



CREDIT REGISTRY

FRONT OFFICE MANUAL

April 2017

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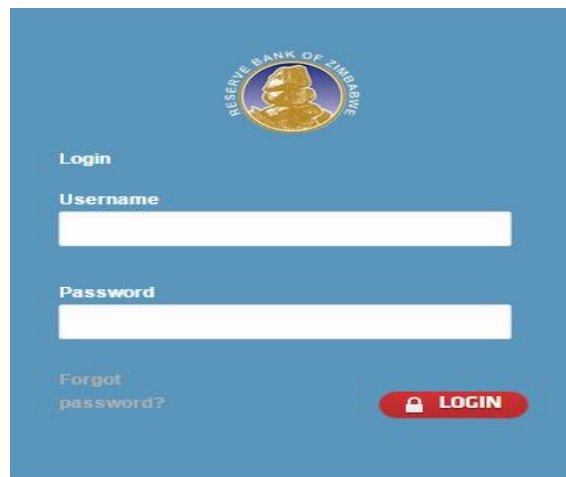
1. Getting Started

- 1.1 This manual provides a guidance on the use of Front Office of the Credit Registry System. The main areas covered in this manual are:
- a) How to **login** to the system;
 - b) How to **search for a subject** (individual or company);
 - c) Provide brief description of **credit and consumer reports**; and
 - d) About **My Profile**.
- 1.2 The system is supported on browsers such as Chrome, Firefox, Internet Explorer 10 or better.

2. Login

Login Credentials...

- 2.1 A user must provide a valid user name and password. The initial login credentials are provided by the Credit Registry Administrator. The login screen for the Front Office is as depicted below.




The screenshot shows a login interface with a blue background. At the top center is the Reserve Bank of Zimbabwe logo. Below it, the word "Login" is written. There are two white input fields: "Username" and "Password". Below the "Password" field, there is a link that says "Forgot password?". At the bottom right, there is a red button with a white lock icon and the word "LOGIN" in white capital letters.

Reset Password...

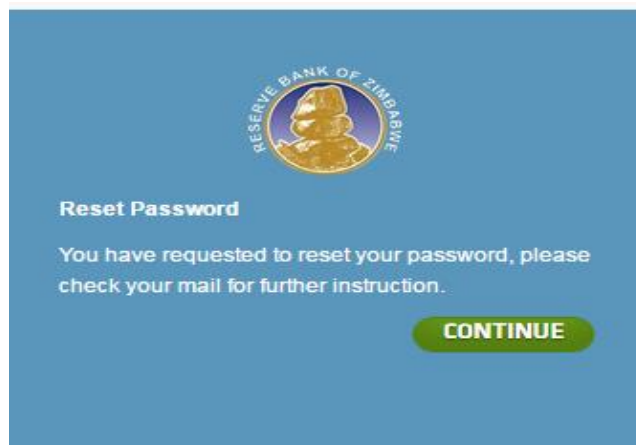
2.2 If a user has forgotten the password, the user needs to click the "Forgot Password?" link and follow the instructions:

a) Enter correct user name.



The screenshot shows a blue background with the Reserve Bank of Zimbabwe logo at the top center. Below the logo, the text "Forgot Password" is displayed. Underneath, there is a label "Username" followed by a white text input field. At the bottom left, there is a red link that says "Cancel?". At the bottom right, there is a red button with the word "SEND" in white capital letters.

b) Click "Send" and an email would be sent to the user's email box. If the user has not received the email, please check the spam folder. If the email is not delivered within 10 minutes, please contact the system administrator.



The screenshot shows a blue background with the Reserve Bank of Zimbabwe logo at the top center. Below the logo, the text "Reset Password" is displayed. Underneath, there is a message: "You have requested to reset your password, please check your mail for further instruction." At the bottom right, there is a green button with the word "CONTINUE" in white capital letters.

c) Initiate the process of password reset by following the instructions in the email.

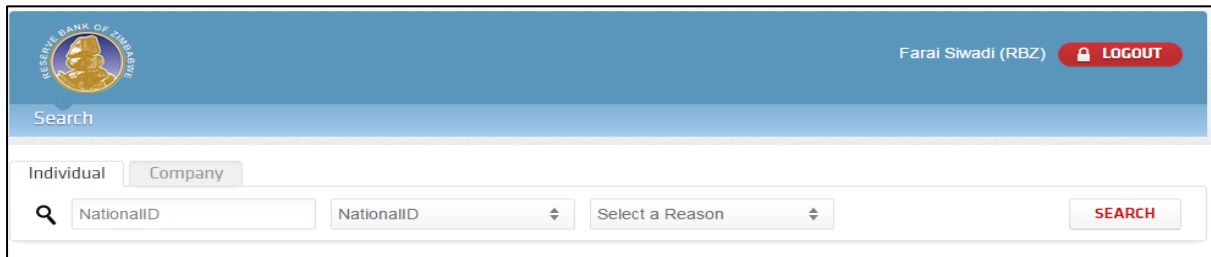
2.3 If the process is not working, please contact the System Administrator.

3. Subject Search

3.1 The search tab enables searching for Individuals and Companies in the Credit Registry database.

Searching for an individual...

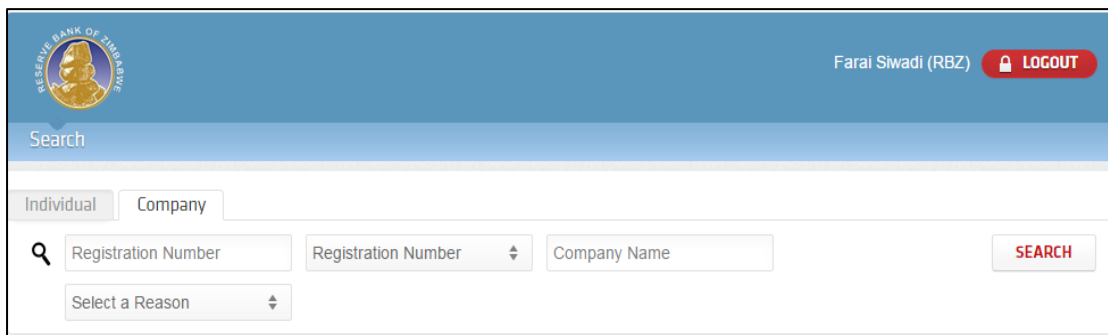
- 3.2 Users can search individuals using a Unique Identifier, that is, **National Identification Number** for citizens or **Passport Number** for non-citizens.
- 3.3 All searches require a valid reason for inquiry. Select the reason for the inquiry from the drop down menu.
- 3.4 The search screen for individuals is as depicted below.



The screenshot shows the Reserve Bank of Zimbabwe's search interface. At the top left is the bank's logo. At the top right, the user is logged in as 'Farai Siwadi (RBZ)' with a 'LOGOUT' button. Below the header is a 'Search' section with two tabs: 'Individual' (selected) and 'Company'. The search form includes a magnifying glass icon, a text input field containing 'NationalID', a dropdown menu also containing 'NationalID', another dropdown menu labeled 'Select a Reason', and a red 'SEARCH' button.

Searching for a company...

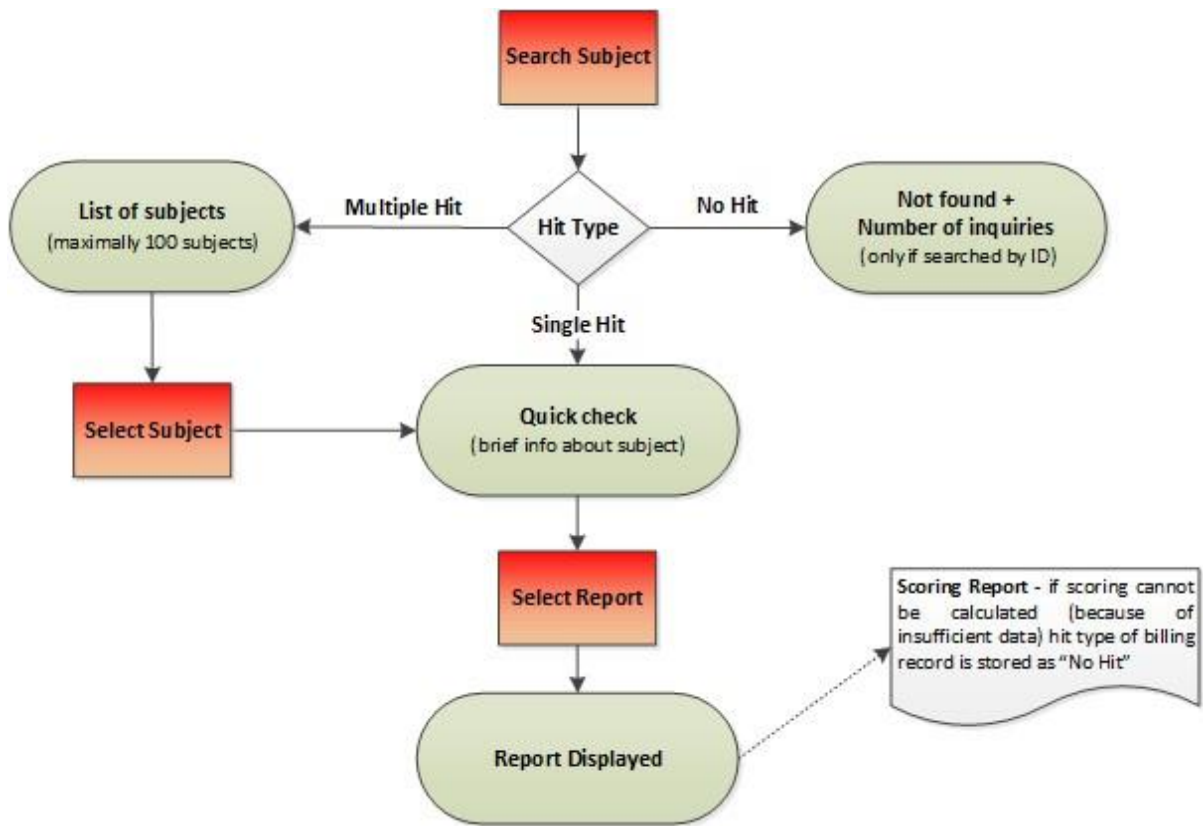
- 3.5 Users can search companies (institutions) using the following search criteria:
 - a) **Unique Identifier** - search using the Registration number or Business Partner Number (BPN).
 - b) **Company Name** – insert company name (at least 3 characters are required to submit a search request).
- 3.6 All searches require a valid Reason for Inquiry. Select the Reason for the Inquiry from the drop down menu.
- 3.7 The search screen for companies is as depicted below.



The screenshot shows the Reserve Bank of Zimbabwe's search interface for companies. At the top left is the bank's logo. At the top right, the user is logged in as 'Farai Siwadi (RBZ)' with a 'LOGOUT' button. Below the header is a 'Search' section with two tabs: 'Individual' and 'Company' (selected). The search form includes a magnifying glass icon, a text input field containing 'Registration Number', a dropdown menu also containing 'Registration Number', a text input field containing 'Company Name', a dropdown menu labeled 'Select a Reason', and a red 'SEARCH' button.

Search Results...

3.8 The following schema shows the logic of searching and possible results:



Quick Check and Consent...

3.9 Quick Check shows basic information about subject and it is used for confirmation only, as depicted below.

Credit Registry Report >	Quick Check Print PDF		
Credit Registry Report Plus >			
Scoring Report >			
Consumer Report >			
Consumer Report Plus >			
Thandiwe Elley			
NationalID	72-2753341P16	Date of Birth	29/02/1984
Country of Birth	Zimbabwe	Address	Cecil Ave, Umzingwane, 237, ZW

Note: No Information Available means that no positive or negative information on the subject has been reported by any data provider. In this instance the standard credit reports (Credit Registry Report, Credit Registry Report Plus, Scoring Report) are still offered to a user, but without credit information.

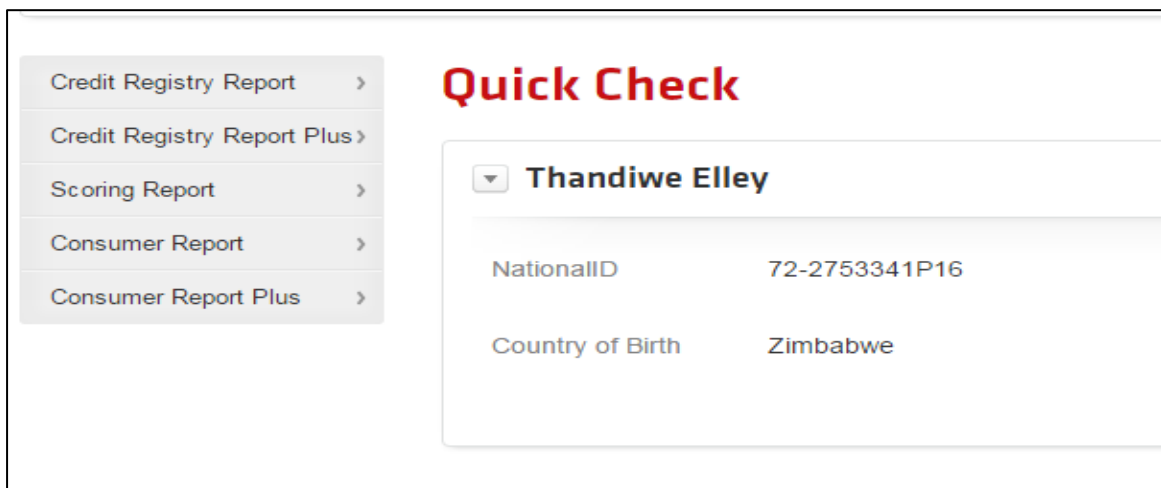
Charges....

3.10 By proceeding beyond the Quick Check, the user will be consenting to the charges for accessing reports in the Credit Registry System. The applicable charges will be set by the Credit Registry from time to time.

4. Reports

4.1 Credit Registry system offers different types of reports to users according to their access levels and privileges.

4.2 The screen shot below depicts the reports that a user can access.



Credit Registry Reports...

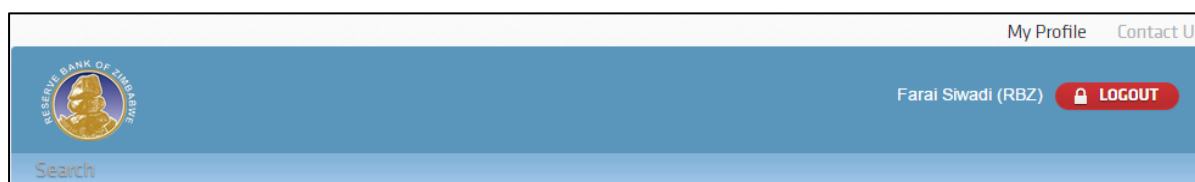
4.3 The list of available reports is outlined hereunder.

- a) **Credit Registry Report** – the report lists all available information about the subject in the database. It includes personal information from data providers and available information from public sources.
- b) **Credit Registry Report Plus** – In addition to the information provided in the Credit Registry Report, the Credit Registry Report Plus contains scoring information.
- c) **Scoring Report (Credit Registry Predictor)** - is a report with detailed scoring information of subject including calculation of the historical scoring.

- d) **Consumer Report** - is a report intended for the consumer to inform them about their information stored in the Credit Registry. In addition, it contains information about data providers and report inquiries made on the consumer.
- e) **Consumer Report Plus** - In addition to the information provided in the Consumer Report, the Consumer Report Plus contains scoring information about the consumer.

5. My Profile

5.1 "My Profile" enables users to change their [password](#) and view their [usages](#).



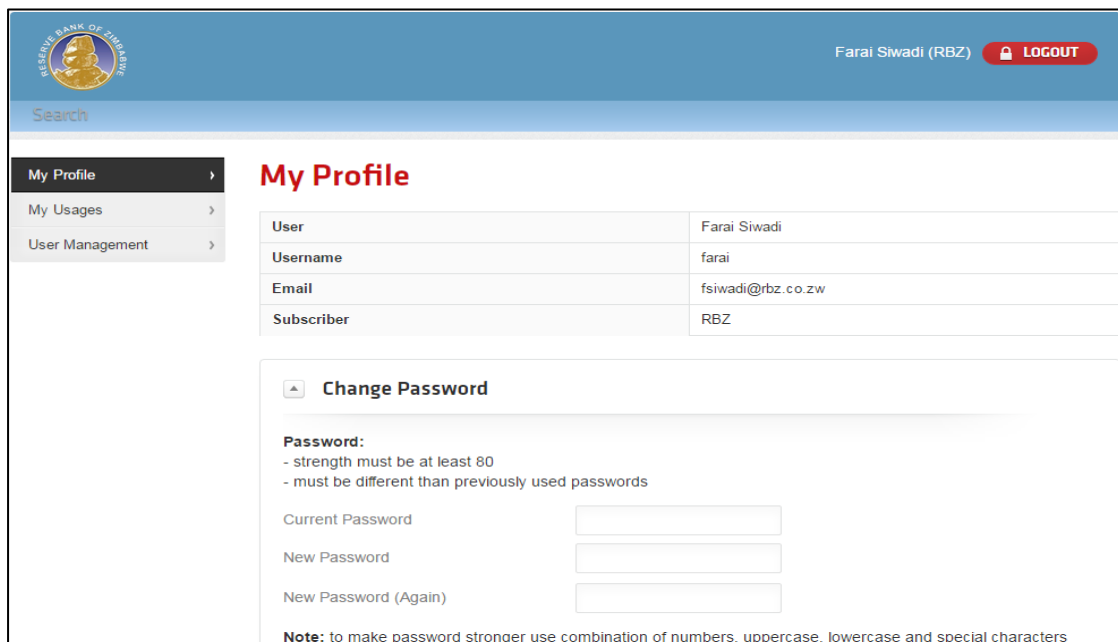
5.2 Passwords are checked against several security rules, as explained below:

- **Password Strength** is evaluated as a score and must be equal or greater than **80 = Strong**.

Strength in CBS	Complexity	Example Password	Example Score
0 - 19	Very Weak	12345	4
20 - 39	Weak	123ABC	32
40 - 59	Good	1A2B3C	46
60 - 79	Strong	1A2B3CC!!	66
80 - 100	Very Strong	1@A2B3c!	98

- **Required Password Difference** - new password should differ from the previous one by at least **3** characters.
- **Number of Previous Passwords that Differ** - number of previous passwords checked for duplication with a new one is **8**.
- **Password Expiration** - number of days after which current password will expire is **30**.
- **Number of Failed Attempts to Lock Account** - number of failed attempts to login after which account will be blocked is **3**.

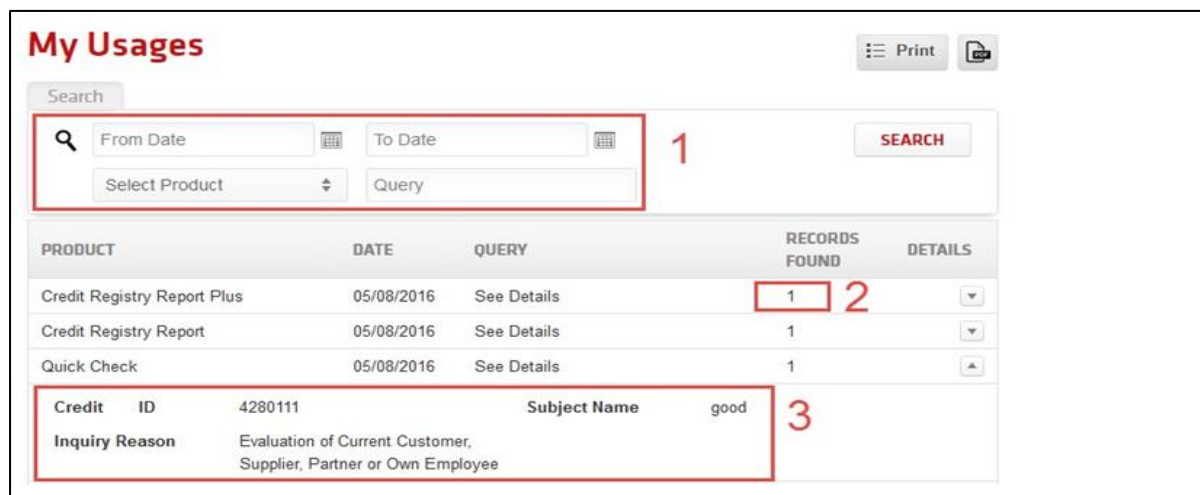
5.3 The screen shot below depicts the password change process.



My Usages...

5.4 “My Usages” shows user's recent inquiries for reports including search results. Users can search for the historical queries using the available filters as follows:

- **Product** (which show a type of usages i.e. search, Quick Check or report) **and date** (which indicates a date of usage) (1).
- **Record Count** - shows the number of subjects found on the inquiry e.g. a search may lead to multiple hit results (2).
- **Detail** - provides main parameters of an inquiry (3).



User's Management...

- 5.5 User Management page is only available to administrators. It displays a list of users and enables creation or editing users and their access rights for the Front Office functionality.
- 5.6 The characters which are allowed when creating a new username are a combination of "a-z 0-9._@".