

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:**

The screenshot shows the 'Undisclosed Debt Notifications' form. The 'Branch' is set to 'SANDYS MORTGAGE COMPANY-CIS-8888' and the 'User' is 'SHARIN PEET'. A 'Cancel' button is visible. To the right, an 'Options' panel contains a checkbox for 'Pay by credit card' and an 'Order' button, which is circled in red. Red text annotations provide additional instructions: '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.', and 'Consumer Information is required to be input because no credit pull exists (standalone)'. The form fields include Reference #, Start Date, Notification Email(s), Consumer Information (First Name, Last Name, SSN), and Full Address.

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.

The screenshot shows the completed 'Undisclosed Debt Notifications' screen. It features 'Activate' and 'Deactivate' buttons at the top. The main content area displays the following information: File # 112891, Borrower: BILL TESTCASE - *****0015, Experian Processing, Reference #: [blank], Notification E-Mail: speet@cisinfo.net (with an edit link), Credit File: create link, Address: 8842 48TH STREET, ANTHILL, MO 65488, and Price: \$6.00. Below this is a 'Notification Summary' section with '(No notifications on file)'. An 'Activity Log' table shows a single entry: Time 5/7/2021 11:25:12 AM, User SHARIN PEET, Bureau XP, and Description Order activation submitted for borrower. Requested Start Date 5/3/2021. A 'Return' button is located at the bottom right.

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

Active

TransUnion

Processing

Experian

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.