An Analysis of the Credit Investigation Occupation.

Ohio State Dept. of Education, Columbus. Div. of Vocational Education.; Ohio State Univ., Columbus. Trade and Industrial Education Instructional Materials Lab.

Office of Education (DHEW), Washington, D.C.

34p.; For related documents, see CE 004 160-170, CE 004 172-206, CE 004 263-268, and CE 004 425-427

Communication Skills; Credit (Finance); *Finance Occupations; *Job Analysis; Knowledge Level; *Occupational Information; Safety; Skill Analysis; Skill Development; *Task Analysis; Task Performance; Work Attitudes

*Credit Investigation Agents

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the credit investigation occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Four duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety-hazard; and on the second page: science; math-number systems; and communications (performance modes, examples, and skills and concepts). The duties include: gathering and dispersing credit information; maintaining credit records; and promoting services. (BP)
CREDIT
INVESTIGATION AGENT

Instructional Materials Laboratory
Trade and Industrial Education
The Ohio State University

5184
AN ANALYSIS OF THE CREDIT INVESTIGATION OCCUPATION

Developed By

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Occupational Analysis
Occupational Analysis
E.P.D.A. Sub Project 73402
June 1, 1973 to December 30, 1974
Director: Tom L. Hindes
Coordinator: William L. Ashley

The Instructional Materials Laboratory
Trade and Industrial Education
The Ohio State University
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The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.
This task analysis for the occupation of a credit investigation agent was approached from the aspect of the credit bureau operation. The following are entry level skills in credit investigation. The data processing concepts were not developed because of variations within the industry. The information presented will offer an effective orientation to the credit investigation occupations.
ACKNOWLEDGMENT

We wish to acknowledge the valuable assistance rendered by the following subject matter specialists. They provided input to the vocational instructors in identifying related skills and concepts of each respective subject matter area and served as training assistants in the analysis process during the two-week workshops.

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Columbus, Ohio

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Rick Fien, Chemistry
The Ohio State University
Beachwood, Ohio

N.S. Gidwani, Chemistry
Columbus Technical Institute
Columbus, Ohio

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The Ohio State University
Columbus, Ohio

Donald L. Hyatt, Physics
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Worthington, Ohio

Glenn Mann, Communications
Columbus, Ohio

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Reynoldsburg, Ohio

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Columbus Technical Institute
Columbus, Ohio

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Colchester, Connecticut

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Columbus Technical Institute
Columbus, Ohio

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Worthington, Ohio

Lillian Yontz, Biology
The Ohio State University
Caldwell, Ohio
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Columbus, Ohio

James R. Gleason
Indian Hills High School
Cincinnati, Ohio

Acknowledgment is extended to the following I.M.L. staff members for their role in conducting the workshops; editing, revising, proofing and typing the analyses.

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Typist
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Typist
Barbara Hughes
Typist
Carol Marvin
Typist
Patti Nye
Typist
Kathy Roediger
Typist
Mary Salay
Typist
JOB DESCRIPTION

The credit investigation agent gathers, maintain, and disperses information vital to business organizations for granting personal credit.
Duty A  Gathering Credit Information

1  Complete credit information request form
2  Complete credit record form
3  Investigate public records
<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
<th>PERFORMANCE KNOWLEDGE</th>
<th>SAFETY - HAZARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request form</td>
<td>Secure member identification code</td>
<td></td>
</tr>
<tr>
<td>Member code list</td>
<td>List vital personal information for investigation:</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td>Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Address</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prior Address</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Occupation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>References</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Banks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Previous Credit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Information</td>
<td></td>
</tr>
</tbody>
</table>

**DECISIONS**

Determine if requester is a business member

**CUES**

Correct code identification.

**ERRORS**

Giving information to nonmember
<table>
<thead>
<tr>
<th><strong>SCIENCE</strong></th>
<th><strong>MATH – NUMBER SYSTEMS</strong></th>
</tr>
</thead>
</table>
| Professionalism  
Maintain confidentiality  
Foster trust  
Generate integrity  
Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability  
Awareness of the necessary interrelationships and responsibilities of the consumer, business, and the credit investigation agent  
Honesty and accuracy in reporting data  
Willingness to discuss policies of the industry to promote understanding  
Alert to the possibility of decision-making situations which should be referred to a supervisor | Use of Numbers (without calculation)  
Counting  
Ordering  
Coding [Identification Code] |

**COMMUNICATIONS**

**PERFORMANCE MODES**

- Speaking
- Writing
- Viewing
- Listening
- Reading

**EXAMPLES**

- Talking on the telephone
- Listing information
- Compare identification code with list
- Receiving personal information
- Reading form

**SKILLS/CONCEPTS**

- Technology, Appropriate diction, clarity of expression, Poise, U.
- Penmanship, Spelling, Memo format, Informational Report, Terminology
- Discriminate facts from nonfacts, Recognize opinions, Note taking
- Comprehension, Detail/Inference, Informational Report, Terminology
### Task Statement

**Complete Credit Record Form**

#### Tools, Equipment, Materials, Objects Acted Upon
- Credit record forms
- Information request form
- Telephone
- Typewriter

#### Performance Knowledge
- **Steps**
  - Secure and verify information required on form
  - Type "m"
  - Complete within time guideline set by organization

#### Safety - Hazard

#### Decisions
- Determine which sources of information to contact
  - Businesses
  - Financial institutions
  - Personal references
  - Employers
  - Other credit services

#### Cues
- Contact most available sources by location and time
- Contact most cooperative sources

#### Errors
- Invalid information
- Incomplete information
### COMPLETE CREDIT RECORD FORM

#### SCIENCE

<table>
<thead>
<tr>
<th>Professionalism</th>
<th>Maintain confidentiality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foster trust</td>
<td>Generate integrity</td>
</tr>
<tr>
<td>Generate integrity</td>
<td>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability</td>
</tr>
<tr>
<td>Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent</td>
<td></td>
</tr>
<tr>
<td>Honesty and accuracy in reporting data</td>
<td></td>
</tr>
<tr>
<td>Willingness to discuss policies of the industry to promote understanding</td>
<td></td>
</tr>
<tr>
<td>Alert to the possibility of decision-making situations which should be referred to a supervisor</td>
<td></td>
</tr>
</tbody>
</table>

#### MATH - NUMBER SYSTEMS

- Use of numbers (without calculations)
  - Recording
- Hindu-Arabic Numeral System
  - Number/numeral

#### COMMUNICATIONS

### PERFORMANCE MODES

<table>
<thead>
<tr>
<th>Mode</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaking</td>
<td>Calling for information</td>
</tr>
<tr>
<td>Reading</td>
<td>Read form, Read inquiry information</td>
</tr>
<tr>
<td>Writing</td>
<td>Fill in form</td>
</tr>
<tr>
<td>Listening</td>
<td>Information by phone</td>
</tr>
<tr>
<td>Viewing</td>
<td>Recognizing method of payments coding</td>
</tr>
</tbody>
</table>

### EXAMPLES

- Terminology, Diction, Clarity of Expression, Poise, Usage
- Comprehension, Detail/Inference, Informational reports, Terminology
- Penmanship, Spelling, Information reports, Terminology, Clarity of Expression, Usage
- Recognize facts, Note taking

- Detail/Inference, Recognition of symbols and codes
### Investigate Public Records

<table>
<thead>
<tr>
<th>Tools, Equipment, Materials, Objects Acted Upon</th>
<th>Performance Knowledge</th>
<th>Safety - Hazard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone</td>
<td>Review public courthouse records, publications, legal actions which could effect an individual's ability to meet credit obligations: Bankruptcy, Trusteeships, Suits, Divorces, Liens, Foreclosures, Arrests. Record findings to individual credit record</td>
<td></td>
</tr>
<tr>
<td>Courthouse records</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal publications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspapers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Decisions**

Determine what information should be recorded on individual records.

**Cues**

- Validity of information
- Possible effect of legal actions

**Errors**

- Misinterpretation of records
- Mistaken identity
### TASK STATEMENT

**INVESTIGATE PUBLIC RECORDS**

<table>
<thead>
<tr>
<th>SCIENCE</th>
<th>MATH – NUMBER SYSTEMS</th>
</tr>
</thead>
</table>
| **Professionalism**  
Maintain confidentiality  
Foster trust  
Generate integrity  
Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability  
Awareness of the necessary interrelationships of responsibilities of the consumer, business, and the credit investigation agent  
Honesty and accuracy in reporting data  
Willingness to discuss policies of the industry to promote understanding  
Alert to the possibility of decision-making situations which should be referred to a supervisor | **Use of numbers (without calculation)**  
Recording  
Coding [courthouse record codes] |

### COMMUNICATIONS

#### PERFORMANCE MODES

| Speaking  
Asking for records  
Recording information  
Reading records, Reading publications  
Courthouse records | **SKILLS/CONCEPTS**  
Terminology, Clarity of Expression, Poise, Usage  
Penmanship, Spelling, Memo format, Information report, Terminology  
Detail/Inference, Informational report, Terminology  
Detail/Inference, Recognition of symbols and codes |
Duty B  Maintaining Credit Records

1  Identify type of report requested
2  Identify and pull correct record upon request
3  Up-date credit report
### Task Statement

**IDENTIFY TYPE OF REPORT REQUESTED**

<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
<th>PERFORMANCE KNOWLEDGE</th>
<th>SAFETY -- HAZARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ask requestor what information is needed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identify proper report</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Decisions

Determine from information needed which of the following reports to complete:
- Written report
- Oral report
- One reference check or update
- Short update
- Full update

### Cues

- Method of reporting
- Date of present record information

### Errors

Incomplete or invalid report
<table>
<thead>
<tr>
<th>Task Statement</th>
<th>Identify Type of Report Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Science</strong></td>
<td></td>
</tr>
<tr>
<td>Professionalism</td>
<td>Maintain confidentiality</td>
</tr>
<tr>
<td></td>
<td>Foster trust</td>
</tr>
<tr>
<td></td>
<td>Generate integrity</td>
</tr>
<tr>
<td></td>
<td>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability</td>
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<tr>
<td></td>
<td>Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent</td>
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<td></td>
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</tr>
<tr>
<td></td>
<td>Alert to the possibility of decision-making situations which should be referred to a supervisor</td>
</tr>
<tr>
<td><strong>Math - Number Systems</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Communications</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Performance Modes</strong></td>
<td></td>
</tr>
<tr>
<td>Speaking</td>
<td>Talking to requestor</td>
</tr>
<tr>
<td>Reading</td>
<td>Reading request form, Reading record</td>
</tr>
<tr>
<td>Writing</td>
<td>Recording information needed</td>
</tr>
<tr>
<td>Listening</td>
<td>Receiving request</td>
</tr>
<tr>
<td><strong>Examples</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Skills/Concepts</strong></td>
<td></td>
</tr>
<tr>
<td>Terminology, Appropriate diction, Clarity of expression, Poise, Usage</td>
<td></td>
</tr>
<tr>
<td>Comprehension, Detail/Inference, Informational Report, Terminology</td>
<td></td>
</tr>
<tr>
<td>Penmanship, Spelling, Memo format, Informational report, Terminology</td>
<td></td>
</tr>
<tr>
<td>Discriminate facts, Note taking</td>
<td></td>
</tr>
</tbody>
</table>
**TASK STATEMENT**

**IDENTIFY AND PULL CORRECT RECORD UPON REQUEST**

<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
<th>PERFORMANCE KNOWLEDGE</th>
<th>SAFETY – HAZARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit record file</td>
<td>List personal information of individual file requested</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Match requested information with proper record file</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Secure record file information</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Place out card in file to reference location of record if manual operation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Complete personal information required to match with individual record</td>
<td></td>
</tr>
</tbody>
</table>

**DECISIONS**

Determine if record pulled is same as that requested

**CUES**

Information regarding name, address, spouses name and employment is the same as that requested

**ERRORS**

Wrong report information compiled
IDENTIFY AND PULL CORRECT RECORD UPON REQUEST

<table>
<thead>
<tr>
<th>SCIENCE</th>
<th>MATH - NUMBER SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professionalism</strong></td>
<td>Property of comparison</td>
</tr>
<tr>
<td>Maintain confidentiality</td>
<td>equality/equivalence</td>
</tr>
<tr>
<td>Foster trust</td>
<td>inequality/greater than/less than</td>
</tr>
<tr>
<td>Generate integrity</td>
<td></td>
</tr>
<tr>
<td>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</td>
<td></td>
</tr>
<tr>
<td><strong>Awareness of the necessary interrelationship of responsibilities of the consumer, business, and the credit investigation agent</strong></td>
<td></td>
</tr>
<tr>
<td>Honesty and accuracy in reporting data</td>
<td></td>
</tr>
<tr>
<td>Willingness to discuss policies of the industry to promote understanding</td>
<td></td>
</tr>
<tr>
<td>Alert to the possibility of decision-making situations which should be referred to a supervisor</td>
<td></td>
</tr>
</tbody>
</table>

**COMMUNICATIONS**

**PERFORMANCE MODES**

<table>
<thead>
<tr>
<th>Reading</th>
<th>Writing</th>
<th>Listening</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading record</td>
<td>List information requested</td>
<td>Receiving requested information</td>
</tr>
</tbody>
</table>

**EXAMPLES**

**SKILLS/CONCEPTS**

- Comprehension, Detail/Inference, Informational Report, Terminology
- Penmanship, Spelling, Memo format, Informational report, Terminology
- Notetaking
## Update Credit Report

### Tools, Equipment, Materials, Objects Acted Upon
- Telephone
- Typewriter
- Member report forms
- Inquiry forms

### Performance Knowledge
- Review present records
- Verify personal information
- Call, write, or visit the following for new or updated information:
  - Employers
  - Credit grantor
  - Courthouses
  - Member's business
- Record manner of payments information as reported by credit grantor
- Make other necessary corrections to record
- Apply governmental regulations that restrict reporting aged information

### Decisions
- Determine areas to be updated
- Determine additional information needed
- Determine necessary deletions according to federal laws, state laws, and other changes in public records

### Cues
- Previous report dates
- Unsettled legal actions or collections
- Recent member inquirer
- Date of information covered by state and federal laws

### Errors
- Incorrect or incomplete report
### SCIENCE

**Professionalism**
- Maintain confidentiality
- Foster trust
- Generate integrity
- Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability
- Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent
- Honesty and accuracy in reporting data
- Willingness to discuss policies of the industry to promote understanding
- Alert to the possibility of decision-making situations which should be referred to a supervisor

### MATH – NUMBER SYSTEMS

- Use of numbers (without calculations)
- Coding [manner of payment code]
- Recording [recording updated information]

### COMMUNICATIONS

#### PERFORMANCE MODES

<table>
<thead>
<tr>
<th>Speaking</th>
<th>Writing</th>
<th>Reading</th>
<th>Listening</th>
<th>Viewing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbally verifying information</td>
<td>Writing requests, Recording information received</td>
<td>Reading records, Reading inquiry reports, Reading public records</td>
<td>Receiving information</td>
<td>Viewing records</td>
</tr>
</tbody>
</table>

#### EXAMPLES

- Terminology, Appropriate diction, Clarity of expression, Poise, Usage
- Penmanship, Spelling, Memo format, Information Report, Terminology
- Comprehension, Detail/Inference, Informational report, Terminology
- Recognize opinion, Note taking
- Detail/Inference, Recognition of codes
Duty C Dispersing Credit Information

1. Report credit record to requestor
2. Record request for billing purposes
3. Conduct consumer interviews (disclose of credit report information to consumer)
### (TASK STATEMENT) REPORT CREDIT RECORD TO REQUESTOR

<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
<th>PERFORMANCE KNOWLEDGE</th>
<th>SAFETY - HAZARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>[]</td>
<td>Communicate verbally, in writing, or through telecommunications information requested</td>
<td>[]</td>
</tr>
</tbody>
</table>

### DECISIONS
- Determine method of dispersement

### CUES
- Requestors instructions and available equipment

### ERRORS
- Delay in transfer of report
REPORT CREDIT RECORD TO REQUESTOR

<table>
<thead>
<tr>
<th>SCIENCE</th>
<th>MATH - NUMBER SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professionalism</strong></td>
<td></td>
</tr>
<tr>
<td>Maintain confidentiality</td>
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<tr>
<td>Foster trust</td>
<td></td>
</tr>
<tr>
<td>Generate integrity</td>
<td></td>
</tr>
<tr>
<td>Exhibit qualities of self-confidence, self-control, self-reliance,</td>
<td></td>
</tr>
<tr>
<td>self-respect and adaptability</td>
<td></td>
</tr>
<tr>
<td>Awareness of the necessary interrelationships of responsibilities of</td>
<td></td>
</tr>
<tr>
<td>the consumer, business and the credit investigation agent</td>
<td></td>
</tr>
<tr>
<td>Honesty and accuracy in reporting data</td>
<td></td>
</tr>
<tr>
<td>Alert to the possibility of decision-making situations which should</td>
<td></td>
</tr>
<tr>
<td>be referred to a supervisor</td>
<td></td>
</tr>
<tr>
<td>Willingness to discuss policies of the industry to promote understanding</td>
<td></td>
</tr>
</tbody>
</table>

**COMMUNICATIONS**

<table>
<thead>
<tr>
<th>PERFORMANCE MODES</th>
<th>EXAMPLES</th>
<th>SKILLS/CONCEPTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaking</td>
<td>Verbally reporting</td>
<td>Terminology, Appropriate diction,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Clarity of expression, Poise, Usage</td>
</tr>
<tr>
<td>Reading</td>
<td>Read report</td>
<td>Information Report, Terminology</td>
</tr>
<tr>
<td>Writing</td>
<td>Write report</td>
<td>Penmanship, Spelling, Memo format,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Informational report, Terminology</td>
</tr>
</tbody>
</table>
### Tools, Equipment, Materials, Objects Acted Upon
- Request form
- Price schedule

### Performance Knowledge
- List type of request
- Apply price schedule
- Send to billing department

### Safety - Hazard

### Decisions
- Determine type of report according to information requested
- Determine appropriate charges as listed on pricing schedule

### Cues
- Information requested

### Errors
- Incorrect billings
### SCIENCE

**Professionalism**
- Maintain confidentiality
- Foster trust
- Generate integrity
- Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability
- Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent
- Honesty and accuracy in reporting data
- Willingness to discuss policies of the industry to promote understanding
- Alert to the possibility of decision-making situations which should be referred to a supervisor

### MATH – NUMBER SYSTEMS

**Fundamental Operations (Calculation)**
- Addition algorithm

**Decimals**

**Measurement: non-geometric**

**Money**

**Read and interpret tables, charts and graphs**

### COMMUNICATIONS

#### PERFORMANCE MODES
- **Writing**
- **Viewing**

#### EXAMPLES
- Listing pricing
- Identify pricing

#### SKILLS/CONCEPTS
- Terminology
- Memo format
- Recognition of symbols and codes
<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
<th>PERFORMANCE KNOWLEDGE</th>
<th>SAFETY - HAZARD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>STEPS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Secure proper identification of consumer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Review with the consumer contents of the credit record</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reinvestigate disputed information</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Substantiate, correct or delete disputed information</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Advise consumer of action taken</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DECISIONS</td>
<td>CUES</td>
<td>ERRORS</td>
</tr>
<tr>
<td>Determine identity</td>
<td>Personal information</td>
<td>Failure to maintain accurate records</td>
</tr>
<tr>
<td>Determine application of governmental statutes</td>
<td>Dates of information</td>
<td></td>
</tr>
<tr>
<td>Determine easily identified mistakes</td>
<td>Misfiled information</td>
<td></td>
</tr>
<tr>
<td>Determine method of reinvestigation</td>
<td>Original sources of information</td>
<td></td>
</tr>
<tr>
<td>Determine actions to be taken</td>
<td>Governmental statutes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specific instructions of credit grantors</td>
<td></td>
</tr>
</tbody>
</table>
### Task Statement

**CONDUCT CONSUMER INTERVIEWS (DISCLOSURE OF CREDIT REPORT INFORMATION TO CONSUMER)**

<table>
<thead>
<tr>
<th>SCIENCE</th>
<th>MATH - NUMBER SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professionalism</strong></td>
<td><strong>Use of Numbers (without calculation)</strong></td>
</tr>
<tr>
<td>Maintain confidentiality</td>
<td>Recording</td>
</tr>
<tr>
<td>Foster trust</td>
<td></td>
</tr>
<tr>
<td>Generate integrity</td>
<td></td>
</tr>
<tr>
<td>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</td>
<td></td>
</tr>
<tr>
<td>Awareness of the necessary interrelationships, responsibilities of the consumer, business and the credit investigation agent</td>
<td></td>
</tr>
<tr>
<td>Honesty and accuracy in reporting data</td>
<td></td>
</tr>
<tr>
<td>Willingness to discuss policies of the industry to promote understanding</td>
<td></td>
</tr>
<tr>
<td>Alert to the possibility of decision-making situations which should be referred to a supervisor</td>
<td></td>
</tr>
</tbody>
</table>

### Communications

#### Performance Modes

- **Speaking**
  - Talking with consumer

- **Writing**
  - Recording disputed information,
  - Writing consumer report

- **Reading**
  - Reviewing report

- **Listening**
  - Listening to consumer

#### Examples

<table>
<thead>
<tr>
<th>SKILLS/CONCEPTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terminology, Appropriate dictionary, Clarity of expression, Poise, Usage</td>
</tr>
<tr>
<td>Spelling, Memo format, Terminology</td>
</tr>
<tr>
<td>Informational report, Comprehension</td>
</tr>
<tr>
<td>Discriminate facts, Recognize Opinions</td>
</tr>
</tbody>
</table>
Duty D Promoting Services

1. Promote use of available services
## Task Statement

**PROMOTE USE OF AVAILABLE SERVICES**

<table>
<thead>
<tr>
<th>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Suggest use of service to provide more complete credit information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suggest use of services to information sources (potential members)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suggest use of associate services such as account promotions and collections</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECISIONS</th>
<th>CUES</th>
<th>ERRORS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Determine additional information which might aid member</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dates of present information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of potential business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Determine information sources who are not members but might be potential users of the services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member list</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Professionalism
- Maintain confidentiality
- Foster trust
- Generate integrity
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### Communications

<table>
<thead>
<tr>
<th>PERFORMANCE MODES</th>
<th>EXAMPLES</th>
<th>SKILLS/CONCEPTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaking</td>
<td>Suggestion services</td>
<td>Terminology, Appropriate diction, Clarity of expression, Persuasion and sales technique, Poise, Usage</td>
</tr>
<tr>
<td>Writing</td>
<td>Prepare plan for customer</td>
<td>Spelling, Terminology, Clarity of expression, Business letters, Persuasion and sales techniques</td>
</tr>
</tbody>
</table>