



Frequently Asked Questions (FAQ)

LINK PRIME

(Last update: August 24, 2018)

THE USER EXPERIENCE

Who can use the software?

LINK PRIME is available at linkprime.wattzon.com and on our partners' websites. It is open for public use. LINK PRIME is intended for adults with U.S. based payment histories for phone, internet, natural gas and electric utility accounts.

How do I get started?

The purpose of LINK PRIME is to enable consumers to permission the transfer of their utility payment history to the credit bureaus. To get started, select up to three utility accounts to connect. If you have not yet set up your online account for a utility, take a moment to do that before using LINK PRIME. Have the username and password for each utility account handy when you start the LINK PRIME registration.

How long does it take?

Typically, each utility account will take 1- 2 minutes to register and connect.

What if I can't remember my username or password for utility website?

No worries! This happens to everyone. Use the links within LINK PRIME or go directly to your utility website and begin the online account recovery process. It can be helpful to have your account number handy.

What if my name is not on the utility bill?

LINK PRIME reports the data on the bill. We do not modify it in any way. This includes data on the utility account holder. The credit bureaus will add the payment history data to the credit file of account holder shown on the bill. If two people are shown as the account holders, both people will have the utility payment data added to their credit file.

I got an error message. What does it mean?

Message	Notes
Credential Error	The user has provided an incorrect username or password. Try again and if needed go to the utility site and reset. Then come back to LINK ENERGY.
Action Needed	User must take action on utility site before data can be automatically transferred. Typically, the action required is: Accepting terms and conditions; Answering a question; Resetting a password; and so on. This step must be done by you, we can't do this automatically.
We're Working On It	Our software encountered something unexpected on the utility website. A notification is sent to our developers. We will send you an email when the problem is fixed.

How do I know that my data is being updated each month?

We will send you an email each month with a confirmation that your data was successfully transferred to the credit bureaus. If your password has changed or if the utility site requires a user action, we will notify you.

To maintain your data reporting, please make sure LINK ENERGY has your correct passwords. If you change your password, update it at LINK ENERGY.

Which credit bureaus will my data be sent to?

WattzOn is currently in the process to be qualified as a registered Data Furnisher at several credit bureaus. Look for updates soon.

Will my data be sent to any another party?

The Terms of Service and Privacy Policy included in LINK PRIME state exactly who will see your data. For example, if your lender is sponsoring the access to LINK PRIME and will receive your data, this will be noted in the Terms of Service.

WattzOn never sells your data nor transfers it to any party except those listed in the Terms of Service, with one exception: If we add a credit bureau, we will provide your data to that additional credit bureau at no charge to you. The current list of bureaus is shown above and on www.LinkPrime.WattzOn.com

Can I review my payment history before sending to the credit bureaus?

Yes. After you register your utility connections, LINK PRIME will retrieve your data. You will then be shown a review screen that details your on-time and late payments. You can decide to stop the process at that moment. You can make a separate decision for each utility account.

How do I stop the monthly data transfer to the credit bureaus?

Send an email to stop@wattzon.com. We will confirm your request within 24 hours.

ABOUT CREDIT BUREAUS AND CREDIT SCORES

Which credit bureaus will my data be sent to?

WattzOn is currently being qualified as a registered Data Furnisher with several credit bureaus. Look for updates soon.

What is a tradeline?

Tradeline is the credit industry's term for an account on your credit report. In the past tradelines were limited to credit card payments, auto loans and mortgages. Today tradelines include rent and utility payments. The data in the tradelines defines your credit worthiness.

How do utility payments show up in my credit data file?

Each utility account is a separate tradeline. LINK ENERGY allows you to add up to three utility accounts, e.g. up to three tradelines.

Will a utility bill history impact my credit score?

Every credit file is different, but studies show that on average consumers will have a higher credit score after providing their utility data.

How do lenders use my utility data?

Each lender that receives your data will state how they plan to use it in their Terms of Service. WattzOn simply transfers the data to them, with your permission.

How long does it take to get credit score results?

This section will be updated once our Data Furnisher registration is complete.

Where can I see my credit score results?

Every consumer is entitled to check their credit report each year for free. See how to get your free report via phone or online [here](#). Also, you can use the free service from our partner Jumpcredit.org

ABOUT THE SOFTWARE

How does it work?

How long is my data kept?

Who has access to my data?

Is my data secure?

Nova takes data security very seriously. When you interact with Nova we encrypt your connection with the latest and highly secure encryption standards (TLS 1.2+). Our data servers also have firewalls and other safeguards in place to protect your data from unauthorized access.

Something's wrong with my data – what can I do?

Please get in touch with us, explaining the nature of the error. Nova works hard to ensure that our data is of the highest quality. If you spot any errors in your file, please visit our [Disputes page](#).

DISPUTES

The data in my credit report is incorrect. What can WattzOn do to help?

WattzOn's role is get your utility bills from the utility website, extract the data and send it to the credit bureaus. If you believe your utility account history is incorrect, WattzOn will provide you a copy of the invoices from the utility account and a record of the data items extracted. To make this request, email us at info@wattzon.com. Be prepared to provide identifying information at our request.

You can also send us a letter about your incorrect data, along with supporting document(s) to:

WattzOn

Attn: LINK PRIME

705 N Shoreline Blvd

Mountain View, CA 94043

WattzOn will attempt to resolve matters regarding incorrect data that is caused by our actions within 30 days.

How can I get a copy of my utility payment data?

To make this request, email us at info@wattzon.com. Be prepared to provide identifying information at our request.

What other actions can I take to correct my data?

There are two additional actions you can take. First, the large CRAs provide a means for addressing consumer credit data disputes. We encourage you to contact them directly if an issue arises.

[TransUnion](#)

[Experian](#)
[Equifax](#)

Second, the error may be on the utility bill itself. In this case you should contact the utility directly.