



TransUnion LLC  
125 S. 84<sup>th</sup> Street  
Suite 140  
Milwaukee, WI 53214  
echoretailer@transunion.com

Dear DISH Network Retailer,

Thank you for your interest in TransUnion. We would like to provide you with an overview of the process. TransUnion will be used as a backup to Equifax, therefore, a request will only be sent to TransUnion when **no** file is found with Equifax. Please see the next page for a process diagram and TransUnion pricing. **You must have active membership with Equifax** in order to activate services with TransUnion.

Once you have completed the membership application *and* the billing agreement, please mail the original documents along with your application fee of \$35 (**made payable to TransUnion LLC**) to:

Lisa Nordeen  
TransUnion LLC  
125 S. 84<sup>th</sup> Street  
Suite 140  
Milwaukee, WI 53214

Allow at least **10 business days** for your documents to be processed. Once your application has been processed you will receive an e-mail from TransUnion confirming your access. There will be nothing additional required by you and no change in the way you request approval on your customers.

If, after 21 business days, you have not received an e-mail and wish to check on the status of your application, you may contact Lisa Nordeen at [dishretailer@transunion.com](mailto:dishretailer@transunion.com).

Thank you for your interest in TransUnion.



TransUnion LLC  
Attn Lisa Nordeen  
125 S. 84<sup>th</sup> Street Suite 140  
Milwaukee, WI 53214  
echoretailer@transunion.com

Estimado Minorista de Dish Network:

Gracias por su interés en TransUnion. Queremos darle un amplio panorama del proceso. TransUnion servirá como respaldo a Equifax. Por lo tanto, un pedido se mandará a TransUnion sólo cuando no se encuentre **ningún archivo** con Equifax. Favor de referirse a la próxima página para un esquema del proceso y los precios del servicio de TransUnion. **Hay que tener una membresía activa con Equifax** para activar el servicio con TransUnion.

Luego de llenar la solicitud de membresía y *también* el acuerdo de facturación, favor de mandar los documentos originales con su cheque por \$35.00, por una única cuota de solicitud (a **nombre de TransUnion LLC**) a la dirección:

Lisa Nordeen  
TransUnion LLC  
125 S 84<sup>th</sup> Street Suite 140  
Milwaukee, WI 53214

Espere que pasen al menos **10 días laborables** para procesar sus documentos. Una vez que esté procesada su solicitud, usted recibirá un correo electrónico de TransUnion para confirmar su acceso. No habrá nada más que hacer ni ningún cambio en como pedir aprobación de sus clientes.

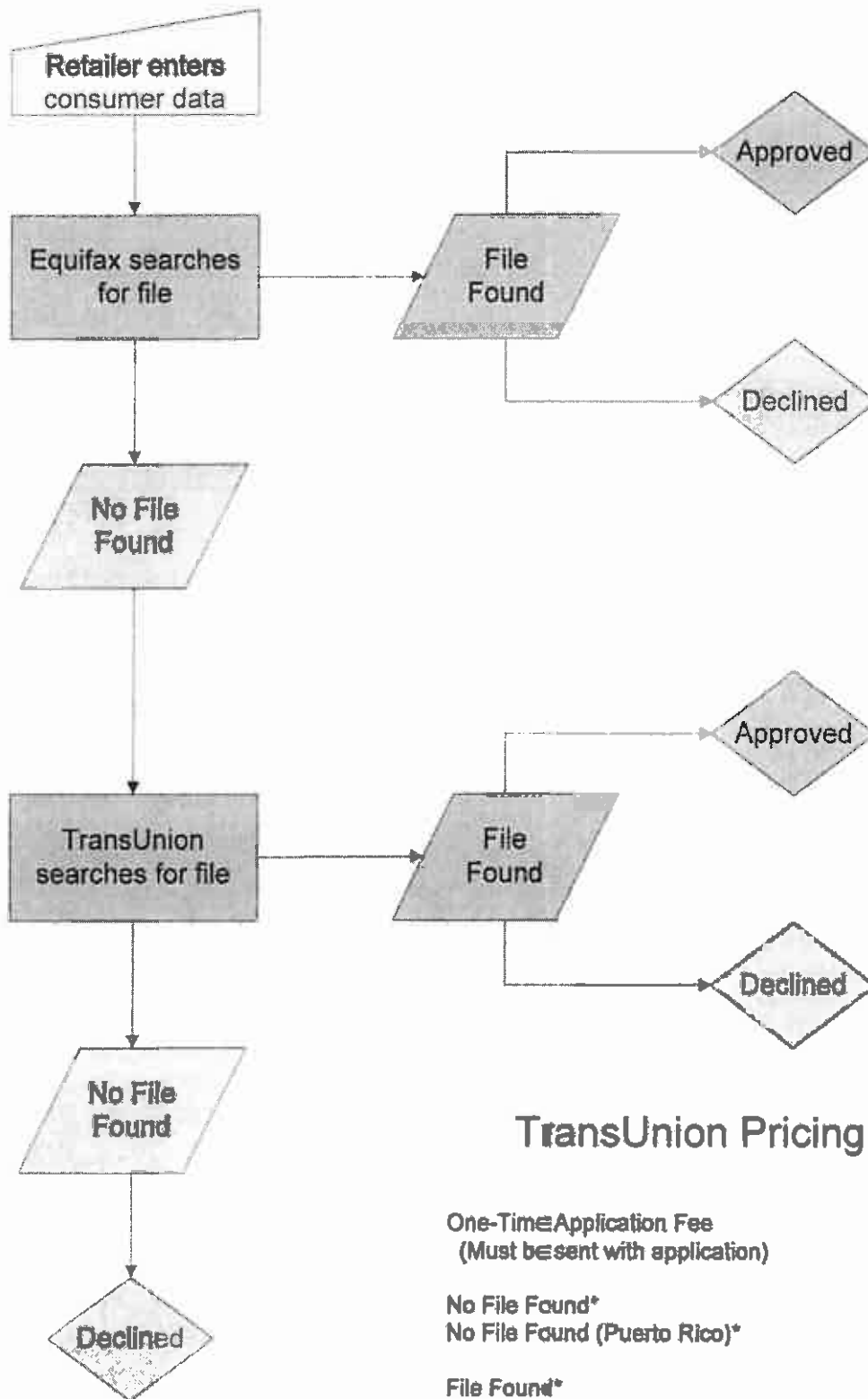
Si después de 21 días laborables, usted no ha recibido un correo electrónico y quiere averiguar el estado de su solicitud, favor de comunicarse con Lisa Nordeen a [dishretailer@transunion.com](mailto:dishretailer@transunion.com).

Gracias por su interés en TransUnion.

Atentamente,  
Servicio al Cliente de TransUnion

# Dish Network Retailer Process

Retailer-Equifax-TransUnion



## TransUnion Pricing & Fees

One-Time Application Fee (Must be sent with application)	\$35
No File Found*	\$0.71
No File Found (Puerto Rico)*	\$2.10
File Found*	\$0.71
File Found (Puerto Rico)*	\$2.10

\*Subject to other State & Federal regulatory fees

**Billing Agreement between Trans Union LLC and Authorized Retailer of DISH Network**

WHEREAS Trans Union LLC (“TransUnion”) and DISH Network (DISH Network), have entered into an agreement for consumer reporting and/or ancillary products and services (collectively “the Service Agreement”), and

WHEREAS DISH Network and the Authorized Retailer identified below (“Retailer”) have entered into a Retailer Agreement regarding the business of providing digital direct broadcast satellite (DBS) services through DISH Network;

WHEREAS DISH Network desires to have Retailer act as its billing agent for payment of certain services by TransUnion;

NOW THEREFORE, the parties, intending to be bound, enter into the following Billing Agreement (“Billing Agreement”):

1. Retailer warrants it has all necessary and proper authority to enter into this Agreement.
2. TransUnion agrees to assign a specific subscriber code to identify Retailer which subscriber code shall reside in DISH Network’s Credit Scoring System. TransUnion agrees to direct bill Retailer for all purchases made through DISH Network’s Credit Scoring System under the specific code(s) in connection with Retailer, at the pricing terms agreed upon between DISH Network and TransUnion.
3. Retailer will pay TransUnion directly for all services provided via DISH Network’s Credit Scoring System under the specific code(s) established for Retailer upon receipt of the statement for the services rendered during the previous 30-day period. All payments shall be due thirty (30) days after receipt of the invoice. Past due amounts shall accrue interest at the rate of 1.5% per month. If collection efforts are required, Retailer shall pay all costs of collection including reasonable attorneys’ fees.
4. **Failure to pay invoice(s) within forty-five (45) days of receipt of invoice shall result in a suspension of the code(s) assigned to DISH Network in connection with Retailer.** Upon receipt of payment in full, such code may be reactivated by Trans Union in Trans Union’s sole discretion.
5. This Billing Agreement represents the full relationship and entire agreement between TransUnion and Retailer in connection with the subscriber code assigned to DISH Network’s Credit Scoring System in connection with and for the benefit of Retailer and supersedes all previous agreements and understandings, whether oral or written, express or implied, solely with respect to the subject matter of this Agreement. This Agreement may not be altered, amended, or modified except by written instrument signed by the duly authorized representatives of both parties.

**Initial & Date:** \_\_\_\_\_

6. This Agreement shall not be binding on either party until signed by Trans Union.
7. This Billing Agreement shall remain in force and effect for one year from the date executed, and from year to year thereafter, on the same basis as set forth herein, contingent on the existence of a valid Service Agreement between TransUnion and DISH Network. In addition, should the Retailer Agreement between DISH Network and Retailer terminate for any reason, Retailer will promptly notify TransUnion.

Agreed to by:

**TransUnion LLC**

\_\_\_\_\_ (“Retailer”)

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

***Retailer Billing Contact Name Address & Phone:***

**Company Name:** \_\_\_\_\_

**Billing Attention:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

**DISH Network OE:** \_\_\_\_\_

**Equifax Member Number:** \_\_\_\_\_



TransUnion.

## Membership Application for Dish Network Retailers

### Applicant Information:

Company Name: _____	Doing Business As: _____
DISH Order Entry (OE): _____	Equifax Member Number: _____
Contact Name: _____	Title: _____
Company Main Phone #: _____	Company Fax #: _____
Federal Tax ID #: _____	E-mail Address: _____
Physical Address:	
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Street	City State County Zip

### Billing Information: (If Different from Physical Address Above)

Contact Name: _____	Title: _____
Contact Phone #: _____	E-mail Address: _____
Billing Address:	
_____	_____
_____	_____
_____	_____
_____	_____
Street	City State County Zip

### Complete for Sole Proprietor or Partnership (circle one):

I certify that the information provided on this application is true and that I understand that falsification of this document is grounds for denial or termination of membership and/or legal prosecution, and that I understand that by signature below, TransUnion, LLC may pull a personal credit report on owner(s) of this company in connection with approval of this application.

Owner Name: _____ <small>(Printed full name, not initials)</small>	Title: _____
Residence: _____	
Street	City State Zip
Social Security #: _____	Signature: _____
Owner Name: _____ <small>(Printed full name, not initials)</small>	Title: _____
Residence: _____	
Street	City State Zip
Social Security #: _____	Signature: _____

### Complete for Corporation or LLC (circle one):

Officer Name: _____	Title: _____
Officer Name: _____	Title: _____
Officer Name: _____	Title: _____
I certify that I am authorized to sign this application and that the information provided on this application is true. I understand that by signature I answered the foregoing questions accurately to the best of my ability, and that I understand that falsification of this document is grounds for denial or termination of membership and/or legal prosecution.	
Signature Name: _____	Title: _____
Print Name: _____ <small>(Full name, not initials)</small>	Date: _____

**Note: New Customers, please be sure to include a completed and signed Billing Agreement with this application. Thank You!**



## Credit Bureau Process

Every new customer qualification, with the exception of Flex Plan, requires that a customer provide a Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN) for identification and/or credit qualification. This is done using consumer credit bureaus. Please continue reading to learn more about this process and how Retailers participate.

### Which credit bureaus are used?

The three credit bureaus that DISH Network uses for identity verification and credit qualification are **Equifax**, **Experian**, and **TransUnion**. Not every business or financial institution reports consumer information to all three bureaus. This means that occasionally more than one database must be searched to gather the necessary customer information for qualification.

### What is the order in which customer files are searched?

Equifax is the first bureau that is searched, followed by Experian and then TransUnion. The second and third bureaus will only be searched if the individual Retailer has a business relationship directly with those bureaus.

If Equifax finds the customer's file, you will be notified that they have either qualified or have not met the qualification criteria. Qualification is based on credit score or simply identification, depending on the particular plan. If the customer is declined based on credit score, no further database searches will be done. Only when a file is not found will the search continue to Experian or TransUnion if the Retailer has a relationship with those agencies.

Please keep in mind that when a consumer's record is not found in Equifax it does not mean that they are any less desirable as a customer, just that their record was not found.

Having the access to the two additional credit bureaus provides a greater opportunity to find a customer's record and by extension may lead to approval of more new customers. In addition, if one bureau is experiencing technical difficulties, the search will roll to the next bureau.

### What is the cost for credit inquiries?

DISH Retailers must have a relationship directly with each credit bureau in order to qualify new customers with that bureau. Equifax is required before the other two may be added. Retailers are billed directly by each company based on their individual fee schedules. The fees from the second or third bureau are only applied if the file cannot be found by the first bureau, Equifax.

Below are the fees for customer search transactions (Prices Subject to Change). Additional information for each credit bureau can be found on DISH Portal.

Credit Bureau	Fee Description	Fee Amount
Equifax	Interconnect Transaction Fee	\$0.46
	File Found	\$0.48
	No File Found	\$0.08
	Regulatory Recovery Fee (only on found files)	\$0.08
Experian	File Found	\$0.45
	No File Found	\$0.15
	Regulatory Recovery Fee (only on found files)	\$0.08
TransUnion	File Found/No File Found	\$0.71
	File Found/No File Found - Puerto Rico	\$2.10
	Regulatory Recovery Fee (only on found files)	\$0.11

**For example, if you are signed up with all three credit bureaus:**

- If Equifax finds the file, the transaction will stop there. **Total cost for that transaction would be \$1.02** (Interconnect Transaction Fee \$0.46, File Found Equifax \$0.48, and Regulatory Recovery Fee Equifax \$0.08). There will not be a fee from Experian or TransUnion.
- If Equifax cannot find the file, the transaction will roll to Experian. If Experian finds the file, the transaction stops there. **Total cost for this transaction would be \$1.07** (Interconnect Transaction Fee \$0.46, No File Found Equifax \$0.08, File found Experian \$0.45, Regulatory Recovery Fee Experian \$0.08). There will not be a fee from TransUnion.
- If Experian also cannot find the file, the transaction will roll to TransUnion. If TransUnion finds the file, the **total cost for that transaction would be \$1.51** (Interconnect Transaction Fee \$0.46, No File Found Equifax \$0.08, File not found Experian \$0.15, File found TransUnion \$0.71, Regulatory Recovery Fee TransUnion \$0.11). If TransUnion does not find the file, the transaction cost would be \$1.40 (Interconnect Transaction Fee \$0.46, No File Found Equifax \$0.08, File not found Experian \$0.15, File not found TransUnion \$0.71).

**Frequently Asked Questions**

**Q: Am I required to use all three credit bureaus?**

**A:** No. However using additional credit bureaus increases the likelihood that a customer's file will be found. It also provides additional backup if Equifax experiences any outages. Retailers who are only signed up with Equifax are unable to perform customer qualifications during an Equifax outage. Having at least one backup enables the Retailer to continue processing transactions as usual as the transactions would roll to the second and/or third bureau.

**Q: Is the Interconnect Transaction Fee applied if the transaction rolls to another bureau?**

**A:** The Interconnect Transaction Fee is applied to the initial application submission. If the credit file is not found at the first bureau, the transaction will roll to the next bureau but there will not be an additional Interconnect Transaction Fee applied.

**Q: How much does it cost to add Experian and TransUnion?**

**A:** The set up fee for both Experian and TransUnion is \$35.00 each.

**Q: What is the Regulatory Recovery Fee?**

**A:** The Regulatory Recovery Fee is the fee charged by each bureau that returns a credit bureau report. They charge this fee because that consumer will be able to request a free credit report as a result of the hit made to their credit file. If the file is not found, this fee will not be charged.

**Q: I don't want to utilize Equifax, can I pick the credit bureau desired or the order of inquiry?**

**A:** No. The use of Equifax as the first credit bureau is required and the order is determined by DISH.

**Q: Is there a monthly fee for each credit bureau?**

**A:** Yes. Each bureau has a small monthly fee. Please see the information for each one on DISH Portal.

**Q: Do Experian and TransUnion require a Retailer to have a commercial storefront?**

**A:** Yes. A commercial business location is required, in addition to the facilities to secure customer information such as secure filing cabinets.

The foregoing (including, without limitation, brief description(s) of certain terms and conditions applicable to each of the Promotional Programs named in this Facts Blast) may be subject to applicable Business Rules and/or different terms and conditions of your Retailer Agreement with DISH Network L.L.C., formerly known as EchoStar Satellite L.L.C. ("DISH"). In the event of any conflict or inconsistency between the terms and conditions set forth in any applicable Business Rules and the terms and conditions set forth above, the terms and conditions of such Business Rules shall be controlling.





## Higher Return Rates of Customer Credit Information When Using All Three Credit Bureaus

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October 18, 2010

In order to provide you with more tools to improve the probability of finding customer credit information and potentially qualifying more customers for DISH Network promotional programs, DISH Network® Retailers have the option to sign up for up to *three credit bureaus* – Equifax, Experian and TransUnion.

As you know, Equifax is the primary credit bureau that customer credit inquiries go through first, and all DISH Retailers must be signed up with Equifax. However, by signing up for the other two credit bureaus – Experian and TransUnion – you may **increase** your rate of finding customer credit information by as much as 12%. This means that by signing up with all three credit bureaus, you potentially have a **12% greater chance of finding a customer's credit information than if you were signed up with only Equifax!**

- **What is the cost for credit inquiries?** – DISH Retailers must enter into an individual agreement with each of the credit bureaus in order to search for customer credit information within that bureau's database. Retailers are billed directly by each company based on their individual fee schedules. ***The fees from the second or third bureau are only applied if the file cannot be found by the first bureau, Equifax.***
- **How does the process work if you are signed up with all three credit bureaus?** – If Equifax returns no customer information and you are signed up for Experian service, the system will search within Experian's database as the backup to Equifax. If Experian returns no information, and you are signed up for TransUnion service, TransUnion will be the third provider. If you are signed up for Equifax and TransUnion only, then TransUnion would be your secondary provider. Please refer to each credit bureau's documentation for the fees they charge for searching their databases as well as acquiring "hits" – the documentation is posted on DISH Portal (please see below).
- **Why may a customer's information be found in one credit bureau database but not another?** – Not every business or financial institution reports consumer information to all three bureaus. This means that occasionally more than one database must be searched to gather the necessary customer information for qualifying for DISH's promotional programs.
- **Additional Information** – To learn more about credit bureaus within the DISH Network qualification process in R\*Connect, as well as credit bureau fees, please refer to the "Focus on Credit Bureau Processes" document which is posted on DISH Portal (copy the name of this "Focus On" document and paste it into the search field to find it in DISH Portal).

Listed below are also all the pertinent documents for each credit bureau, which can be found on DISH Portal by simply performing a search on the applicable credit bureau; "Equifax," "Experian," or "TransUnion." Each credit bureau's set of documents is posted under each credit bureau's dedicated "document" area.

- **Equifax** – documents include:
  - DISH Retailer Instruction Letter – Equifax
  - DISH Retailer Agreement and Application Instructions – Equifax
  - DISH Retailer Application for Services – Equifax
  - DISH Retailer Agreement for Service – Equifax
  - DISH Retailer Application for Services Example – Equifax
  - DISH Retailer Agreement for Service Example – Equifax

For Equifax assistance call 800-944-9248 Monday through Friday from 8:00 a.m. to 5:00 p.m. ET

- o **Experian** – documents include:
  - DISH Retailer Set Up Instructions - Experian
  - DISH Retailer Standard Agreement for Service – Experian
  - DISH Retailer Membership Application – Experian
  - DISH Retailer Consumer Services Schedule – Experian

For Experian assistance completing the documents call: 888-400-8989 x8428, Monday through Friday from 8:00 a.m. to 5:00 p.m. CT

- o **TransUnion** – documents include:
  - DISH Retailer Instruction Letter – TransUnion
  - DISH Retailer Application for Services – TransUnion
  - DISH Retailer Billing Agreement – TransUnion

**Thanks for supporting DISH Network!**

The foregoing (including without limitation, brief description(s) of certain terms and conditions applicable to each of the Promotional Programs named in this RetailerNews) may be subject to applicable Business Rules and/or different terms and conditions of your Retailer Agreement with DISH Network L.L.C., formerly known as EchoStar Satellite L.L.C. ("DISH"). In the event of any conflict or inconsistency between the terms and conditions set forth in any applicable Business Rules or your Retailer Agreement and the terms and conditions set forth above, the terms and conditions of such Business Rules and/or such Retailer Agreement shall control.

With respect to hardware purchased by a Retailer from Echosphere L.L.C. ("Echosphere"), all equipment discounts and other Incentives shall be paid by DISH subject to and in accordance with the terms and conditions of each participating Retailer's Retailer Agreement and applicable Business Rules. With respect to hardware purchased by a Retailer from an Authorized Distributor, any and all equipment discounts and other Incentives shall be paid by the Authorized Distributor in accordance with and subject to the terms and conditions of your applicable agreement(s) with such Authorized Distributor. Notwithstanding anything set forth in this RetailerNews to the contrary, any and all references herein to equipment discounts and/or other Incentives shall apply solely and exclusively to Retailers who purchase their hardware from Echosphere. All capitalized terms not otherwise defined in this RetailerNews shall have the meanings ascribed to them in your Retailer Agreement.