mortgage credit link by meridianlink®

ICE Mortgage Technology, Inc. Encompass Product Order Guide

© 2020 MeridianLink, Inc.

mortgage credit link. by meridianlink®

Contents

Overview	3
Setting Up the ePass Interface	3
Consumer Credit Reports	4
Navigating to the Credit Report Request Window	4
Order New Credit Report	6
Retrieve Existing Credit Report	7
Import Credit Report	8
Upgrade Credit Report	9
Order Mortgage Only Credit Report	10
Order Refresh Report	11
Undisclosed Debt Notifications	12
Navigating to the Credit Report Request Window	12
Activate UDN	13
Deactivate UDN	14
Retrieve UDN	15
Update UDN Notification Email	16

Overview

MeridianLink has a direct integration with ICE Mortgage Technology's Encompass using ePass. This connection allows loan originators to order products and services offered by MCL from within Encompass. By ordering through their LOS, loan originators save time and effort and can maintain a comprehensive loan file within Encompass.

This guide is meant to instruct users on how to set up the ePass interface from within Encompass and how to order and retrieve various products and services, including credit reports, mortgage only reports, refresh reports, and UDN.

Setting Up the ePass Interface

To set up the ePass interface from within Encompass:

1. Open Encompass and select the desired loan file from the pipeline.

2. Select *Services* from the toolbar at the top of the page, then select the service that should be set up through the interface.



3. In the *All Providers* tab, search for your Credit Reporting Agency or service provider. Then select *Add* to *My List* and click *OK*.

redit Report	×
My Providers All Providers	
Select the provider you wish to use and click Submit. To learn more about a provider, click t the provider's name.	the More info link next to
Search by Company Name:	Go Reset
Merchants & Professional Credit Bureau, Inc.	More info
Merchants Association of Florida, Inc.	More info
MeridianLink, Inc.	More info
MFI Credit Solutions	More info
Midwest Mortgage Credit Services, Inc.	More info
Mortgage Information Source, Inc.	More info
Mortgage Reporting Centre	More info
Mortgage Reports, Inc.	More info
Nationwide Credit Reports, Inc.	More info
NCO Credit (Powered by PerCentage)	More info
NCO Credit Services	More info
NCO Credit Services (Powered by Synergistic)	More info
Network Credit Services	More info 👻
Add to My List New Provider S	ubmit Cancel

4. Navigate back to the *My Providers* tab to confirm that your Credit Reporting Agency has been added to your list of providers. Click *Cancel* to exit this screen.

Consumer Credit Reports

Navigating to the Credit Report Request Window

To order products and services through Encompass, it's necessary to first navigate to the Credit Report Request window. This page is used for the majority of interactions between Encompass and your Credit Reporting Agency.

1. Click on the *Services* tab on the bottom left, then click on *Order Credit Report*. (Note: You may also click on *Services* at the top, then select *Credit Report*)

Forms Tools Services	
» Order Credit Report	*
» Access Lenders	
» Search Product and Pricing	=
» Request Underwriting	
» Order Appraisal	
» Order Flood Certification	
» Order Title & Closing	
» Order Doc Preparation	
» Register MERS	-
Show in Alpha Order	





2. Select your Credit Reporting Agency, then click Submit.

Credit Report	—X —
My Providers All Providers	
Select a provider and click Submit.	
MeridianLink, Inc.	More info
45	
Remove from MyList	Submit Cancel

3. The Credit Report Request page should now appear. Verify in the top left that your Credit Reporting Agency has been selected.

Username: Password:	Login									
Password:				Report Type: Consumer Credit				-	urder	new report.
	•••••			Order Method	New F	eport		-		
Branch ID:				Report On:	Borrow	/er		•		
	🗸 Save Passwo	rd		Options				Cred	it Bun	eaus
File Number:				FICO S	core			V I	Experi	ian
Requested By:	moltester			Fraud S	Search	D (ID		Equifa	IX
Loan Number:	1706000190			Get Fa	nnie Mae I	Herere	ence ID	V	i rans	Union
	Last Name		First Na	ame	MI	TI	SS#		0	OB
Borrower:	Testcase		David				000-0	0.0005	;	
CoBorrower:	Testcase		Janet				000-0	0-0006	;	
	Street Address						City		St	Zip
Current Addr:	123 Main St						Garden Gro	ove	CA	92843
Prev Addr:										
Please Enter t	he Credit card Info	ormation belo	w:							
Account Nam	ie	Billing Addre	888		Billing City	:	Billing S	State:	Billir	ig Zipcode:
			-				Secondary	Accour	nt	
А	ccount Number:		Ex	piration (MM//	r): 	1	Numbe	r:		
				' [•	J				

Order New Credit Report

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Consumer Credit
- Order Method: New Report

2. Verify your selections in the Options and Credit Bureaus sections, then select Finish.

Credit Agency:	MeridianLink, I	nc.									
Username:	Login		🔶 Report 1	ype:	Consu	mer Cr	edit		•	Drder	new report.
Password:	•••••		🔶 Order M	ethod:	New F	leport			•		
Branch ID:			Report On: Borrower						•		
	Save Passwor	d	- 0-1-						C I		
			- Uption	15				1	Urea	it Bun	eaus
File Number:				ILU SCI	ore					xperi	an
Requested By:	moltester		F	raud Se	earch				₩ E	quita	×
Loan Number:	1706000190		🛄 G	et Fanr	nie Mae	Refere	ence ID		V 1	rans	Union
	Last Name	Firs	t Name		М	TI	9	S#		D	OB
Borrower:	Testcase	Da	ivid					000-00-	0005		
CoBorrower:	Testcase	Ja	net					000-00-	0006		
	Street Address						City			St	Zip
Current Addr:	123 Main St						Garde	en Grov	e	CA	92843
Prev Addr:											
Please Enter	the Credit card Info	rmation below:									
Account Nar	ne	Billing Address		Bi	illing City	c	Bi	illing Sta	ate:	Billin	ng Zipcode:
1	Account Number:		Expiration (N	(M/YY)	:		Secon	ndary Ad	cour	nt	
			•/		•]	N	umber:			

3. After downloading the report you will be taken to the *Services View* tab to view the report. To go back to the loan file, select the *Loans* tab at the top of the page.





Retrieve Existing Credit Report

Retrieving an existing credit report will attempt to reissue/retrieve the last ordered report for the selected loan file with no option to edit the file number. To retrieve a report ordered from the Credit Reporting Agency website that is not yet associated with this loan file, see the Import Specific Credit Report section.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Consumer Credit
- Order Method: Retrieve Existing Report

2. Select *Finish*. The credit report will then be downloaded and appear on the *Services View* tab.

Credit Agency:	MeridianLink,	Inc.								
Username:	Login		Report	Гуре:	Consu	mer Cred	lit	•	Retrie ePAS	ve existing
Password:	•••••		🔶 Order M	ng Report	ianLink repo					
Branch ID:			Report	Dn:	Joint			-		
	🔽 Save Passw	ord	Optio	ns				Cred	lit Bure	Baus
File Number:	258891		√ F	ICO Sc	ore			V	Experi	an
Requested By	moltester		E F	raud Se	arch			V	Equifa	R .
Loan Number:	1706000190			Get Fannie Mae Reference I				📝 Trans Un		Union
	Last Name	F	irst Name		м	TI	SS#		D	OB
Borrower:	Testcase		David				000-0	0-0005	i [
CoBorrower:	Testcase		lanet				000-0	0-0006		
	Street Address					C	ity		St	Zip
Current Addr:	123 Main St					6	Garden Gro	ove	CA	92843
Prev Addr:										
Please Ente	r the Credit card In	formation below	V:							
Account Na	ime	Billing Addres	\$	B	illing City	C	Billing S	State:	Billin	g Zipcode:
	Account Number:		Expiration ()	4M/YY)	:	S	econdary / Numbe	Accour r:	nt	
					•					

Import Credit Report

Importing a specific credit report will require you to have the desired credit file's number. You can input this number in the Credit Report Request window to retrieve the credit file from the Credit Reporting Agency's website.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Consumer Credit
- Order Method: Import from website

2. Enter the file number you wish to import from the CRA site, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.

Credit Agency:	MeridianLink	, Inc.									
Username:	Login		🔶 Report 1	уре:	Consur	mer Cred	it	 Import report from website 			
Password:	•••••		🔶 Order M	ethod:	Import	from web	osite	•			
Branch ID:			Report 0)n:	Joint			•			
	🔽 Save Passw	ord	Option	ns				Cred	it Bure	eaus	
File Number:	123456		√ F	ICO Sc	ore			V 8	Experi	an	
Requested By:	moltester		F	raud Se	earch			V 8	Equifa	IX.	
Loan Number:	1706000190		- G	iet Fanr	nie Mae F	Referenc	e ID	1	Frans	Union	
	Last Name	1	First Name		М	TI	SS#		D	OB	
Borrower:	Testcase		David				000-0	0-0005			
CoBorrower:	Testcase		Janet				000-0	0-0006			
	Street Address					Ci	ty		St	Zip	
Current Addr:	123 Main St					G	iarden Gro	ove	CA	92843	
Prev Addr:											
Please Enter	the Credit card In	formation belo	W:								
Account Nar	me	Billing Addre	\$\$	В	illing City:		Billing S	itate:	Billin	ig Zipcode:	
	Account Number:		Expiration (N	1M7YY]	i:	S	econdary / Numbe	Accour r:	nt		
			· · · /		-						

Upgrade Credit Report

From within Encompass, you are able to upgrade an existing credit report to add a bureau or add additional options like Fraud Search.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Consumer Credit
- Order Method: Upgrade

2. Select all information you would like to have upgraded onto the report (e.g. check off the desired bureaus to order and add onto the report in the *Credit Bureaus* section).

3. Select *Finish to* apply the upgrade to the report both on the CRA's site and on the version in Encompass.

Credit Agency:	MeridianLink, li	1C.										
Username:	Login		븆 Report T	уре:	Consu	mer Cr	edit	-	Upgra ePAS	de existing S or		
Password:	•••••		🔶 Order Me	thod:	Upgrad	de		 MeridianLink report 				
Branch ID:			Report 0	n:	Joint			•				
	Save Password	i	🔶 Option	s				🔶 Crea	dit Bur	Baus		
File Number:	258891		🔽 FI	CO Sc	ore				Experi	an		
Requested By:	moltester		E Fr	aud Se	earch			V	Equifa	x		
Loan Number:	1706000190		🗖 G	et Fanr	nie Mae I	Refere	nce ID		Trans	Union		
	Last Name	Firs	st Name		МІ	TI	SS#		۵	OB		
Borrower:	Testcase	Da	avid				000-0	00-005	5			
CoBorrower:	Testcase	Ja	net				000-	00-000	6			
	Street Address						City		St	Zip		
Current Addr:	123 Main St						Garden Gr	ove	CA	92843		
Prev Addr:												
Please Enter	the Credit card Info	mation below:		_				_	_			
Account Nan	ne	Silling Address		В	illing Lity		Billing	State:	Billin	ig∠ipcode:		
4	Account Number:		Expiration (M	M7YY)	:		Secondary Numbe	Accou er:	nt			
			•/		•]						

Order Mortgage Only Credit Report

Ordering a Mortgage Only Report will order the full credit report with the CRA, but it will only return a report with the mortgage tradelines, scores, and factors into Encompass.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Mortgage Only
- Order Method: Default Report

2. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.

Username: Login Password: Password: Password: Password: Password: Password: Password: Password: Password: Password Pasw	Credit Agency:	MeridianLink, Inc.	•										
Password: •••••••••• •Order Method: Default Report • existing report is : days old or less. Branch ID: Image: Save Password Ima	Username:	Login		🔶 Report Typ	e:	Mortga	ge Or	nly		•	Order only re	new mortgag eport, unless	
Branch ID: Report On: Joint Options File Number: 258891 Options Credit Bureaus Requested By: moltester Image: File Name Image: File Name Image: File Name Loan Number: 1706000190 Image: File State Image: File Name Image: File Name Image: File Name Image: File Name Borrower: Testcase David 000-00-0005 Image: File Name Image: File Name <t< td=""><td>Password:</td><td>•••••</td><td></td><td>🔶 Order Metł</td><td>od:</td><td>Default</td><td>t Rep</td><td>ort</td><td></td><td>•</td><td>existin</td><td>ng report is 30 old or less</td></t<>	Password:	•••••		🔶 Order Metł	od:	Default	t Rep	ort		•	existin	ng report is 30 old or less	
File Number: 258891	Branch ID:			Report On:		Joint				•	Jujo	514 01 1000.	
File Number: 258891 Requested By: mcItester Loan Number: 1706000190 Itest Name First Name MI TI Streat Address David Current Addr: 123 Main St Prev Addr: Please Enter the Credit card Information below: Account Name Billing Address Billing City: Billing State: Billing Zipcode:		Save Password		🛑 Options						Cred	it Bure	eaus	
Requested By: mcltester Fraud Search I Equifax Loan Number: 1706000190 I Trans Union Last Name First Name MI TI SS# D0B Borrower: Testcase David 000-00-0005 I CoBorrower: Testcase Janet 000-00-0006 I Street Address City St Zip Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: I Billing Address Billing City: Billing State: Billing Zipcode: Account Name Billing Address Billing City: Secondary Account MixetAccount	File Number:	258891		📝 FICI) Sco	ore				V E	xperi	ian	
Loan Number: 1706000190 Last Name First Name MI TI SS# D0B Borrower: Testcase David 000-00-0005 CoBorrower: Testcase Janet 000-00-0006 Street Address City St Zip Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: Please Enter the Credit card Information below: Account Name Billing Address Billing City: Billing State: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account	Requested By:	moltester		Frau	ud Se	arch	_ ,		_	📝 Equifax			
Last Name First Name MI TI SS# DOB Borrower: Testcase David 000-00-0005	Loan Number:	1706000190		L Get	Fann	ie Mae I	Hefere	ence II	J	V	rans	Union	
Borrower: Testcase David 000-00-0005 CoBorrower: Testcase Janet 000-00-0006 Street Address City St Zip Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: Prev Addr: Image: Comparison below: Billing Address Billing City: Billing State: Billing Zipcode: Account Name Billing Address Billing City: Secondary Account Secondary Account Account Number: Expiration (MM/YY): Secondary Account Mumber: Mumber:		Last Name	Firs	t Name		М	ΤI		SS#		D)OB	
CoBorrower: Testcase Janet 000-00-0006 Street Address City St Zip Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: Prev Addr: Carden Grove CA 92843 Prev Addr: Secondary Account Name Billing Address Billing City: Billing State: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account Mumber: Mumber:	Borrower:	Testcase	Da	avid					000-00	0-0005			
Street Address City St Zip Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: Prev Addr: Call Call 92843 Please Enter the Credit card Information below: Account Name Billing Address Billing City: Billing State: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account Mumber:	CoBorrower:	Testcase	Ja	net					000-00	0-0006			
Current Addr: 123 Main St Garden Grove CA 92843 Prev Addr: Please Enter the Credit card Information below: Secondary Account Secondary Account Account Name Billing Address Billing City: Billing State: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account		Street Address						City			St	Zip	
Prev Addr: Please Enter the Credit card Information below: Account Name Billing Address Billing City: Billing State: Billing Address Billing City: Billing City: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account	Current Addr:	123 Main St						Gard	len Gro	ve	CA	92843	
Please Enter the Credit card Information below: Account Name Billing Address Billing City: Billing State: Billing Zipcode: Account Number: Expiration (MM/YY): Secondary Account	Prev Addr:												
Account Number: Expiration (MM/YY): Secondary Account	Please Enter Account Nar	the Credit card Informa ne Billi	ation below: ing Address		Bil	ling City:		E	3illing S	tate:	Billin	ig Zipcode:	
		Account Number:		Expiration (MM	///):	•]	Seco M	ndary A Number	Accour :	nt		

Order Refresh Report

Ordering a Refresh Report will order a soft-inquiry report for the borrower.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: Refresh
- Order Method: New Report

2. Input the original file number. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The refresh report will be downloaded and appear on the *Services View* tab.

Credit Agency:	MeridianLink,	Inc.										
Username:	Login		🔶 Report	Report Type: Refresh					Order new refresh report			
Password:	•••••		🔶 Order M	lethod:	New R	eport		-				
Branch ID:			Report	On:	Joint			•				
	V Save Passwo	ord										
			🛑 Optio	ins				Cred	lit Bur	eaus		
File Number:	123456		V	FICO Sc	ore			V	Experi	ian		
Requested By:	moltester			Fraud Se	earch			V	Equifa	x		
Loan Number:	1706000190			Get Fanı	Referenc	rence ID 🛛 📝			Union			
	Last Name	F	irst Name		М	TI	SS#		C	OB		
Borrower:	Testcase		David				000-0	0-0005	;			
CoBorrower:	Testcase	Ţ,	Janet		1	1	000-0	0-0006	;			
	Street Address					Ci	ity		St	Zip		
Current Addr:	123 Main St					G	iarden Gro	ove	CA	92843		
Prev Addr:									1			
Please Enter	the Credit card In	formation below	AC.									
Account Nar	me	Billing Addre:	88	В	illing City		Billing S	State:	Billin	ng Zipcode:		
								_				
	Account Number:		Expiration (I	MM/YY):	5	econdary. Numbe	Accoui r:	nt			
				/	•							

Undisclosed Debt Notifications

Navigating to the Credit Report Request Window

Similar to ordering consumer credit reports, it's necessary to first navigate to the Credit Report Request window in order to activate or deactivate UDN.

1. Click on the *Services* tab on the bottom left, then click on *Order Credit Report*. (Note: You may also click on *Services* at the top, then select *Credit Report*)



2. Select your Credit Reporting Agency, then click Submit.

Credit Report	×
My Providers All Providers	
Select a provider and click Submit.	
MeridianLink, Inc.	More info
Remove from My List Submit	Cancel

3. The Credit Report Request page should now appear. Verify in the top left that your Credit Reporting Agency has been selected.



Activate UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: Activate

2. Enter the *Start Date* and *Notification Email*. Make your selections under the *Credit Bureaus* section, then select *Finish*.

Credit Agency:	MeridianLink,	, Inc.											
Username:	Login			🔶 Report Type	UDN					 Activate Undisclosed Debt 			
Password:	•••••			🔶 Order Metho	Activate				 Notification. 				
Branch ID:				Report On: Joint						•			
	🔽 Save Passw	ord											
File Number:	258891		Start Date:	10	10/1/2017				Experian				
Requested By:	moltester			Notification	iclsupport@meridianlink.co			link.cor	🗹 Equifax				
Loan Number:	1706000190			' Email:						V T	Trans Union		
	Last Name		First	Name		М	ΤI		SS#		D	OB	
Borrower:	Testcase		Dav	id					000-00	-0005			
CoBorrower:	Testcase		Jane	ət			000-00-000						
	Street Address							City			St	Zip	
Current Addr:	123 Main St						Gar	Garden Grove		CA	92843		
Prev Addr:													
Please Enter	the Credit card In	formation belo	w:										
Account Name		Billing Address		Bi		Billing City:		Billing State		ate:	e: Billing Zipcode:		
	Account Number:			Expiration (MM/	rY):			Sec	ondary A Number:	ccoun	ıt		
				•/	_	•							

3. You will get a confirmation if the order was submitted properly. You won't be able to retrieve anything until the UDN order has been processed. You will get email notifications when you can retrieve a notifications report.

Deactivate UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: Deactivate
- 2. Select which consumer (or both consumers) to deactivate in the *Report On* field.
- 3. Verify the file number, then select *Finish*.

credit Agency:	meridianLink,	, inc.							_	Deer	li unte		
Username:	Login		Report Type	Report Type: UDN			Deactivate Undisclosed Debt						
Password:	•••••		Order Method	od: [Deactivate				 Notification. 				
Branch ID:			Report On:	Report On: Joint					•				
	🔽 Save Passw	ord							-				
Els Number	258991		Start Date:	Shart Distor						Credit Bureaus			
File Number.	20001		Start Pate.	Statt Date.					V Expenan				
Requested By:	moltester		Notification Email:	Notification Email:									
Loan Number:	1706000190									• Hans onion			
	Last Name		First Name		М	ΤI	ş	SS#		D	OB		
Borrower:	Testcase Da		avid					000-00)-0005	5			
CoBorrower:	Testcase		Janet	net ()-0006	5			
	Street Address City								St	Zip			
Current Addr:	123 Main St			Ga				Garden Grove		CA	92843		
Prev Addr:													
Please Enter	the Credit card In	formation belo	W:										
Account Name		Billing Addre	88	Billin		lling City: Billing			State: B		illing Zipcode:		
1	Account Number:		Expiration (MM/	YY):			Secor	ndary A umber	ccou	nt			
[-			umber.					

Retrieve UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: Retrieve
- 2. Select which consumer's notification report to retrieve in the *Report On* field.
- 3. Verify the file number, then select *Finish*.

Update UDN Notification Email

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: Update
- 2. Enter the new email address that should receive notifications in the Notification Email field.
- 3. Verify the file number, then select *Finish*.