

How to Submit a Repository Update Request

Overview

This guide is designed to walk you through MCL's new feature to submit repository update requests.

1. Submitting a New Request Click the [Request Rapid Rescore](#) link on the Credit File screen (Main > Credit File) under the Add-On Products category.

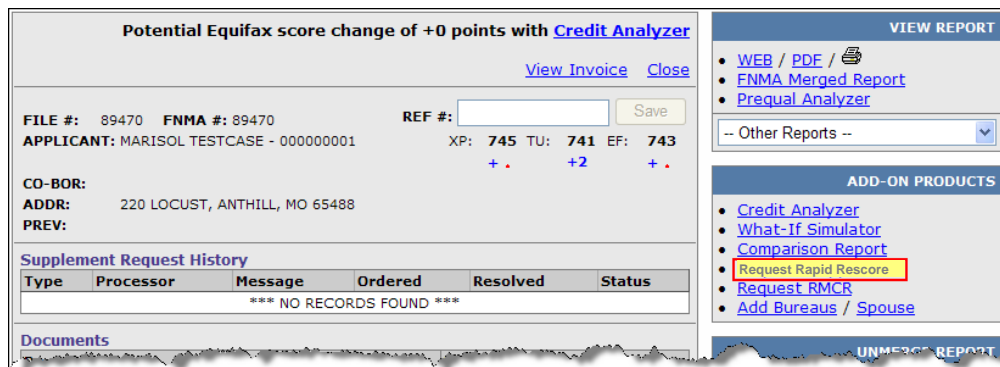


Figure 1: Select Request Supplement from the Credit File Screen

What type of information can be investigated and updated by CIC?

CIC requires a verifiable document from the creditor and can be used for the below:

- Remove derogatory information and accounts that were reported in error.
- Update an account that has been paid in full and closed.
- Update the status of a collection.
- Update a balance or paid-in-full status.
- Update an account to show it included in a bankruptcy.
- Borrower is being reported as Deceased.

Types of documentation the credit repositories WILL NOT accept are:

- Letters without a telephone number or date
 - Divorce Decrees
 - Documentation without matching account numbers
 - Documents over 30 days old (other than court documents)
 - Canceled Checks or Bank Statements
 - Payment histories
 - Western Union or other wire transfer receipts
 - Money orders or Copies of Cashiers Checks
 - Hand written letters from ANY source, buyer or granter
 - HUD sheets/settlement sheets
- Also, documents from original grantor's for debts listed by agencies are frequently rejected by the repositories.

File # 89089 TESTCASE, MARISOL - 00000001 Next Cancel

Ordered By: TESTER Phone: 7147086950 Email: (please verify) testern@mendianlink.com Preferred Contact: Phone E-mail

RUSH (There may be an additional fee)

General Comments:

Select the tradeline or public record that you would like to update and specify the bureau/borrower and update reason.

TRADELINES											
NBGL-MCRAES		ACCOUNT #ACCT000013									
SOURCE	ECOA	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS
XP/TU/EF	B	200802	200711	900		0	0	0	0	0	20

CITI		ACCOUNT #ACCT000009									
SOURCE	ECOA	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS

Figure 3: The new Repository Update tab looks similar to the Supplement Request tab.

4. Navigate to the tradeline(s) or public record(s) that you would like to perform the Repository Update Request on, and **click the check-box next to the company account name**. In this example we used the *Chase* tradeline.

CHASE		ACCOUNT #ACCT000002									
SOURCE	ECOA	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS
XP/TU/EF	B	01/11	01/11	4000		228	10	0	0	0	AS AGREED
UNMERGED DATA											
<input checked="" type="checkbox"/>	XP-B	B	01/11	01/11	4000	228	10	0	0	0	AS AGREED
<input checked="" type="checkbox"/>	TU-B	B	12/10	10/10	4000	6	6	0	0	0	AS AGREED
<input checked="" type="checkbox"/>	EF-B	B	01/11	01/11	4000	228	10	0	0	0	AS AGREED

Reasons: Update balance Update status Remove lates Delete account Other (specify below)

Comments:

I have faxed or will fax document(s) for this request

Document Description Attach Documentation [Attach more...](#)

Figure 4: Enter and select the desired information for the tradeline to be updated

5. When a record is selected, the screen will expand to show exactly what each bureau is reporting. Select the **Bureaus and Borrowers** that you would like to update with the check-box on the left-hand side. Then check the **Reasons** for the update including: *Update Balance, Update Status, etc.* Next, type any comments about the record into the **Comments** field. You can also check the **"I have faxed or will fax document(s) for this request"** if you intend to do so, and/or attach any documents using the **Browse** button.

Finally click the **Next** button located on the top right corner of the screen, or press the Cancel button to cancel the request and close the window.

6. The **Confirm Request** screen will be displayed after clicking the **Next** button. This screen reviews all the previous entered information and displays a **Total Estimated Charge** before you finally submit the request. Credit Card Payment fields may also appear on this screen, which enables you to enter a valid credit card to be billed once the request has been approved.

CIC Credit will never charge a credit card it is your responsibility to make the payment

CONFIRM REQUEST

File # **TESTCASE, MARISOL - 00000001** Submit Request Back Cancel
 89470

Requested By: TESTER **Phone:** 714-708-6950 **Total Estimated Charge: \$15.00**
Preferred Contact: Phone **E-mail:** tester@meridianlink.com
General Comments:

Request Details

Creditor: CHASE
Account #: ACCT000002
Reasons: XP-B;TU-B;EF-B;Update balance
Comments: Balance has been paid off

Credit Card Payment

Please enter a valid credit card to be billed once the request has been approved.

Use Stored Credit Card: Report Owner-1111 ▼

Name

Street Address

Zip **City** **State**
 ▼

Card Number **Exp. Month** **Exp. Year**
 ▼ ▼

Disclaimer

The bureaus require that the consumer is not to be charged in any way for this service. You agree to pay for the total charges of the request and acknowledge that MCL BETA does not guarantee the results of updating a consumer's credit file. If you have any questions, please contact MCL BETA.

Figure 5: Confirm Request Screen: Review and click the Submit Request button

- After reviewing the details of the request and entering any payment information, click the **Submit Request** button to finalize the request. You will then be returned to the Credit File screen.

Reviewing Requests

- Any previously submitted repository update requests will appear on the Supplement Request History section of the Credit File screen. From this screen, you can see the status and any notes the CRA may have left regarding the request.

Potential Equifax score change of +0 points with [Credit Analyzer](#)

[View Invoice](#) [Close](#)

FILE #: 89470 FNMA #: 89470 REF #: Save

APPLICANT: MARISOL TESTCASE - 000000001 XP: 745 TU: 741 EF: 743
+ ↑ +2 + ↑

CO-BOR:
ADDR: 220 LOCUST, ANTHILL, MO 65488
PREV:

Supplement Request History

Type	Processor	Message	Ordered	Resolved	Status
RESCORE	NATALIE	Request has been submitted to the bureaus.	1/17/2011		Working
RESCORE			1/17/2011		New

Documents

Description	Date
NO DOCUMENTS FOUND	

VIEW REPORT

- [WEB / PDF /](#)
- [FNMA Merged Report](#)
- [Prequal Analyzer](#)

-- Other Reports --

ADD-ON PRODUCTS

- [Credit Analyzer](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request RMCR](#)
- [Add Bureaus / Spouse](#)

UNMERGE REPORT

BORROWER

CO-BORROWER

Figure 1: Supplement Request History section on the Credit File screen

- To review a request in more detail, click on the RESCORE link in the Type column.

REVIEW REQUEST

Customer: MERIDIANLINK TEST	Type: Rescore
Owner: TEST USER	Request Status: Working
File: TESTCASE, MARISOL - 000000001	Ordered By: TESTER (tester@meridianlink.com)
Request #: 9479	Date Ordered: 1/17/2011 10:01:13 AM
File #: 89470	Date Resolved:
File Type: PREQUAL	Resolved By:
Report Date: 1/17/2011	Charge: \$15.00

Account Number	ACCT000002
Creditor	CHASE
Request Reason	XP-B;TU-B;EF-B;Update balance;Balance has been paid off (Submitted by NATALIE)

Message: Request has been submitted to the bureaus

[Close](#)

Figure 2: Review Request screen for a Repository Update request

For additional information or any questions regarding these changes, please contact CIC's support team at SUPPORT@CICCREDIT.COM