



SEPTEMBER 2024

# Tradeline Seller's Tutorial

This Document Consists of 2 Parts:

**1. The Set of Rules** to follow every time you sell your Authorized User slots (AU tradelines).

**2. The Step-By-Step Guide** for how to add and remove AUs from your credit cards.

Please read this tutorial carefully, especially if you are new to the AU tradeline / tradeline industry. We have thoughtfully developed these instructions to help guide you through the best practices, which will aid in your continued success.

# RULES

You must always follow these **10 Rules** to avoid failure of your tradeline posting to the user's account and therefore not getting paid your commission.

**NOTE: COMMISSIONS ARE PAID ONE TIME PER AU, NOT MONTHLY. YOU WILL RECEIVE A SINGLE PAYMENT PER SLOT SOLD. WE WILL NOTIFY YOU WHEN TO REQUEST PAYMENT.**

## **Rule 1: Don't Max Out Your Cards**

**Never exceed 10% of your credit limit utilization on any of your cards with us. THIS APPLIES DIRECTLY BEFORE OR DURING THE PERIOD WHEN AN AUTHORIZED USER IS ON YOUR CARD. If your utilization is currently over 10%, pay it off before your next statement date and before adding the user!**

Please remember: **adding an AU to a card with a high utilization rate will damage the AU's credit score instead of boosting it.** This is a major issue resulting in terminating our working relationship with you. However, that doesn't mean you can't use your cards at all.

If you occasionally need to use a card in case of emergency, the card **must be free of any current authorized user orders and placed on hold.** While on hold, the card is not visible or available for booking on our site until it becomes active again. To place a card on hold, log in to your account, locate your card and click the "On hold" button. Then select a date when you want this card to automatically return to the inventory, or, leave the date field empty and activate the card again manually when your utilization is below 10%.

If you have any questions or concerns about the utilization rules, or issues with activating/deactivating a card, please contact our support team. We will gladly answer any questions. We can also put your card on hold for you if required.

## **Rule 2: Once You Get A New Order, Please Add The AU Within 48 Hours**

Don't miss those notifications and please respond quickly.

Once your card gets booked, you will receive an email and a text message containing the information and details about the new order.

If you ignore the order for **2 days** and we can't reach you, **the order will be canceled** and we will have to consider terminating our working relationship with you.

Ideally, you'll want to add that AU the same day that you receive the notification to help prevent any potential issues.

## **Rule 3: Don't Make Errors When Adding an AU**

It's critically important to input the name, SSN, DOB and address correctly. If not, the tradeline will not post to the client's report.

While adding an AU, If you are **not sure about the person's name, SSN, DOB or address please do not proceed** further until you contact our support team and confirm the information with us. If any errors are made and the tradeline does not get posted to the client's report or does not post correctly, we won't be able to pay your commission.

# Rule 4: Enter The AU's Address At All Times

You cannot leave the address empty, especially if the bank doesn't ask for SSN when adding an AU - this applies to Chase, Barclays, Citi, etc.

If you leave the address line empty, or you enter your address instead of the AU's address, then the tradeline will not post, and we won't be able to pay your commission. You should not be concerned about the Authorized User ever receiving your card if you have entered their address during the adding process, because **the copy of the card will never be delivered to that address**, and the user will never have any ability to affect your credit score, card balance, etc.

# Rule 5: Enter The AU's SSN At All Times

The SSN must always be included in the user's details, even if this field is marked "optional".

Please **do NOT** leave the SSN field empty when adding a user online or from your mobile app.

Likewise, **do NOT** forget to tell the client's SSN to your bank or card issuer if you are adding an AU over the phone.

# Rule 6: No Multiple Adds / Removals At The Same Time

Never add or remove two or more AUs at a time. This is especially important if you are going to add or remove users over the phone.

Too many additions/removals **in one phone call may look suspicious** for a bank representative who can flag the account for review for further risk/fraud analysis. If this happens, you will not get in any trouble. However, if they suspect that you are adding AUs just to help boost credit scores, your bank may be more likely to close the your card.

# Rule 7: Make Regular Small Purchases With All Cards

Please always spend around \$5-\$10 each month on each card in the program.

Ideally, you need to carry a small balance of \$5-\$10 each month. if not, the credit card company may ignore it and your statement balance may be reported as \$0 which **can result in non-posting of the tradeline to a client's report.**

This action helps to ensure the tradeline posts on the AU's report, which they paid for. It also will help to ensure that neither our reputation nor your pay will suffer.

# Rule 8: Keep All AUs For 2 Complete Billing Cycles

You must ensure all AUs stay on your accounts for 60 days, beginning from the start of first statement date.

You will receive an automated text message from us when it's time to remove a client from your account, so you don't have to keep track of it. Once you get this notification, we assume you will remove the client. There is no need to report the removal to us.

However, **please, NEVER rush to remove AUs before we ask you to do so.** Premature removal can result in non-posting for the client, and the termination of our business relationship with you.

Our goal is to protect all parties involved. We do our best to ensure all tradelines post for the full term of the AUs purchase and that the payment process is achieved without any problems.

Additionally, selling the same tradeline to multiple companies is a surefire way to get your card closed down. We prefer a hassle-free, secure, long-term working relationship. Please **do not** sell slots from the same card with us and other companies combined.

# Rule 9: Don't Oversell Your Slots

Please follow our AU slots guidelines or else your cards will get flagged

After working with us for a while, it may seem like a breeze to get paid for adding/removing AUs. Eventually, you may start wondering, “why not sell more slots with us or work with multiple companies?”... We understand the desire to make as much money as possible. However, as we mentioned in Rule 8, **overselling your slots** is a recipe for disaster and a risk we prefer you don't take. If you don't care about losing your card (or multiple depending on the lender), then we can open up more slots at your request.

Please remember, **you will not get paid** for an order if your card is closed while an AUs active term is open since we guarantee our tradelines will stay on their report for 60 days. In addition, by overselling and losing an account prematurely, you are sacrificing longer term multi-year earning potential for a short-term gain.

Most cardholders that follow our guidelines enjoy the program for 5 years or even more. Please, **trust our expertise** in this industry. Do not add more slots than advised unless you absolutely, 100% do not care about your card getting closed and risking payment.

# Rule 10: Never File a Card Dispute While AU Is Active

This is another very important rule to follow and understand clearly in the rare circumstance that you have a credit dispute.

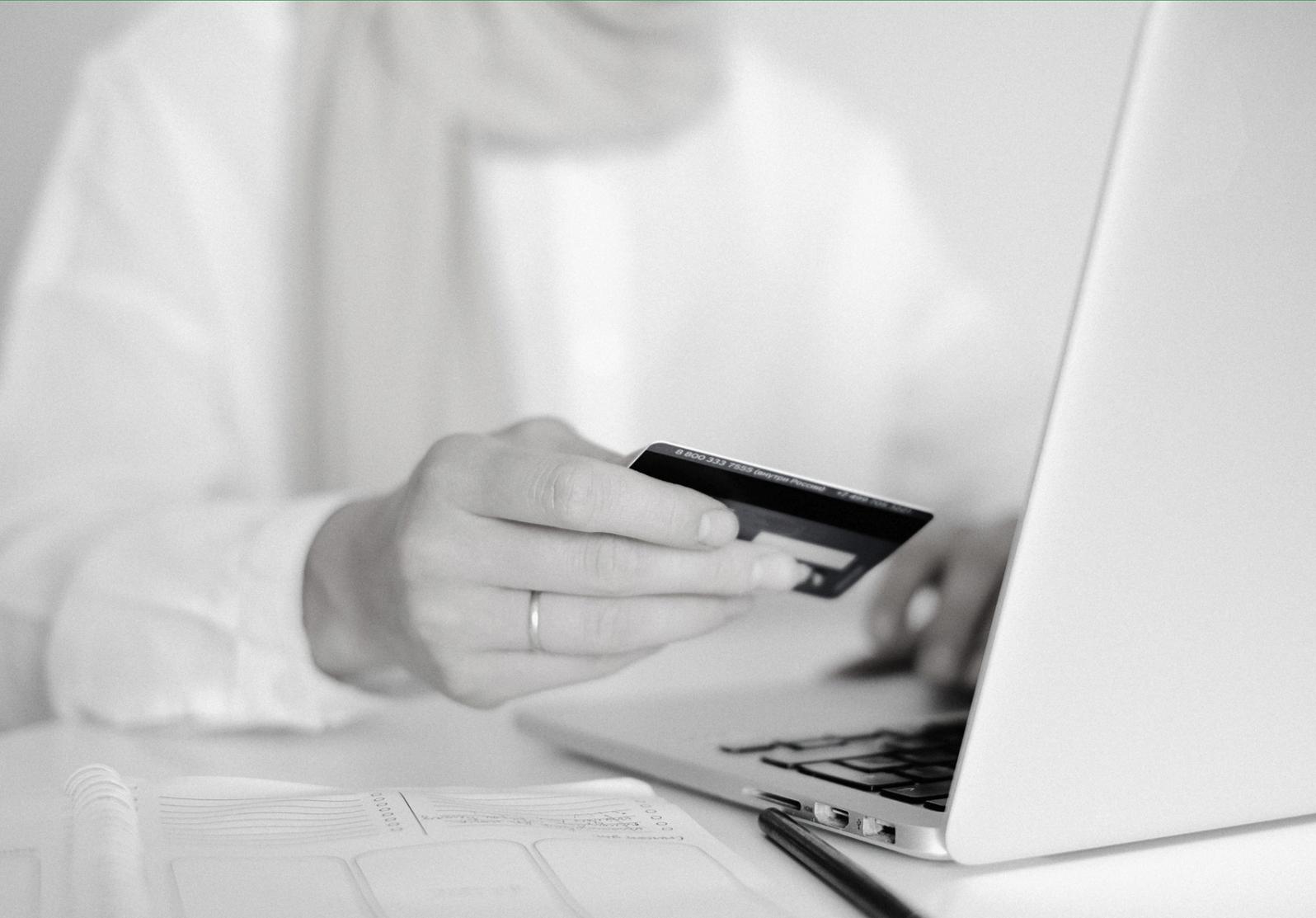
When dealing with credit cards, there's always the slim chance that something can happen. An overcharge, a double charge, a failure to return payment, or an incorrect balance are just a few examples. While none of these will be caused by the authorized user (or due to having sold your tradeline to an authorized user), it's important to understand that filing a dispute will cause that dispute to appear on the AUs credit profile. This can **potentially damage the intent of their purchase, cause undesirable outcomes to their credit report**, and even cause a failure to post.

Please remember, we understand fully the need to dispute an incorrect or suspicious transaction, however, realize that doing so without contacting us first could cause an issue that may result in non-payment for your sale. For this reason, we urge you with the utmost importance to please reach out to us before taking action.

While chances of needing to file disputes are rare, it can and does happen. If you DO require a dispute, **always contact us first** for advice. We can help to minimize the potential for problems while helping ensure your tradeline(s) post and you're paid for them.

# STEP-BY-STEP GUIDE

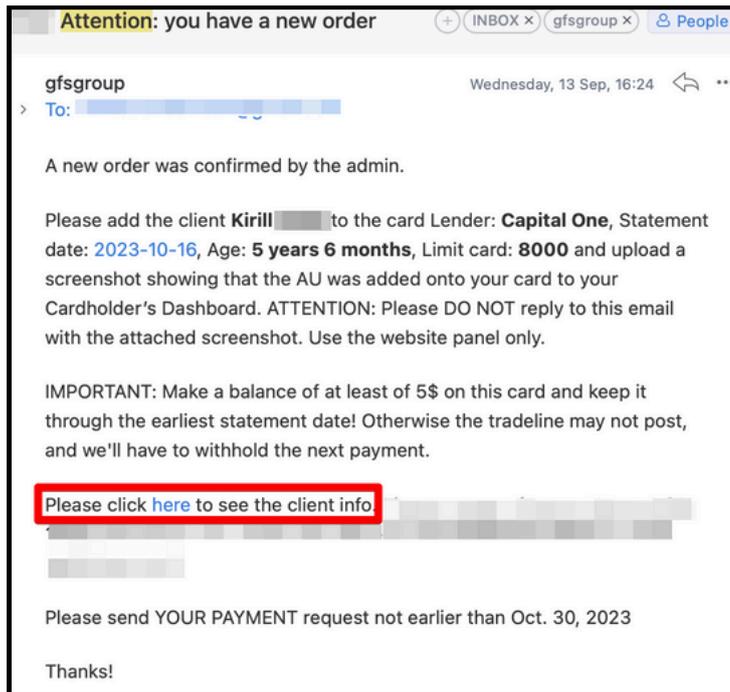
*...Follow these simple steps each and every time you add an AU*



Now that you've learned the rules of our program, let's take a minute to go through the whole process, step by step. We want YOU to have the tools for success.

# 1. How Do I Know If I Have A New Order?

Once a new order is confirmed, you'll get a text message & the following email:



The email will contain the following info:

- Name of the Authorized User
- Card Details: Name of the Lender bank, Credit Limit, Statement Date and age the card.
- Link to a page with the rest of the details (address, SSN, etc.)

Don't forget the following details below! They are necessary steps for properly adding an AU to your card. This will greatly increase the chances of posting to the client's credit report in a timely manner, and without issues:

- Name, SSN, DOB, and Address.

Please make sure that your card has a **utilization rate below 10%**, and please the add Authorized User within **48 hours** of receiving your order. (24 hours is preferred )

# 2. How Do I Add AUs To My Credit Card?

**RULES APPLIED: Rule #3, Rule #4, Rule #5**

Each bank has its own process, but whether an AU is added, the important step is to make sure the authorized user's name, DOB, SSN and Address are filled in. (Methods are subject to change based on current situations/practices. We'll notify you if/when this occurs!)

Please note that entering all pieces of clients's info is absolutely necessary for proper posting! Don't hesitate to enter the AU's address because the physical copy of the card will always be delivered to you, not to the person you are adding to your card as an AU.

Either way, the user's information absolutely **MUST INCLUDE:**

1. First & Last name **exactly as it appears in the order details in section.**  
(Do **NOT** refer to the driver's license as the primary source for name).
2. Date of birth
3. SSN — **Always input client's Social Security when possible, even if it's an "optional" field with your bank (e.g. Capital One).**
4. Address

\*Please confirm it with your bank if you have any concerns.

## Below is an example, just as it appears on the client info page link in the email notification:

Client info

First Name	SH
Last Name	BU
SSN	260-
Address	1129 G,
City	CO
State	GA
Zipcode	31
Date of birth	02/0

Show Documents

A driver's license may also be attached (visible only when you click on the "Show Documents" button as shown at the bottom of the image above).

However, the name and address on the driver's license may differ slightly from the name on the credit report of the buyer, and it's critical for the name to match the user's credit report info.

For this reason alone, **we do NOT recommend** to use the driver's license as the primary source for the user's name or address. Please be sure to use the name and address details on the client info page instead.

# Portal Page: My bookings

After you've submitted all the user's information, you need to take a screenshot showing the user has been successfully added and upload it to the **My bookings** portal page.

## The Dashboard Section Is The Area Where You Can:

1. Upload screenshots of added AUs.
2. Upload new cards.
3. Place card on hold. In case you need to use your card to cover any emergency expenses, you have the ability to place your card on hold for the time that is needed. While on hold, a card will be not be listed in our inventory.
4. Permanently delete your card from our inventory.

**⚠ Please DO NOT send screenshots of your added AU via text message, email, whatsapp, etc.. If they are not uploaded directly to your dashboard we can't guarantee the booking and the purchase may be canceled. Your user dashboard is the only acceptable method and is a secure part of our platform.**

**If for some reason you have a problem or error uploading to your dashboard, please contact us immediately.**

Please use your account at all times when on our site.

# Official Tutorials For Adding AUs

- Alliant..... [Instruction](#)
- Barclays..... [FAQ and Instructions \(search for "AU"\)](#)
- Capital One..... [Info and Instructions](#) (**Must always add SSN despite that it says "optional"**. Ideally just use the web browser version instead of the mobile app)
- Chase..... [Instruction](#)
- Citi..... [Article on Wallethub](#)
- Discover..... [Article on Wallethub](#)
- U.S. Bank..... [Instruction](#)
- Navy Federal..... **Always add AUs online only (via app), and never by the phone. Login to the app, select your card, tap "Manage Card" and select "Add Authorized User"**.
- Fidelity..... [Instruction \("Add Authorized user..." section\)](#)
- PNC..... [Article on Wallethub](#)
- Elan Financial..... [Instruction](#)
- Regions..... [Instruction](#)

## **\*IMPORTANT NOTE: ADDING AN AUTHORIZED USER FOR DISCOVER\***

When the AU's address includes an apartment or unit number, be sure to add that number on the same line of the address as shown in the example below.

### **CORRECT FORMAT**

JOHN DOE  
321 ANY AVE. # 105  
CHICAGO, IL. 60605

### **INCORRECT FORMAT**

JOHN DOE  
321 ANY AVE.  
105  
CHICAGO, IL. 60605

**Be sure to use your AU's name and address! DO NOT use the name and address in the example shown above, or your tradeline WILL NOT post.**

# 3. How Do I Remove The Authorized User From My Card?

**Never add or remove two (2) or more AUs at once when adding/removing over the phone.**

Once the period is up for the buyer and you've received a notification email from us to remove an AU (and only after you've received that email), you will need to call / email / live chat your bank and ask them to be taken off the account. This can also be done online if your bank's interface allows doing so.

Too many additions/removals in one phone call may look suspicious and a customer service rep might 'flag' the account for review. If this happens, you will not be in any sort of trouble, but if they suspect that you are adding AUs just to help boost credit scores, they may close your account.

To eliminate any hassles and minimize the possibility of your card account being closed, always follow our instructions by referring to this instruction manual. If in doubt about anything, please contact us first before taking action.

# Contact Us Today

If any concerns or questions arise, don't hesitate to contact us immediately! Our goal is 100% satisfaction and we're committed to delivering an excellent experience in every way possible, to every client.



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