

***DON'T LET UNDISCLOSED DEBT DETOUR CLOSING!  
LEARN THE XACTUS WAY:***

- The turnaround time for activation is 48-72 hours. (\*Depending on the timeline below)
- A RUSH service is not offered by the bureaus.
- All bureaus allow up to 120 days of monitoring.
- The system will automatically deactivate if monitoring limit has been reached.

**Activation Request Sent to the Bureaus:**

<b>Order must be placed before the time listed below for be considered that day.</b>	
Experian	4:30pm
TransUnion	12:00pm
Equifax	real time
<b>Alerts are processed and returned daily by the time listed below.</b>	
All Bureaus	9:00am

\*Equifax inquiry alerts are in real time.

\*Experian freeze/lock must be permanently lifted or removed to activate UD<sup>x</sup>.

\*Note: Depending on the size of the batch, timing can vary up to 5 minutes for alerts/activations.

**BENEFITS OF UD<sup>x</sup>**

- Consolidated email notifications
- TU & EFX automatic daily repository retries for frozen files (no extra charge)
- Dedicated searchable report id
- Client-level email notification address
- Autofill start date from credit pull
- Display own inquiry, suppress notifications
- Enhanced report screen
  - Tri-merge report view
  - Comprehensive consumer details
  - Clear overall report status
  - Live report viewing option
  - Manage email notification addresses
- Enhanced Report Output
  - Tri-merge report format
  - Detailed consumer information in header
  - Max monitor date display
  - Repository identification start and end date
- Notifications summary
- Separate inquiries & tradelines
- Activity log
- Supplement Ordering
- Repository identification per notification
- Comment posting
- Separate inquiries & tradelines
- Supplement ordering