

mortgage credit link™
by meridianlink®

**ICE Mortgage Technology, Inc.
Encompass Product Order Guide**

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

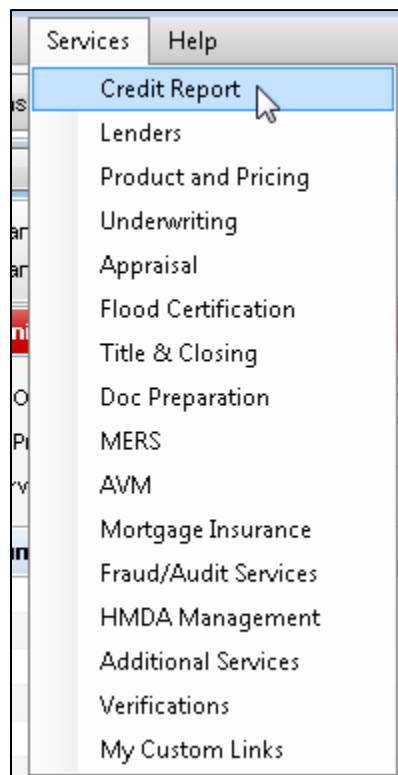
MeridianLink has a direct integration with ICE Mortgage Technology's Encompass using ePass. This connection allows loan originators to order products and services offered by MCL from within Encompass. By ordering through their LOS, loan originators save time and effort and can maintain a comprehensive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

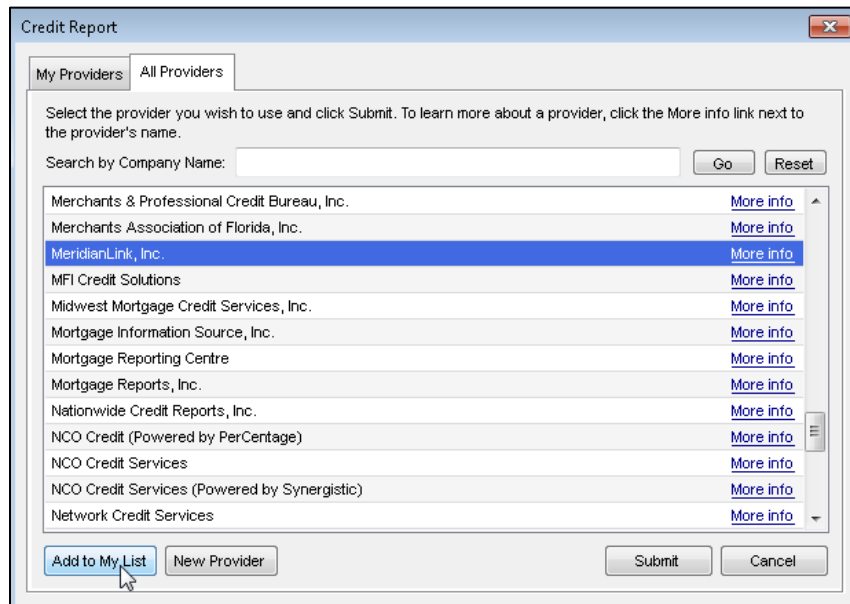
Setting Up the ePass Interface

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*.



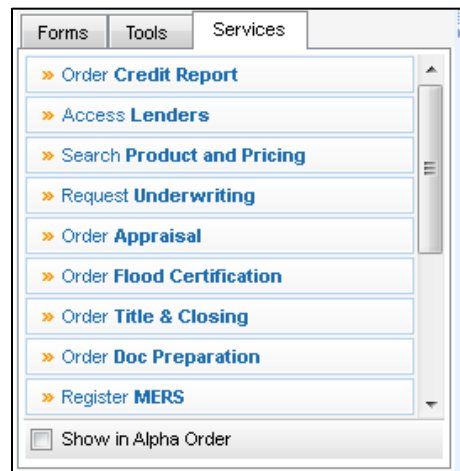
4. Navigate back to the *My Providers* tab to confirm that your Credit Reporting Agency has been added to your list of providers. Click *Cancel* to exit this screen.

Consumer Credit Reports

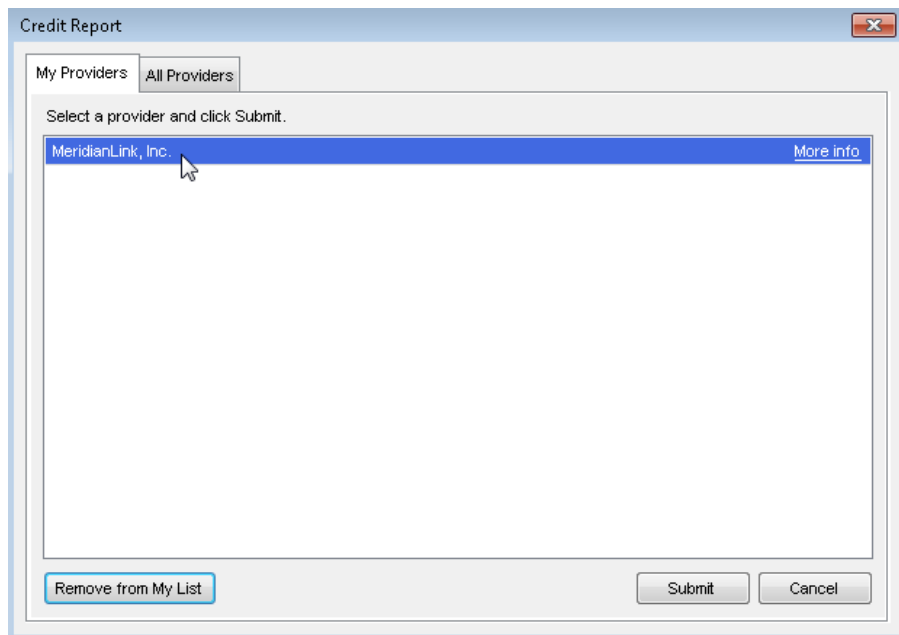
Navigating to the Credit Report Request Window

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*)



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



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

The screenshot shows a "Credit Report Request" form. At the top left, a red arrow points to the "Credit Agency" field, which is set to "MeridianLink, Inc.". The form contains several sections:

- Authentication:** Username (Login), Password (masked), Branch ID.
- Report Settings:** Report Type (Consumer Credit), Order Method (New Report), Report On (Borrower), Order new report (checkbox).
- Options:** FICO Score (checked), Fraud Search (unchecked), Get Fannie Mae Reference ID (unchecked).
- Credit Bureaus:** Experian (checked), Equifax (checked), Trans Union (checked).
- File Information:** File Number, Requested By (mcltester), Loan Number (1706000190).
- Borrower/CoBorrower:** Fields for Last Name, First Name, MI, TI, SS#, and DOB for both Borrower (Testcase David) and CoBorrower (Testcase Janet).
- Address:** Current Address (123 Main St, Garden Grove, CA, 92843) and Pre-Address fields.
- Credit Card Information:** Account Name, Billing Address, Billing City, Billing State, Billing Zipcode, Account Number, Expiration (MM/YY), and Secondary Account Number.

At the bottom, there are buttons for "< Back", "Finish", and "Cancel".

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 Report Request

Credit Agency: **MeridianLink, Inc.**

➔ Username: Login ➔ Report Type: Consumer Credit Order new report

➔ Password: [masked] ➔ Order Method: New Report

Branch ID: [empty] Report On: Borrower

Save Password

➔ Options ➔ Credit Bureaus

FICO Score Experian

Fraud Search Equifax

Get Fannie Mae Reference ID Trans Union

File Number: [empty]

Requested By: mcltester

Loan Number: 1706000190

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	David			000-00-0005	[empty]
CoBorrower:	Testcase	Janet			000-00-0006	[empty]

Street Address City St Zip

Current Addr: 123 Main St Garden Grove CA 92843

Prev Addr: [empty]

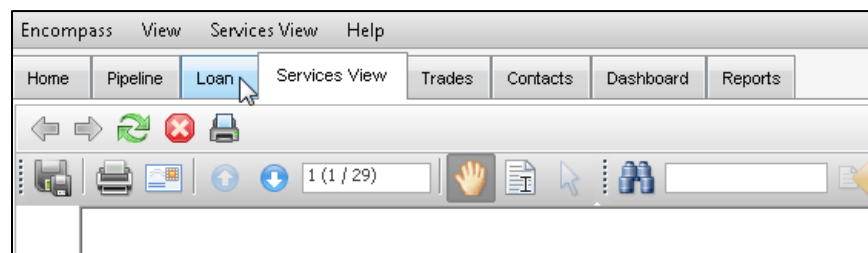
Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[empty]	[empty]	[empty]	[empty]	[empty]

Account Number:	Expiration (MM/YY):	Secondary Account Number:
[empty]	[empty] / [empty]	[empty]

< Back ➔ Finish Cancel

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.

The screenshot shows a 'Credit Report Request' window with the following fields and options:

- Credit Agency:** MeridianLink, Inc.
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password:**
- Report Type:** Consumer Credit
- Order Method:** Retrieve Existing Report
- Report On:** Joint
- File Number:** 258891
- Requested By:** mcltester
- Loan Number:** 1706000190
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:** Last Name: Testcase, First Name: David, MI: [Empty], TI: [Empty], SS#: 000-00-0005, DOB: [Empty]
- CoBorrower:** Last Name: Testcase, First Name: Janet, MI: [Empty], TI: [Empty], SS#: 000-00-0006, DOB: [Empty]
- Current Addr:** Street Address: 123 Main St, City: Garden Grove, St: CA, Zip: 92843
- Prev Addr:** [Empty]
- Please Enter the Credit card Information below:**
 - Account Name: [Empty]
 - Billing Address: [Empty]
 - Billing City: [Empty]
 - Billing State: [Empty]
 - Billing Zipcode: [Empty]
 - Account Number: [Empty]
 - Expiration (MM/YY): [Dropdown] / [Dropdown]
 - Secondary Account Number: [Empty]

Buttons at the bottom: < Back, Finish, Cancel

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.

The screenshot shows the 'Credit Report Request' window with the following fields and values:

- Credit Agency:** MeridianLink, Inc.
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password:**
- File Number:** 123456
- Requested By:** mcIester
- Loan Number:** 1706000190
- Report Type:** Consumer Credit
- Order Method:** Import from website
- Report On:** Joint
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower Information:**

Last Name	First Name	MI	TI	SS#	DOB
Testcase	David			000-00-0005	
Testcase	Janet			000-00-0006	
- Address Information:**

Street Address	City	St	Zip
Current Addr: 123 Main St	Garden Grove	CA	92843
Prev Addr:			
- Credit Card Information:**

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[Empty]	[Empty]	[Empty]	[Empty]	[Empty]
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
[Empty]	[Empty] / [Empty]	[Empty]		

At the bottom, there are three buttons: '< Back', 'Finish', and 'Cancel'. A red arrow points to the 'Finish' button.

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 Report Request

Credit Agency: **MeridianLink, Inc.**

➔ Username: Login ➔ Report Type: Consumer Credit Upgrade existing ePASS or MeridianLink report.

➔ Password: ●●●●●●●● ➔ Order Method: Upgrade

Branch ID: Report On: Joint

Save Password

File Number: 258891 ➔ Options ➔ Credit Bureaus

Requested By: mcltester FICO Score Experian

Loan Number: 1706000190 Fraud Search Equifax

Get Fannie Mae Reference ID Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	David			000-00-0005	
CoBorrower:	Testcase	Janet			000-00-0006	

Street Address: 123 Main St City: Garden Grove St: CA Zip: 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 Number:

< Back ➔ Finish Cancel

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.

The screenshot shows a 'Credit Report Request' window with the following fields and options:

- Credit Agency:** MeridianLink, Inc.
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password:**
- File Number:** 258891
- Requested By:** mcltester
- Loan Number:** 1706000190
- Report Type:** Mortgage Only
- Order Method:** Default Report
- Report On:** Joint
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:**

Last Name	First Name	MI	TI	SS#	DOB
Testcase	David			000-00-0005	
Testcase	Janet			000-00-0006	
- Current Addr:**

Street Address	City	St	Zip
123 Main St	Garden Grove	CA	92843
- Prev Addr:** [Empty]
- Please Enter the Credit card Information below:**

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[Empty]	[Empty]	[Empty]	[Empty]	[Empty]
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
[Empty]	[Empty] / [Empty]	[Empty]		

Buttons at the bottom: < Back, Finish, Cancel

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.

The screenshot shows the 'Credit Report Request' window with the following details:

- Credit Agency:** MeridianLink, Inc.
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password:**
- File Number:** 123456
- Requested By:** mcltester
- Loan Number:** 1706000190
- Report Type:** Refresh
- Order Method:** New Report
- Report On:** Joint
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:**

Last Name	First Name	MI	TI	SS#	DOB
Testcase	David			000-00-0005	
- CoBorrower:**

Last Name	First Name	MI	TI	SS#	DOB
Testcase	Janet			000-00-0006	
- Current Addr:**

Street Address	City	St	Zip
123 Main St	Garden Grove	CA	92843
- Prev Addr:** [Empty]
- Please Enter the Credit card Information below:**

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[Empty]	[Empty]	[Empty]	[Empty]	[Empty]

Account Number:	Expiration (MM/YY):	Secondary Account Number:
[Empty]	[Empty] / [Empty]	[Empty]

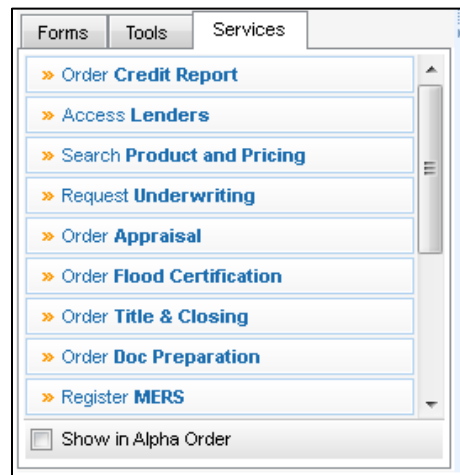
Buttons at the bottom: < Back, Finish, Cancel

Undisclosed Debt Notifications

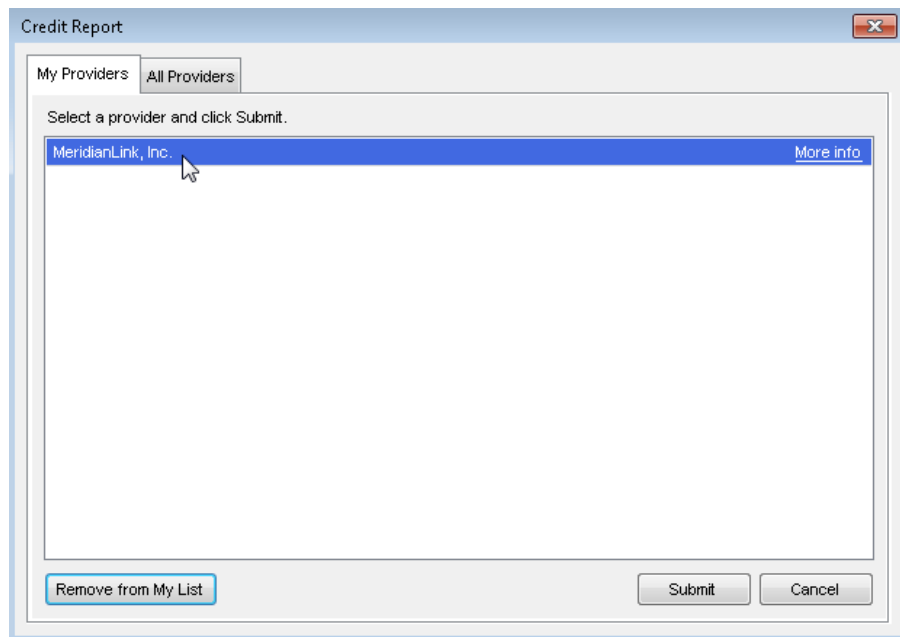
Navigating to the Credit Report Request Window

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*.



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*.

The screenshot shows a 'Credit Report Request' window with the following fields and values:

- Credit Agency: MeridianLink, Inc.
- Username: Login
- Password: [Redacted]
- Branch ID: [Empty]
- Save Password:
- Report Type: UDN
- Order Method: Activate
- Report On: Joint
- Activate Undisclosed Debt Notification:
- File Number: 258891
- Start Date: 10/1/2017
- Requested By: mcltester
- Notification Email: mclsupport@meridianlink.com
- Loan Number: 1706000190
- Credit Bureaus:
 - Experian
 - Equifax
 - Trans Union
- Borrower:

Last Name	First Name	MI	TI	SS#	DOB
Testcase	David			000-00-0005	
CoBorrower: Testcase	Janet			000-00-0006	
- Street Address: 123 Main St, City: Garden Grove, St: CA, Zip: 92843
- Prev Addr: [Empty]
- Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[Empty]	[Empty]	[Empty]	[Empty]	[Empty]
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
[Empty]	[Empty] / [Empty]	[Empty]		

Buttons at the bottom: < Back, Finish, Cancel

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 Report Request

Credit Agency: **MeridianLink, Inc.**

Username
 Report Type
 Deactivate Undisclosed Debt Notification.

Password
 Order Method
 Report On

Branch ID:

Save Password

File Number
 Start Date:
 Credit Bureaus: Experian, Equifax, Trans Union

Requested By
 Notification Email:

Loan Number

Borrower:	Last Name	First Name	MI	TI	SS#	DOB
	Testcase	David			000-00-0005	
CoBorrower:	Testcase	Janet			000-00-0006	

Street Address:
 City:
 St:
 Zip:

Prev Addr:

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

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*.