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.

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.