

ABBYY



ABBYY Vantage

Credit Bureau Report Document Skill Guide

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About ABBYY Vantage

ABBYY Vantage is a comprehensive Content Intelligence platform that provides AI-powered cognitive services and pre-trained and trainable skills that can "understand" business documents and extract actionable data and insights.

This no-code / low-code platform makes today's digital worker and processes smarter and empowers the new citizen developer to accelerate digital transformation initiatives and expand automation to new processes in a fast and simple way, making an immediate impact on business results and customer experience.

Types of documents that can be processed with Vantage

Vantage is capable of processing structured, semi-structured, and unstructured documents in a variety of input formats and languages.

- **Structured documents** are documents which always include the exact type of information in the exact same locations. One example of structured documents are pre-formatted forms.
- **Semi-structured documents** are documents which generally include the same or similar information, but in each document the location, size, and number of fields may vary from document to document. Examples of semi-structured documents are bills, payment orders, and invoices.
- **Unstructured documents** are documents which consist of continuous text. Required information is usually located inside a sentence that can be on any page of the document. Examples of unstructured documents are contracts, lease agreements, and e-mail messages.



Note: Use Advanced Designer to create skills for extracting data from unstructured documents.

The Vantage platform comes with a set of built-in skills, which can extract data from certain document types out-of-the-box (i.e. invoices, purchase orders, receipts, bills of lading, delivery notes). These skills can be adjusted according to specific requirements and further trained based on customer-specific documents.

Vantage users have also the option to design and train a completely new Document skill, Classification skill, and/or Process skill based on their own document set.

Credit Bureau Report - Document Skill

The **Credit Bureau Report** skill extracts data from credit bureau reports, which are statements issued by a credit bureau. These documents contain information about the borrower's credit history and current debt situation, e.g. loan payment history, credit account balance, and credit rating. Credit bureau reports are used by lenders to determine whether a borrower is complying with their existing credit terms and to calculate potential interest rates that can be offered.

The Credit Bureau Report skill is a preview skill. It has been trained on a small document set and is intended to be used by citizen developers as a quick-start basis for processing credit bureau reports. The skill may require further training on your specific documents in order to be used in production scenarios.

Countries and Languages

Countries	Languages
Any	English

Extracted Fields

Field	Description	
Bureau Source Code	<p>The reporting national credit agency.</p> <p>Can have one of the following values:</p> <ul style="list-style-type: none"> • Experian (XPN), • Equifax (EQF), • TransUnion (TU). 	
Report Date	The report date.	
Borrower	Full Name	<p>Information about the borrower.</p> <p>SSN stands for social security number.</p>
	Last Name	
	First Name	
	Middle Name	
	Name Suffix	
	SSN	
	Date of Birth	
Co-Borrower	Full Name	<p>Information about the co-borrower.</p> <p>SSN stands for social security number.</p>
	Last Name	
	First Name	
	Middle Name	
	Name Suffix	
	SSN	

Field		Description
	Date of Birth	
Address	Full Address	The address of the borrower.
	Street	
	City	
	State	
	Zip Code	
Credit Score	Score	The credit score.
	Bureau Source	The source credit agency.
	Date	The date on which the credit rating was reported.
	Factors	<p>The risk factors.</p> <p>Can have one of the following values:</p> <ul style="list-style-type: none"> • 1 (too much unpaid outstanding debt), • 2 (missed payments), • 3 (too few revolving credit accounts), <p>etc.</p>
Credit History	ECOA	<p>Specifies the information provided to the credit bureau with regards to the Equal Credit Opportunity Act.</p> <p>This field contains an alphanumeric character denoting a specific ECOA code:</p> <ul style="list-style-type: none"> • A (Authorized User) - the borrower is an authorized user of the account while another party has contractual responsibility, • I (Individual Account) - the borrower has contractual responsibility for the account and has primary responsibility for its payment, • J (Joint Account) - there are other parties aside from the borrower that have contractual responsibility, <p>etc.</p>
	Creditor	The lending organization.


Field		Description
	Reported	The date on which the credit account was last checked.
	Opened	The date on which the credit account was opened.
	Last Active	The date on which the last activity occurred.
	High Credit	Highest monthly balance owed by the borrower over the account's lifetime.
	Type	The credit type (e.g. installment, revolving).
	Balance	The credit account balance.
	Terms	The credit terms.
	Past Due	The amount overdue.
	Number 30 Days Late	The number of payments late for at least 30 days.
	Number 60 Days Late	The number of payments late for at least 60 days.
	Number 90+ Days Late	The number of payments late for at least 90 days.
	Status	<p>The account status.</p> <p>This field contains an alphanumeric character denoting a particular status:</p> <ul style="list-style-type: none"> • 05 - the account has been transferred to a different bank, • 11 - active account, • 13 - closed account, <p>etc.</p>
Bureau Source	The source credit agency.	
Public Record	Source	The source credit agency.
	Amount	The total amount owed across all accounts.
	Status Date	The status acquisition date.
	Action Type	The account action type.
	Status	The account status.

Key Fields

- Report Date
- Borrower Full Name
- Borrower SSN
- Co-Borrower Full Name
- Co-Borrower SSN
- Bureau Source Code: Experian (XPN), Equifax (EQF), or TransUnion (TU)

Using a Skill in ABBYY Vantage

To use a skill in ABBYY Vantage, you need to import it to your **Skill Catalog**.

To import a skill, open the **Skill Catalog** and click the  **Import** button in the toolbar. In the dialog box that will open, specify a path to the archive that contains the skill you are importing.


This skill will be uploaded to your **Skill Catalog** and published.

If the chosen archive is larger than 2 GB, you will see a dialog box with a link to a shared folder and its credentials.

You should open this folder and upload the archive. The skill will be imported to Vantage automatically. The archive will then be deleted from the shared folder. All files uploaded to this folder afterwards will be transferred to the exception folder. Hence you may use this folder to import only one skill. The folder remains active for 14 days.

The version of the imported skill will be 1.0. If such a skill previously existed in the tenant and was deleted, the version number of the deleted skill will be incremented and assigned to the imported skill. The version number of the imported built-in skills is always the same as at the time of export.

If the skill you are importing already exists in your **Skill Catalog**, ABBYY Vantage will display a warning message and will ask whether you want to create a new version of the existing skill or save the new skill under a different name. If you choose the latter, the new skill will be called *<Imported skill name New>*.

 **Note:** Vantage supports the import of skills exported from Advanced Designer. However, such skills will only be trainable in Vantage if a Fast Learning activity was added to the document processing flow in Advanced Designer.

Importing a Document skill with data catalogs

Data catalogs exported with a skill are imported according to the table below:

Does a catalog with the same name exist in your tenant?		Import of the catalog	Import of the data (if data was exported)
No		The catalog is imported.	The data is imported.
Yes	The set of columns and their types are the same.	The catalog is not imported.	The data is imported. Previous data in the catalog is lost.

Does a catalog with the same name exist in your tenant?	Import of the catalog	Import of the data (if data was exported)
	The set of columns and/or their types differ.	The catalog is imported with the name <Catalog_name Skill_name>.
		The data is imported.

Importing a Process skill

If you import a Process skill that was exported without referenced skills, you have to make sure that all the referenced skills exist in the **Skill Catalog**. If necessary, such skills should be imported before the Process skill, otherwise you'll get an error when importing the Process skill.


If you import a Process skill that was exported with referenced skills, they will be imported as follows:

- If such a skill exists in the Catalog, it will not be imported. The skill from the Catalog will be used, even if the skill in the import archive has a newer version.
- If a skill with the same name exists in the Catalog, the skill will be imported and renamed. The link in the Process skill will be updated.

If the imported skill has shared folder import set up, this feature needs to be enabled manually after the import.

Note: The availability of this feature depends on the user's role. For more information about roles, see Role-Based Access Control.

To publish a skill:

1. Select one by left-clicking it and then click  **Publish** in the toolbar. This will open the Skill Designer's **Publish** tab, where you will have to fill out some information.
2. Click the **Publish Skill** button either at the bottom of the Skill Designer window or in the **Actions** pane.

Note: The availability of this feature depends on the user's role. For more information about roles, see Role-Based Access Control.

You can start using a skill right away or try it out on your documents first. To try out a skill, click the **Try** button in the **Skill Catalog**.

For more information on importing, publishing, or trying out skills, please refer to the ABBYY Vantage Skill Catalog Guide.

If a skill does not fully meet your processing requirements, you can edit it to suit your needs. For detailed instructions, please refer to the ABBYY Vantage Skill Designer Guide.

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