# meridianlink

## How Clients Can Order Undisclosed Debt Notification (UDN)

Clients can order Undisclosed Debt Notification (UDN) reports as a stand alone, or through an existing credit report. To order a stand alone UDN report, use the "Order Undisclosed Debt Notifications" link located under the Credit Verification section of the Products & Services menu.

UDN Order Accordion (1).jpg

Alternatively, clients can order UDN from an existing credit report by using the "Undisclosed Debt Notification" link located under the Add-On Products section on the credit file screen. Ordering this way will set the UDN monitor start date as the credit order date. If ordering as a stand alone, the start date can be entered manually up to 118 days in the past.

UDN Order Page (2).jpg

### **UDN Order Information Page**

Once you place the UDN order, you will be taken to the Undisclosed Debt Notification's order information page.

Undisclosed Debt Notifications							
Activate Deactivate							
File # Borrower:	949 IARISOL TESTCASE - *****1234			<u>Equifax</u> Processing	TransUnion Processing	Experian Processing	
Reference #:   Notification E-Mail: testing@test.com edit   Credit File: 205165   Address: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626   Price: \$34.00   Notification Summary							
(No notifications on file)							
Activity Log							
Time	User	Bureau	Descrip	ption			
8/10/2016 2:33:07 P	M DOCUMENTATION	XP	Order a	activation submitted f	for borrower. Rea	quested Start Date 8/10/2016.	
8/10/2016 2:33:07 P	M DOCUMENTATION	TU	Order a	activation submitted f	for borrower. Red	quested Start Date 8/10/2016.	
8/10/2016 2:33:07 P	M DOCUMENTATION	EF	Order a	activation submitted (	for borrower. Red	quested Start Date 8/10/2016.	
							Return

#### Bureau statuses

UDN is available for Equifax, Transunion, and Experian. This shows the current status of the debt notification order for that bureau. See the various statuses below:

- Inactive No debt notifications have yet been ordered on this borrower.
- Processing UDN has been ordered and is processing. This will normally take up to 48 hours.
- Error This message is something returned by the bureau and will include a description of the error.
- Active This borrower is actively being monitored.
- **Deactivating Monitoring** A request to stop monitoring the borrower was submitted. Deactivation will normally take up to 48 hours to process.
- Deactivated UDN was ordered on this borrower and has ended.

#### **Notification Summary**

UDN Notification Summary (4).jpg

Notifications from the bureaus will be added to the notification summary. An e-mail notification will also be sent out whenever a new notification is detected.

### Activity Log

This shows when an order was activated, when notifications were received, and when the order was activated.

#### De-activating a UDN Order

UDN orders will automatically de-activate once the order expires, which is 120 days after the requested "Start Date".

To deactivate a UDN order, go to the UDN order information page and click on the *Deactivate* button on the top left. This will begin the process of deactivating the UDN. The process can take between 24-48 hours to complete.