

# CIS UNDISCLOSED DEBT NOTIFICATIONS

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 stop unwanted surprises that prevent successful closings.

## How Is Undisclosed Debt Notifications Accessed?

Undisclosed Debt Notifications are accessed from the main credit file screen for an applicant, under “ADD-ON PRODUCTS”:

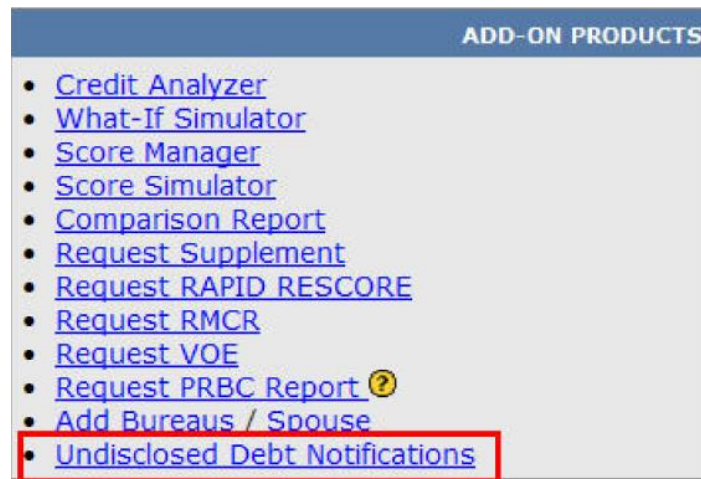
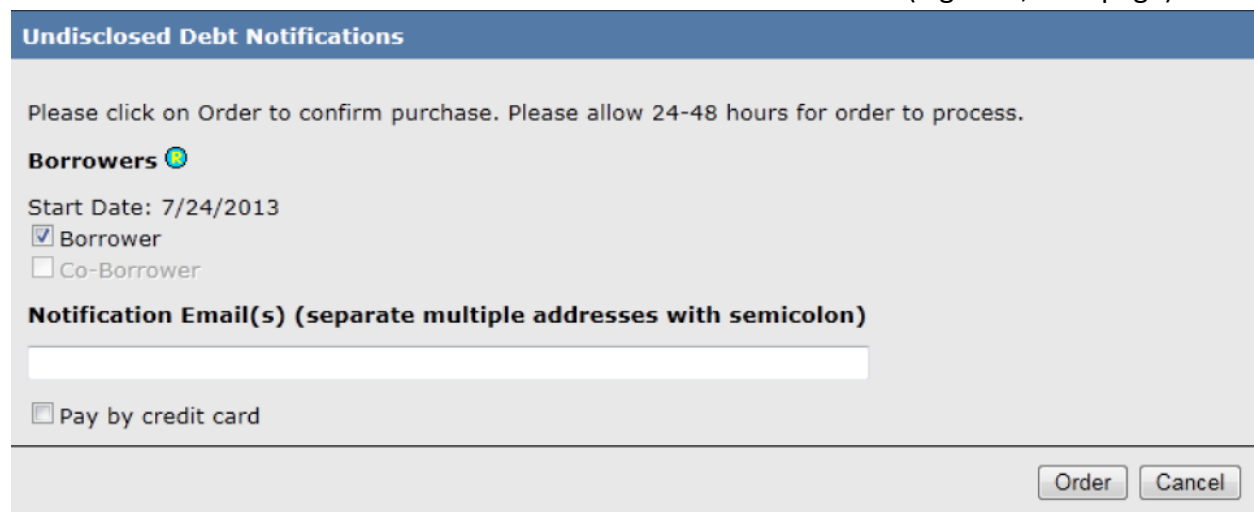


Figure 1: Accessing Undisclosed Debt Notifications

If there are no pre-existing Undisclosed Debt Notification orders for the credit file, the user is taken to the Undisclosed Debt Notifications Order Options screen (Figure 2, below). Otherwise, the user is taken to the Undisclosed Debt Notification Results screen (Figure 3, next page).



The image shows a screenshot of the "Undisclosed Debt Notifications Order Options" screen. It has a blue header bar with the title "Undisclosed Debt Notifications". Below the header, there is a grey area with the text: "Please click on Order to confirm purchase. Please allow 24-48 hours for order to process." Below this, there is a section titled "Borrowers" with a blue question mark icon. Under "Borrowers", there is a "Start Date: 7/24/2013" and two radio button options: "Borrower" (which is selected) and "Co-Borrower". Below the radio buttons, there is a section titled "Notification Email(s) (separate multiple addresses with semicolon)" with a white text input field. At the bottom left, there is a checkbox labeled "Pay by credit card". At the bottom right, there are two buttons: "Order" and "Cancel".

Figure 2: Undisclosed Debt Notifications Order Options

Descriptions for fields on the Undisclosed Debt Notifications Order Options screen (figure 2):

- **Borrowers:** Select the borrower(s) for debt monitoring.

- **Start Date:** The start date is defaulted to the credit file’s creation date. (See note on page 4 to change the start date.)
- **Notification E-mail(s):** Debt notifications will be sent to the provided email. The email field will default to that of the person submitting the order. Multiple email addresses are accepted.
- **Pay by credit card:** Check this box to bring up the credit card information screen prior to the order being submitted.
- **Order:** Submit the order.
- **Cancel:** Go back to the previous screen.

If a user accesses **Undisclosed Debt Notifications** on a file that already has been placed on monitoring, the below screen will appear:

**Undisclosed Debt Notifications**

Close   Activate   Deactivate

**Borrower:** CHRISTPHER GZPYGZKX

<b>Equifax</b> Active	<b>TransUnion</b> Processing	<b>Experian</b> Processing
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[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 3: Undisclosed Debt Notifications Results**

Descriptions for fields on the Undisclosed Debt Notifications (UDN) Results screen (figure 3):

- **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 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).
- **Close:** Close the window and go back to the credit file screen.

### Changing the Start Date for Monitoring

When the credit file has been ordered, the start date for UDN will be defaulted to the credit file’s creation date. **If a different start date is required, “Save” the credit file request. Do Not Order the Credit File at this point!** Enter the Undisclosed Debt Notifications Order Options screen. The ordering screen will look like Figure 4 below.

The user can set the start date for notifications. The start range can be the current date or up to 58 days in the past. The start date cannot be set to a future date.

The maximum window for monitoring is 120 days. The 120 days includes the “look-back” period to the credit file’s creation date or to a start date chosen by the user. Monitored files will automatically deactivate after 120 days. If further monitoring is needed beyond the 120 days, a new credit file order, along with a new UDN order, is required.

Experian does not have the capability of returning information added in the past. Changing the start date is an option with Equifax and TransUnion.

**Figure 4: Undisclosed Debt Notifications Order screen on a Saved Credit File Request**

Once UDN monitoring has begun, the order is processed and charges apply. If a UDN file is deactivated before the maximum 120-window is expired, there is no refund for the unused monitoring time. Undisclosed Debt Notifications can be ordered in batch by a file upload process. Contact your CIS representative for more information.