# MS Help Document

#### Menu

- <u>Policy</u>
- Definitions and Charts
- How to Request a New Credit Report

### Policy

An individual listed as a Direct Owner, Indirect Owner, Qualifying Individual, or Branch Manager on a company or branch application may be required to authorize a credit report through NMLS. To determine requirements, individuals should consult the <u>state licensing requirements</u>.

The System allows an applicant to grant any additional state agency access to an existing credit report, if done so within 30 days of the original credit report retrieval.

The System requires that anyone authorizing a credit report to be at least 15 years old and have a United States Social Security Number.

- How to Use Recent Credit Report
- Additional Resources





The first time a credit report is authorized, individuals must complete an Identity Verification (IDV) process. The verification process must be completed by the individual prior to completing the Individual (MU2) attestation process. Individuals are notified via email once their company is ready for them to complete attestation.

#### **Definitions and Charts**

	Definition
Identity Verification (IDV)	The IDV contains a series of questions pertaining to an individual's credit history and is used to validate the identity of the individual requesting a credit report. The IDV can only be completed by the individual whose credit report is being requested.

Figure 2: Key Word

## MS Help Document

### How to Request a New Credit Report

- 1. Select the **Request a new credit report** checkbox (see *Figure 3*).
- 2. Click the Save button.



Figure 3: Credit Report Request

- 3. Click the **Attest and Submit** link on the left navigation panel.
- 4. Click the Identity Verification (IDV) link (see Figure 4).

Attest and Sub	mit					
O ML ( <u>39432</u> ) MU2 1	filing created 12/2/	2014 by StateR - New	v State Company LLC.	💩 🤗 HELP		
Please be aware to public. For details	that certain informatio s on what is considere	n from this filing and rela d public, click here.	nted to your licenses/registra	tions will be considered		
Clear all outstanding items below before you can proceed. Click on the hyperlink to access the section of the filing that needs to be completed or corrected. After completing all outstanding items, you can attest to and submit your filing.						
Credit Report Request	You must complete an	Identity Verification (IDV)	prior to attesting to this filing.			

Figure 4: Attest and Submit

## MS Help Document

- 5. Select the **I agree** checkbox.
- 6. Click the **I Agree** button (see *Figure 5*).



Figure 5: Credit Report Request

7. Click the **Proceed to IDV** button (see *Figure 6*).



Figure 6: Credit Report Request - IDV

- 8. Review the basic information on the TransUnion page.
- 9. Click the **Verify Me** button (see *Figure 7*).

MMS	Identity Verification	<u>Log Ou</u>
Van Marsh Decker	9 SSN: XXX.XX-5474 OTP Res Street QTP VERIFY ME DOB: XXX/XX/1988 Res Street2 Miclean, VA 22102	Frequently Asked Questions What is TransUnion? I am unable to loa in Who do I Cortia? My information needs to be undeted? What should 1602
Event Date	Event Description	Is there an activity statement I can keep for my records?
01/21/2015 6:18 PM	Identity verified using automated exam process	What information do I need to provide in order to verify my identity?
01/21/2015 6:18 PM	Automated verification exam successful	Why am I being asked to verify my identity?
01/21/2015 6:17 PM	Automated verification exam attempted	How long will the identity verification
05/03/2013 9:40 AM	Verification expired; re-verification required	process take? What happens once I have
03/21/2012 8:20 AM	Automated verification exam successful	successfully verified my identity?
03/21/2012 8:20 AM	Identity verified using automated exam process	Prev Next
03/21/2012 8:20 AM	Automated verification exam attempted	
03/21/2012 8:20 AM	Identity details communicated to TransUnion	

Figure 7: Identity Verification

10. Click the **Continue** button (see *Figure 8*).



Figure 8: Verify your Identity - Instructions

- 11. Answer the identifying questions and click the **Continue** button.
- 12. Click the Finish and see activity button (see Figure 9).



Figure 9: Verify your Identity - Results

**NOTE**: The TransUnion verification process is completed on a separate internet tab or window; you must return to the tab or window that contains NMLS.

13. Click the Return to Filing button (see Figure 10).

Credit Report Request
O ML (39432) MU2 filing created 12/2/2014 by StateR - New State Company LLC.
The Identity Verification (IDV) is a series of questions pertaining to the credit history of an individual and is used to validate the identity of an individual requesting a credit report. The IDV must be completed only by the individual whose credit reports is being requested. The IDV is administered by TransUnion, the third-party provider under contract with NMLS to generate credit reports for use in NMLS. You must lift any security freeze on your TransUnion credit report prior to completing your IDV. <u>Information regarding temporarily lifting the security freeze</u> can be found on the NMLS Resource Center. Click Proceed to IDV to complete the IDV. Click Return to Filing if you do not wish to complete the IDV at this time or if you have returned to this page after completing the IDV.
Proceed to IDV Return to Filing 13

Figure 10: Credit Report Request

## **INDIVIDUAL (MU2) CREDIT REPORT REQUEST**

## How to Use Recent Credit Report

- 1. Select the **Use recent credit report** checkbox (see *Figure 11*).
- 2. Click the **Save** button.

Credit Report Request				
O ML ( <u>39432</u> ) MU2 filing created 12/22/2014 by StateR.	🔇 🚼 🗞 🖓 HELP			
	Total Charges: \$0.00			
Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the	recent credit report.			
By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you: i. Have a pending or active license/registration with ii. Are requesting a license/registration from in connection with this filing				
In addition, if you are an MU2 Individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS: i. Has a pending or active license/registration with ii. Is requesting a license/registration from in connection with this filing				
1 Use recent credit report. (Valid through 1/21/2015; no charge will be assessed.)				
Request a new credit report.				
IMPORTANT NOTICE: If you have a security freeze on your TransUnion credit report, it must be lifted prior to submitting a filing with a credit report request. No refunds will be offered if you attempt to submit a credit report with a freeze. Information regarding temporarily lifting the security freeze can be found on the NMLS Resource Center.				
2 Save				
Previous P	Next			

Figure 11: Credit Report Request

# **Additional Resources**

- Information Viewable in NMLS Consumer Access
- Individual (MU2) Credit Report
- Individual (MU2) Form Attestation
- Individual (MU2) Form Filing (Company)