

Order Credit Report

Modified on: Tue, 8 Jul, 2025 at 1:31 PM

Before ordering credit in a loan file, please make sure that you have your Credit Credentials entered in either your Company Settings (for company-wide use) or your User Settings. For more information on how to do this, see **Entering Credit and AUS Credentials** (<https://support.arive.com/support/solutions/articles/61000272393>).

ARIVE integrates with many popular Credit Vendors, allowing you to order credit from them seamlessly through the Loan File in ARIVE. For more information on integrated Credit Vendors, see **Which Credit Vendors are Supported?** (<https://support.arive.com/support/solutions/articles/61000265481>).
(<https://support.arive.com/support/solutions/articles/61000272393>).

To order a credit report in ARIVE, you must have the following information entered in the Loan File.

- Borrower Names
- Borrower Birthdates
- Current Address
- Borrower Social Security Numbers
- Borrower Credit Consent

If you received Credit Consent through a different communication avenue other than the borrower's application through ARIVE's POS, you can enter this in the Order Credit screen.

International / Non-U.S. addresses are not supported for ordering credit in ARIVE.

In the bar across the top of the screen in a loan file, you'll see the Credit widget with the borrower's estimated approximate FICO score, as entered by them in the POS when completing their application. Click here to expand the Loan FICO tab.

Navigation bar: < Loans > 10225868 • App Intake ▾ LTV 80.00% ▾ **FICO 625** ▾ 7.125% ▾ DTI 1.19% / 23.63% ▾ FTC \$161,001.66 ▾ [Refresh] [Print] [Pre-Approval Letter] [Help] [More]

Loan FICO					Order Credit
Borrower	Experian	TransUnion	Equifax	Credit File No.	Report Generated On
Suzi Builder	--	--	--	--	NA
Patrick Purchaser	--	--	--	--	NA

Before you have ordered credit, the information here will be blank. Once you have ordered credit, this will populate with the borrower or borrower's credit scores from each of the three Credit Bureaus, the Credit File Number, and the date that the report was generated. Click Order Credit to open the Order Credit screen.

Order Credit in 2 steps ✕

1. Select borrower pair to run credit for

Note: Borrower should have Date of Birth, Address, Social Security Number and have authorized consent to order credit.

CREDIT NOT PULLED	CREDIT NOT PULLED
<p>Suzi Builder Born on Dec 3, 1945</p> <p>5404 Pawnee Trail, Louisville, KY 40207, USA</p> <p>SSN XXX-XX-6666</p> <p style="text-align: center; color: green;">✔ Credit Consent</p>	<p>Patrick Purchaser Born on Dec 3, 1945</p> <p>Main Street, Baltimore, MD 20600, USA</p> <p>SSN XXX-XX-1234</p> <p style="text-align: center; color: green;">✔ Credit Consent</p>

2. Choose how to run credit order

First select the type of credit order, then enter all the information as required and then click the button below to order credit

Your credit accounts + Account

Meridian Demo Credit - Soft Check (Wizni) ⌵

Choose how to run credit order

New Credit Order

Re-issue Credit

Choose credit provider

Experian EQUIFAX TransUnion

Select how to import liabilities ?

Merge Current Liabilities with Credit Report Liabilities ⌵

Pay by Credit Card

Order Credit

In the Order Credit screen, you have a number of options. You can choose which borrower or borrower/coborrower pair to run credit for, choose from the Credit Accounts you have credentials entered for either in your User Settings or Company Settings, and choose which credit bureaus should be pulled.

Note: If you have separate sets of credit vendor credentials for Hard vs Soft pulls, be sure to select the correct one. If your credit vendor only provides one set of credentials for both Hard and Soft pulls, you will be prompted here to choose if you want this credit order to be a Soft pull, and if you do not designate it as such it will automatically default to a Hard pull.

You can also choose from the following options of how to run the credit order.

- New Credit Order
 - Select New Credit Order to pull a new credit report for the selected borrower or borrowers.
- Re-Issue Credit
 - Select Re-Issue Credit to import an existing credit report that you've already pulled separately through the Credit Vendor.
- Upgrade Credit
 - Select Upgrade Credit if you have already pulled credit for one borrower individually and want to add a newly added coborrower's credit to the existing credit report you already ran for the primary borrower, to get a merged credit order.
- Refresh Credit
 - If you've previously pulled a credit report for this borrower or borrower pair, choosing Refresh Credit will refresh the liabilities on that report. This is helpful, for example, if you want to verify no major credit changes have occurred prior to closing. **Note:** This option is not available through all Credit Vendors.
- Unmerge Credit
 - If you have already ran credit for a borrower pair and now need to separate them, you'll choose Unmerge Credit. This must be done in order to separate or remove a coborrower in the Manage Borrowers screen. **Note:** This option is not available through all Credit Vendors. If this option is not available for your vendor, you will likely need to contact the vendor directly to create an unmerged report without affecting the borrower's credit. From there, you can Re-issue the report.

You also have the ability to choose if and how liabilities will be imported from the credit report to the loan file.

Choose how to run credit order

New Credit Order
 Re-issue Credit
 Refresh Credit

Choose credit provider

Experian EQUIFAX TransUnion

Select how to import liabilities ?

Merge Current Liabilities with Credit Report Liabilities

Merge Current Liabilities with Credit Report Liabilities

Don't Merge Credit Report Liabilities

Override Current Liabilities with Credit Report Liabilities

Order Credit

- Merge Current Liabilities with Credit Report Liabilities
 - This will add the liabilities on the Credit Report to the liabilities already entered in the loan file.
- Don't Merge Credit Report Liabilities
 - This will not import any liabilities from the Credit Report.
- Override Current Liabilities with Credit Report Liabilities
 - This will delete all currently entered liabilities in the loan file and import the liabilities on the Credit Report.

When you click Order Credit, the credit order will begin processing and show a spinning circular icon. This may take a minute or two, and you can close the Order Credit window and continue working in the loan file during this time. Once the credit order has finished processing, you will see the updated FICO score on the bar across the top of the loan file, and when expanding the Loan FICO tab you will see it populated with the borrowers' credit scores from each bureau as well as the Credit File Number and the date and time the Credit Report was generated, and a small View Report icon that you can click to open the full Credit Report.

Loan FICO						✔ Order Credit
Borrower	Experian	TransUnion	Equifax	Credit File No.	Report Generated On	
Suzi Builder	625	619	630	2088134	Aug 26, 2022, 4:05:06 PM	
Patrick Purchaser	625	619	670	2088134	Aug 26, 2022, 4:05:06 PM	

Troubleshooting common errors:

"Error: Invalid or missing Primary Applicant residential address" is caused by the borrower's address being missing, or inaccurate. This can also be caused by the presence of special/accented characters in the address, so please ensure that no characters (such as á, ò, ñ, etc.) are present in the borrower's address.