

Credit Alert System Data Source

Do Not Pay Quick Reference Card

Background

The Credit Alert System (CAIVRS) was developed by the Department of Housing and Urban Development as a shared database of defaulted federal debtors, and enables processors of applications for federal credit benefits to identify individuals who are in default or foreclosure. While not comprehensive, CAIVRS is a key resource for identifying delinquent federal debt.

Agencies use CAIVRS to determine if a loan applicant has:

- Defaulted on any federal debts or obligations
- Had a claim paid by a reporting agency within the last three years
- Had claims paid on direct or guaranteed federal loans
- Had a federal lien, judgment or federal loan that is currently in default or foreclosure

Currently, CAIVRS receives delinquency data from the following agencies:

- The Department of Housing and Urban Development (HUD)
- The Department of Agriculture (USDA) Rural Development Agency and Farm Service Agency
- The Small Business Administration (SBA)
- The Department of Justice (DOJ)

Helps the Agency:	Cost for Agency:	Gaining Access:	Available Modules:	Update Frequency:
Verify applicant eligibility of federal direct or guaranteed loans.	CAIVRS is available at no cost to agencies enrolled in Do Not Pay.	Agencies must apply and be approved access to CAIVRS. Contact the Do Not Pay team to begin.	Available in Do Not Pay Connect (API) and the Web Portal via Online Single Search and Multi Search.	Monthly: The agency sources provide data at various points throughout the month; however the entire CAIVRS database is refreshed each time any agency source forwards an update.

Important Links:

- [CAIVRS Information](#)
- [Do Not Pay Help Center](#)
- [Do Not Pay Data Correction Contacts](#)

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 DoNotPay@fiscal.treasury.gov

 855-837-4391

Much of the information on this page is from [HUD's website](#)



CAIVRS Match Details and Data Elements Returned

Background

When a match occurs, the search criteria along with the corresponding data elements will be returned through the search method utilized.

Data Element	Reporting Agency	Definition
SSN/EIN/TIN	HUD, USDA, SBA, DOJ	The Social Security Number (SSN), Employer Identification Number (EIN) or Taxpayer Identification Number (TIN) of the borrower on a delinquent or defaulted federal direct loan or federally guaranteed loan.
Tax ID Type	HUD, USDA, SBA, DOJ	An indicator of the type of Borrower ID Number: SSN, EIN, TIN.
Agency Name	HUD, USDA, SBA, DOJ	The CAIVRS reporting agency: HUD, USDA, SBA, DOJ.
Case Number	HUD, USDA, SBA, DOJ	A reference number issued by the reporting agency for the delinquent or defaulted federal direct loan or federally guaranteed loan.
Case Type	HUD, USDA, SBA, DOJ	An indicator of the type of delinquency referenced: CLAIM, DEFAULT, FORECLOSURE, LIEN, JUDGMENT.
Collection Code	DOJ	A reference number indicating the collection district.
Collection Description	DOJ	A description of the collection district.
Phone Number	DOJ	The phone number of the collection district.

How to Fix Incorrect Data

Do Not Pay does not own the data that appears within CAIVRS and is unable to update its content. If you believe a payee is incorrectly listed, please report the issue directly to the source agency by using the information below. If an issue appears to be widespread or systemic, please notify the Do Not Pay team for further review.

<p>HUD Privacy Act Officer Department of Housing and Urban Development 451 7th St. SW, CVB-4th Floor Washington, DC 20410</p>	<p>USDA Rural Development Email: rd.so.dcib@usda.gov Phone: 800-428-9643</p>	<p>USDA Farm Service Agency Email: rd.so.dcib@usda.gov Phone: 800-428-9643</p>	<p>SBA You may submit a written request to SBA to the field or program office you believe maintains the records you seek. SBA office locations U.S. Small Business Administration</p>	<p>DOJ FOIA/PA Mail Referral Unit Department of Justice Room 115, LOC Building Washington, DC 20530-0001 Phone: 202-616-3837 MRUFOIA.Requests@usdoj.gov Office of Information Policy Find a FOIA Contact at DOJ United States Department of Justice</p>
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