

CIS SmartSelect Credit Ordering

After SmartSelect is activated in your CIS account, continue to order credit reports through the Loan Origination System (LOS) with no changes. Always request tribureau credit in the LOS to run the SmartSelect logic. The below screenshot shows the credit ordering screen in Encompass:

Request tribureau credit. SmartSelect logic will override the 3-bureau request, retrieving only the bureau(s) that meets defined requirements.

When viewing the requested report, the coversheet will appear first and define how the report failed SmartSelect thresholds. A coversheet does NOT appear if the report passed threshold requirements. In the below example, the returned score on the initial bureau was less than 680, which did not achieve the threshold required to pull a second bureau:

File #: 8845808
 Company: SANDYS MORTGAGE COMPANY

Ordering Mode: 1-2-3 Upgrade - If the first bureau meets the requirements, then the second bureau will be ordered. If the second bureau meets the requirements, then the third bureau will be ordered.

Bureaus Pulled: Transunion

Result: Full tri-merge report not ordered via SmartSelect due to a failure to meet the ordering requirements.

SmartSelect criteria explained.

Triggered Failure	Failure Reason	Bureau
Credit Score	Returned score is less than 680	Transunion
Collection2 2222222	Cumulative collection balance greater than \$100.	Transunion

To Override SmartSelect Logic:

CIS can enable an account feature to restrict users from adding bureaus to files requested through SmartSelect, where the logic has stopped more than 1 bureau from returning. If this restriction is required, please contact CIS. After the restriction is enabled, CIS account administrators can override the SmartSelect logic on individual files, if needed.

To override SmartSelect logic, the CIS account administrator must access the file from the CIS website. From the credit file screen, select the Add Bureaus option:

CIS INFORMATION SERVICES
[Main](#) ▶ [Credit File](#)

Potential TransUnion score change of +26 points with [Credit Analyzer](#)
[View Invoice](#) [Close](#)

FILE #: 8906572 REF #: 1607000041
 APPLICANT: CARY X TESTCASE - *****0018 XP: TU: 623 EF:
 +
 CO-BOR: DAVE X TESTCASE - *****0019 XP: TU: 647 EF:
 +26
 ADDR: 784 BEACH BLVD, ANTHILL, MO 65488
 PREV:

Requests History

Type	Processor	Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

Documents

VIEW REPORT

- [WEB / PDF /](#)
- [Pregual Analyzer](#)

-- Other Reports --

ADD-ON PRODUCTS

- [Credit Analyzer](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request REPOSITORY UPDATE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus/Spouse](#)
- [Liens and Judgments Report \(Borrower\)](#)
- [Liens and Judgments Report \(Co-Borrower\)](#)

On the following screen, select the bureau(s) you wish to add, then select Order:

CIS INFORMATION SERVICES
[Main](#) ▶ [Credit File](#)

Reference No. Loan Type Marital Status Dependents

Consumer Information (Applicant and/or Spouse)

First Name	M. Name	Last Name	Suffix	SSN	DOB
CARY	X	TESTCASE		000000018	
DAVE	X	TESTCASE		000000019	

Residential Address

Full Address Length

Previous Address (If less than 2 years.) [Address Format](#)

Full Address [more detail](#) Length

Credit Order

	XP	TU	EF
REPORT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SCORE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FRAUD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Options

- Automatic Print
- Pay by credit card

[Enter Access Codes...](#)

The report will return with the additional bureau(s) as requested.