meridianlink
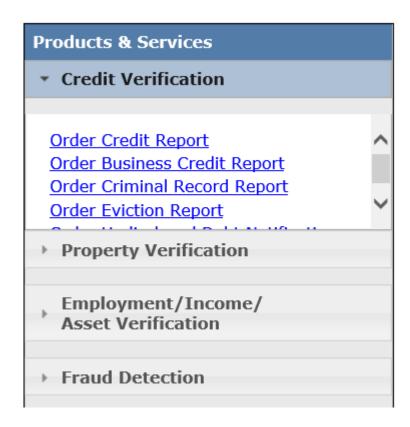
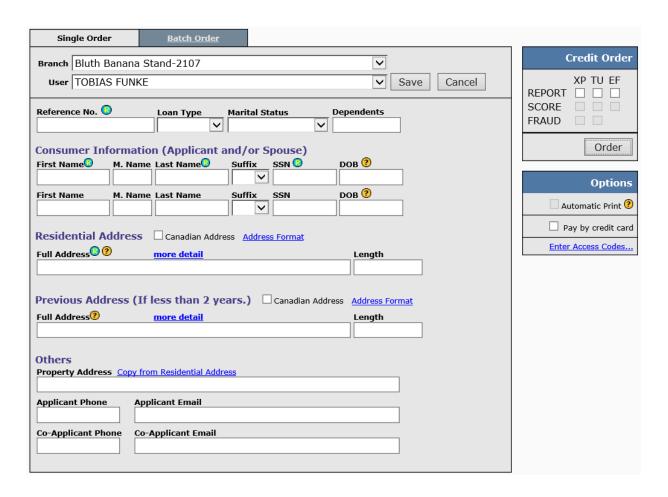# How to Order a Consumer Credit Report through the Website

Consumer Credit Reports can be ordered through your provider's website and also through most major Loan Orgination System (LOS) platforms. This article covers how to order through the website.

To order a Consumer Credit Report:

1. Log into your credit provider's website using your login and password.
2. From the Main page, select "Order Credit Report" from within the *Credit Verification* section of *Products & Services*.

Products & Services

▾ **Credit Verification**

Order Credit Report
Order Business Credit Report
Order Criminal Record Report
Order Eviction Report

▸ **Property Verification**

▸ **Employment/Income/ Asset Verification**

▸ **Fraud Detection**

3. Enter the consumer's information in the fields on the Order Credit Report page. Ordering a consumer credit report requires at a minimum the first name, last name, social security number and address. Depending on the customer account settings, you may also need to check the boxes for the bureaus, scores, and fraud products desired under the "Credit Order" section.

4. Select the "Order" button on the right side of the page. This will order the credit report!

NOTE:

- To order a consumer credit report through your Loan Origination System (LOS), please check with your LOS administrator. Each LOS has a slightly different workflow on how to order a consumer credit report.

- Selecting the "Save" button on the Order Credit Report page will save the consumer information that was filled out and create a file number, but it will not actually order the credit report. Please be sure to select "Order" to actually order credit on the consumer.

- We don't have a "soft" option or "hard" option when ordering through any other interface other than Encompass at the moment. Soft pull vs hard pull would be determined by the subscriber code settings the CRA has configured the user's account for. So we don't have any instructions on how to order soft specifically. Web and other API orders would typically utilize separate logins for hard vs soft pulls.