

Credit Repair Software Checklist



Software name: _____

The following list contains the minimum requirements for Credit Repair software so your company can grow efficiently with a minimum of investment and employees. Have this list in front of you when you are evaluating a Credit Repair Software and be sure to check each and all points to avoid getting the wrong software for your business.

- ☐ The software should be able to handle thousands of prospects and clients. You should be able to use the software NOT only for clients but for prospects as well which could be in the thousands. When evaluating be sure the demo you evaluate contains thousands of contacts records to simulate this need and appreciate speed.
- ☐ The software should be capable of importing records at least from the most usual formats like CSV, DBF and Excel.
- ☐ The software should be able to select all disputes to print from all clients with one click. If you intend to have lots of clients it will be a waste of time and very tedious going from client to client selecting what disputes to print.
- ☐ The software should allow you to assign how many disputes you want per letter. In other words you don't want the software to force you in either direction (like putting all disputes in one letter or vice-versa) that should be under your control.
- ☐ The software should extract disputes automatically from different credit reports. You don't want to spend hours in something that could be done in seconds.
- ☐ The software should assign the letters automatically based on the dispute type but always under your control.
- ☐ The software should provide a Portal for your Clients so they can do 24/7 and check the status of their disputes. Also, it should provide a Portal for your Affiliates (those who refer deals to you) so they can see their clients' portals from their own portal. These are two essential options that should be included at no extra cost.
- ☐ The software should provide a way to follow up automatically with you client. In other words, your client is going to forget to send you the responses from Credit Bureaus and you need an automatic way to follow up on those.
- ☐ If you are considering online software, be sure that you understand the implications of having your business software online. (slow operating speed specially when "moving around", security issues, lack of control, interruptions in your work, potential loss of business if the provider company closes, etc.) To avoid a potential disastrous outcome for your company be sure to ask what provisions are taken by the provider in those cases.
- ☐ Ask what extra features are offered. A business is much more than sending some letters. At least you need:
 - A way to control your client payments under different payment options always under your control.
 - The ability to charge credit cards.
 - The ability to print checks so you can receive checks by phone / fax.
 - The ability to print invoices for your clients.
 - The ability to manage your leads. Marketing to your prospects should be an important part of your business.
 - The ability to send / receive e-mail without losing the line of communication with your clients. In other words, sending e-mail from Outlook does not count since you lose that connection with your client.
 - The ability to create tasks for your agents and separate for your clients so you can follow up with ease to prospects and clients.
 - Any marketing aspect of the software is a plus, the opposite is a negative. A business to grow needs sales. To get sales you need marketing. Without marketing nothing happens. Be sure that the software you choose has a solid set of marketing features that will allow you and your company to grow fast and steadily.