

CIS UNDISCLOSED DEBT NOTIFICATIONS



Stand-alone Ordering (no CIS credit report exists or is being requested)

Undisclosed Debt Notifications is a type of product that actively monitors a borrower's file for new trade-lines, inquiries, secondary reissues, and other credit changes. Undisclosed Debt Notifications are generally used between application and closing to ensure no changes are occurring in the borrower's credit that may put at risk a successful closing.

From the main desktop screen in the CIS ordering platform, under the Credit Verification category of Products & Services, select Order Undisclosed Debt Notifications, the below screen will appear. **Input the required fields and then select Order:**

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Undisclosed Debt Notifications

Order for SANDYS MORTGAGE COMPANY(#CIS-8888) - SHARIN PEET

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

Reference # **Start Date** (Cannot be more than 118 days in the past)

Notification Email(s) (Separate multiple addresses with semicolon.)

Bureau(s) Equifax TransUnion Experian

Consumer Information (Applicant and/or Spouse)

First Name **Last Name** **SSN**

First Name **Last Name** **SSN**

Full Address [more detail](#)

Options

Pay by credit card

Start Date cannot be more than 118 days in the past (max of 120 day monitoring period).

Notification Email(s) is defaulted to the user's email. Enter additional emails to receive notifications with a semicolon to separate individual email addresses.

Bureau(s) selection will be defaulted to the credit bureaus of your choice.

Consumer Information is required to be input because no credit pull exists (standalone).

The completed request screen will appear (as shown below). This is the same screen from which you can view alerts or deactivate monitoring at a later date.

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Undisclosed Debt Notifications

Activate Deactivate [hide order](#)

File # 5858 **Equifax**
Borrower: BILL TESTCASE - *****0013 **Processing**

Reference #:

Notification E-Mail: speet@cisinfo.net [edit](#)
Credit File: [create link](#)
Address: 8842 48TH AVE, ANTHILL, MO 65488
Price: \$0.00
Ordered From: WebSite

Notification Summary
 (No notifications on file)

Activity Log

Time	User	Bureau	Description
5/25/2017 10:57:19 AM	SHARIN PEET	EF	Order activation submitted for borrower. Requested Start Date 5/1/2017.

Save Return

Once the request is processed and/or alerts have been received on the file, the request screen will include additional information, as shown below:

Undisclosed Debt Notifications

Close Activate Deactivate

Borrower: CHRISTPHER GZPYGZKX **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

- **Borrower:** Name of borrower(s).
- **Bureau Status:** Current status of the order by bureau.
 - Inactive – no UDN have yet been ordered on this borrower.
 - Processing – UDN have been ordered and are processing. Processing generally takes up to 48 hours from time of UDN order. If the order can still be cancelled, there will be a “Deactivate Monitoring” button at the top of the page.
 - Error – This message is returned by the bureau with a description of the error.

- Active – The borrower is actively being monitored.
- Deactivating Monitoring – a request to stop monitoring the borrower was submitted. Deactivations will normally take up to 48 hours to process. If the deactivation request can still be cancelled, a “Cancel Deactivation” button will be at the top of the page.
- Deactivated – UDN was ordered on this borrower and has ended.
- **View Notification Report:** The link will open a detailed report. This link will only appear if there are active or previous notifications on the borrower(s).
- **Notification Summary:** This table shows all received notifications for the borrower(s) on the file. For a detailed report, click the “View Notification Report” link.
- **Activate:** This button takes the user back to the Undisclosed Debt Notifications Order Options page to activate an Inactive or Deactivated order.
- **Deactivate:** This button provides the option to cancel all Active or Processing UDN orders for the borrower(s). Please note that if a user deactivates monitoring before the maximum 120-day window is expired, there is no refund or credit for unused time!
- **Close:** Close the window and go back to the credit file screen.