# CAIVRS

The Credit Alert Interactive Voice Response System (CAIVRS) Authorization function lists information on borrower and/or co-borrower (as applicable) past default, claim, judgment, and foreclosure records on government loans. The Federal Housing Administration (FHA) Connection may access CAIVRS to verify the borrower's credit history.

CAIVRS automatically verifies a borrower's credit history within the following agencies: 1) the Department of Education (ED), 2) the Department of Housing and Urban Development (HUD), 3) the Department of Justice (DOJ), 4) the Small Business Administration (SBA), 5) the United States Department of Agriculture (USDA), and 6) the Department of Veterans' Affairs (VA). Up to ten sets of CAIVRS' data may be returned for each social security number (SSN)/tax identification number (TIN) entered.

**Please note:**At least one entry must be made. One entry is one SSN/TIN number.

**Information Returned:**

Once the above information has been entered, the CAIVRS Authorization request is processed or rejected. If the request for the CAIVRS authorization is approved, a process status code "SuccessNoUpdatesAllowed" that alerts the lender that the borrower's credit history has been successfully processed will appear in the <ProcessStatusCode> field. The requested borrower's credit information is located directly beneath the <ProcessStatusCode> field. If no credit discrepancies are found, an authorization number is listed at the <CAIVRSAuthorizationCode> field for the corresponding borrower/co-borrower SSN/TIN entered.

If credit discrepancies are found, no authorization number is listed in the <CAIVRSAuthorizationCode> field for the corresponding SSN/TIN entered. The borrower's credit information from the respective government agencies is listed. The <AgencyName>, <CaseNumber>, <CaseType>and <PhoneReferral> fields are filled with the referenced information. Up to ten sets of CAIVRS data may be returned for the borrower and co-borrower's SSN/TIN entered.

If the request for the CAIVRS Authorization is rejected, a process status code "Error" or "Warning" and a process status message, which alert the lender that the borrower's credit information has not been successfully processed, will appear in the <ProcessStatusCode> field and the <ProcessStatusMessage> field. The CAIVRS Authorization request will be rejected if the borrower/co-borrower's SSN/TIN or lender ID is incorrectly entered. The <ProcessStatusMessage> field lists the error message(s) detailing the problem with the corresponding SSN/TIN number or lender ID field(s).

For testing; the following SSNs will produce credit discrepancies:

000-00-0003

435-76-3111

999-99-9968

Pilot URL: **<https://entptest.hud.gov/b2b/chums/f17cvrsxml.cfm>**  
Production URL: [**https://entp.hud.gov/b2b/chums/f17cvrsxml.cfm**](https://entp.hud.gov/b2b/chums/f17cvrsxml.cfm)

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| **May 13, 2015**  Revised schema to improve readability. No functional changes. |
| **HMDA Changes January 5 Implementation** |
| **Increased** allowable number of borrowers to 5 |
| **Added** FHAVAAgencyIdentifier |