

Universal Credit Services

Undisclosed Debt Notifications

Undisclosed Debt Notifications is a type of product that actively monitors a borrower's file for new tradelines, inquiries, or secondary reissues. Like a refresh report, these are utilized as a loan nears closing to ensure that nothing new has appeared on the borrower's credit data which might prevent him or her from being approved for the loan.

How is Undisclosed Debt Notifications Accessed?

Undisclosed Debt Notifications can be accessed through the credit file screen, under the "ADD-ON PRODUCTS" section. See **Figure 1**.



Figure 1: Accessing Debt Notifications

If there are no pre-existing Undisclosed Debt Notifications orders for the credit file, you will be taken to the Debt Notifications Order Options screen (**Figure 2**). Otherwise, you will be taken to the Debt Notifications Results screen (**Figure 4**).

Ordering Debt Notifications

Undisclosed Debt Notifications

Please click on Order to confirm purchase. Please allow 24-48 hours for order to process.

Borrowers

Start Date: 7/24/2013

Borrower

Co-Borrower

Notification Email(s) (separate multiple addresses with semicolon)

Pay by credit card

Figure 2: Debt Notifications Order Options Screen

This is the Debt Notifications Order Options screen...

Borrowers - Select the borrower(s) for which you'd like to order debt notifications.

Start Date - The start date is set to the credit file's creation date

Notification E-Mail - Debt notifications will be sent to the provided email. This email field will default to that of the person submitting the order. Multiple email addresses are accepted.

Pay by credit card - Bring up the credit card information screen prior to the order being submitted.

Order - Submit the order.

Cancel - Takes you back to the previous screen.

If the credit file has no credit data (i.e. user typed in consumer information and hit the "Save" button, instead of "Order", to save a file with no credit data, the ordering screen will look like **Figure 3**.

Undisclosed Debt Notifications

Please click on Order to confirm purchase. Please allow 24-48 hours for order to process.

Borrowers

Borrower

Co-Borrower

Start Date (Cannot be more than 58 days in the past)

Notification Email(s) (separate multiple addresses with semicolon)

Pay by credit card

Figure 3: Debt Notifications Order Screen on Blank File

Notice that you can set the start date for notifications. The start range can be from today or up to 58 days in the past. The start date cannot be set to a future date. The default start dates will be set to 58 days in the past.

Batch Ordering

Single Order **Batch Order** **Upload Batch Order**

Instructions

Upload a comma-delimited (🔗) (.CSV) file containing a batch of consumers you would like the system to order together.

If the file does not adhere to the default format (🔗), the user will be responsible for mapping the information in the file to the appropriate credit order fields. The mapping is created through the provider interface and can be saved for subsequent use.

The file will be analyzed for errors before the batch is created and any errors will be presented.

Product Options

Order Credit Report Notification **Activate Undisclosed Debt Notification** Deactivate Undisclosed Debt

Batch Order File (.CSV)




Figure 4: Upload Batch Order Tab

Debt notifications can also be ordered or deactivated via the upload batch order tool. You will need to have a CSV file that has a list of borrowers to be activated or deactivated.

Activate Debt Notifications - The CSV file must contain an initial row of StartDate, NotificationEmail, CreditFile, BorFirstName, BorLastName, BorSSN, CoBorFirstName, CoBorLastName, CoBorSSN, StreetAddress, City, State, ZipCode, RefNumber.

Deactivate Debt Notifications - The CSV file must contain an initial row of CreditFile, BorFirstName, BorLastName, BorSSN. All fields are required. Each following row will contain a borrower's information. If the file is joint then each borrower will need to be in their own row. You can deactivate a co-borrower without deactivating the borrower.

Debt Notifications Results Screen

Undisclosed Debt Notifications

Close Activate Deactivate

Borrower: CHRISTPHER GZPYGZKX

Bureau Status: **Equifax** **TransUnion** **Experian**
Active Processing Processing

[View Notification Report](#)

Notification E-Mail: davidt@MERIDIANLINK.COM [edit](#)

Notification Summary

(No notifications on file)

Activity Log

Time	User	Bureau	Description
10/18/2013 11:00:08 AM		EF	Order active for borrower. Start Date 10/16/2013.
10/16/2013 2:38:36 PM	JOHNNY DAVID	XP	Order activation submitted for borrower
10/16/2013 2:38:36 PM	JOHNNY DAVID	TU	Order activation submitted for borrower
10/16/2013 2:38:36 PM	JOHNNY DAVID	EF	Order activation submitted for borrower

Figure 5: Debt Notifications Results Screen

This is the Debt Notifications Results screen. If you access the Debt Notifications product on a file that already has debt notifications ordered or processing, instead of being taken to the order screen, you will be taken to this screen.

Borrower - Name of the borrower.

Bureau Status - Current status of the debt notifications order for that bureau. See the various statuses below.

- **Inactive** - No debt notifications have yet been ordered on this borrower.
- **Processing** - UDN has been ordered and is processing. This will normally take up to 48 hours.
- **Error** - This message is something returned by the bureau and will include a description of the error.
- **Active** - This borrower is actively being monitored.
- **Deactivating Monitoring** - A request to stop monitoring the borrower was submitted. Deactivation will normally take up to 48 hours to process. If the deactivation request can still be cancelled, "Cancel Deactivation" button at the top of the page.
- **Deactivated** - UDN was ordered on this borrower and has ended.

View Notification Report - This link will open a detailed report. This link will only appear if there are active or previous notifications on this borrower.

Notification Summary - This table allows you to quickly see all received notifications for the borrowers on this file. For a detailed report, click the "View Notification Report" link.

Activate - This button will take you back to the Debt Notifications Order Options page to activate any Inactive or Deactivated orders.

Deactivate - This button will give you the option to cancel all Active or Processing UDN orders for the borrower and/or co-borrower.

Close - Closes this window and takes you back to the credit file screen.

Frequently Asked Questions (FAQs)

My debt notifications order has been "stuck" in processing for over 48 hours.

If your debt notifications order was submitted over 48 hours ago and is still in Processing status, contact your CRA to inquire.

When I click the "Undisclosed Debt Notifications" link, I get the following message: **Access to report denied.**

This means you do not have permission to order new or modify existing debt notifications on this file. UDN permission is based off your access for ordering credit reports. For example: If you do not have access to order credit reports on behalf of other users, you will not be able to order/edit debt notifications on a file belonging to another user. If you were expecting to be taken to the Debt Notifications Results screen, but got this message, instead, then there is no existing debt notifications order on this file to be viewed.

On the Debt Notifications Results screen, I cannot click the buttons on the top of the page (i.e. Activate, Deactivate, etc.)

This means that you do not have access to order new or modify existing debt notifications on this file. UDN permission is based off your access for ordering credit reports. For example: If you do not have access to order credit reports on behalf of other users, you will not be able to order/edit debt notifications on a file belonging to another user.

Why does it take up to 48 hours to process an order?

UDN requests are sent in batches once a day. If your order is not submitted in time for today's batch, it will go into tomorrow's batch. Afterwards, Equifax must process the batch, which also takes time. Because of this, it can sometimes take nearly up to two days for requests to be processed. The Undisclosed Debt Notifications link does not appear on the credit file screen. The Undisclosed Debt Notifications product has not been enabled for your account. Please contact your CRA or administrator.

Monitoring ended on my report and I can't restart it.

Once monitoring has reached the 90 or 120 day limit you cannot restart it on the same credit file. You must create a new file and restart the monitoring.

How come Experian doesn't show any notification from before I ordered UDN?

Experian does not have the capability of returning information added in the past. They start monitoring from the initial ordered date.

