



## IQ Connect

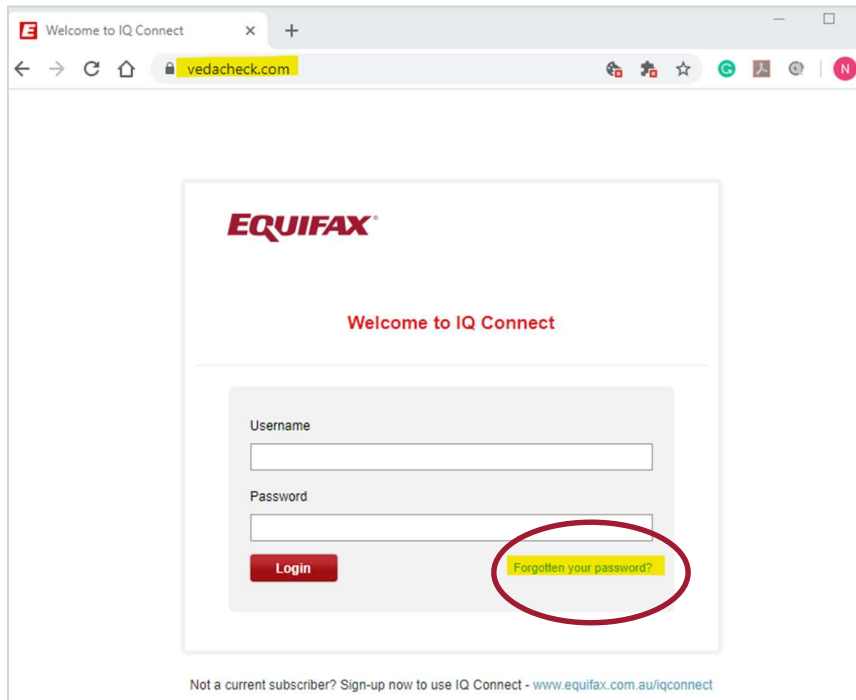
Password Reset Process and  
Equifax Apply (Access Seeker)

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## IQ Connect Password Reset Process

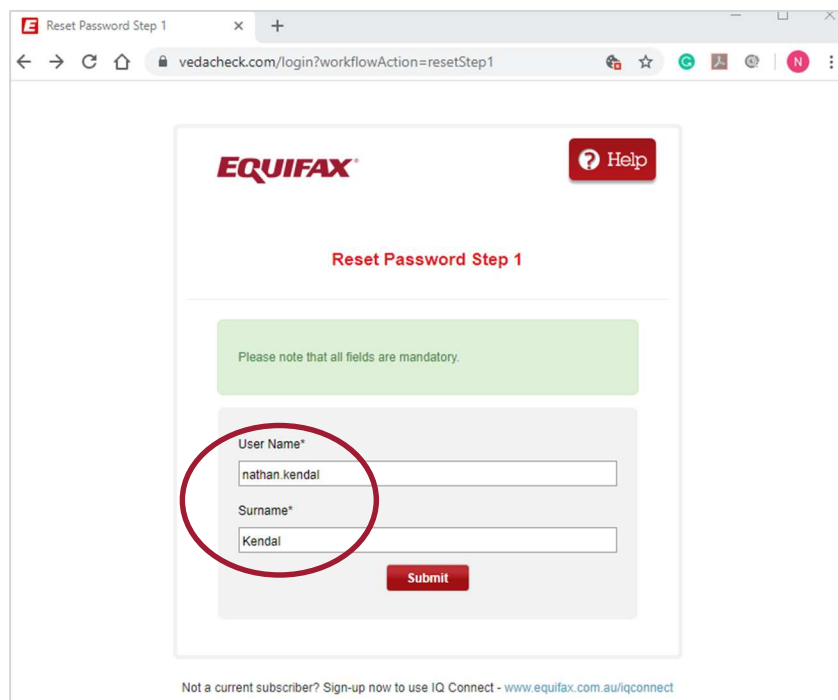
Navigate to [www.vedacheck.com](http://www.vedacheck.com) and click on Forgotten your password?



The screenshot shows a web browser window with the URL [vedacheck.com](http://vedacheck.com). The page content includes the Equifax logo, the heading "Welcome to IQ Connect", and a login form. The form has two input fields: "Username" and "Password". Below the "Password" field is a red "Login" button and a yellow link labeled "Forgotten your password?". A red circle is drawn around the "Forgotten your password?" link. At the bottom of the page, there is a link: "Not a current subscriber? Sign-up now to use IQ Connect - [www.equifax.com.au/iqconnect](http://www.equifax.com.au/iqconnect)".

Enter the User Name and Surname. Please note that the User Name for IQConnect is the brokers email address, as per their Macquarie accreditation with MBL added.

For example: [name.surname@brokername.com.au](mailto:name.surname@brokername.com.au)MBL



The screenshot shows a web browser window with the URL [vedacheck.com/login?workflowAction=resetStep1](http://vedacheck.com/login?workflowAction=resetStep1). The page content includes the Equifax logo, a "Help" button, and the heading "Reset Password Step 1". A green box contains the text "Please note that all fields are mandatory.". Below this are two input fields: "User Name\*" and "Surname\*". The "User Name\*" field contains "nathan.kendal" and the "Surname\*" field contains "Kendal". A red circle is drawn around the "User Name\*" field. A red "Submit" button is at the bottom. At the bottom of the page, there is a link: "Not a current subscriber? Sign-up now to use IQ Connect - [www.equifax.com.au/iqconnect](http://www.equifax.com.au/iqconnect)".

If a valid User Name and Surname are entered, users will be taken to the verification and password reset stage of the process.

Reset Password Step 2

Important note!  
Your verification code has been generated successfully and sent to the email address registered with Equifax.  
Please ensure you fill in all the fields.

Verification Code\*

Don't receive a verification code? [Click to resend](#)

New Password\*

Confirm New Password\*

Submit

Need [Help](#) with resetting your password?

Not a current subscriber? Sign-up now to use IQ Connect - [www.equifax.com.au/iqconnect](http://www.equifax.com.au/iqconnect)

Users are required to enter the verification code that will have been emailed to their accredited Macquarie email address.

**IQ Connect Password Reset** Inbox x

subscriberassist.au@equi... 15:23 (0 minutes ago) ☆ ↶ ⋮  
to me ▾

Dear Kendal,

This email has been generated as a request has been made by you to reset your IQ Connect password. If you did not make this request please call Equifax Customer Service on 13 8332 immediately.

Your verification code is **4r1Gw01** generated at 02/06/2020 15:23:23

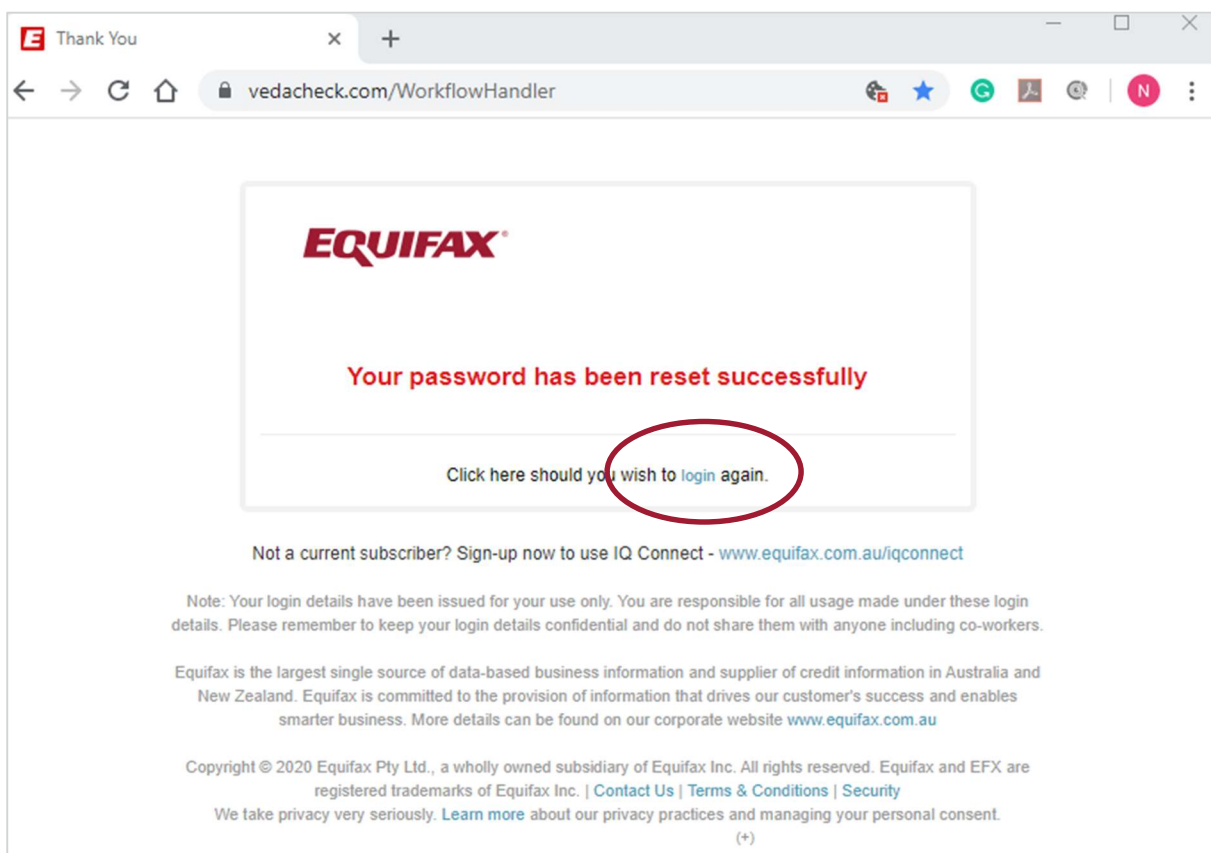
Please enter this into the verification code section of the reset password screen. Please note that the verification code is case sensitive. Once you have reset your password you will be able to log into IQ Connect with the new password.

Reply Forward

Users are required to enter a new password that is between **8 and 12 characters long** and meets three or more of the following criteria:

- Uppercase letter
- Lowercase letter
- Number
- Special character (e.g. @\$)

If a new password has been entered and meets the security requirements, then users will be notified that their password reset has been successful and can follow the link below the notification to log back into IQConnect.



If you encounter problems completing your password reset or accessing IQConnect please email Equifax's Business Contact Centre at: [subscriberassist.au@equifax.com](mailto:subscriberassist.au@equifax.com).

Our support agents aim to respond to all support requests within 5 business days.

## Running Equifax Apply (Access Seeker) Reports

Once you have reset your password you can access IQConnect at <https://www.vedacheck.com/>

To run an Equifax Apply report, click 'Individuals' underneath 'Working With' on the left hand side of the portal after log-on.

The screenshot shows the Equifax portal home page. The top navigation bar includes Home, Prev Enquiries, Next Enquiry, News, and Product Help. On the left, the 'Working With' menu is circled in red, with 'Individuals' highlighted in yellow. The main content area features an 'Announcements' section with four articles:

- 23 NOV 2019**: POWERING SMARTER DECISIONS FOR AUSTRALIA'S SMES. Equifax's solution for improving the accuracy and coverage of ANZSIC codes has improved the ability of SMEs to make decisions that can help increase profits and mitigate risk.
- 04 SEP 2019**: Automotive industry slump calls for new operating model. Director of Deloitte Motor Industry Insights & Analytics cautions that survival requires dealers to find new ways to operate.
- 01 SEP 2019**: Data Maintenance - Online Amendments (Learning Guide). Follow this step-by-step guide to self-service credit bureau amendments.
- 01 SEP 2019**: Repayment History (Learning Guide). Understand the various RHI codes which are used to interpret repayment history records within a credit file.

Select 'Equifax Apply' from the drop-down to the right of 'Type of Information you require'.

The screenshot shows the 'Working with Individuals - Equifax Apply' form. The 'Equifax Apply' option in the 'Type of Information you require' dropdown is circled in red. The form includes the following sections:

- Identify the type of service you are providing (In order to determine product)**: Type of Information you require (Equifax Apply selected), Type of Credit you are providing (Consumer selected), and consent checkboxes for accessing credit files and including commercial information.
- Identify the individual with whom you are doing business**: Fields for Surname, Given Name, Middle Name, Gender, Date Of Birth, Drivers Lic. No., and Employer.
- Address**: Fields for Property Name, Unit No., St No., Street Name, St Type, Suburb, State, and PostCode (Current and Previous).
- Credit Enquiry Data**: Fields for Account Type, Amount, Role, Reference No., and Client Charge Back Number.

Ensure all mandatory (\*) fields are populated as well as 'Account Type', 'Amount \$' and 'Role'. If the final loan amount is yet to be finalised enter an indicative amount and click Submit.

**Working with Individuals - Equifax Apply**

A score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the individual.

Identify the type of service you are providing (In order to determine product)

Type of Information you require: **Equifax Apply**

Type of Credit you are providing: **Consumer**

Do you have written consent to access this individual's credit file on his/her behalf?  Yes - written consent obtained from the individual

Do you wish to include Commercial Information in the report?  Yes - consent obtained to include consumer AND commercial

Identify the individual with whom you are doing business **or** Enter File Number

Surname\*  Given Name\*  Middle Name

Gender\*  Date Of Birth  Drivers Lic. No.

Employer

Address Property Name Unit No. St No. Street Name St Type Suburb\* State\* PostCode

Current

Previous

Credit Enquiry Data

Account Type **Select**  Amount \$  Dollars only

Role **Principal**

Reference No.

Client Charge Back Number

**Submit**

Results will be provided to users on-screen, they will also be able to download a PDF copy of results.

**Equifax Apply Consumer report**

Report For: [Redacted] Age of file: 29 years 1 month Date generated: 07 Feb 2020 - 15:20  
 Data level: Comprehensive Transaction ID: 200207-AN0HQ-0099V  
 Charge Back No.:

**PDF**

Summary	Identity details	Credit enquiries	Insolvencies & court actions	Accounts & repayments	Business relationships
[Redacted]					Adverse on file <b>Yes</b>
[Redacted]					Credit enquiries 18
[Redacted]					Accounts 18
[Redacted]					Defaults <b>12</b>
[Redacted]					Total limit \$26,000
[Redacted]					Worst RHI status last 24m 2
[Redacted]					Insolvencies & Actions <b>7</b>
[Redacted]					Business relationships 1
[Redacted]					Disqualified directorships 0

**Credit enquiries & defaults** No. of enquiries: 18 | No. of defaults: **12** [View defaults](#) [View enquiries](#)

**Personal insolvencies & court actions** No. of actions: **7** [View details](#)

**Accounts & repayments - Consumer** No. of accounts: 18 | Worst RHI status last 24m: 2 | Total limit: \$26,000 [View details](#)

**Business relationships** No. of relationships: 1 | Disqualified directorships: 0 [View details](#)