

There are, of course, charges and fees involved in ordering credit reports and supplements. Please contact your CRA for a detailed rate schedule.

## Invoices

MCL allows you to instantly look up your invoices, instead of relying solely on your CRA to mail them to you. All users can access invoices for a given report [from the credit file screen](#) or [from the desktop](#) for a particular loan number. Administrators and authorized users can also issue a [general query](#) to find monthly invoice for the entire company or for a particular user.

If you're unsure about abbreviations listed on invoices, refer to the [Invoice Codes](#) section of the FAQ.

## From Credit Files

Each credit file has a summary of charges listed on the **credit file screen**. You can also generate an invoice for the particular credit report by clicking on the **View Invoice** link on the credit file screen. This will load a Web-based invoice similar to the following illustration:



Find and add other ordered products to invoice Print Close

 **Mortgage Credit Link**  
Online Credit Reporting System

1124 BRISTOL STREET  
COSTA MESA, CA 92626  
Tel: 714-708-6950  
Fax: 714-708-6956

1/12/2011  
REFERENCE #LOAN123 INVOICE #89207

MERIDIANLINK #XZY123  
1124 BRISTOL ST. #300  
COSTA MESA, CO 92626

Date	Name	Description	Payments	Charges
1/12/2011	TESTCASE, MARISOL	3BUR	\$0.00	\$30.00
1/12/2011	TESTCASE, MARISOL	SURCHARGE-FACT ACT FEE	\$0.00	\$3.00
1/12/2011	TESTCASE, MARISOL	SUPPLEMENT FEE	\$0.00	\$25.00

**Total Charges:** \$58.00  
**Taxes:** \$0.00  
**Total Payments:** \$0.00  
**Amount Due:** \$58.00

*Note: If paying by check, please include the invoice or report number on the check.*

This results in a detailed invoice of all your transactions on a specific credit report.

The **Print** button at the top of the screen will print this invoice, and the **Close** button will close it.

### Find and Add Other Ordered Products to Invoice

The "Find and add other ordered products to invoice" link, shown at the top of the **View Invoice** screen in the figure above, will use the Settlement Services Worksheet to create a combined invoice of all products ordered for a loan. Clicking this link will take you to a screen to search for other ordered products. The Loan #, borrower name, and SSN will be auto-populated for you. Select the product type and click the **Search** button.

How do I use this feature? ?

Loan #/Ref #	Firstname	Lastname	SSN
LOAN123	MARISOL	TESTCASE	000000001
<input type="checkbox"/> Credit	<input checked="" type="checkbox"/> Flood	<input type="checkbox"/> AVM	<input type="checkbox"/> IDV <input type="checkbox"/> TRV
<input type="button" value="Search"/> <input type="button" value="Cancel"/>			

The search results will be displayed below. Select the checkbox next to the specific products you would like to include in the invoice, and click the **Import Selected** button.

How do I use this feature? ?

Loan #/Ref #	Firstname	Lastname	SSN
LOAN123	MARISOL	TESTCASE	000000001
<input type="checkbox"/> Credit	<input checked="" type="checkbox"/> Flood	<input type="checkbox"/> AVM	<input type="checkbox"/> IDV <input type="checkbox"/> TRV
<input type="button" value="Search"/> <input type="button" value="Cancel"/>			

**Flood**

	Description	Date	Status	Price	Owner	Customer
<input checked="" type="checkbox"/>	2070282316: 1124 BRISTOL	2/18/2010 3:13:02 PM	COMPLETED	\$5.00	DARREN CLASE	MERIDIANLINK
<input type="checkbox"/>	2070282312: 1124 BRISTOL	2/18/2010 2:56:11 PM	COMPLETED	\$5.00	DARREN CLASE	MERIDIANLINK
<input type="checkbox"/>	2082029561: 1124 BRISTOL	12/28/2009 8:50:34 AM	COMPLETED	\$5.00	DARREN CLASE	MERIDIANLINK

A Settlement Services Worksheet will be created with the credit file and all of the selected products. To view an invoice for all products on the Settlement Services Worksheet, click on the total amount.

**SETTLEMENT SERVICES WORKSHEET (SSW)**

[Edit](#) [Printer-friendly version](#)

Worksheet #: 1146 [Need to send to a lender?](#)

Loan #: LOAN123 Address: 220 LOCUST, ANTHILL, MO 65488  
 Borrower: MARISOL TESTCASE Property: 1124 BRISTOL, COSTA MESA, CA 92626  
 Co-Borrower:

[Order New](#) [Import Existing](#)

Service	Date Ordered	Status	Price
<b>CREDIT REPORT</b> <a href="#">view</a> <a href="#">remove</a> <a href="#">89207: MARISOL TESTCASE</a>	01/12/11 08:50:48 AM	XP/TU/EF	<b>\$58.00</b>
<b>IDENTITY VERIFICATION FLOOD REPORT</b> <a href="#">view</a> <a href="#">remove</a> <a href="#">2070282316: 1124 BRISTOL</a>	02/18/10 03:13:02 PM		<b>\$5.00</b>
<b>AVM REPORT TAX RETURN VERIFICATION</b>			
<b>TOTAL:</b>			<b>\$63.00</b>

This results in a detailed invoice of all your transactions for all products on the Settlement Services Worksheet.

The **Print** button at the top of the screen will print this invoice, and the **Close** button will close it.

[Print](#) [Close](#)



**Mortgage Credit Link**  
Online Credit Reporting System

1124 BRISTOL STREET  
COSTA MESA, CA 92626  
Tel: 714-708-6950  
Fax: 714-708-6956

1/12/2011  
LOAN #: LOAN123

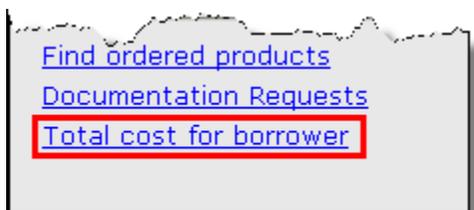
MERIDIANLINK #XZY123  
1124 BRISTOL ST. #300  
COSTA MESA, CO 92626

Date	Name	Description	Credit	Charge
2/18/2010	MARISOL TESTCASE	FLOOD	\$0.00	\$5.00
2/18/2010	MARISOL TESTCASE	CREDIT CARD PAYMENT - VI	\$5.43	\$0.00
1/12/2011	MARISOL TESTCASE	3BUR	\$0.00	\$30.00
1/12/2011	MARISOL TESTCASE	SURCHARGE-FACT ACT FEE	\$0.00	\$3.00
1/12/2011	MARISOL TESTCASE	SUPPLEMENT FEE	\$0.00	\$25.00
<b>Total</b>				<b>\$57.57</b>

## Total Cost for Borrower

This form will allow you to search for order order products by first name, last name, reference number, and social security number. This feature is use to find all the costs associated with a particular loan; thus, the reference number field is key field for linking all the costs together on one invoice.

1. From the main desktop, click the **Total Cost for Borrower** link in the Products & Services section.



2. Enter in search criteria and press the **Search** button to start the search.

**Total Cost for Borrower**

Enter First name, Last name and/or SSN# and/or Reference Number to search for ordered products.

Branch:

---

Uncheck the transaction(s) you do not want and click on **View Invoice**.

**Credit Reports**

	Date	File#	Ref#	Firstname	Lastname	SSN	Customer	User	Product	Credit	Charge	Inv#
<input checked="" type="checkbox"/>	09/15/2010	84322		MARISOL	TESTCASE	000000001	PRESTIGE WORLDWIDE #3333	JR TEST	3BUR	\$0.00	\$26.49	
<input checked="" type="checkbox"/>	09/15/2010	84322		MARISOL	TESTCASE	000000001	PRESTIGE WORLDWIDE #3333	JR TEST	SURCHARGE	\$0.00	\$0.03	
<input checked="" type="checkbox"/>	09/15/2010	84322		MARISOL	TESTCASE	000000001	PRESTIGE WORLDWIDE #3333	JR TEST	SURCHARGE	\$0.00	\$10.60	
<input checked="" type="checkbox"/>	11/18/2010	87279		MARISOL	TESTCASE	000000001	PRESTIGE WORLDWIDE #3333	JR TEST	3BUR	\$0.00	\$26.49	

3. If your search was successful, you will see a brief summary of all charges and credits that you searched for. To view an invoice, select all the transactions you want to view [by default all transactions are selected], and press the **View Invoice** button.

*(Note that a single checkbox controls two line items when an RMCR is involved: the RMCR charge, and a credit for the earlier report amounts. The **Clear all** button clears all of the checkboxes.*

Invoices generated by this feature have the same formatting as the invoice pictured above, but without the invoice # and reference #.

## Finding an Invoice

1. Click on the “Invoices” link in the Administrative Tools section located on the main desktop of MCL.

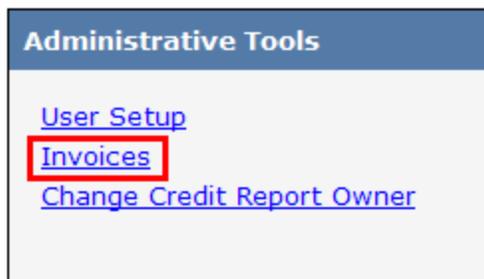


Figure 1: Administrative Tools

2. The list of invoices will display with the most recent at the top.
3. Administrators may have additional options to view invoices.
  - a. To list invoices for a sub-account, check the “Include sub-account invoices” and press “refresh”.
  - b. To list invoices for a user account that uses separate invoices, select the user account from the “User” list and press “refresh”.
4. If you would like to view the invoice in web format click on the “View” link. Or if you would like to view the invoice as an excel file click the “Excel” link.

 A screenshot of the 'Invoices' page. At the top, there is a blue header with the word 'Invoices'. Below the header, there are several options: 'Options:  Include sub-accounts' invoices', 'User: -- ALL --', 'Show most recent: 50', and buttons for 'Refresh' and 'Cancel'. The 'Refresh' button is highlighted with a red box. Below the options, it says '4 records returned.' and there is a table with the following data:
 

Invoice#	Customer	User	Created	Due Date	Amount		Download
1734	ANDREW TEST		8/17/2009	9/17/2009	\$95.85	View Customize	excel csv
1733	ANDREW TEST		8/17/2009	9/17/2009	\$232.05	View Customize	excel csv
1730	ANDREW TEST		8/17/2009	9/17/2009	\$349.75	View Customize	excel csv
1728	ANDREW TEST		8/11/2009	9/11/2009	\$294.39	View Customize	excel csv

 The 'View' and 'Customize' links for each row, as well as the 'excel' and 'csv' download links, are highlighted with red boxes.

Figure 2: Invoices

5. Clicking on the “Customize” link will allow you to break apart and view an invoice by the individual user responsible for the charges.
6. Once clicked the user will be prompted with the option to select a particular user, and then be able to view a detailed invoice for the specified user.

## Making Payments

Contact your CRA for information on how to pay for services by invoice.

Some credit report orders can be paid by credit card directly through MCL. Administrators can require a specific user to pay for invoices by credit card before they can view reports. More information is available on the [account setup page](#).

### Credit Card Payments

To make a credit card payment, click the **Make Credit Card Payment** button below the **Charges** summary in the **credit file screen**. An extra credit card service fee will usually be added to the payment. A valid Visa, MasterCard, or Discover credit card is required.

**PAY WITH CREDIT CARD**

Next Clear Cancel

A \$2.00 or 5% service charge (which ever is greater) will be added to your payment.

**Amount**  
\$50.00

**Bill To Information**

**Name**  
EARNEST WINHOFFER

**Address**  
8374 S EVERRETT #D

**Zip** **City** **State**  
80128 LITTLETON CO

**Card Information**

**Card Number**

**Month** **Year**  
01 2001

All fields in this form are required. The charge amount is imported directly from the invoice data. The service charge will be automatically added to the amount; do not add this yourself. If any stored credit card data is available, the system will automatically insert the billing information and obscured card number. Contact your administrator for information about stored credit card numbers. Otherwise, the system will place the consumer's name and address on the form, with the expectation that you will be using the consumer's credit card to pay for this report.

Type in the card number and specify the expiration date. To continue, press the **Next** button.

When you complete the billing information form, you will be shown a confirmation form. Verify that everything is correct, and press the **Submit** button. If you see an error in the confirmation notice, press the **Back** button and correct the billing data.

When you submit the credit card payment, you will see a **Credit Card Result** screen. This process usually takes a few seconds to verify the credit card information. Once the card is accepted or denied, you will be shown the order number, payee, authorization code, payment amount, and date of the payment.