

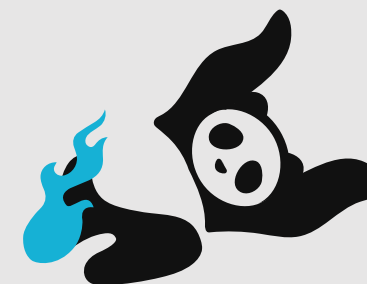


**Dispute Panda**

**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 **Start New Round**

Credit Report was last uploaded 10 days ago

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

**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
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<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

**START ROUND** 📧

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

**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

Start New Round

Credit Report was last uploaded 10 days ago

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

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 also shows a 'Start New Round' button and a 'No Round Selected' message.

**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

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. DO NOT DEVIATE FROM ATTACK EVERY 35 DAYS, 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.

**Stall**

15 U.S. Code § 1681i(a6) & 15 U.S. Code § 1681i (a7)

Use this letter if the credit bureaus responded to your last attack, with a Credit Bureau stall letter

2

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.

**Cease and Desist**

Use this letter to prevent a debt collector from contacting your client.

Debt Collector

**Debt Validation**

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.

Debt Collector

3

If you have an account that has been open 3 years or more and has 90% on-time payment history. DO NOT ATTACK THE ACCOUNT. 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

**Good will**

A goodwill letter is used to request a creditor to remove late payments from your credit report as a gesture of kindness and understanding.

Original Creditor

4

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.

# Frequently Asked Questions (FAQ)

1

## How long will it take to see results?

You might start seeing credit repair results in as little as 35 days, since credit bureaus typically have 30 days to look into disputes. For tougher cases, it could take up to a year to really notice improvements. It's a process that pays off—improving your credit can make life a lot better. And don't worry about the work; Dispute Panda takes care of it, needing just under 3 minutes of your time every 35 days. Just log in, import your credit report and let the AI do the work. The most you'll spend is 36 minutes a year to have the credit you deserve!

2

## How do I get support if I have questions?

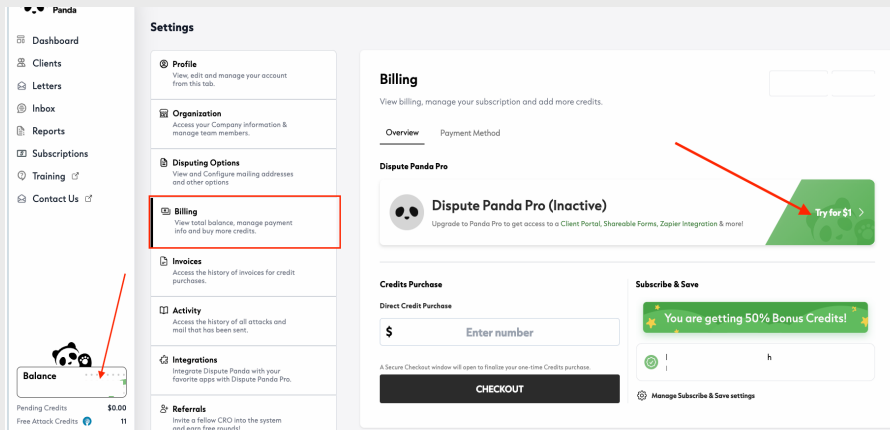
If you have questions and need support, there are several ways to get help. You can email us at [info@dispute-panda.com](mailto:info@dispute-panda.com) for support available 24/7, 365 days a year. Alternatively, you can leave a message on our contact page at <https://disputepanda.com/contact/>. You're also welcome to ask questions in the Dispute Panda Community at <https://community.disputepanda.com/>. Plus, join our live training every Monday and Wednesday at 9 PM EST here: <https://us06web.zoom.us/j/86563510319>.



3

## If I wanted to start a credit repair business helping others can you help?

- a. If you're interested in starting a credit repair business to help others, we can assist you. When you upgrade to Dispute Panda Pro (Get A \$1 Trial), you'll gain access to the Credit Repair Business Blueprint and the Dispute Panda Pro community space. Here, we provide a step-by-step framework that spans 14 days, teaching you how to achieve financial independence through a credit repair business—even if you're not an expert, lack technical skills, or have a small following.
- b. You can activate Dispute Panda Pro by clicking the “Balance” in the bottom left - “Billing”



4

## How do I add myself (or clients) to Dispute Panda and Get Free Attacks with Credit Dyno?

Adding yourself (or your clients) to Dispute Panda and getting free attack credits with Credit Dyno is a quick process that takes just a few minutes. For a step-by-step guide, watch this video:

[https://youtu.be/\\_A4iPofWy1g](https://youtu.be/_A4iPofWy1g).

5

## What documents do I include with my attacks to get the best results?

You should upload 3 items from the following list to obtain the best results!

**WHAT SHOULD YOU SEND WITH YOUR ATTACKS?**

<b>PROOF OF IDENTIFICATION</b>	<b>PROOF OF ADDRESS</b>	<b>OTHER</b>
<ul style="list-style-type: none"><li>• Valid driver license</li><li>• Social Security card</li><li>• Pay stub</li><li>• W2 form</li><li>• 1099 form</li><li>• Court documents for legal name change</li><li>• Birth certificate</li><li>• Passport</li><li>• Marriage certificate</li><li>• Divorce decree</li><li>• State ID</li><li>• Military ID</li></ul>	<ul style="list-style-type: none"><li>• Valid drivers license</li><li>• Utility bill with the correct address @gas, water, cable, residential phone bill@</li><li>• Cell phone bill</li><li>• Pay stub</li><li>• W2 form</li><li>• 1099 form</li><li>• Rental lease agreement=house deed</li><li>• Mortgage statement</li><li>• Bank statement</li><li>• State ID</li></ul>	<ul style="list-style-type: none"><li>• SSN</li></ul>

 Dispute Panda

For best results make sure the name and address match across all documents and that your documents are not older than 90 days old

6

## What round do I start with if I send dispute letters before using another system or a different Dispute Panda attack?

We recommend starting on round 1 of the attack flow but waiting 40 days from your last mailed attack before you begin!

7

## Should I send a separate letter to remove previous addresses or correct personal information?

The attack flow already creates and addresses personal information with each attack. There is no need to create and send a different letter to address old or inaccurate personal data and addresses.

8

## **I contacted the credit bureaus (via phone) and they said they didn't receive any disputes that I mailed off. What do I do next?**

If you've contacted the credit bureaus by phone and they claim not to have received any disputes you mailed, stay calm. The Fair Credit Reporting Act, also known as USC 1681, doesn't require customer service agents from consumer reporting agencies (Equifax, Experian, and TransUnion) to confirm receipt of disputes. The law does require them to have a phone number for consumer inquiries and to respond to reinvestigation requests within 30 business days. Stick to your attack plan. Remember, these agencies get millions of letters daily, so they may not be able to immediately confirm the details of your individual case. Continuing with the attack plan outlined is your best course of action.

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## **I sent off my letters and received an email or something in writing saying they do not believe it was sent by me. What should I do next?**

If you sent off your dispute letters and received an email or written notice doubting you sent them, don't worry. This is a typical delay or intimidation tactic used by consumer reporting agencies, also known as credit bureaus (Equifax, Experian, and TransUnion). Receiving a letter stating they won't conduct an investigation doesn't mean your disputes aren't being processed. These agencies aim to save money where they can, and they'll try to avoid investigating if possible. Stick to your planned course of action. Additionally, you can reply with a "Static - Stall Letter." For guidance on how to do this, watch the provided video at <https://youtu.be/SwW-mh35XdfA>.

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## **Will I get better results if I send disputes faster than every 35 days?**

No, sending disputes more frequently than every 35 days will not yield better results. In fact, it could delay the process. The credit bureau or data furnisher is obligated to carry out a thorough reinvestigation at no cost to verify the accuracy of the disputed information. They are required to update the current status of the disputed item or remove it from your file. This reinvestigation must be completed within a 30-day period, which begins on the date they receive your dispute notice. If you submit additional relevant information during those 30 days, the bureau or furnisher has the option to extend the reinvestigation by up to 15 more days.

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## **Why is it important to send creditor (data furnisher letters)**

Credit bureaus, also known as consumer reporting agencies, don't actually add items to your credit report; this is done by data furnishers, which are typically creditors. To give yourself—or your clients—the best chance of success and to avoid common stall tactics used by credit bureaus, it's effective to address both the source of the information and the bureau that lists it. When disputed, the credit bureau or data furnisher must conduct a thorough reinvestigation at no cost to determine the accuracy of the information. They are then required to update the current status or remove the inaccurate item from your file. This reinvestigation must be completed within 30 days from the date they receive your dispute notice.

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## **Can I use credit monitoring other than Credit Dyno with Dispute Panda?**

Yes, you can attempt the process without using Credit Dyno, but your results may not be as effective. By not choosing Credit Dyno, you miss out on the most efficient attack flows, additional hidden attack logic, and crucial data points that are exclusive to our system. Moreover, you'll encounter less effective outcomes, have to pay for each attack, and forfeit complimentary attack credits. We strongly advise against using any credit monitoring service other than Credit Dyno. To get your Credit Dyno account, visit [www.creditdyno.com](http://www.creditdyno.com). If you're interested in becoming an affiliate of Credit Dyno, please reach out to [support@creditdyno.com](mailto:support@creditdyno.com).

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## How do I become an affiliate of Credit Dyno, so I can earn affiliate income for referring people to Credit Dyno?

- a. You can become an affiliate emailing support@credityno.com
- b. You can become an affiliate instantly via your Dispute Panda Dashboard
- c. Here is a video tutorial - [https://youtu.be/jLVeiaLC\\_Gc](https://youtu.be/jLVeiaLC_Gc)

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## I've upgraded to Dispute Panda Pro. How do I accept payments in Dispute Panda?

- a. Here is a step by step video tutorial for how to set up payments - <https://youtu.be/VBs1XJWRNCU>
- b. Also please make sure you request access to the Dispute Panda Pro community - community.dispute-panda.com
- c. Dispute Panda Pro also has access to the Credit Repair Business Blueprint training where you have live calls on Thursdays (see inside the community)

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## Should I keep Credit Dyno credit monitoring active and import a new report every 35 days?

Yes, it's essential to keep Credit Dyno credit monitoring active. Monitoring your credit and regularly importing it into Dispute Panda every 35+ days is crucial. This process allows the AI to analyze your credit report for negative items and generate customized dispute letters. By maintaining active monitoring, you ensure that Dispute Panda can continue to identify and address any issues on your credit report, helping you achieve better results in your credit repair efforts.

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## Should I Mail Multiple Disputes Letters In the Same Envelope?

No! You should have a separate letter for each dispute to ensure that you get the best results possible.

17

## Do I have to pay for the attack cost if I have Dispute Panda Pro?

- a. If you or your client are using active Credit Dyno credit monitoring, you won't need to pay for attack costs. Every 35 days, when you import your Credit Dyno credit report, the system will give you a free attack credit. But if you choose to use a different credit monitoring service, you will be charged \$17 for each attack. For information on how to receive free attack credits in Dispute Panda, watch this video: [https://youtu.be/\\_A4iPofWy1g](https://youtu.be/_A4iPofWy1g).

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## How do I insert my own custom reasons into Dispute Panda?

- a. You can always negate the machine learning AI of Dispute Panda and use a manual reason of your choice.
- b. Within the Disputing Tab you can add a custom reason for any credit report items

The screenshot displays two credit report items side-by-side. The left item is for 'MUNICIPAL CREDIT UNION' and the right is for 'BLUEGREEN VACATIONS CO'. Both items show account details, reporting agencies (TransUnion, Experian, Equifax), and account status. The 'BLUEGREEN VACATIONS CO' item has a red circle around the 'Add a custom Message' button, indicating where to add a manual reason.

Account Name	Account #	Address	Last Reported on	Date of Last Activity	Payment Status	Account Rating	Creditor Type	Account Status	Dispute Account
MUNICIPAL CREDIT UNION	120610****	22 CORTLANDT ST NEW YORK, NY 10007	2023-10-01	2023-09-01	AsAgreed	AsAgreed	Finance	Open	<input type="checkbox"/> TransUnion <input type="checkbox"/> Experian <input type="checkbox"/> Equifax
BLUEGREEN VACATIONS CO	230343*	4960 CONFERENCE WAY N # BOCA RATON, FL 33431	2023-09-29	2023-09-01	AsAgreed	AsAgreed	Finance	Open	<input type="checkbox"/> TransUnion <input checked="" type="checkbox"/> Experian <input type="checkbox"/> Equifax