



**Qualify your rental customers by
accessing their credit scores with**

EQUIFAX[®]

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AUTO RENTAL SYSTEMS



RentWorks version 4.0

Credit Inquiry Module User Guide

Initial Release: Build 8
November, 2010

Second Release: Build 9 (to no longer require SSN)
January, 2011

Third Release: Build 10 (to detect Debit Cards without Authorization Codes)
June, 2011

Table of Contents

Overview – Intent and Purpose	2
Installation and Setup.....	3
How Credit Inquiry changes the rental process	6
Effects of Credit Inquiry results.....	9
Differences between Manual and Automatic Mode	11
Manual Credit Card Authorizations.....	12
Sample Display Log Messages	13

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Credit Inquiry Module intent and purpose

The RentWorks Credit Inquiry Module is designed to communicate with the Equifax credit bureau to leverage their Car Rental Debit Card Solution. The purpose of this partnership is to provide you, the car rental company operator, the means to objectively determine the risk in renting a vehicle to a person presenting a Debit Card as the sole means of securing the rental.

To provide the utmost in flexibility, the Credit Inquiry Module features two modes of operation. These are termed “Manual Debit Card Detect” and “Automatic Debit Card Detect”.

This module is for the USA only.

Manual mode purpose and description

Manual mode is provided to benefit the smaller rental operation with a lower price point by eliminating the need for RentWorks’ Credit Card Processing with the Debit Card Detect feature. It allows the rental agent to perform a Credit Inquiry at the agent’s discretion, but puts the responsibility on the agent to determine when a Credit Inquiry is to be performed, and when it is not. Further, it is incumbent on the rental company and its agents to fairly and equally use the Credit Inquiry in all cases where its use is intended.

Automatic Debit Card Detect mode purpose and description

Automatic Debit Card Detect, coupled with RentWorks’ Credit Card Processing module with Debit Card Detect, can determine when a Credit Inquiry is required, and will not allow a rental to be completed without it. This is the preferred option in larger operations where not every rental agent has the same level of responsibility.

Please note that while RentWorks will identify the contract as a candidate for Credit Inquiry, *the agent must initiate* the Credit Inquiry to obtain the Credit Inquiry result.

In both modes, should a rental be blocked by a failed Credit Inquiry, the Employee Privilege to “Override a credit inquiry failure” can be used to complete the rental.

Installation and Setup

There are several steps which must be accomplished before you can use the Credit Inquiry module.

First, if you wish to use the module in conjunction with a credit card processor who can automatically detect Debit Cards, you must:

1. Purchase the feature from Bluebird, after which Bluebird will install the feature code in your database.
2. Bluebird will notify the credit card processor. As of November, 2010, only Element Payment Services or Central Coast Processing support this feature.
3. With Bluebird, you will access the Credit Card Control file, and select the debit card detection action for each location

To complete the installation of the Credit Inquiry module, you must:

1. Enter into a business relationship with Equifax
2. Activate and complete the Equifax Setup within RentWorks
3. Create the Equifax Configuration File on the database server

Equifax

To use this module, you must first enter into a business relationship with Equifax by: filling out the application, and signing a Master Service Agreement which can be provided by Bluebird or Equifax.

Approximately two days later, Equifax will provide the Bluebird Client Authorization Agreement.

Equifax will charge \$100 up front fee plus a per transaction fee of \$1.06.

Equifax Setup in RentWorks

After you have purchased the module from Bluebird, a PSA will install the EF40 feature code in your database.

Then, with the assistance from a PSA, log into RentWorks and go to Settings->Data Links->Equifax Setup. The following screen will appear:

The Equifax Credit Inquiry Service Settings fields include:

- 1) **Minimum Pass Score:** A number chosen by the rental business operator as the minimum threshold to allow rentals to debit card customers.
- 2) **Keep Results For:** The number of days a cached Credit Inquiry result will remain valid.
- 3) **Exceptions: Allow debit card use when...**
 - Communication is interrupted (Not Implemented)
 - No matching Equifax record (Not Implemented)
- 4) **Use Debit Card Detect business rules**
 - When not checked, Manual mode is enabled.
 - Activate this option only when Equifax Credit Inquiry is used in conjunction with the Element or Central Coast Debit Detect feature
- 5) **Cust ID, Security, Login, Site ID, Service Name, Host, Port, Path**
 - These are fields which tell RentWorks how to communicate with Equifax
 - At least some of these settings will be different for every installation

On the right side of the screen, there are three text boxes which contain messages for:

- display to the rental agent before the Credit Inquiry is performed,
- when the result of the Credit Inquiry is “Do Not Rent”, and
- in case No Record is Found by Equifax.

Equifax Configuration File

On the Database server, the following file must be created, as it contains specifics on the Equifax communication connection:

```
.\cfg\equifax.pf  
-ssl  
-H transport5.ec.equifax.com  
-S 443
```

If you are using NetRent, Bluebird will set this up for you.

How Credit Inquiry changes the rental process

You may need to alter your rental tab sequence to use the Credit Inquiry module. Not all of the required fields are available on the Rental Summary tab, but the final step of the process, requesting the Credit Inquiry, is only available on the **Summary** tab toolbar. Therefore, you must enter all of the required fields on the **Driver** tab.

Credit Inquiry example step-by-step

Step 1:

The rental begins on the rental summary tab. Please refer to the screen below. You will notice at the top of the screen, a large E with the word Equifax next to it. It is 'grayed out' indicating that the contract is either not qualified for a Credit Inquiry request, or that there are required fields which have not yet been populated.



Description	Rate	Amount
TOTAL T&M		
State Surcharge	2.00	
VLF		
NJ Sales Tax	6%	
Federal Tax	3%	
TOTAL CHARGES		
TOTAL PAYMENTS		
BALANCE DUE		0.00

Credit Inquiry Request Qualification

Only those rentals secured solely by Debit Card deposits are qualified to use the Equifax Car Rental Debit Card solution. Automatic Debit Card Detect mode performs this qualification. However, if a 'voice auth' is entered by the rental agent, the Credit Card Processing module will not perform the Debit Card Detect, and the qualification cannot be made automatically.

Note also that with release B10, if you use Element Payment Services as your credit card processor, you no longer have to enter a dollar amount in order for RentWorks to determine if it is a Debit Card and perform the Equifax Inquiry. Once the card is swiped, or the number is entered manually, simply click on the Auth Button.

However, Custom Feature A1087 must be activated.

Step 2:

A visit to the Drivers tab is necessary to populate the required renter data fields or verify the renter data in a stored Renter record.

Credit Inquiry Request Required Fields

These renter data fields must be populated before a Credit Inquiry can be performed.

- First Name
- Last Name
- Address 1
- City
- State
- Zip Code

While it is possible to enter these data fields in the reservation, it is more likely that a returning customer will have them populated. In either case, a visit to the Drivers tab may be avoided. However, it is preferable to confirm the identity of you renter and the accuracy of his data before performing the Credit Inquiry request. The screen below shows the required fields in the Drivers tab.

Dashboard *Check-Out

Summary Drivers Charges/Payments Replacement

Res #: RA #: 9001687

Renter	Driver	Addl	Last Name	First Name
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Renter Driver Addl Driver

Home Phone: () - VIP #:

Last Name: First Name:

Address: Address 2:

City: St: Zip:

Country: USA E-Mail:

License Information

DL #: St: Exp Date: / /

DOB: / / 0

Local Address: Local Phone: () -

Employer: Work Phone: () -

Insurance Information

Insurance Co.: Policy #: Exp.: / /

Renter ID: -1001 Added By: 1

Rewards Information

Carrier: Account#:

Promo: Bonus:

Flight Information

Airline: Flight:

Date: / / 0.00

Personal Identification

Passport: SSN: - -

Charge Summary USD

Description	Rate	Amount
TOTAL T&M		
State Surcharge	2.00	2.00
Domestic Sec. Tax	2.00	2.00
Goods and Services	7%	
NJ Sales Tax	6%	
Federal Tax	5%	
TOTAL CHARGES		4.00
TOTAL PAYMENTS		
BALANCE DUE		4.00

< Back [Progress Bar] Next

A word about 'cached' Credit Inquiry results...

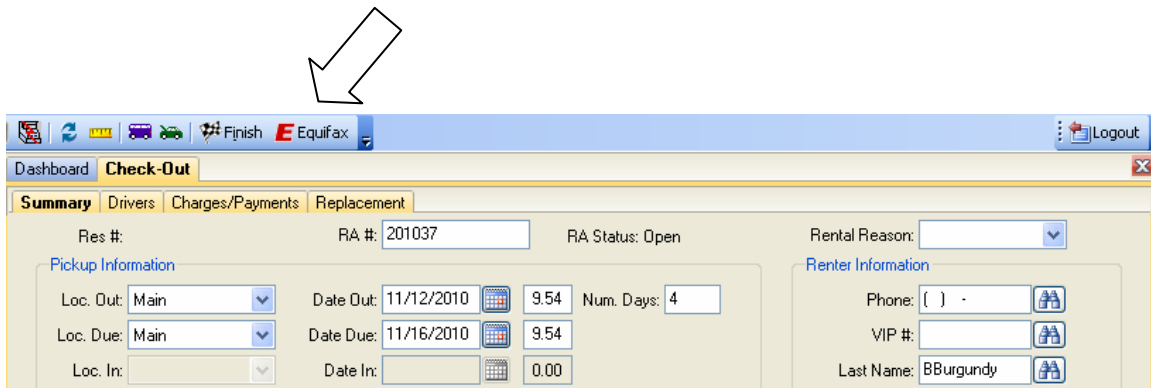
RentWorks has the capability to preserve the Credit Inquiry result (Pass/Fail) in the Renter record. This is stored as a Pass/Fail indicator, and the date the inquiry result was returned by Equifax. This facility makes it even more important that you **verify the identity of your renter**. Without proper identity checks, it would be possible for one renter to take a vehicle out under the profile of another.

Another word about 'cached' Credit Inquiry results...

Assigning a renter with a valid Credit Inquiry result to the rental agreement does not change the rental process. The rental agent must still activate the "Equifax" toolbar button on the rental summary tab. The only difference is that the RentWorks system will find and evaluate the cached result for the renter before attempting to perform a Credit Inquiry with Equifax. A valid (Pass or Fail) result will be immediately applied to the rental agreement. An expired Credit Inquiry result will trigger another Credit Inquiry, refreshing the Credit Inquiry result in the renter record.

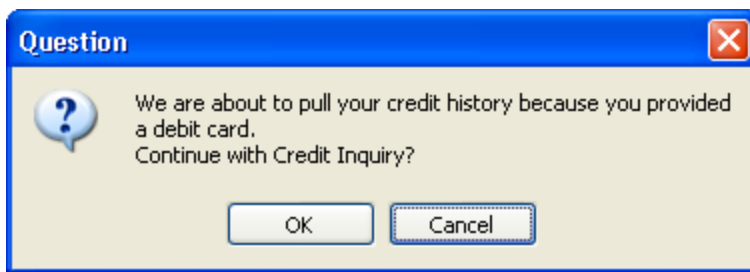
Step 3:

Return to the rental summary tab and look for the vividly displayed Equifax button in the toolbar as shown in the screen below. The agent can then activate the Credit Inquiry process by moving the mouse over the button and clicking the left mouse button.



Step 4:

The Credit Inquiry process begins, usually with an advisory statement to the rental agent. This question is optional and customizable to the needs of the rental business.



The rental agent has the option of canceling or continuing the Credit Inquiry after viewing (and/or reading to the renter) the advisory statement.

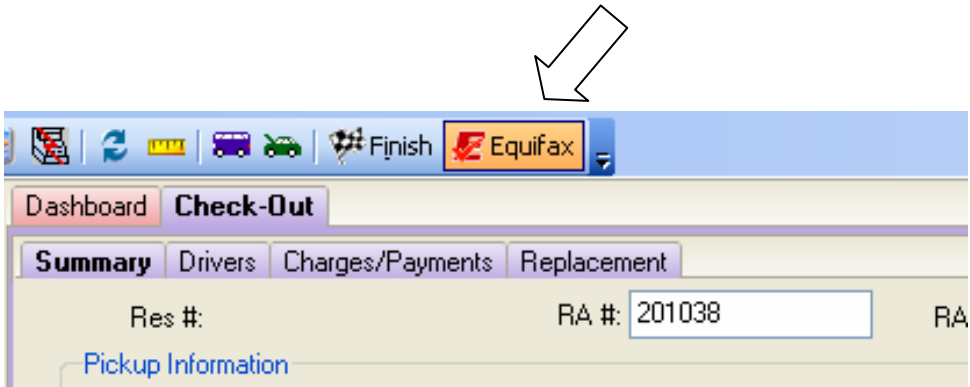
At this point, the Credit Inquiry process looks for and evaluates any cached result. If there is no valid cached result, the renter data (name, address, city, state, ZIP) is communicated to Equifax and a response is returned.

Effects of the Credit Inquiry results on the completion of the rental

Credit Inquiry results fall into four different categories: Pass/Fail/No Record/Error.

Pass result

If the result is “Pass”, the rental may proceed without further complication. The Equifax button in the toolbar will appear with a colored background and a check mark over it as in the screen below. An Information box will **not** be displayed.



Fail result

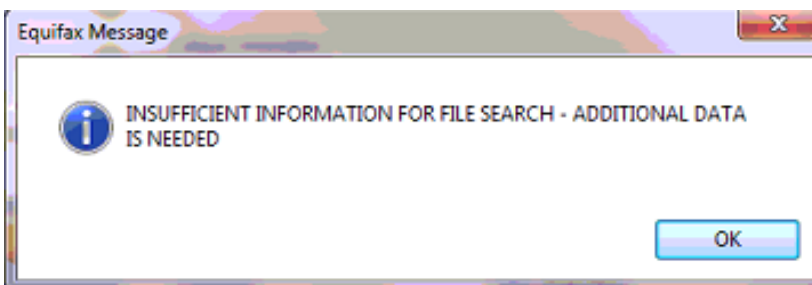
If the result is “Fail”, a customizable message will be displayed in an Information box informing the rental agent that the renter is not qualified to use a Debit Card to secure the rental. This result will be stored with the renter record in RentWorks.

Note that the Equifax button in the toolbar will appear with a colored background and a check mark over it as occurs in a Pass situation.

See below for further instructions: “How to resolve non-passing Credit Inquiry results.”

No Record result

If any address data is missing or invalid, the following message will be returned from Equifax:



To still obtain the Equifax score, you will have to enter the renter’s Social Security number (so that the renter can be found in the Equifax database).

If the Address Parsing Service is down (per the Display Log Messages), please notify Bluebird Support.

If the renter's credit records are not available at Equifax, your customized message will be displayed to the rental agent.

In any "No Record Found" situation, the result will not be stored with the RentWorks renter record. See below for instructions on "How to resolve non-passing Credit Inquiry results."

Error result

Sometimes, there may be other errors in either communication, server availability, or other unforeseen issues which will result in an error returned from Equifax. Any error message will be displayed to the rental agent in an Information box. All errors will be treated as a non-Passing result. This result will not be stored with the RentWorks renter record.

How to resolve non-Passing Credit Inquiry results

RentWorks will allow the rental to continue if an additional or alternate method of securing the rental is tendered which does not include another Debit Card. In any case, a Manager Override can be used to allow the rental in spite of the Credit Inquiry result.

Note that

Differences between Manual and Automatic mode handling of Credit Inquiry results

Automatic Debit Card Detect mode causes RentWorks to require a "Pass" Credit Inquiry result in order to allow a rental to complete when only a Debit Card is used to secure the rental. The standard process involves taking the authorization as usual, as the Debit Card Detection happens during the Authorization process. Once authorized and detected, the Equifax button will be enabled to allow a Credit Inquiry to be performed.

Manual mode causes RentWorks to require only a non-Fail result, since only Pass and Fail are stored, and Manual mode relies on the rental agent to determine if a Debit Card is being tendered.

Optional: Configure Automatic Debit Card Detect to separate Debit Detection from Authorization

Note: This feature is only available to those using Element Payment Services as their credit card processor.

With Build 10 (B10), the capability to separate Debit Detection from Authorization was implemented. This provides the opportunity for RentWorks to identify (detect) a debit card with the Element Credit Card interface without requiring the Authorization before the Credit Inquiry is performed.

Thus, if a debit card is detected and the Credit Inquiry *fails*, the debit card transaction will be expunged without affecting the available cash on the prospective renter's debit card.

This feature is activated by turning ON Custom Feature A1087. Please note also that in B10 the description of Custom Feature A1087 is misleading, by stating: "Force Equifax Credit Inquiry when debit card is used." A more accurate description in the next release will state: "Allow Credit Inquiry after Element Debit Detect and before Authorization".

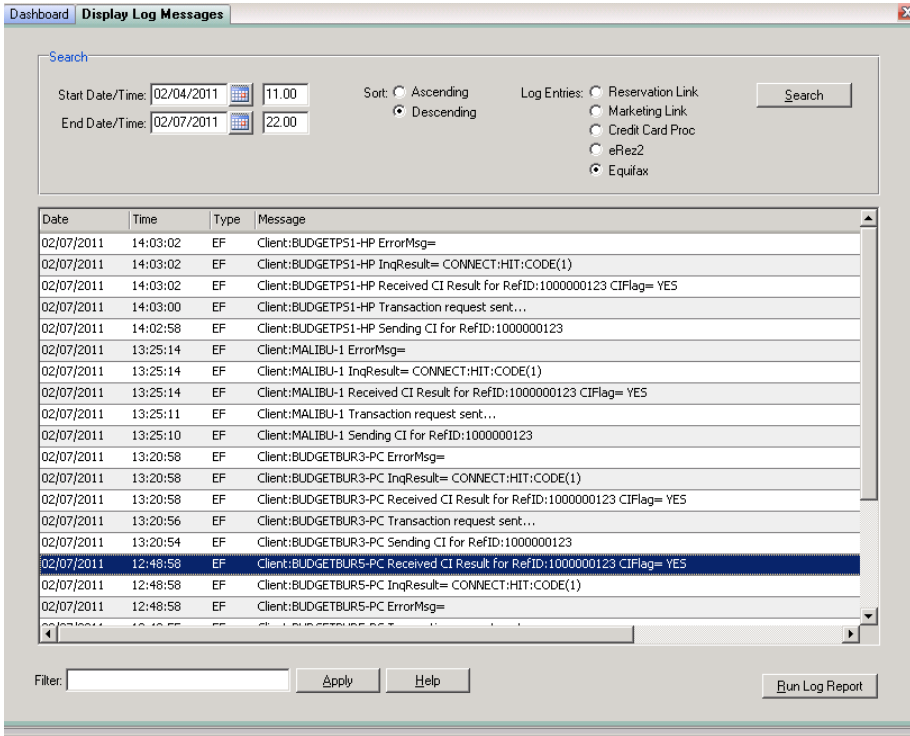
Manual Credit Card Authorizations

The Debit Card Detection is done when the auth system goes out to the credit card processor. When a manual auth is entered, there's no way for RentWorks to know if the card was 'Debit' or 'Credit'.

These contracts can most readily be entered by a manager with the ability to open a contract without a deposit. Open them without a deposit, then go back into contract modify and add the deposit.

Sample Display Log Messages:

To view Display Log Messages, go to Settings->Data Links-Display Log Messages. Select the date/time range you wish to review, the sort order, then the Log Entry for “Equifax”. Click on Search, and the following screen will appear:



In the Message field, the Client is the name of the computer initiating a request. Hit Code(1) means that the renter was found in the Equifax database.