



Unverified IDV Warning Message

Introduction

This guide explains the reasons for the Unverified IDV warning message on an Individual (MU2/MU4) Form, as well as the process for removing it.

Background

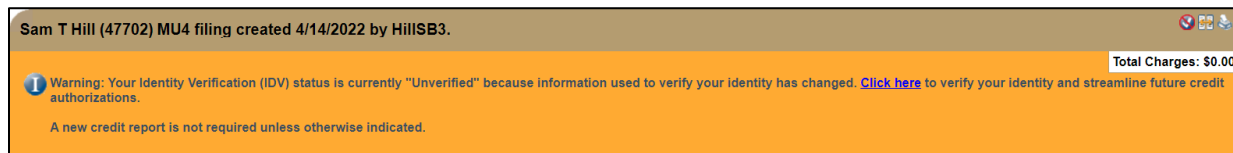
The Identity Verification (IDV) process uses information from an NMLS record to verify the identity of an individual for the purpose of authorizing a credit report.

The IDV status is reset to “Unverified” for individuals who have previously completed a credit report through NMLS if any of the following data points change:

- Legal Name
- Social Security Number
- Date of Birth
- Current Residential Address

Warning Message Display

The warning message below displays in all sections of the MU2/MU4 filing for individuals with an “Unverified” IDV status. This warning does not prevent submission, but it is recommended to be addressed whenever present.



Warning: Your Identity Verification (IDV) status is currently "Unverified" because information used to verify your identity has changed. Click here to verify your identity and streamline future credit authorizations.

A new credit report is not required unless otherwise indicated.

NOTE: The presence of the warning message does not mean a credit report is required. This is a preventative measure to help streamline future credit authorizations.

Impacts to NMLS Record and License Renewal

An “Unverified” IDV status does not have an immediate impact to the NMLS record; this status only becomes an issue when a new credit report is required. For example, if a credit report is required for a license renewal, the IDV must be in the “Verified” status. If the information used for IDV is changed, it is recommended that individuals complete the IDV to keep the status “Verified.” This does not require users to authorize or pay for a new credit report unless otherwise required for a license application or renewal.

Clearing the Unverified IDV Warning Message

1. Click the “**Click here**” link in the warning message.
2. Complete the Identity Verification (IDV).
3. Attest and submit the MU2/MU4 filing.

Questions?

Contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).