

## GSA SmartPay<sup>®</sup> 2 - Department of Homeland Security Credit Scoring Process

The process outlined below is intended to provide credit scoring guidelines for paper application for the GSA SmartPay 2 card program.

### Process Overview

- Application is received by J.P. Morgan.
- Application is reviewed to determine if the cardholder provided direction related to credit scoring. Cardholder direction is denoted via a checkbox on the paper application.
  - If the applicant marks the check box granting permission to review their credit score:
    - J.P. Morgan sends a credit scoring request to TransUnion<sup>®</sup>
      - For scores 660 and above, qualifying cardholders are issued a card with the requested credit limit.
      - Some requests return a message that a qualifying score could not be obtained. This happens for two reasons:
        - Applicant might have a credit score lower than 660; or
        - Applicant has a fraud or solicitation block with the credit bureau.
      - TransUnion<sup>®</sup> returns just the unqualified notice; it does not provide the specific information on applicant.
      - Non-qualifying cardholders will be issued a restricted card with a \$2 limit (new process started May 11th).
    - If the applicant marks the check box granting permission to a credit worthiness evaluation using the agency's alternate evaluation process:
      - The application is processed and the card is issued with a \$2.00 credit limit.
    - If the cardholder does not designate a scoring option, the application is given to the Program Coordinator as incomplete and worked in the rejected application process.
    - Applications received without specified credit limits are also worked in the rejected process.