Auto Activation FAQs

What is auto activation, and how will it work?

Auto activation is the process where the credit repositories will activate Credit Monitoring services for enrolled members, without the member having to do it themselves by logging into their account.

As your banker is enrolling a new member in the UBB portal, there will be three additional required fields that will need to be entered in order to enroll the new member in Credit Monitoring (last four digits of their SS#, date of birth, and email address). Once the required information is entered in the UBB portal, it will be transmitted to the credit repositories, and as long as the member's information matches with what the credit repositories have on file, the member's monitoring services will begin at that moment.

When will the auto activation feature be available?

In conjunction with Kroll and the three credit repositories, we are wrapping up testing the week of December 7th. Our current plan is to have the auto activation service available to all participating financial institutions on Sunday, December 13th. The platform will look exactly the same as it does now, except for the three additional fields (last four of SS#, DOB, email address) that will be required for new Credit Monitoring customers.

What if a member's information does not match what the credit repositories have on file?

If a member's information does not match or the member does not have a credit file, the member will receive an email notifying them that their information has not matched. The email will provide a link to Kroll's portal, and they will need to activate their services as they do now, by authenticating their identity. Kroll's customer service line will be included in the email as well, if they need further assistance. The credit repositories have told us to expect a matching percentage of between 98%-99%.

What if our employee incorrectly inputs the member's information?

If a member's required information is entered incorrectly, the banker may go back into the member record, enter the correct information and resubmit the record. In addition, the financial institution will be made aware of any member's non-matching status, both in the enrollment portal and on their monthly invoice (Kroll verification status would say "no").

When a new credit monitoring alert is sent to an auto activated member, what do they do at that point?

If a member receives a new credit monitoring alert they will need to sign into their account, like they do now, in order to view the details of that alert. When a member logs in to their account for the first time, they will be asked three to four authentication questions to verify their identity, and will be asked to create login credentials (email address and password) for future access to their account.

What if we have existing members who are enrolled but have not activated their account?

If there are existing members who have not activated their account, the bank has the ability to enter the additional information (last four of SS#, DOB, and email address) in their existing record and click the "edit" button to activate their credit monitoring services. If the bank has a number of existing members that are not activated, there is a spreadsheet available to auto activate those members all at once. If you have this need, please reach out to me and I can assist you with that.

How will this affect existing activated credit monitoring members?

It will not affect them, and they will continue to receive alerts as they do now.

Along with Credit Monitoring we offer the standalone Consultation/Restoration program, how does this affect that program?

The new platform will not impact the standalone Consultation/Restoration program. New members for that service will be enrolled exactly as they are now, and the additional three fields of information needed for Credit Monitoring (last four of SS#, DOB, and email address) are NOT required for enrollment.