **NEVER order a new report** — it costs the client money.
- **Always use incognito mode** — never save client credentials in the browser.
- **One session per team member** — do not share sessions.
- **Log out immediately** after you are done accessing a client's account.
- **Update DisputeFox and GHL notes** with score data after every review.
- **Client must upgrade to Premium** before full 3-bureau dispute work begins.

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