Credit Alert System Data Source
Do Not Pay Portal Quick Reference Card

Frequently Asked Questions

What is CAIVRS?

CAIVRS was developed by the Department of Housing and Urban Development in June 1987 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 have had claims paid on direct or guaranteed federal loans, or are delinquent on other debts owed to federal agencies.

How is CAIVRS used?

CAIVRS is used to prescreen and verify the eligibility of applicants of federal direct or guaranteed loans. Agencies use CAIVRS to determine if a loan applicant has:

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

Which federal agencies currently send delinquency data?

- Department of Housing and Urban Development (HUD)
- Department of Veterans Affairs (VA)
- Department of Agriculture (USDA)
- Small Business Administration (SBA)
- Department of Justice (DOJ)

How do I gain access to CAIVRS through the DNP Portal?

To initiate the enrollment process, send an email to OPI.outreach@fiscal.treasury.gov.

Do I need to use CAIVRS?

Yes, the Payment Integrity Information Act of 2019 (PIIA) identifies CAIVRS as one of the databases to be used in the DNP Initiative to determine applicant eligibility before issuing any payment or award prior to disbursing federal funds or federally guaranteed funds.

What DNP Portal functions match against CAIVRS?

CAIVRS is available through the Online Search, Batch Matching, Continuous Monitoring, and Application Programming Interface (API) functions in the DNP Portal.

What information does CAIVRS contain?

The following chart lists the data elements that are sent from each reporting agency. *(See page 2 for descriptions of these fields.)*

How frequently is CAIVRS updated within the Portal?

The DNP Portal refreshes the entire CAIVRS database each time any agency source forwards an update. The agency sources provide updated data at various points throughout the month.

How has the DNP Portal made using CAIVRS easier for agency users?

The two-digit code identifying the reporting agency has been replaced by the name of the agency; the type of case is now spelled out, instead of abbreviated with the first letter; and new reporting agencies continue to be added.

Data Element	CAIVRS Reporting Agency				
	HUD	VA	USDA	SBA	DOJ
SSN/EIN/TIN	✔	✔	✔	✔	✔
Tax ID Type (TIN, EIN, SSN)	✔	✔	✔	✔	✔
Agency Name	✔	✔	✔	✔	✔
Case Number	✔	✔	✔	✔	✔
Case Type	✔	✔	✔	✔	✔
Collection Code					✔
Collection Description					✔
Phone Number					✔

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Data Elements Returned in the DNP Portal

The data elements presented in the DNP Portal when a match occurs are described below.

Column Heading	Description
SSN/EIN/TIN	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	An indicator of the type of Borrower ID Number: SSN, EIN, TIN.
Agency Name	The CAIVRS reporting agency: HUD, VA, USDA, SBA, DOJ.
Case Number	A reference number issued by the reporting agency for the delinquent or defaulted federal direct loan or federally guaranteed loan.
Case Type	An indicator of the type of delinquency referenced: CLAIM, DEFAULT, FORECLOSURE, LIEN, JUDGMENT.
Collection Code	A reference number indicating the collection district (only provided in DOJ data).
Collection Description	A description of the collection district (only provided in DOJ data).
Phone Number	The phone number of the collection district (only provided in DOJ data).

Important Links

CAIVRS Information
https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/caivrs

Data Correction Contacts
https://fiscal.treasury.gov/dnp/privacy-program.html#data-correction-process

FAQs
https://fiscal.treasury.gov/dnp/faqs.html

How To Fix Incorrect Data

OPI does not own the data that appears within CAIVRS and is unable to update its content. Contact the reporting agency for data inquiries or disputes.

Reporting Agency	Website	Contact Information
HUD	https://portal.hud.gov/hudportal/HUD?src=/program_offices/officeofadministration/privacy_act	Privacy Act Officer Department of Housing and Urban Development 451 7th St. SW, CVB-4th Floor Washington, DC 20410 Phone: (202) 708-1112
VA	https://www.va.gov/debtman/	VA Debt Management Center, 800-827-0648
USDA Rural Development	https://www.rd.usda.gov/contact-us/freedom-information-act-foia	Email: rd.nfaoc.dcib@stl.usda.gov Phone: 800-428-9643
USDA Farm Service Agency	https://www.fsa.usda.gov/help/privacy-policy/index	Email: rd.nfaoc.dcib@stl.usda.gov Phone: 800-428-9643
SBA	https://www.sba.gov/about-sba/open-government/privacy-act-request-guide	FOI/PA Office U.S. Small Business Administration 409 3rd St., SW Washington, DC 20416
DOJ	https://www.justice.gov/opcl/doj-privacy-act-requests	FOIA/PA Mail Referral Unit Department of Justice Room 115, LOC Building Washington, DC 20530-0001 Phone: (202) 616-3837 E-mail: MRUFOIA.Requests@usdoj.gov

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