

THE OFFICIAL M2 PHENOM WALKTHROUGH

How To Generate Credit Dispute Attack Letters

On the M2 Phenom Platform

Learn how to manage client profiles and generate automated credit attack letters through the M2 Phenom platform — from account setup to sending your first round of attacks.

26

STEPS

5

SECTIONS

1

COMPLETE GUIDE

m2phenom.com

Join live training: <https://us02web.zoom.us/j/85926489504>

Guide Overview

What's Inside

This guide walks credit consultants through the full M2 Phenom workflow — 26 clear steps, grouped into 5 focused sections, with a real screenshot for every action.

01	Account Registration & Login	Steps 1–4
02	Subscription & Pricing	Steps 5–7
03	Client Profile Management	Steps 8–12
04	Credit Monitoring Setup	Steps 13–18
05	Dispute Letter Generation	Steps 19–26

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No trainings on holidays.

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SECTION 01 · Steps 1–4

Account Registration & Login

1

Navigate to the M2 Phenom login page

This is your gateway into the platform. Bookmark it so you can jump straight back to your dashboard every day.



COMPLIANCE METHOD

efficient compliance-based ,
ncement software system

LOG

Don't have an account

blackstoneconsultants2022@gmail.co

LOGIN N

2

Click "Register"

New consultants need to create an account before doing anything else. Existing users can skip straight to login.

LOGIN

Don't have an account yet? **Register**

blackstoneconsultants2022@gmail.com

LOGIN NOW

Forgot/Reset Password

EN ☒ SP

3

Complete the registration form and click 'REGISTER NOW'

Accurate contact details ensure you receive account confirmations and important billing notifications from M2 Phenom.

REGISTER

To Register, Please Enter Valid Details Below.

First and Last Name

Email

Phone

LOGIN DETAILS

User Name

Password

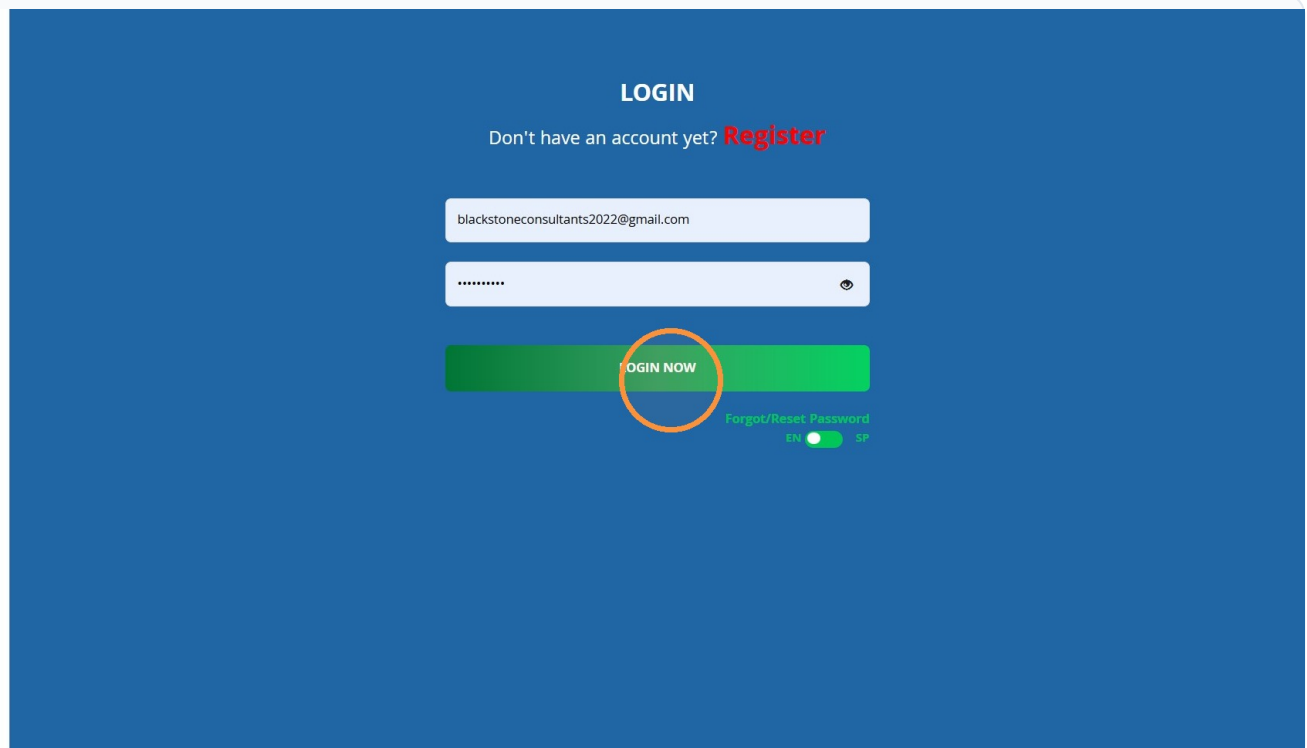
Enter Confirm Password

REGISTER NOW

4

Click 'LOGIN NOW' to access your account

Once registered, log in to unlock your dashboard where all client and letter tools live.



LOGIN

Don't have an account yet? [Register](#)

blackstoneconsultants2022@gmail.com

LOGIN NOW

[Forgot/Reset Password](#)

EN ☒ SP

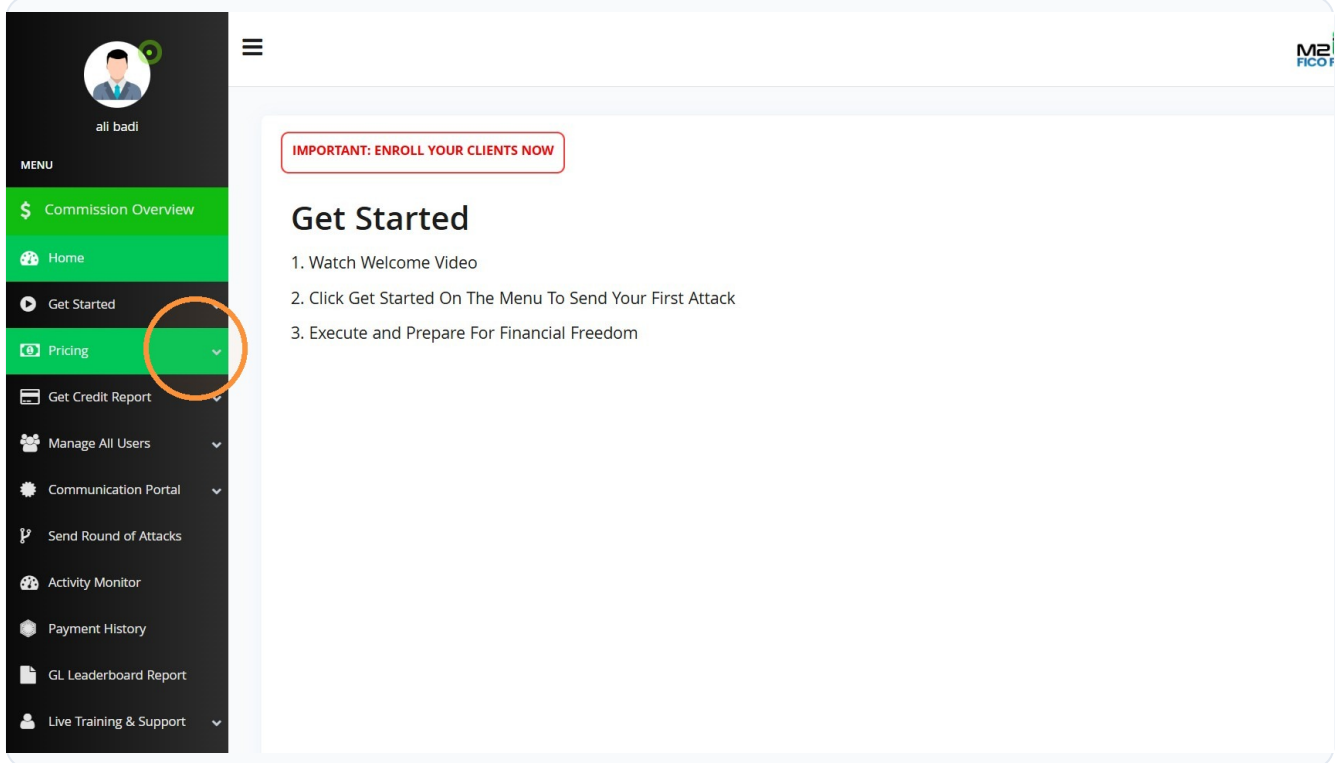
SECTION 02 · Steps 5–7

Subscription & Pricing

5

Navigate to the Pricing section from the sidebar

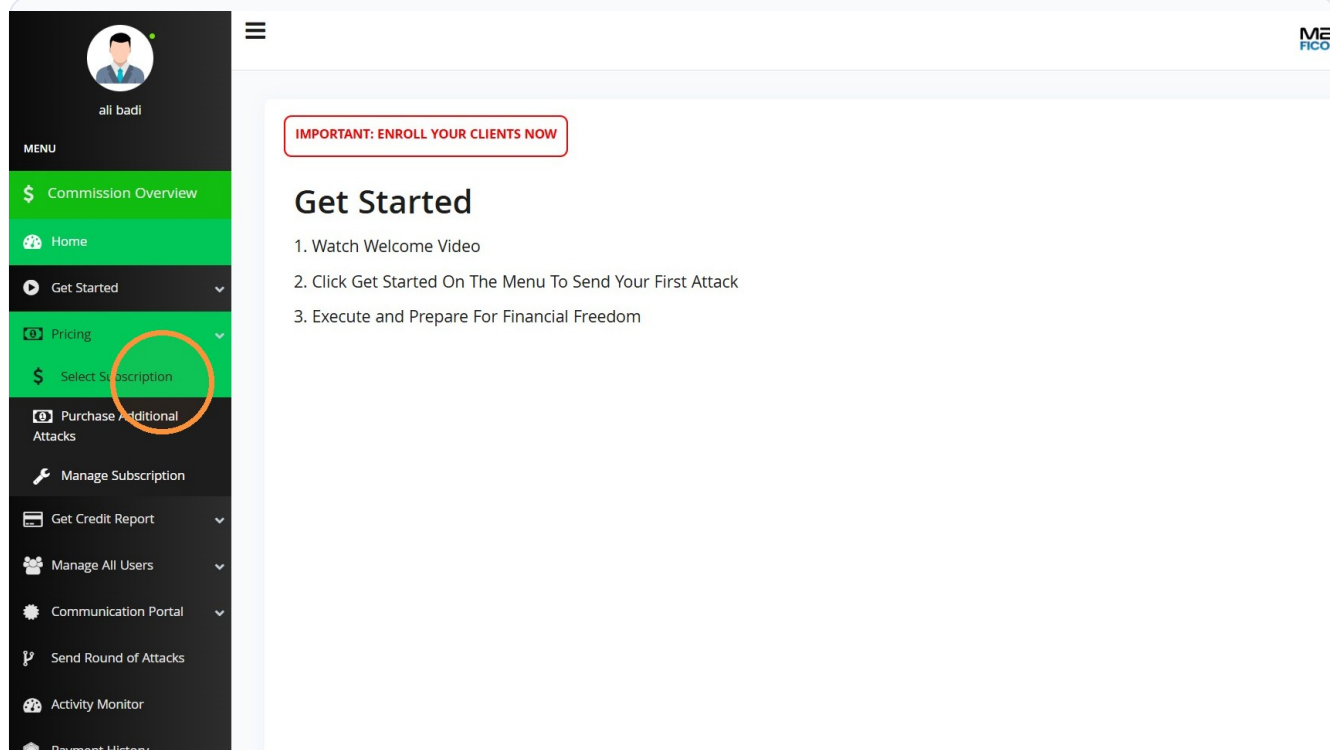
You must be on an active monthly plan to generate letters. Pricing is where you choose the tier that fits your business.



6

Click "Select Subscription"

This confirms the plan you want and moves you to secure checkout.



7

Click "BUY" to activate your plan

Keep your subscription active every month — canceling leaves you with GAs you can't use and blocks letter generation.

Generate Unlimited Metro2 Letters Per Attack

Artificial Intelligence Generated Letters

Free Live Weekly Software Training

Free Support Community Access

Printing & Mailing Services Available

1:1 Training Support Available

Add Unlimited Clients

Client Portal Available

BUY

Generate Unlimited Metro2 Letters Per Attack

Artificial Intelligence Generated Letters

Free Live Weekly Software Training

Free Support Community Access

Printing & Mailing Services Available

1:1 Training Support Available

Add Unlimited Clients

Client Portal Available

BUY

Generate Unlimited Metro2 Letters Per Attack

Artificial Intelligence Generated Letters

Free Live Weekly Software Training

Free Support Community Access

Printing & Mailing Services Available

1:1 Training Support Available

Add Unlimited Clients

Client Portal Available

BUY

Subscription Details

Dear blackstoneconsultants2022@gmail.com you have currently subscribed our subscription named**bronzeMonthly**

All users must be on a monthly subscription plan to generate letters. You will not be able to generate letters if you purchase a plan then cancel it. This will only leave you with GA's that you can not use.

Start Date	Subscription Id	Subscription Name
June-13-2024	9619894549	bronzeMonthly

Get New Subscription

Cancel Subscription

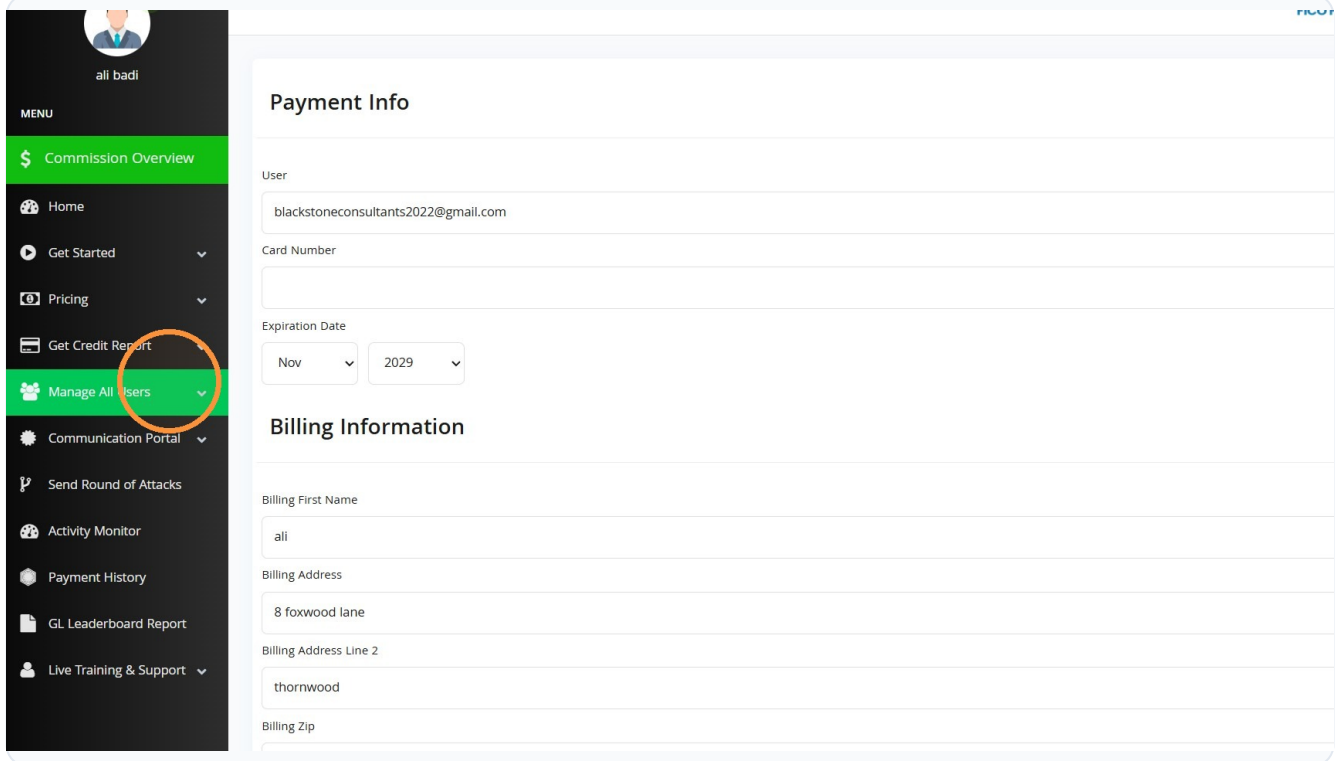
SECTION 03 · Steps 8–12

Client Profile Management

8

Click "Manage All Users"

All client work starts here. This is your central hub for adding, editing, and organizing every profile you handle.

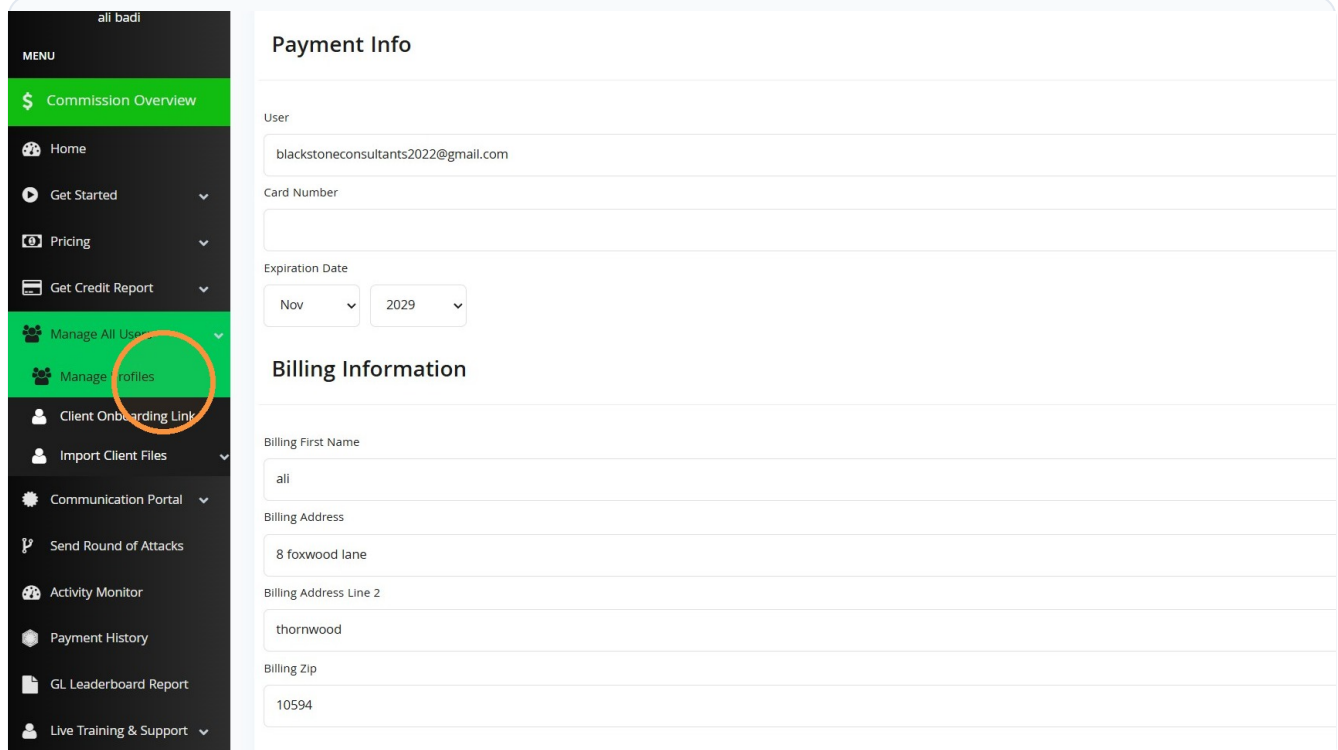


The screenshot displays the M2 Phenom dashboard interface. On the left is a dark sidebar menu with a user profile at the top (ali badi) and a 'MENU' section. The menu items include 'Commission Overview', 'Home', 'Get Started', 'Pricing', 'Get Credit Report', 'Manage All Users' (highlighted with an orange circle), 'Communication Portal', 'Send Round of Attacks', 'Activity Monitor', 'Payment History', 'GL Leaderboard Report', and 'Live Training & Support'. The main content area on the right is titled 'Payment Info' and contains input fields for 'User' (blackstoneconsultants2022@gmail.com), 'Card Number', and 'Expiration Date' (Nov 2029). Below this is a 'Billing Information' section with fields for 'Billing First Name' (ali), 'Billing Address' (8 foxwood lane), 'Billing Address Line 2' (thornwood), and 'Billing Zip'.

9

Click "Manage Profiles"

Opens the full profile table so you can view existing clients and add new ones.



The screenshot displays the M2 Phenom dashboard interface. On the left is a dark sidebar menu with a 'MENU' header. The menu items include: 'Commission Overview' (highlighted in green), 'Home', 'Get Started', 'Pricing', 'Get Credit Report', 'Manage All Users' (with a sub-item 'Manage Profiles' circled in orange), 'Client Onboarding Link', 'Import Client Files', 'Communication Portal', 'Send Round of Attacks', 'Activity Monitor', 'Payment History', 'GL Leaderboard Report', and 'Live Training & Support'. The main content area on the right is titled 'Payment Info' and contains fields for 'User' (blackstoneconsultants2022@gmail.com), 'Card Number', and 'Expiration Date' (Nov 2029). Below this is the 'Billing Information' section with fields for 'Billing First Name' (ali), 'Billing Address' (8 foxwood lane), 'Billing Address Line 2' (thornwood), and 'Billing Zip' (10594).

10

Click the 'Add Profile' button

Every client needs their own profile before you can pull reports or send attacks on their behalf.

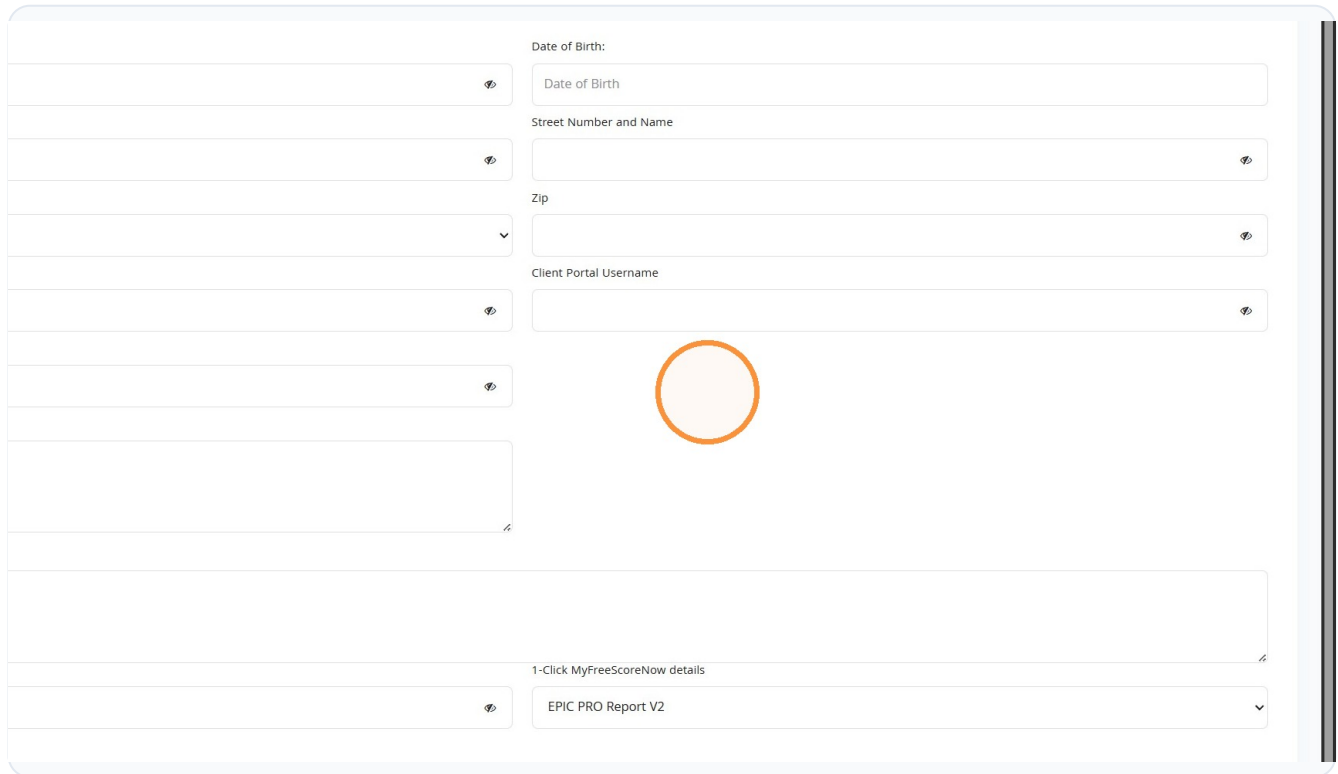
The screenshot shows the M2 FICO FORGE dashboard. At the top left is the M2 FICO FORGE logo. On the right side of the dashboard, there are two summary boxes: one showing '22 Client(s)' with a group of people icon, and another showing '169 GA Used' with an envelope icon. Below these boxes are two buttons: 'Export CSV' and 'Add Profile'. The 'Add Profile' button is circled in orange. Below the buttons is a table with the following columns: 'Date Added' and 'Action(s)'. The table contains eight rows of client data, all with a date of 'January-21-2026'. Each row has a set of action buttons: 'SMS', 'Email', a pencil icon, 'UPLOAD REPORT', and 'Upload MFSN Report'.

	Date Added	Action(s)
rles89@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
514@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
riff@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
es@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
'9@yahoo.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
hotmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report
8@gmail.com	January-21-2026	SMS Email UPLOAD REPORT Upload MFSN Report

11

Select your state from the dropdown menu

State-specific fields affect how dispute letters are formatted and mailed. Get this right the first time.



The screenshot shows a form with several input fields and a large orange circle highlighting a section. The fields are as follows:

- Date of Birth:** A text input field with a small icon to its left.
- Street Number and Name:** A text input field with a small icon to its left.
- Zip:** A text input field with a small icon to its left.
- Client Portal Username:** A text input field with a small icon to its left.
- 1-Click MyFreeScoreNow details:** A dropdown menu with the option "EPIC PRO Report V2" selected.

A large orange circle is drawn over the "Client Portal Username" field and the "1-Click MyFreeScoreNow details" dropdown menu.

12

Click 'SAVE' to create the new client profile

Saving locks in the client's info and unlocks the credit monitoring and letter tools for that profile.

Manually Entered Credit Report HTML		
	PLACE CREDIT REPORT HTML HERE	
1-Click MFSN Password/Token		1-Click MyFreeScoreNow details
		EPIC PRO Report V2
State Identification Card)	Please upload document Proof of legal Identification number(s) or document proof current legally acquired Social Security Number (Le SSN CARD, first page of tax form, passport , green card, etc.)	Please upload document proof of address's street First page of a Banking statement
	Choose File No file chosen	Choose File No file chosen
Other Document Upload (Allowed file types .jpg .png .gif)		Other Document Upload (Allowed file types .jpg .png .gif)
	Choose File No file chosen	Choose File No file chosen
SAVE		

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SECTION 04 • Steps 13–18

Credit Monitoring Setup

13

Click "Get Credit Report"

You can't dispute what you can't see. Pulling the report is the foundation of every attack round.

The screenshot shows the M2 Phenom user interface. On the left is a dark sidebar menu with a user profile at the top (ali badi) and a 'MENU' section. The menu items are: Commission Overview (green), Home, Get Started, Pricing, Get Credit Report (circled in orange), Manage All Users, Communication Portal, Send Round of Attacks, Activity Monitor, Payment History, GL Leaderboard Report, and Live Training & Support. The main content area is titled 'Add New Profile' and contains a form with the following fields:

- First Name: Text input field.
- Last Name: Text input field.
- Social Security Number: Text input field with a red error message: 'Please fill out this field.'
- Phone: Text input field with masked characters (.....).
- City: Text input field.
- State: Dropdown menu with 'Select State'.
- Country: Text input field with masked characters (....).
- Email Address: Text input field.
- Client Portal Password: Text input field with masked characters (.....).
- Confirm Client Portal Password: Text input field with masked characters (.....).
- Notes: Text area.

14

Select 'My Free Score Now' from the Credit Report menu

My Free Score Now is the recommended monitoring provider — it integrates directly with M2 Phenom for one-click reports.

The screenshot shows the M2 Phenom dashboard. On the left is a dark sidebar menu with a user profile at the top (ali badi) and a 'MENU' section. The menu items are: Commission Overview (green), Home, Get Started, Pricing, Get Credit Report (green), My Free Score Now (green, circled in red), Report Score Board, Manage All Users, Communication Portal, Send Round of Attacks, Activity Monitor, Payment History, GL Leaderboard Report, and Live Training & Support. The main content area is titled 'Add New Profile' and contains a form with the following fields: First Name, Last Name, Social Security Number, Phone, City, State (dropdown), Country, Email Address, Client Portal Password, Confirm Client Portal Password, Notes, Credit Report MONITORING SITE, and Manually Entered Credit Report HTML.

Watch: How To Get & Upload Your Credit Report

Not sure how to pull or upload a credit report? Watch this full video walkthrough before continuing.

Video: <https://www.youtube.com/watch?v=j1YoRhQQ99o>

Watch On YouTube

15

Select a client from the Profile Management table

Choosing the right client makes sure the report and letters are attached to the correct profile.

Profile Management

ALL ABOUT MFSN IMPORTING

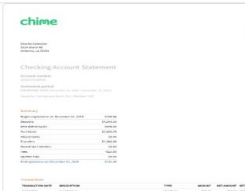
Search Clients

☐	#	Full Name	Added By	Email
☐	1	Charles Michael Celestine	ali badi	celestinecharles89@gmail.com
☐	2	Buce Owen Kindler	ali badi	brucekindler@gmail.com
☐	3	Brett Elliot Robert	ali badi	robertbrett2614@gmail.com
☐	4	Matthew Kyle Vandergriff	ali badi	mattvandergriff@gmail.com
☐	5	Kayla Marie Cordes	ali badi	kayla.m.cordes@gmail.com
☐	6	Daria Patrice Martin	ali badi	dariamartin79@yahoo.com
☐	7	Donald Ray Bergeron JR	ali badi	Donald_ray@hotmail.com
☐	8	Jacqueline Bergeron Towns	ali badi	jackietowns58@gmail.com

16

Click the edit link to modify the selected client's profile

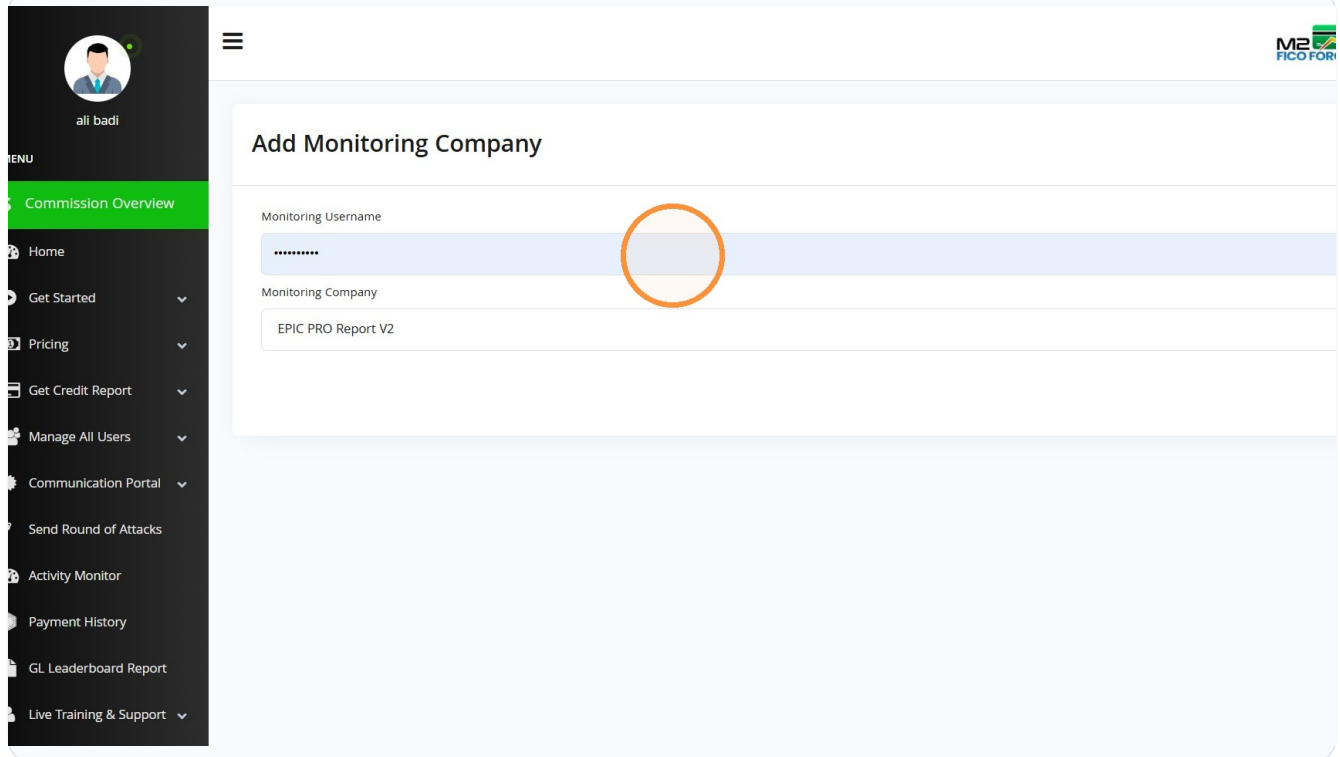
Editing lets you add monitoring credentials and upload identification documents required for compliant disputes.

.....					
State	Zip				
Connecticut (CT)					
Email Address	Client Portal Username				
.....					
Confirm Client Portal Password	Notes				
.....					
<table><thead><tr><th>User Name</th><th>Action(s)</th></tr></thead><tbody><tr><td></td><td></td></tr></tbody></table>		User Name	Action(s)		
User Name	Action(s)				
					
Please upload document Proof of legal Identification number(s) or document proof current legally acquired Social Security Number (i.e SSN CARD, first page of tax form, passport , green card, etc.)					
Choose File No file chosen	Choose File No file chosen				
					

17

Click the "Monitoring Username" field

Enter the client's monitoring account username so M2 Phenom can pull reports automatically going forward.

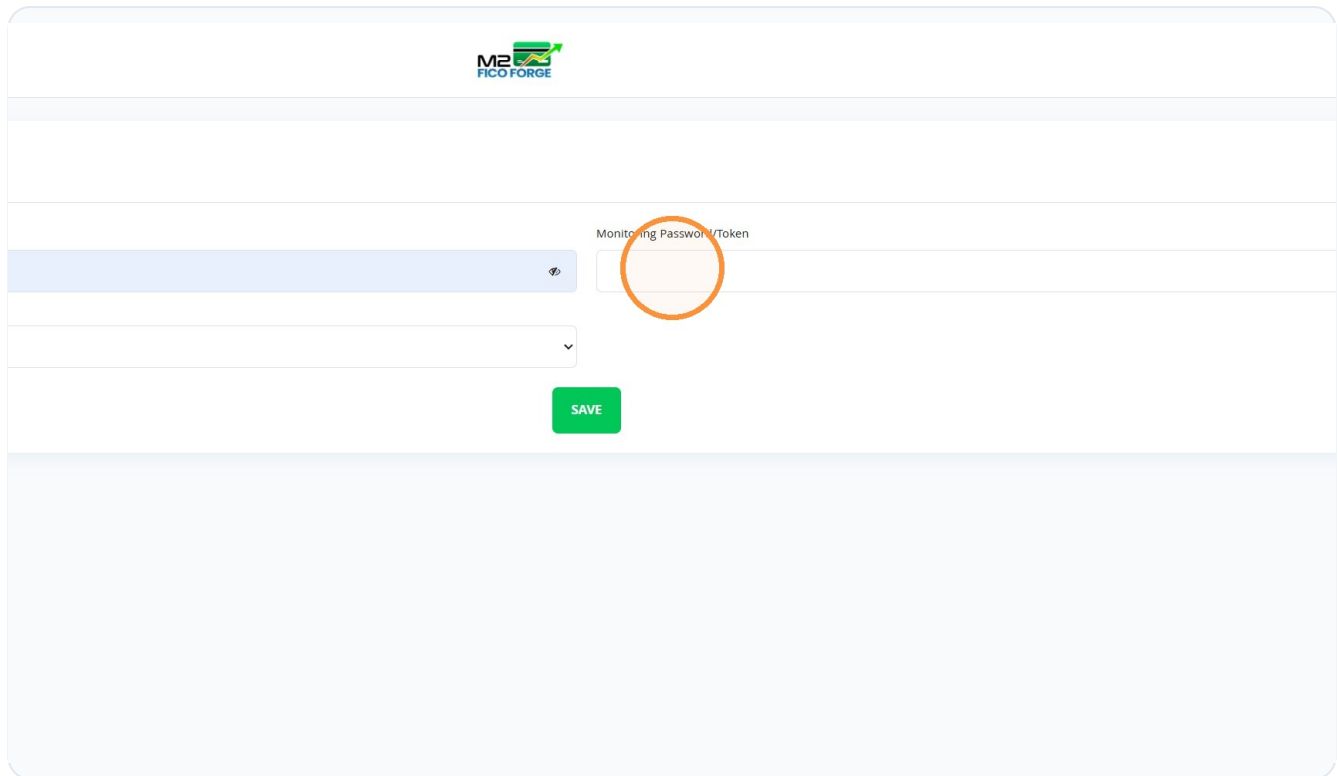


The screenshot displays the M2 Phenom user interface. On the left is a dark sidebar menu with a user profile for 'ali badi' at the top. The menu items include 'Commission Overview' (highlighted in green), 'Home', 'Get Started', 'Pricing', 'Get Credit Report', 'Manage All Users', 'Communication Portal', 'Send Round of Attacks', 'Activity Monitor', 'Payment History', 'GL Leaderboard Report', and 'Live Training & Support'. The main content area is titled 'Add Monitoring Company' and features two input fields. The first field, labeled 'Monitoring Username', contains a masked value '*****' and is circled in orange. The second field, labeled 'Monitoring Company', contains the text 'EPIC PRO Report V2'. The M2 Phenom logo is visible in the top right corner of the dashboard.

18

Click the "Monitoring Password/Token" field

The password/token completes the connection — after this, one-click reporting is enabled for this client.



The screenshot displays the M2 FICO FORGE web interface. At the top center is the M2 FICO FORGE logo. Below the logo is a horizontal bar. Underneath this bar is a form area. On the left side of the form area is a blue button with a white eye icon. To the right of this button is a text input field labeled "Monitoring Password/Token". This input field is highlighted with an orange circle. Below the input field is a dropdown menu with a downward arrow. At the bottom of the form area is a green button labeled "SAVE".

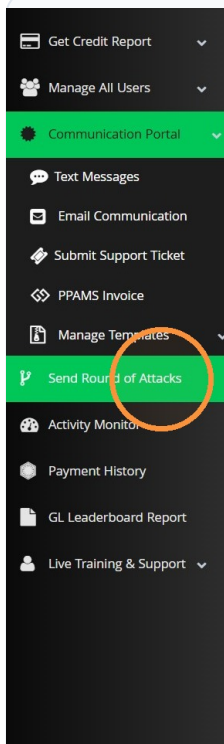
SECTION 05 • Steps 19–26

Dispute Letter Generation

19

Click "Send Round of Attacks"

This is where the magic happens — the button that turns a credit report into a mailed round of dispute letters.



Two Ways To Master Sending Attacks

1. Watch the video: Full attack-process walkthrough on YouTube.

<https://www.youtube.com/watch?v=j1YoRhQQ99o>

2. Join live training on Zoom:

- Mondays & Wednesdays @ 8:00 PM EST
- Tuesdays & Thursdays @ 6:00 PM EST
- Saturdays @ 11:00 AM EST

No trainings on holidays.

[Click Here To Join Live Trainings](#)

20

Click 'GO TO ATTACK AREA' to begin the dispute process

The Attack Area is your command center for building, reviewing, and dispatching each round.

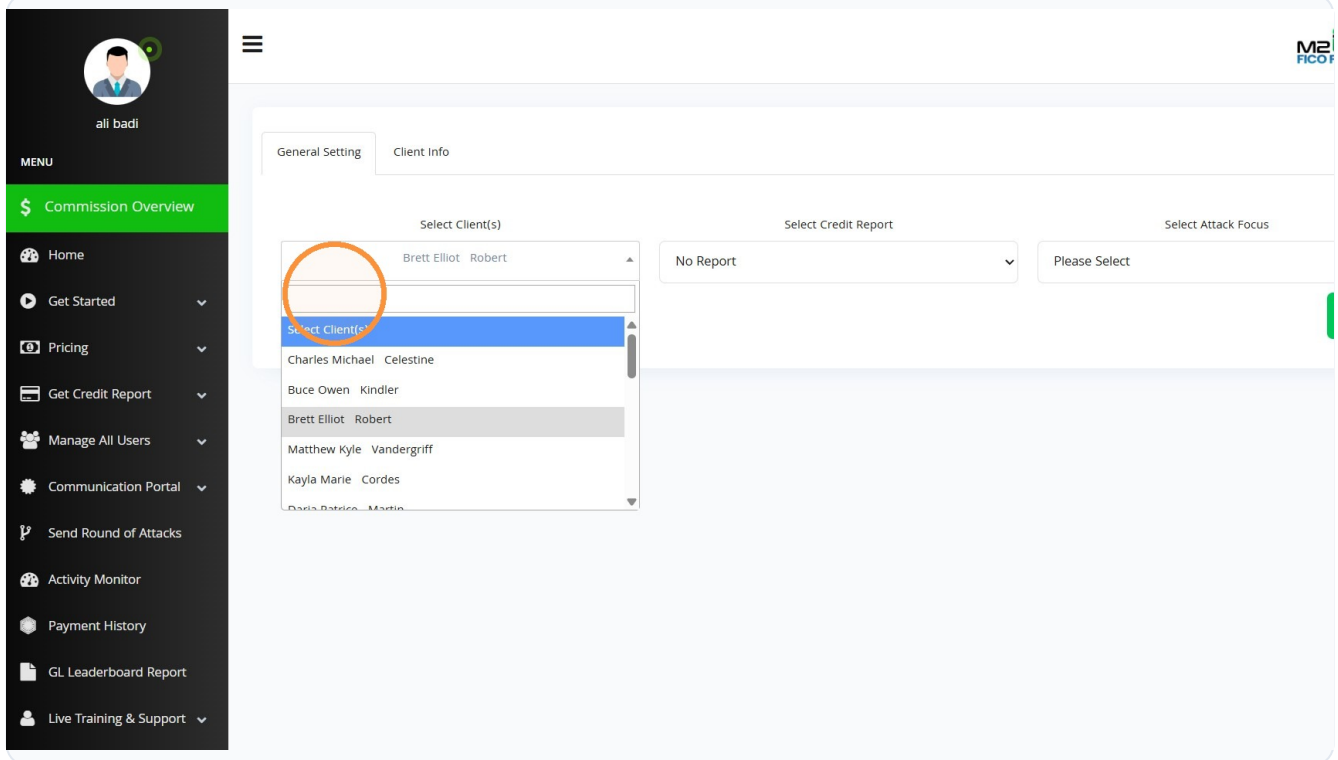
The screenshot displays the M2 FICO FORGE dashboard. At the top left is the M2 FICO FORGE logo. At the top right are icons for settings, email, chat, and a user profile. Below the header is a table with columns: PPAMS Status, Number of Files, and Action(s). The table lists several attack letters with their status and file counts. A green button labeled 'GO TO ATTACK AREA' is circled in orange in the top right corner of the table area.

	PPAMS Status	Number of Files	Action(s)
0389.zip		12	 
35.zip	PROCESSING CURRENTLY PAUS (Jul 22, 2024 - 10:28am est)	12	 
p	PROCESSING CURRENTLY PAUS (Sep 27, 2025 - 12:04pm est)	12	 
266163_1729520894.zip	PRINTED and MAILED (Oct 22, 2024 - 1:31am est)	30	 
1748834145.zip	PROCESSING CURRENTLY PAUS (Jun 02, 2025 - 10:48am est)	24	 
2225566.zip	PRINTED and MAILED (Nov 04, 2025 - 5:58am est)	24	 

21

Search for a client by typing their name in the search field

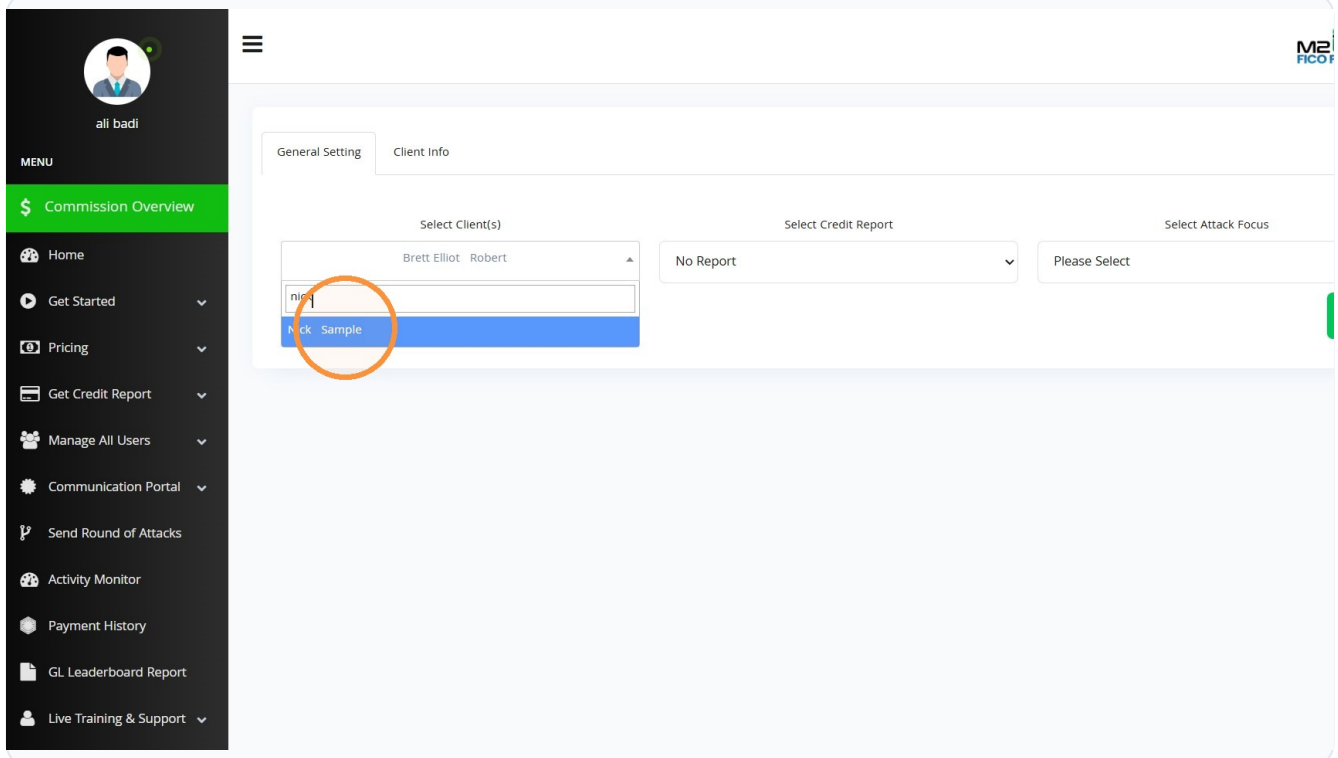
Quickly find the right client without scrolling — critical when you're managing dozens of profiles.



22

Select the client from the search results

Confirms which profile the letters will belong to. Double-check the name before proceeding.



The screenshot displays the M2 Phenom user interface. On the left is a dark sidebar menu with a user profile for 'ali badi' at the top. The menu items include: Commission Overview (highlighted in green), Home, Get Started, Pricing, Get Credit Report, Manage All Users, Communication Portal, Send Round of Attacks, Activity Monitor, Payment History, GL Leaderboard Report, and Live Training & Support. The main content area has two tabs: 'General Setting' and 'Client Info'. Under the 'Client Info' tab, there are three dropdown menus: 'Select Client(s)', 'Select Credit Report', and 'Select Attack Focus'. The 'Select Client(s)' dropdown is open, showing a search bar with 'nick' entered and a list of results. The first result, 'nick Sample', is highlighted in blue and circled with an orange line. The 'Select Credit Report' dropdown is set to 'No Report', and the 'Select Attack Focus' dropdown is set to 'Please Select'.

23

Select a Printing & Mailing Service provider

Choose whether M2 Phenom's partners handle print & mail or you'll do it yourself. Most consultants let the pros ship it.

The screenshot displays a web interface for generating attack letters. On the left, there are two dropdown menus: 'Select Client(s)' with 'Nick Sample' selected, and 'Select Credit Report' with 'MSIQ 04/03/2026' selected. The main content area is divided into two sections. The 'Attack Letter Focus' section has four radio button options: 'Maximum Efficiency Focused' (selected), 'Maximum Effective Focused', 'Mixed Focus with Special Effective Focus', and 'Do it yourself Attack Letter Focus'. Each option has a brief description of the letter strategy. The 'Printing & Mailing Services' section has two radio button options: 'Payable Printing & Mailing Service' (with sub-options 'Ali Badi Team', 'Brent Bradford', and 'My Credit Care') and 'Print & Mail Myself' (selected). A 'GENERATE' button is located at the bottom of the form.

Select Client(s) Select Credit Report

Nick Sample MSIQ 04/03/2026

Attack Letter Focus:

- ☒ **Maximum Efficiency Focused**
[Letters To Three Credit Bureaus Only] - Attack Everything With The Least Amount of Letters As Possible. - Generating 1-6 letters
- ☐ **Maximum Effective Focused**
[Letters To: Secondaries, Creditors & Three Credit Bureaus] - More Aggressive Short Letters - Generate up to 100+ letters
- ☐ **Mixed Focus with Special Effective Focus**
[Letters To: Secondaries, Creditors & Three Credit Bureaus] - Attack Still Aggressive on Most Common Issues with Various Letters 30 letters
- ☐ **Do it yourself Attack Letter Focus**
DIY Attack Letter Focus - Pick My Own Attack Letters Sequence - Manual RED, BLUE & GREEN Choices

Printing & Mailing Services:

Payable Printing & Mailing Service

- ☐ Ali Badi Team
- ☐ Brent Bradford
- ☐ My Credit Care

Or

- ☒ **Print & Mail Myself**

GENERATE

24

Type your notes into the designated text area

Notes give your mailing provider extra context — special instructions, priorities, or reminders per client.

☐ My Credit Care
Or
☐ Print & Mail Myself

PPAMS INFO

My NAME is*(Required)

ali badi

My best email is*(Required)

blackstoneconsultants2022@gmail.com

My best Phone number is*(Required)

9144400719

NOTES:(add UP to 750 characters as note to PPAMS Provider if desired)

GENERATE

25

Choose 'Do it yourself Attack Letter Focus' from the options

DIY focus gives you full control over the RED, BLUE, and GREEN sequence — ideal for experienced consultants who want a custom attack strategy.

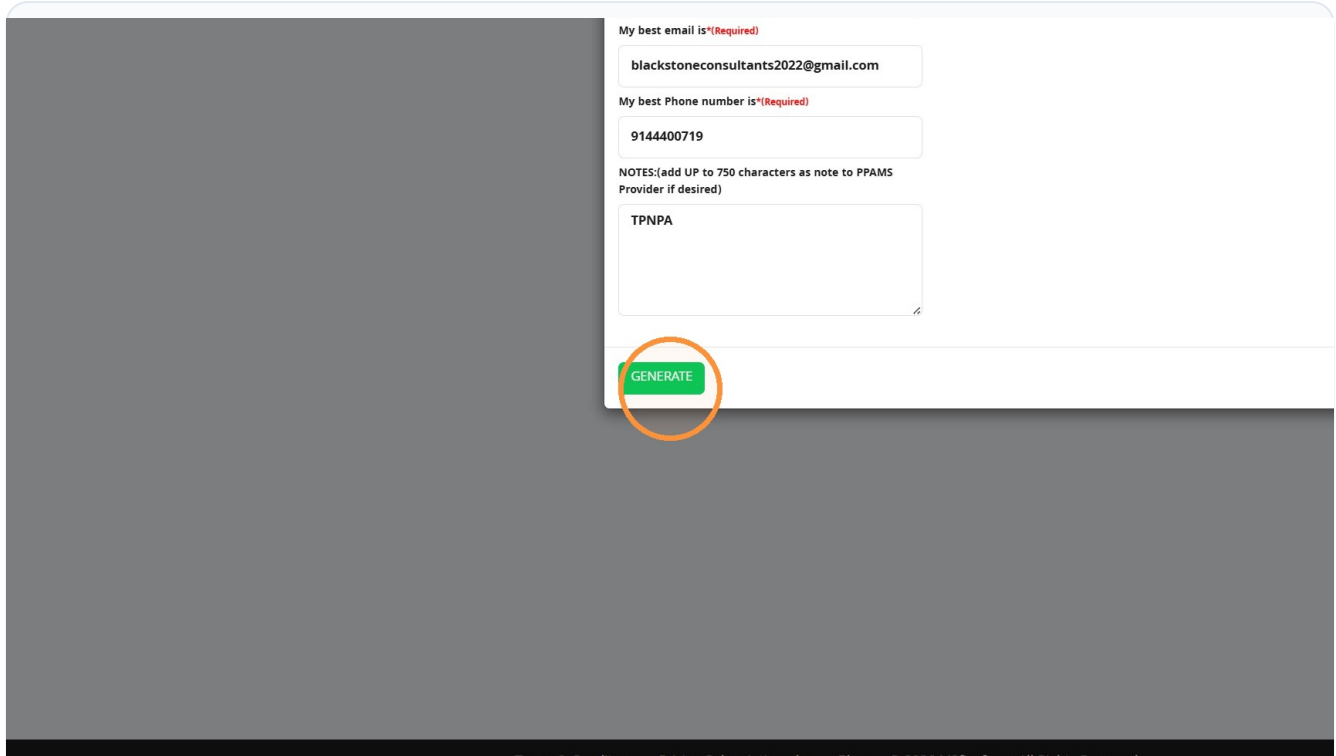
The screenshot shows the 'Attack Letter Summary' form in the M2 Phenom system. On the left, there is a 'Client Info' section with a 'Select Client(s)' dropdown menu showing 'Nick Sample' and a 'Select Credit Report' dropdown menu showing 'MSIQ 04/03/2026'. The main content area on the right is titled 'Attack Letter Summary' and contains the following sections:

- Name :** Nick Sample
- Report :** MSIQ 04/03/2026
- Attack Letter Focus:**
 - ☒ **Maximum Efficiency Focused**
[Letters To Three Credit Bureaus Only] - Attack Everything With The Least Amount of Letters As Possible. - Generating 1-6 letters
 - ☐ **Maximum Effective Focused**
[Letters To: Secondaries, Creditors & Three Credit Bureaus] - More Aggressive Short Letters - Generate up to 100+ letters
 - ☐ **Mixed Focus with Special Effective Focus**
[Letters To: Secondaries, Creditors & Three Credit Bureaus] - Attack Still Aggressive on Most Common Issues with Various Letters - 30 letters
 - ☐ **Do it yourself Attack Letter Focus**
DIY Attack Letter Focus - Pick My Own Attack Letters Sequence - Manual RED, BLUE & GREEN Choices
- Printing & Mailing Services:**
 - Payable Printing & Mailing Service**
 - ☒ Ali Badi Team
 - ☐ Brent Bradford
 - ☐ My Credit Care
 - Or
 - ☐ Print & Mail Myself
- PPPAMS INFO**
 - My NAME is*(Required)**
ali badi
 - My best email is*(Required)**
blackb...@gmail.com

26

Click 'GENERATE' to create the attack letter

The final click. Your round is built, queued, and ready to be printed and mailed — congratulations, you just sent your first attack.



The screenshot displays a web interface for generating a credit dispute attack letter. On the left is a large, solid gray rectangular area. To its right is a white form with the following elements:

- A label "My best email is*(Required)" in red text above a text input field containing "blackstoneconsultants2022@gmail.com".
- A label "My best Phone number is*(Required)" in red text above a text input field containing "9144400719".
- A label "NOTES:(add UP to 750 characters as note to PPAMS Provider if desired)" in red text above a larger text input field containing "TPNPA".
- A green button with the word "GENERATE" in white capital letters, which is circled with an orange hand-drawn circle.

YOU DID IT

You Just Sent Your First Round of Attacks

You just walked through the full M2 Phenom attack workflow. Keep sharpening your process — join a live training and level up with the community.

Ready to go deeper?

Join our live Zoom trainings every week:

- Mondays & Wednesdays @ 8:00 PM EST
- Tuesdays & Thursdays @ 6:00 PM EST
- Saturdays @ 11:00 AM EST

No trainings on holidays.

[Click Here To Join Live Trainings](#)