

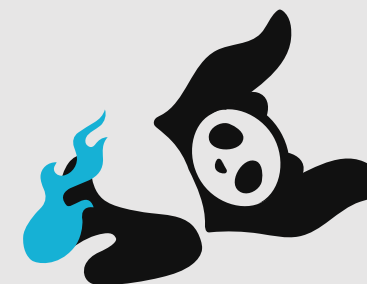


**Dispute Panda**

**Attack Guide**

[www.DisputePanda.com](http://www.DisputePanda.com)

# Dispute Panda Pro & Credit Dyno Attack Flow



The following attack flow is the most effective credit repair attack flow! It combines credit bureau (consumer reporting agency) attacks, data furnisher (creditor) attacks, and secondary credit bureau (consumer reporting agency) attacks all at once. This attack flow also invokes consumer law, METRO 2 compliance, and the CFPB. A prerequisite to using this attack flow and getting the best results possible is having a Dispute Panda Pro account and ensuring that you're using Credit Dyno credit monitoring. You need [Dispute Panda Pro](#) and [Credit Dyno credit monitoring](#) so you can send creditor letters (direct to data furnisher disputes) with the press of a button. Also, using Credit Dyno credit monitoring, you will be provided one free attack every 35 days, making your use of Dispute Panda to generate attacks free.

Attack Number	Attack Name	Attack Variation	Creditor	Static	Handwritten	CFPB	Mail Type	Letter Color	Letter Sides	Attack Frequency (days)
1	Punch of Fury	Supreme-Boosted	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	Y	N	First Class	N	S	1
2	Punch of Fury	Regular	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	N	N	First Class	N	S	35
3	Punch of Fury	Supreme	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	Y	N	First Class	N	S	70
4	Round Kick	Premium	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	N	N	First Class	N	S	105
5	Punch of Fury	Supreme-Boosted	Y	N/A	Y	Y	First Class	N	S	140
6	Punch of Fury	Regular	Y	N/A	N	N	First Class	N	S	175
7	Punch of Fury	Supreme	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	N	N	First Class	N	S	210
8	Round Kick	Premium	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	Y	N	First Class	N	S	245
9	Punch of Fury	Supreme-Boosted	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	N	N	First Class	N	S	280
10	Punch of Fury	Regular	Y	Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust	N	Y	First Class	N	S	315
11	Punch of Fury	Supreme	Y	N/A	Y	N	First Class	N	S	350
12	Round Kick	Premium	Y	N/A	N	N	First Class	N	S	385

# How To Create Creditor (data furnisher) Letters and Choose Handwritten Font Visual Guide

Below is a step-by-step tutorial showing you how to easily create attacks for the credit bureaus (Equifax, Experian, and TransUnion) as well as each data furnisher (creditor) and choose handwritten font

## Step 1: Confirm Attack Items

**Test Client** Completed Credit Dyno

Last round started: 0 days ago

Profile Documents **Disputing** Attacks History Updates Invoices Notes

Selected Inquiries: 0 Selected Public Records: 0 Selected Accounts: 2 **Save filter**

Inquiries **Select All** All (15) Equifax (3) Experian (6) Transunion (6)

<input type="checkbox"/> NAVY FEDERAL CR UNION Aug 18, 2023	<input type="checkbox"/> HERITAGE FINANCIAL CRE Aug 17, 2023	<input type="checkbox"/> NAVY FEDERAL CR UNION Aug 15, 2023	<input type="checkbox"/> NAVY FCU May 12, 2023
<input type="checkbox"/> EQUIFAX MORTGAGE SER Apr 21, 2023	<input type="checkbox"/> BRCLYSBANKDE Feb 23, 2023	<input type="checkbox"/> NAVY FCU Jan 15, 2023	<input type="checkbox"/> PENTAGON FCU-ALEXAND Jan 3, 2023
<input type="checkbox"/> SYNCB/VENMO Oct 24, 2022	<input type="checkbox"/> BVU/BLUEGREEN VACATION Jul 26, 2022	<input type="checkbox"/> UPSTART NETW May 10, 2022	<input type="checkbox"/> UPSTART NETWORK INC May 10, 2022
<input type="checkbox"/> MUNICIPAL CREDIT UNION May 3, 2022	<input type="checkbox"/> AMEX Mar 25, 2022	<input type="checkbox"/> AMEX Mar 25, 2022	

We've partnered with Credit Dyno to provide more information on your clients' accounts and reports.

**CreditDyno**  
Advanced Disputing • Reports

Advanced Reports 7 Years of History Direct Creditor Disputing

## Step 2: Start Your Attack

**Test Client** Completed Credit Dyno

Last round started: 3 days ago

Profile Documents Disputing **Attacks** History Updates Invoices Notes

Credit Report was last uploaded 10 days ago

Creditor 9 Static 15 **Attack 16** Creditor 10 **Start New Round**

Show all

**History Report** Refresh Data

- Generating Documents using Punch of Fury Supreme Boosted Strategy. 2:22:28 PM Nov 6, 2023
- This process could take up to 2 minutes. 2:22:28 PM Nov 6, 2023

## Step 3: Select Your Attack

**Test Client** Completed Credit Dyno

Last round started 3 days ago

Profile Documents Disputing **Attacks** History Updates Invoices Notes Start New Round

Credit Report was last uploaded 10 days ago

Creditor 9 Static 15 **Attack 16** Show all

**History Report**

- Generating Documents using Punch of Fury Supreme Boosted Strategy.
- This process could take up to 2 minutes

**Nerve Attack**  
Attacks all items on the credit report.

**PinWheel Attack**  
Similar to the Nerve Attack but limits each letter to 7 negatives and 10 inquiries.

**Punch of Fury**  
Creates a letter for each TYPE (Personal Info / Inquiries / Everything Else)

**Round Kick**  
Like "Punch of Fury", but limits each letter to 5 accounts and 9 inquiries.

**Paralyzing Touch Point**  
Creates a letter for EACH item selected! (Limited to 100 accounts only)

**Static Letters**  
Templated letters without any PANDA AI touch.

## Step 4: Select Handwritten and Creditor Letters

**Select A Round Kick Round** Docs

Use handwritten font

Generate Creditor Letters (PRO Only) PRO Add additional documents +

Name + Description	Letters	Limitations
<b>Round Kick</b> Creates a letter for each TYPE (Personal Info / Inquiries / Everything Else), but limits accounts per letter to 5 and inquiries to 9	Multiple	5 accounts and 9 inquiries
<b>Round Kick (Premium)</b> Similar to the "Round Kick" but adds our PANDA AI highlight on top of the dispute table.	Multiple	5 accounts and 9 inquiries
<b>Round Kick (Supreme)</b> Similar to the "Round Kick (Premium)", but adds our PANDA AI triple+ attack logic.	Multiple	5 accounts and 9 inquiries
<b>Round Kick (Supreme Boosted)</b> Similar to the "Round Kick (Supreme)," but includes additional AI driven attack logic.	Multiple	5 accounts and 9 inquiries

## Step 5: Select Your Style of Attack

**Test Client** Completed Credit Dyno

Last round started 0 days ago

Profile Documents Disputing **Attacks** History Updates Invoices Notes Start New Round

Credit Report was last uploaded 10 days ago

Creditor 9 Static 15 **Attack 16** Show all

**Round Kick**  
Creates a letter for each TYPE (Personal Info / Inquiries / Everything Else), but limits accounts per letter to 5 and inquiries to 9
 Multiple | 5 accounts and 9 inquiries || **Round Kick (Premium)** Similar to the "Round Kick" but adds our PANDA AI highlight on top of the dispute table. | Multiple | 5 accounts and 9 inquiries |
| **Round Kick (Supreme)** Similar to the "Round Kick (Premium)", but adds our PANDA AI triple+ attack logic. | Multiple | 5 accounts and 9 inquiries |
| **Round Kick (Supreme Boosted)** Similar to the "Round Kick (Supreme)," but includes additional AI driven attack logic. | Multiple | 5 accounts and 9 inquiries |

**START ROUND** 📧

## Step 6: Confirm the attack

**Confirm & start the round attack for Test Client**

The amount of \$1700 (if available) will be deducted from your available credits, and a Round Kick Supreme Boosted attack will be created. **\*Note: This action is non-refundable and cannot be canceled.**

Type **CONFIRM** to begin round.

**START ROUND** 📧

# How To Create Secondary Credit Reporting Agency Letters Visual Guide

This tutorial will show you step by step how create attacks to the secondary credit reporting agencies - **Lexis, Innovis, LCI, ARS, Credco, Clarity, DataX, MicroBilt, FactorTrust**

## Step 1: Confirm Attack Items

(only needed if you haven't done this before)

**Test Client** Completed Credit Dyno

Last round started: 0 days ago

Profile Documents **Disputing** Attacks History Updates Invoices Notes

Selected Inquiries **0** Selected Public Records **0** Selected Accounts **2** **Save filter**

**Inquiries** Select All All (15) Equifax (3) Experian (6) Transunion (6)

<input type="checkbox"/> NAVY FEDERAL CR UNION Aug 18, 2023	<input type="checkbox"/> HERITAGE FINANCIAL CRE Aug 17, 2023	<input type="checkbox"/> NAVY FEDERAL CR UNION Aug 15, 2023	<input type="checkbox"/> NAVY FCU May 17, 2023
<input type="checkbox"/> EQUIFAX MORTGAGE SER Apr 21, 2023	<input type="checkbox"/> BRCLYSBANKDE Feb 23, 2023	<input type="checkbox"/> NAVY FCU Jan 15, 2023	<input type="checkbox"/> PENTAGON FCU-ALEXAND Jan 3, 2023
<input type="checkbox"/> SYNCB/VENMO Oct 24, 2022	<input type="checkbox"/> BVU/BLUEGREEN VACATION Jul 20, 2022	<input type="checkbox"/> UPSTART NETW May 10, 2022	<input type="checkbox"/> UPSTART NETWORK INC May 10, 2022
<input type="checkbox"/> MUNICIPAL CREDIT UNION May 3, 2022	<input type="checkbox"/> AMEX Mar 25, 2022	<input type="checkbox"/> AMEX Mar 25, 2022	

We've partnered with Credit Dyno to provide more information on your clients' accounts and reports.

**CreditDyna**  
Advanced Disputing + Reports

Advanced Reports 7 Years of History Direct Creditor Disputing

## Step 2: Start Your Attack

**Test Client** Completed Credit Dyno

Last round started: 3 days ago

Profile Documents Disputing **Attacks** History Updates Invoices Notes

**Start New Round**

Credit Report was last uploaded 10 days ago Show all

Creditor 9 Static 15 **Attack 16** Creditor 10

**History Report** Refresh Data

- Generating Documents using Punch of Fury Supreme Boosted Strategy 2:22:28 PM Nov 6, 2023
- This process could take up to 2 minutes 2:22:28 PM Nov 6, 2023

## Step 3: Select Your Attack

The screenshot shows the 'Test Client' dashboard with the 'Attacks' tab selected. The 'Static Letters' option is highlighted with a red box and an arrow. The dashboard includes a 'Start New Round' button and a 'Credit Report' section.

**Test Client** Completed Credit Dyno

Last round started: 0 days ago

Profile Documents Disputing Attacks History Updates Invoices Notes Start New Round

Credit Report was last uploaded 10 days ago

Creditor 9 Static 15 Attack 16

Show all

No Round Selected  
Select one of the rounds above,  
or  
Click "Start New Round".

- Nerve Attack**  
Attacks all items on the credit report.
- PinWheel Attack**  
Similar to the Nerve Attack but limits each letter to 7 negatives and 10 inquiries.
- Punch of Fury**  
Creates a letter for each TYPE (Personal Info / Inquiries / Everything Else)
- Round Kick**  
Like "Punch of Fury", but limits each letter to 5 accounts and 9 inquiries.
- Paralyzing Touch Point**  
Creates a letter for EACH item selected! (Limited to 100 accounts only)
- Static Letters**  
Templated letters without any PANDA AI touch.

## Step 4: Select The Type Of Attack

You will have to scroll down and select **Lexis Nexis, Innovis, LCI, ARS, Credco, Clarity, Data X, MicroBilt, FactorTrust**. There should be 9 check marks

The screenshot shows the 'Select A Static Letter Template' screen. The 'Lexis Nexis' through 'FactorTrust' options are checked, and the 'START ROUND' button is highlighted.

Select A Static Letter Template Docs

Use handwritten font Add additional documents +

Name + Description	Destination	
<b>Lexis Nexis</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>Innovis</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>LCI</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>ARS</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>Credco</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>Clarity</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>DataX</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>MicroBilt</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>FactorTrust</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
Uncheck all		

**START ROUND** 📧

## Step 5: Create Attack

The screenshot shows the 'Select A Static Letter Template' screen. The 'START ROUND' button is highlighted.

Select A Static Letter Template Docs

Use handwritten font Add additional documents +

Name + Description	Destination	
<b>Credco</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>Clarity</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>DataX</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>MicroBilt</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
<b>FactorTrust</b> Use this letter to challenge accounts associated with this secondary credit bureau / data gatherer.	Other	<input checked="" type="checkbox"/>
Uncheck all		

**START ROUND** 📧

# Additional Notes To Consider

1	<p>There is a chance that you will receive a stall letter from the credit bureaus (consumer reporting agencies up to 4x in a year!) There is nothing you can do about it, but do not get discouraged! You (or your client) may get a stall letter via email or physical mail. Stall letters do not mean your attack was not processed. <b>DO NOT DEVIATE FROM ATTACK EVERY 35 DAYS</b>, but you can also send a static “Stall” response immediately after receiving a stall letter. Send this first-class mail, black and white and double-sided.</p> <div data-bbox="398 695 1171 794"><p><b>Stall</b> 15 U.S. Code § 1681i(a6) &amp; 15 U.S. Code § 1681i (a7) Use this letter if the credit bureaus responded to your last attack, with a stall letter <span style="float: right;">Credit Bureau <input type="checkbox"/></span></p></div>
2	<p>To prevent debt collectors from harassing your client and to aid in the removal of debt collections, send a Static “Cease and Desist” or “Debt Validation” Letter to all debt collectors. Send this, black and white and double-sided.</p> <div data-bbox="398 927 1171 991"><p><b>Cease and Desist</b> Use this letter to prevent a debt collector from contacting your client. <span style="float: right;">Debt Collector <input type="radio"/></span></p></div> <div data-bbox="1189 927 1955 1023"><p><b>Debt Validation</b> 12 CFR Part 1006 - PART 1006 / 15 U.S. Code § 1692g Use this letter if a debt collector SENT your client something in the mail regarding an alleged debt or if you want to challenge the validity of a debt collection on the credit report. <span style="float: right;">Debt Collector <input type="radio"/></span></p></div>
3	<p>If you have an account that has been open 3 years or more and has 90% on-time payment history. <b>DO NOT ATTACK THE ACCOUNT</b>. Use a static “Good Will” letter and try to get the late payments removed. Send this first class mail, black and white and double-sided</p> <div data-bbox="398 1158 1144 1254"><p><b>Good will</b> A goodwill letter is used to request a creditor to remove late payments from your credit report as a gesture of kindness and understanding. <span style="float: right;">Original Creditor <input type="radio"/></span></p></div>
4	<p>At the start of your 5th round and 10th round. If you still do not have desired results, upload the last 4 rounds of attacks (Credit Bureau and Creditor) and also attack via the CFPB.</p>

# Dispute Panda Attack Flow Legend

<b>Attack Number</b>	This is your disputing round. For example, Attack #1 should be your Round 1. Attack #6 should be your Round 6.
<b>Attack Name</b>	The name of the attack you will send.
<b>Attack Variation</b>	The name of the attack variation you will send.
<b>Mail Type</b>	This is the mail type you should send. The recommended mail type you will send. There are only two types of mail we recommend. First Class or Certified
<b>RTS</b>	This means you should make the recipient the sender and is associated with mailing. Your letter will be addressed FROM the same place you're sending it. So, for example, if you're sending an attack to Equifax, the letter will appear as if it's from Equifax instead of your client's address.
<b>Letter Color</b>	This means whether you should send the letter in color or not. "Y" = Yes. "N" = No.
<b>Letter Sides</b>	This means you should send the letter with text on 1 side or both sides of the paper. S = Single-Sided D = Double-Sided
<b>Attack Frequency</b>	This means your attack frequency (AF) between attacks in days. For example, you should be sending attack # 1 on Day 1 and Attack #3 on Day 70



# Dispute Panda Attacks



## Nerve Attack

Attacks all items on the credit report.



## PinWheel Attack

Similar to the Nerve Attack but limits each letter to **7** negatives and **10** inquiries.



## Punch of Fury

Creates a letter for each TYPE (Personal Info / Inquiries / Everything Else)



## Round Kick

Like "Punch of Fury", but limits each letter to **5** accounts and **9** inquiries.



## Paralyzing Touch Point

Creates a letter for EACH item selected!



## Static Letters

Templated letters without any **PANDAAI** touch.