

## Activate Undisclosed Debt Notifications (UDN) in Encompass

Open the desired loan file and navigate to the **Credit Report Request** window.

Enter **CIS Username** and **Password**

Report Type: **UDN**

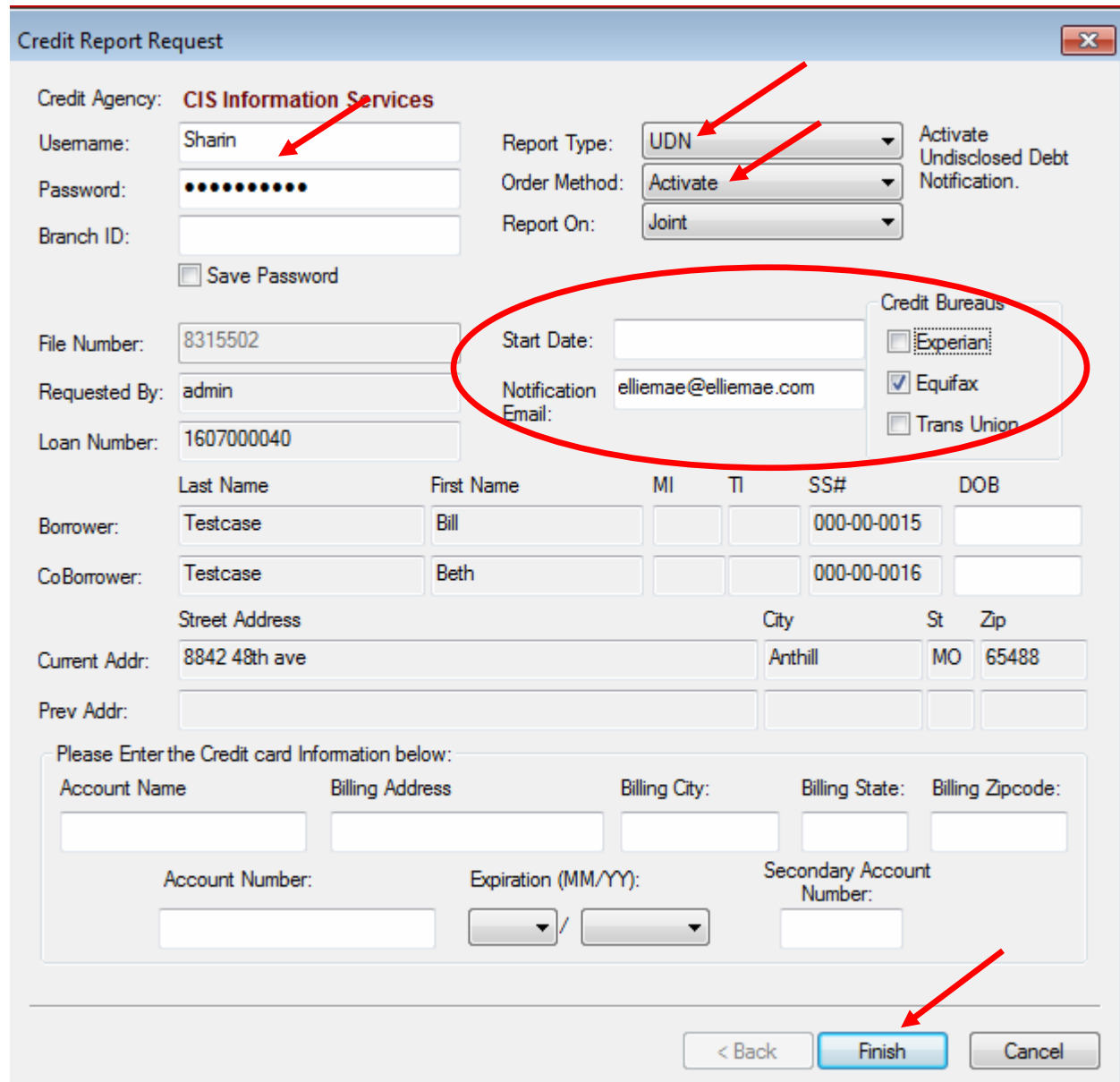
Order Method: **Activate**

If you previously ordered credit for the borrower, the Start Date will be defaulted to the date of original credit report pull and the file number will be prepopulated. If no credit was previously pulled, or if you wish to change the date, enter the date to begin monitoring borrower activity.

Notification Email: **enter email to receive daily alerts**

Credit Bureaus: **select the bureau(s)** with which to monitor activity (this field is generally prepopulated).

Select **Finish**:



**Credit Report Request**

Credit Agency: **CIS Information Services**

Username:  Report Type: **UDN** Activate Undisclosed Debt Notification.

Password:  Order Method: **Activate**

Branch ID:  Report On: **Joint**

Save Password

File Number:  Start Date:  Credit Bureaus

Requested By:  Notification Email:   Experian

Loan Number:   Equifax

Trans Union

Borrower:	Last Name	First Name	MI	TI	SS#	DOB
	Testcase	Bill			000-00-0015	
CoBorrower:	Testcase	Beth			000-00-0016	

Street Address:  City:  St:  Zip:

Prev Addr:

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

< Back **Finish** Cancel

You will receive confirmation the order was submitted. Your UDN request will Process for approximately 48 hours, after which time the status will change to Activated and alerts will be emailed.

## Deactivate UDN

UDN files automatically deactivate after 120 days, which includes any look-back period.

**Open the desired loan file** and navigate to the **Credit Report Request** window.

Enter **CIS Username** and **Password**

Report Type: **UDN**

Order Method: **Deactivate**

Verify the file number and which consumer to deactivate on a joint file.

Choose **Finish**:

**Credit Report Request**

Credit Agency: **CIS Information Services**

Username: Sharin  
 Password: ●●●●●●●●  
 Branch ID:   
 Save Password

Report Type: UDN  
 Order Method: Deactivate  
 Report On: Joint

Deactivate Undisclosed Debt Notification.

If monitoring a Joint file, select borrower to deactivate

File Number: 8315502  
 Start Date:   
 Requested By: admin  
 Notification Email:   
 Loan Number: 1607000040

Credit Bureaus  
 Experian  
 Equifax  
 Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Bill			000-00-0015	
CoBorrower:	Testcase	Beth			000-00-0016	

	Street Address	City	St	Zip
Current Addr:	8842 48th ave	Anthill	MO	65488
Prev Addr:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

< Back **Finish** Cancel

Your Deactivation request will Process for approximately 48 hours, after which time the status will change to Deactivated and alerts will stop.

## Retrieve UDN Notifications

UDN alerts are sent to the notification email(s) daily. In addition to email, the alerts can be retrieved from within Encompass.

**Open the desired loan file** and navigate to the **Credit Report Request** window.

Enter **CIS Username** and **Password**

Report Type: **UDN**

Order Method: **Retrieve**

Report On: If UDN has been activated on a joint file, select the borrower.

Choose **Finish**:

**Credit Report Request**

Credit Agency: **CIS Information Services**

Username:  Report Type: **UDN** Retrieve Undisclosed Debt Notification report.

Password:  Order Method: **Retrieve**

Branch ID:  Report On: **Co-Borrower**

Save Password

File Number:  Start Date:  Credit Bureaus

Requested By:  Notification Email:   Experian

Loan Number:   Equifax

Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Bill			000-00-0015	
CoBorrower:	Testcase	Beth			000-00-0016	

	Street Address	City	St	Zip
Current Addr:	8842 48th ave	Anthill	MO	65488
Prev Addr:				

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

< Back **Finish** Cancel

The debt notifications for the selected borrower will appear.

# Update UDN Notification Email

Open the desired loan file and navigate to the **Credit Report Request** window.

Enter **CIS Username** and **Password**

Report Type: **UDN**

Order Method: **Update**

Ensure the file number is accurate and input the updated email address(es) to receive notifications.

Separate multiple emails with a semicolon.

Choose **Finish**:

**CIS Information Services**

Username: Sharin  
Password: ●●●●●●  
Branch ID:   
 Save Password

Report Type: UDN  
Order Method: Update  
Report On: Borrower

Update notification email.

File Number: 9999661  
Requested By: admin  
Loan Number: 1903000040

Start Date:   
Notification Email: sharin.peet@ciscredit.com

Credit Bureaus:  
 Experian  
 Equifax  
 Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Bill	C		000-00-0005	12/15/1967
CoBorrower:						

Street Address: 8842 48th Ave  
City: Anthill  
St: MO  
Zip: 65488

Prev Addr:

Enter Access Codes

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account Number:   
Expiration (MM/YY):  /   
Secondary Account Number:

< Back **Finish** Cancel