Defense Manpower Data Center

Military Lending Act (MLA)

MLA Website User Guide

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1. Welcome to the MLA Website

Overview

The Military Lending Act (MLA), 10 U.S. Code § 987, extends important safeguards to servicemembers on active-duty status and their dependents in the area of pay day loans, vehicle title loans, refund anticipation loans, military installment loans, rent-to own, and other forms of consumer credit.

The MLA website (1) enables creditors to verify whether an individual or their military sponsor is currently serving on active duty in the U.S. military, and (2) helps servicemembers and their dependents verify whether they or their military sponsor is serving on active duty and is therefore eligible for the protections of MLA.

NOTE: Historical information is *not* available through this website.

How to Use This Document

This document is intended to be used with the Defense Manpower Data Center (DMDC) MLA website which supports laws and privileges related to active duty servicemembers. It is free to the public.

The website enables you to input identifying information and determine if the individual—either a sponsor or dependent—is eligible based on meeting one of the following criteria:

- Is on active duty.
- Regular or reserve member of the Army, Navy, Marine Corps, Air Force, Space Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less, or such a member serving on Active Guard and Reserve duty as that term is defined in 10 U.S.C. 101(d)(6).
- The member's spouse.
- The member's child defined in 38 USC 101(4).
- An individual for whom the member provided more than one-half of the individual's support for 180 days immediately preceding an extension of consumer credit covered by 32 C.F.R. Part 232.

In this guide, you will learn how to:

- Create and manage an account (create an account, reset a forgotten password, a disabled account, etc.) with which you can retrieve information on multiple individuals at once (known as a multiple record request, or batch request).
- Log in (for single and multiple record requests).
- Retrieve information on one individual, in real-time (single record request).
- Obtain an individual’s MLA certificate.
- Format/upload request files for multiple record request(s).
- Download result file(s).
- Download certificates for multiple record request(s).
- Troubleshoot errors received while navigating through the site.

DoD Support

The Department of Defense (DoD) strongly supports the enforcement of the Military Lending Act. Information provided is in support of Title 10 and a part of Title 14 for Army, Navy, Marine Corps, Air Force, and Coast Guard. The data is extracted from DMDC's Defense Eligibility and Enrollment Reporting System (DEERS) database, which is the official source of data regarding eligibility for uniformed services medical care and other benefits and entitlements.

DMDC has issued thousands of "does not possess any information indicating that the individual is currently on active duty" responses and has experienced a very small error rate. Nevertheless, if you receive the above response and a servicemember, family member, friend, or representative asserts that the individual is on active duty status, or is otherwise entitled to the protections of the MLA, you are strongly encouraged to obtain further verification of the person's status by contacting the associated service:

Army
Army Human Resource Service Center
1-888-ARMYHRC (1-888-276-9472)
Email: askhrc.army@us.army.mil

Navy
Navy World Wide Locator
Navy Personnel Command
PERS 1
5720 Integrity Drive
Millington, TN 38055
1-866-U-ASK-NPC (1-866-827-5672)

Marine Corps
Headquarters U S Marine Corps
Personnel Management Support Branch (MMSB-17)
2008 Elliot Road
Quantico, VA 22134-5030
Phone number: 703-784-3941 / 3942 / 3943

Air Force
HQ AFPC/DS1W
550 C St West Ste 50
Randolph AFB, TX 78150-4752
Total Force Service Center (800-525-0102)

Coast Guard
Commander
CG Personnel Service Center PSC
ATTN: PSC-BOPS-C-MR
US Coast Guard Stop 7200
2703 Martin Luther King Jr Ave SE
Washington, D.C. 20593-7200

Space Force
HQ AFPC/DS1W
550 C St West Ste 50
Randolph AFB, TX 78150-4752
Total Force Service Center (800-525-0102)

Consent to Monitor and Privacy Act Statement

The MLA website is a U.S. Government (USG) Information System (IS). As such, users must accept the Consent to Monitor terms and Privacy Act Statement to access the website. Upon entering the website, users will be prompted to click the Accept button. If users do not click the Accept button, they will not be able to access the site or its contents.

The terms for the Consent to Monitor are as follows:

- The USG routinely intercepts and monitors communications on this IS for purposes including, but not limited to, penetration testing, COMSEC monitoring, network operations and defense, personnel misconduct (PM), law enforcement (LE), and counterintelligence (CI) investigations.
- At any time, the USG may inspect and seize data stored on this IS.
- Communications using, or data stored on, this IS are not private, are subject to routine monitoring, interception, and search, and may be disclosed or used for any USG-authorized purpose.
- This IS includes security measures (e.g., authentication and access controls) to protect USG interests--not for your personal benefit or privacy.
- Notwithstanding the above, using this IS does not constitute consent to PM, LE or CI investigative searching or monitoring of the content of privileged communications, or work product, related to personal representation or services by attorneys, psychotherapists, or clergy, and their assistants. Such communications and work product are private and confidential. See User Agreement for details.

The Privacy Act Statement is as follows:

- AUTHORITY: 10 U.S. Code 987 et seq, DoD Instruction 1341.2.
- PRINCIPAL PURPOSE: Information you provide is used to verify an individual's record of enrollment in DEERS for the purpose of furnishing certification of covered borrower status.
- ROUTINE USES: To determine an individual's covered borrower status for the protection of the Military Lending Act.
- DISCLOSURE: Voluntary. However, if you fail to provide information, DMDC will be unable to attempt to verify an individual's record and will be unable to furnish you at this time a certification of active duty status.

Useful Terms

Below are some brief definitions of terms you will see as you navigate through the MLA website:

- **Active Duty Status Date**. The active duty status of the individual will be determined for this date. MLA only reports on active duty status as of the time the MLA search is performed.
- **Certificate**. The PDF document with the MLA eligibility status.
- **DOB**. Date of birth.
- **ITIN**. Individual taxpayer identification number.
- **LN**. Last name.
- **Person Identifier Number**. Nine digit identifying number that is either a social security number or an individual taxpayer identification number.
- **Person Identifier Code**. (S) for social security number (SSN). (I) for Individual taxpayer identification number (ITIN).
- **SSN**. Social security number.

- **Title 10**. Outlines the role of Armed Forces and the legal basis for the roles, missions, and organization of each of the services as well as the United States Department of Defense.
- **Title 14**. Outlines the role of the United States Coast Guard.
- **Title 32**. Outlines the role of the United States National Guard which is established under Title 32, but members are frequently activated to support the DoD, in which case their orders are covered under Title 10.

IMPORTANT – Check the **News and Alerts** portion of the home page for the latest information about website issues and releases.

2. Manage Your Account

Create a New Account

General visitors to this web site do not need an account to access the Home, User Guide, FAQs, News, Contact Us, and My Accounts pages. However, for security purposes and the protection of servicemember personal information, an account is required to access the Single and Multiple Records Requests pages.

To create an account:

1. Choose the **My Account** tab on the navigation bar of the home page.
2. Click **Create an Account.**



Figure 1. Select My Account

3. You can also click **Single Record Request** or **Multiple Record Request** tab on the navigation bar.

- The Login screen will appear and you can select **Create an Account** on the right side under **Need an Account?**

NOTE: If this is your first time accessing the website and you receive a security certificate error message, refer to the frequently asked questions (FAQS) on the website.

4. The 'Create an Account' screen will appear (example below):

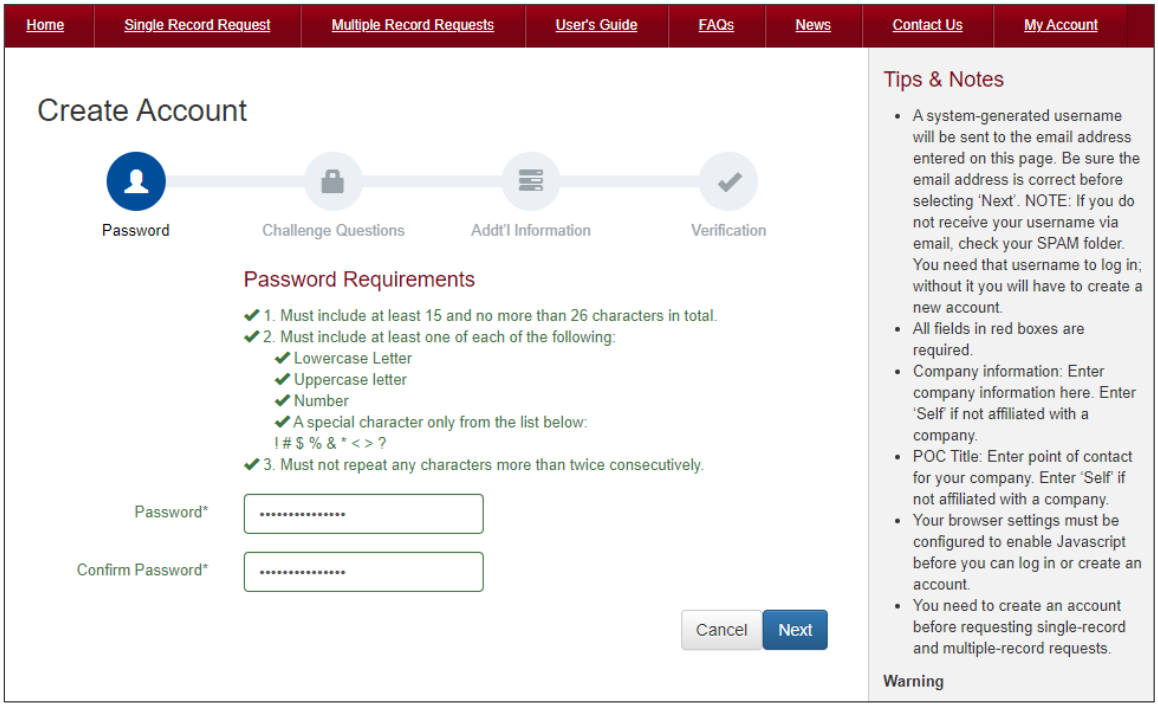


Figure 2. New Account - Password

5. **Password:** Enter password and confirm password (same as password).
6. **Challenge Questions:** Click the buttons to select three different security questions from the drop-down list and provide answers.

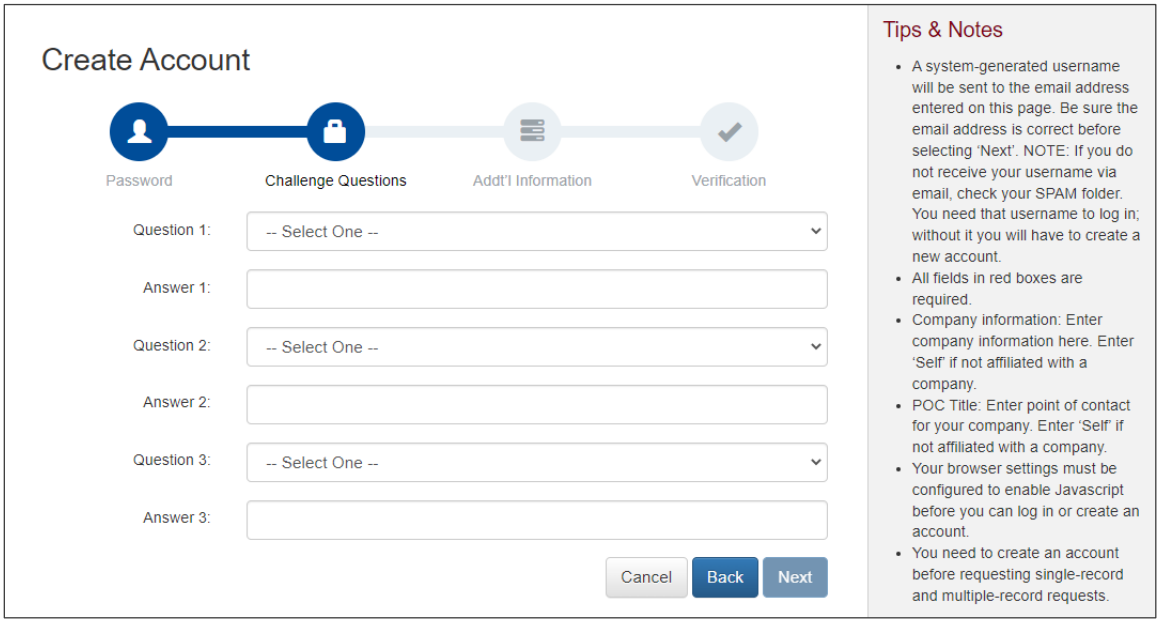


Figure 3. New Account - Challenge Questions

7. Click **Next**.
8. **User Account Information**: Enter the required user information.

- Required information will be outlined in red. Once you input a valid entry, the box outline will change to green.

NOTE: To create an account and run a single or multiple record request, you must complete all fields. The DUNS field is optional but helpful for company identification.

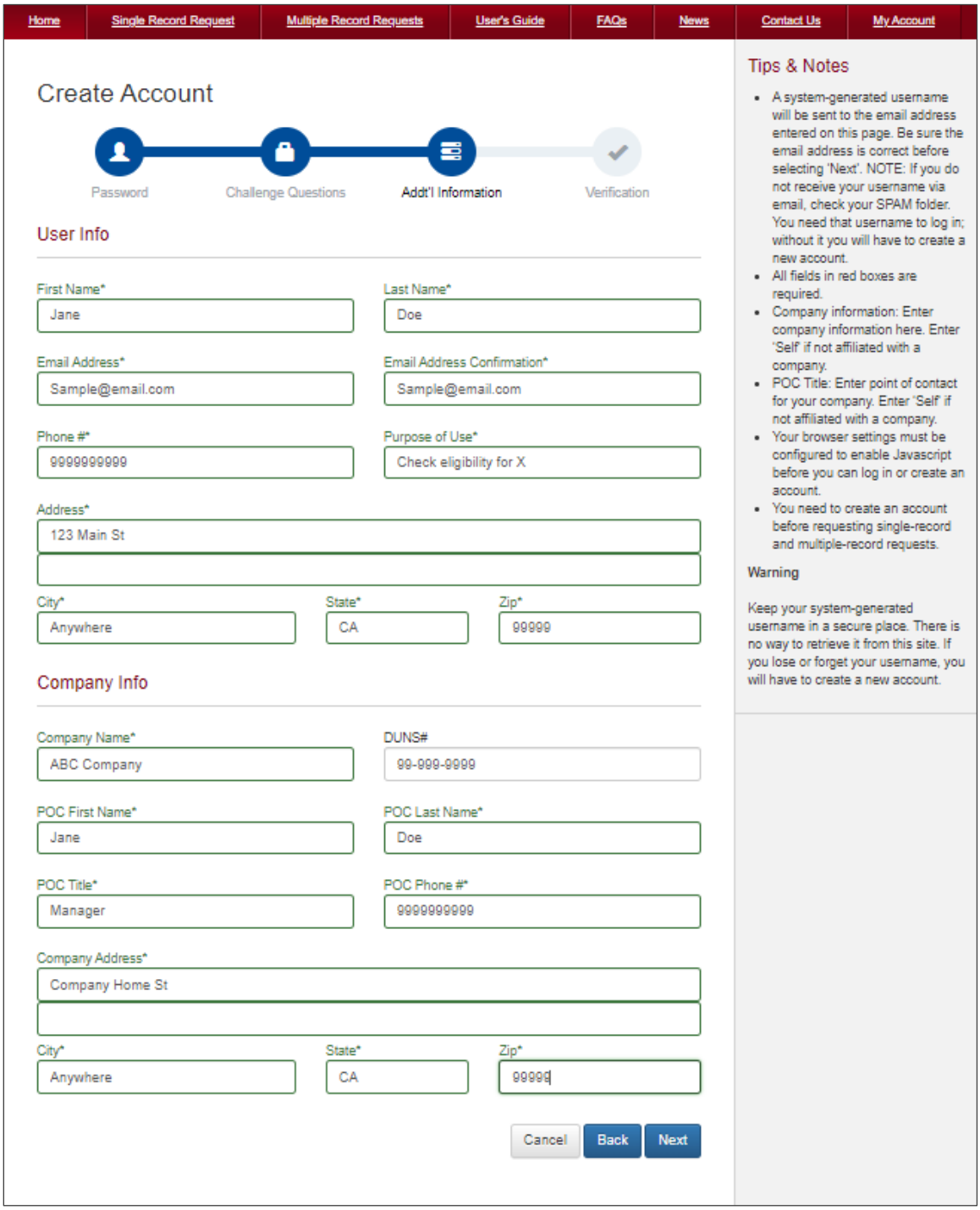


Figure 4. New Account - Required Information

9. Click **Next**.

10. **Verification:** Click the **Terms of Use Agreement** link to view the terms of use.
11. Click **X** or **Close** to return to the verification screen.

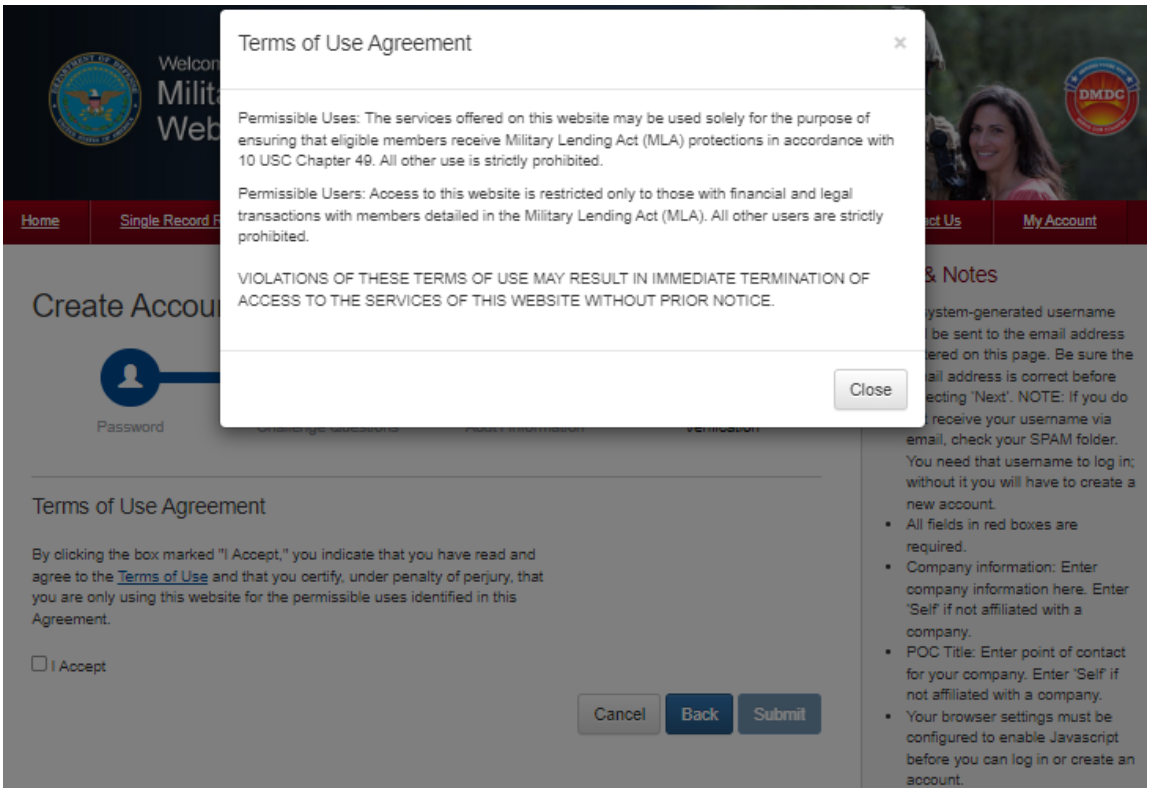


Figure 5. New Account - Verification

12. Click the box marked **I Accept** to indicate you have read and agree to the terms of use.

    NOTE: You cannot create a new account until you have accepted the terms of use.

13. Click **Submit**.
14. After creating a new account, the system will send your system-generated username to the email used to create your account.

    NOTE: If you forget your username, you will need to create a new account.

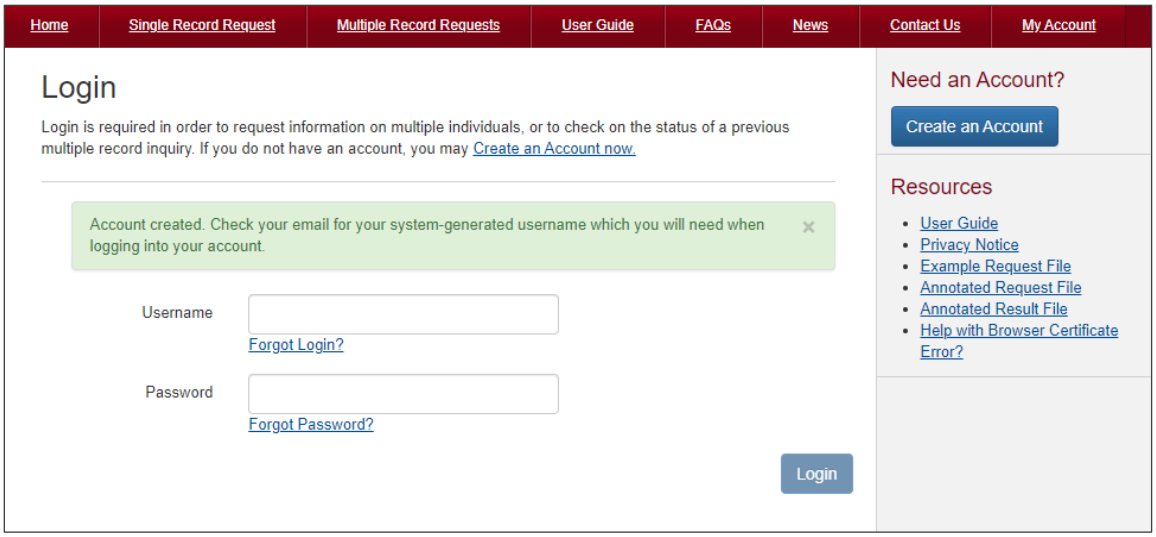


Figure 6. New Account - Success

User Account Guidelines	
System-Generated Username	▪ System will provide user with system-generated username. ▪ User must log in with system-generated username.
Password	▪ Must be *at least* 15 and not more than 26 characters in total. ▪ Must include a minimum of: - One upper case letter - One lower case letter - One number - One special character from this list: ! # $ % & * < > ? ▪ No character can be repeated more than twice in a row. ▪ Password lifetime minimum: 24 hrs. ▪ Password lifetime maximum: 60 days. - Password must be changed every 60 days or account will be locked - At least 8 of the total number of characters must change - The previous 5 passwords cannot be used - The account is locked after 3 failed attempts
Confirm Password	Repeat exactly the information you entered into the Password field.
Challenge Questions	The challenge questions are a security measure to verify you are the legitimate owner of the MLA account. These are used when requesting to reset an account's password. ▪ Answers are directly associated to adjacent questions. ▪ Answers are case-sensitive. ▪ Once a question has been chosen, it cannot be used again for a subsequent question/answer combination. ▪ Must only contain alphanumeric, space ( ), dash (-), forward slash (/), and/or apostrophe ('). ▪ No other special characters. ▪ Minimum length of answer: 1 character. ▪ Maximum length of answer: 100 characters. ▪ If resetting an account password, all answers must be correctly provided.
Required User Information	User is required to fill out the following fields: ▪ **First Name** - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes ('). - No other special characters. - Must have at minimum one alphabetic character. - Maximum 20 characters in length. ▪ **Last Name** - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes ('). - No other special characters. - Must have at minimum one alphabetic character. - Maximum 26 characters in length

User Account Guidelines	
	▪ **Email Address** - Must contain 3 to 80 characters. - Must be in the following format: characters@characters. - Can include only the following characters: letters, numbers, periods, dashes, underscores, and @ symbol. ▪ **Email Address Confirmation** - Must match Email address. - Copy/paste not allowed. ▪ **Phone Number** - Must contain only numeric (0-9) and plus (+) for international numbers. - No other special characters. - Maximum 16 characters in length (including the +). ▪ **Purpose of Use** - Must be in accordance with the permissible uses of the application detailed in the Terms of Use Agreement. - Can contain only alphabetic (A-Z and a-z) plus space ( ). - No other special characters. ▪ **Address** (line 1 and 2) - Must contain only alphanumeric (A-Z, a-z, and 0-9) plus space ( ), period (.), dash (-), and/or apostrophes (‘). - No other special characters. - Maximum 100 characters in length. ▪ **City** - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes (‘). - No other special characters. - Maximum 50 characters in length. ▪ **State** - Must be a valid U.S. state/territory abbreviation (2 characters). (see table below for abbreviations) ▪ **Zip Code** - Must contain only numeric (0-9). - Minimum 5 digits in length. - Maximum 9 digits in length.
Required Company Information	▪ **Company Name** - This is the name of company, organization, or other entity submitting the requests. - Even if you are requesting information on behalf of another company, you must enter the name of your company. - Must only contain alphanumeric (A-Z, a-z, and 0-9) plus space ( ), dash (-), and/or apostrophes (‘). - No other special characters. - Maximum 100 characters in length. ▪ **DUNS Number** (recommended but not required)

User Account Guidelines	
	The Data Universal Numbering System (DUNS) created by Dun & Bradstreet is a unique nine-digit identifier for business: - Minimum of 9 characters. - Maximum of 11 characters. - Must contain only numeric (0-9) and dashes (-). ▪ **Point of Contact (POC) First Name** The POC is the person within the company who can be contacted to verify usage of the application. - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes ('). - No other special characters. - Must have at minimum one alphabetic character. - Maximum 20 characters in length. ▪ **POC Last Name** - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes ('). - No other special characters. - Must have at minimum one alphabetic character. - Maximum 26 characters in length. ▪ **POC Title** - Must contain only alphabetic (A-Z and a-z) plus space ( ), dash (-), and/or apostrophes ('). - No other special characters. - Maximum 50 characters in length. ▪ **POC Phone Number** - Must contain only numbers (and plus (+) sign if needed). - Minimum of 10 characters. - Maximum of 16 characters. ▪ **Company address** - See 'Required User Address' guidelines above.

NOTE: If you encounter errors/issues, refer to the FAQs on the website.

U.S. States and Territories – Abbreviations

	State/Territory		State/Territory		State/Territory
AL	Alabama	**KY**	Kentucky	**OH**	Ohio
AK	Alaska	**LA**	Louisiana	**OK**	Oklahoma
AZ	Arizona	**ME**	Maine	**OR**	Oregon
AR	Arkansas	**MD**	Maryland	**PA**	Pennsylvania
AS	American Samoa	**MA**	Massachusetts	**PR**	Puerto Rico
CA	California	**MI**	Michigan	**RI**	Rhode Island
CO	Colorado	**MN**	Minnesota	**SC**	South Carolina
CT	Connecticut	**MS**	Mississippi	**SD**	South Dakota
DE	Delaware	**MO**	Missouri	**TN**	Tennessee
DC	District of Columbia	**MT**	Montana	**TX**	Texas
FL	Florida	**NV**	Nebraska	**TT**	Trust Territories

GA	Georgia	**NV**	Nevada	**UT**	Utah
GU	Guam	**NH**	New Hampshire	**VT**	Vermont
HI	Hawaii	**NJ**	New Jersey	**VA**	Virginia
ID	Idaho	**NM**	New Mexico	**VI**	Virgin Islands
IL	Illinois	**NY**	New York	**WA**	Washington
IN	Indiana	**NC**	North Carolina	**WV**	West Virginia
IA	Iowa	**ND**	North Dakota	**WI**	Wisconsin
KS	Kansas	**MP**	Northern Mariana Islands	**WY**	Wyoming

System-Generated Username

When you create a new account, the MLA system will generate a username and send it to the email you provided when creating your account. You will need this username each time you log into your account.

NOTE: If you forget your username you will not be able to access your account and you will need to create a new account.

Log In

Once you have created an account and retrieved your system-generated username, you can log in to make a single record request, multiple records requests, or download results that have finished processing.

NOTE: If you forget your username you will need to create a new account.

To Log In:

1. Choose **Single Record Request** or **Multiple Record Request** in the navigation bar to log in. You can also access the login screen by selecting **My Account** on the top navigation bar and select **Go to Login Page**.



Figure 7. Login Screen

2. Once the login screen appears, enter your **username** and **password**.

NOTE: If this is your first time requesting single or multiple records, you must create a new account. If you've forgotten your password, see Forgot Your Password for instructions on how to reset your password.

3. Click **Login**.
4. You can now make a single record request, multiple records request, check file status, or download results.

NOTE: If you have not updated your account with the required user information you will be redirected to the Manage Account page until all required fields have been completed. For instructions on how to update your account information, see 'Edit User or Company Information'.

Last Login

Each time you log into your account, the system will display in the footer of all web pages the date and time of your previous login. The 'Last Login' information will display for the duration of your session.

NOTE: The first time you log in after creating an account the date and time will not be displayed in the footer.

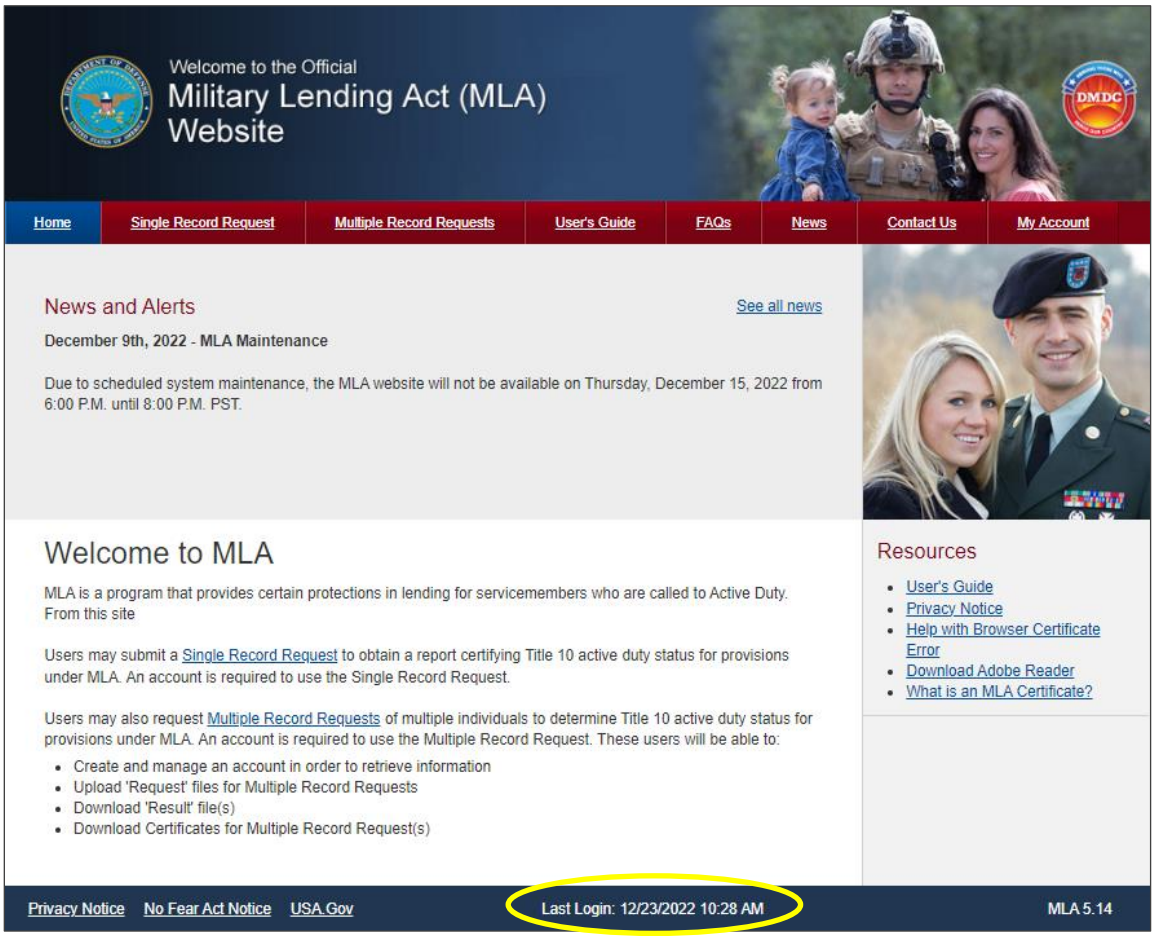


Figure 8. Last Login Display in Footer

Manage Your Account

Once you have logged into your account, a Manage Account tool bar will appear in the upper right corner of all screens. The tool bar will allow you to manage your account and log out.

To manage your account:

1. Log into your account.
2. Click **Manage** on the upper right corner of the screen.

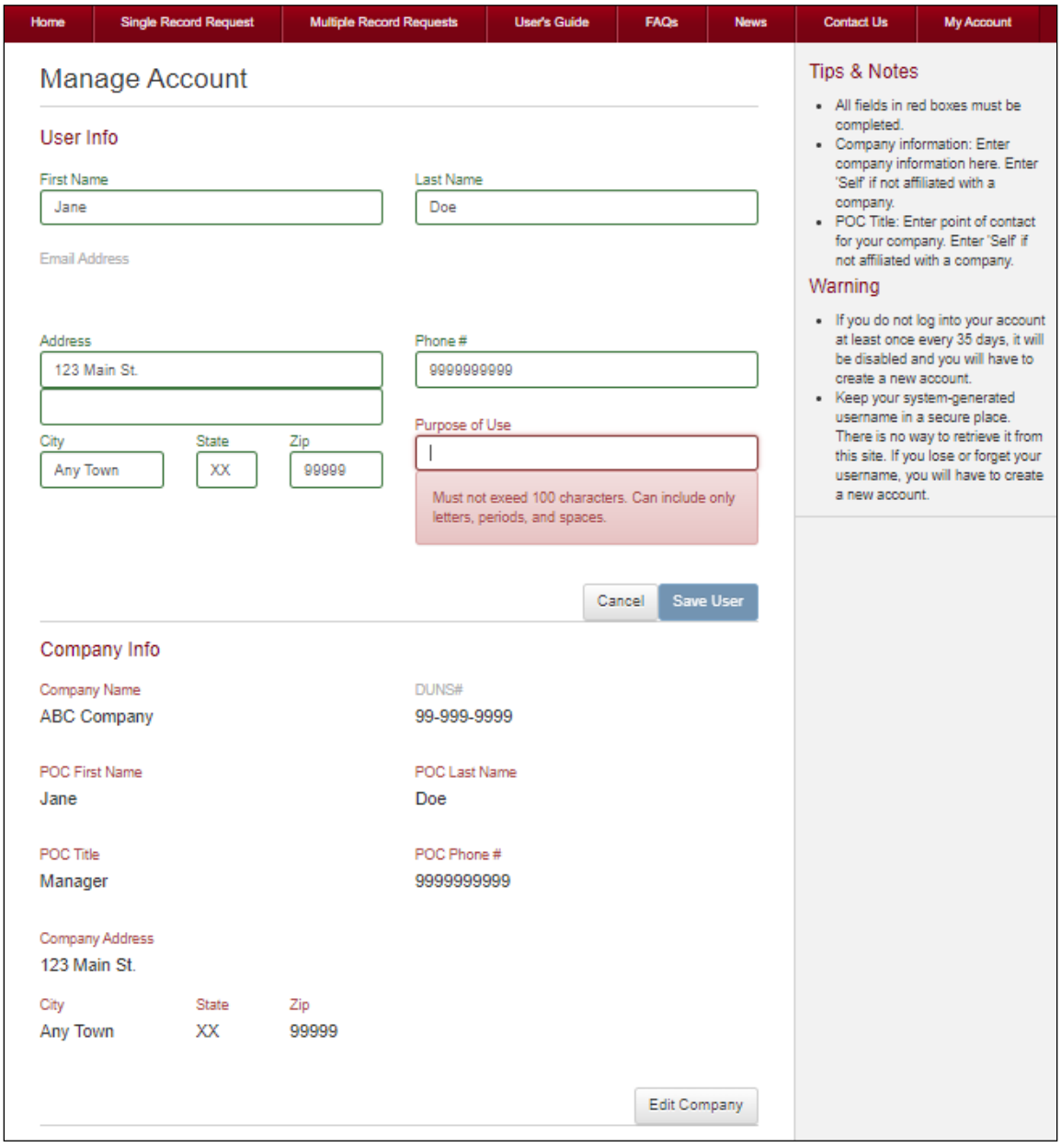


Figure 9. Manage Account

3. You will now be able to edit your user and company information, reset your password, or close your account.

Edit User or Company Information

Upon creating an account, you are asked to enter your user and company information. You can edit and update your information in the Manage Account page.

To edit your user or company information:

1. Log into your account.
2. Click **Manage** on the upper right corner of the screen.
3. You will be directed to the Manage Account page.
4. Click **Edit User** or **Edit Company**.
5. Update the fields you want to change.
6. Click **Save User** or **Save Company** to accept the changes.
7. You may click **Cancel** to go back to the Manage Account page.

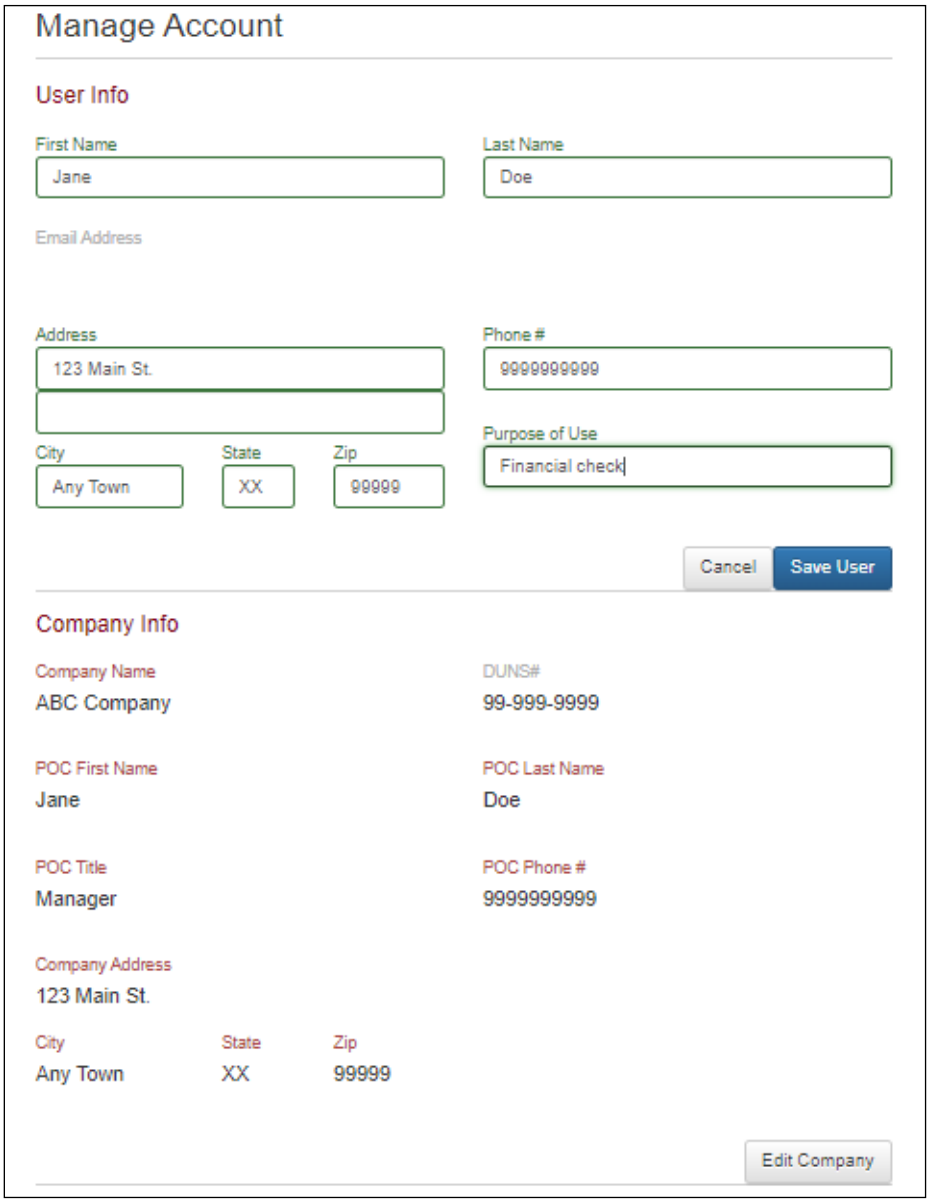


Figure 10. Manage Account - Edit User Information

Reset Password

1. Log into your account.
2. Click **Manage** on the upper right corner of the screen.
3. You will be directed to the Manage Account page.
4. Click **Reset Password**.
5. Type your current password in the Current Password field.
6. Type your new password in the New Password field, using the information displayed on this window as a password selection guideline.
7. Type your new password again in the Confirm New Password field.
8. Click **Submit**.
9. If the new password is not accepted, a message displays indicating that your password was not changed.
10. If the new password is accepted, a message displays indicating that the password change was successful.

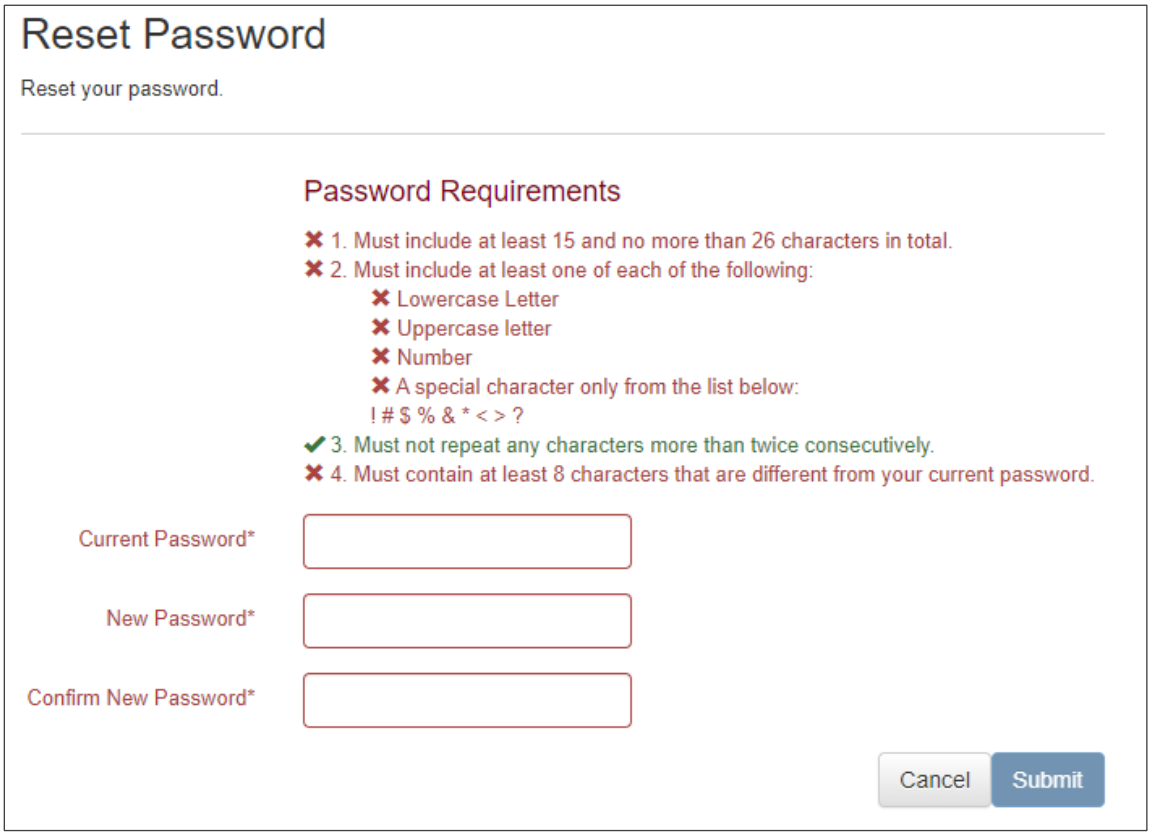


Figure 11. Manage Account - Reset Password

If You Forget Your Password

If you forget your account password, you can reset it if you remember your username and the answers to the questions you selected during account creation. If you don't remember your username and/or the answers to the questions you selected during account creation, see Need a New Account to create a new account.

To reset your password:

1. Select **Single Record Request** or **Multiple Record Request** on the navigation bar or click Manage account. You can also access the login screen by selecting My Account on the top navigation bar and selecting Go to Login Page.

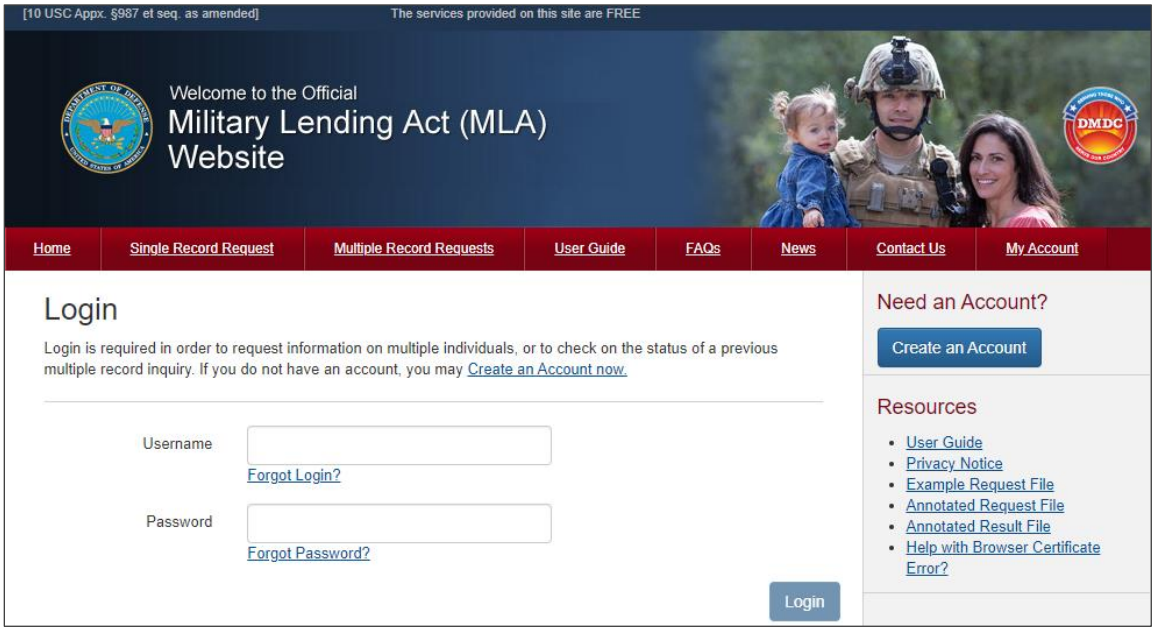


Figure 12. Login Screen

2. Once the Login screen appears, enter your username and click **Forgot password?** below the Password field.
3. The Reset Password screen will appear with the challenge questions you selected during account creation and their corresponding entry fields.

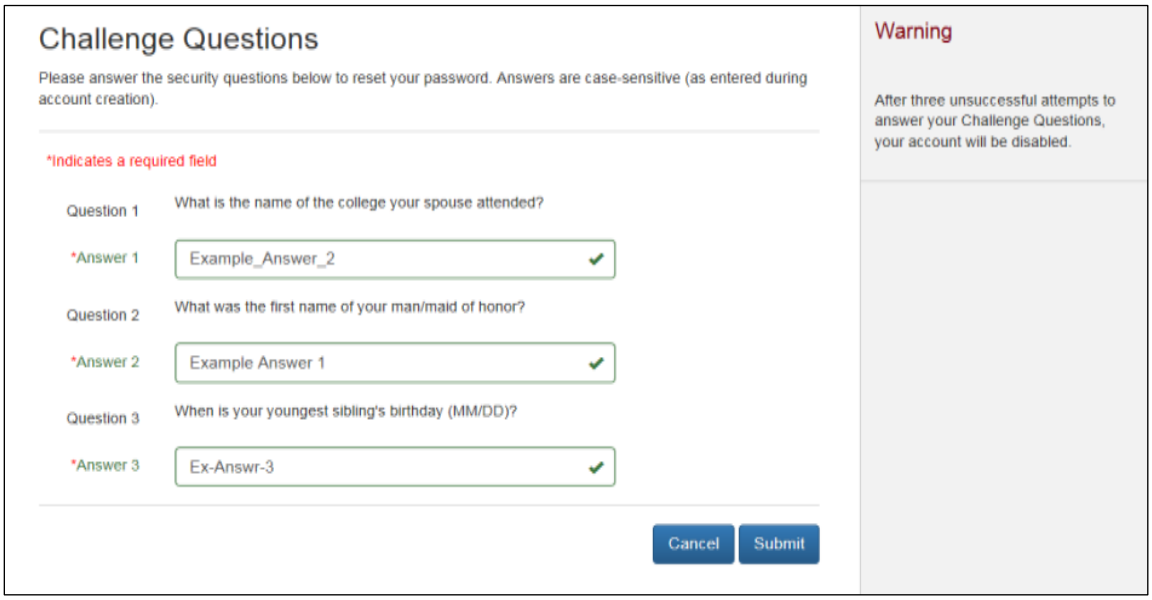


Figure 13. Forgot Your Password - Challenge Questions

4. Enter the answers to the questions and click **Submit**.
   The New Password screen will appear.

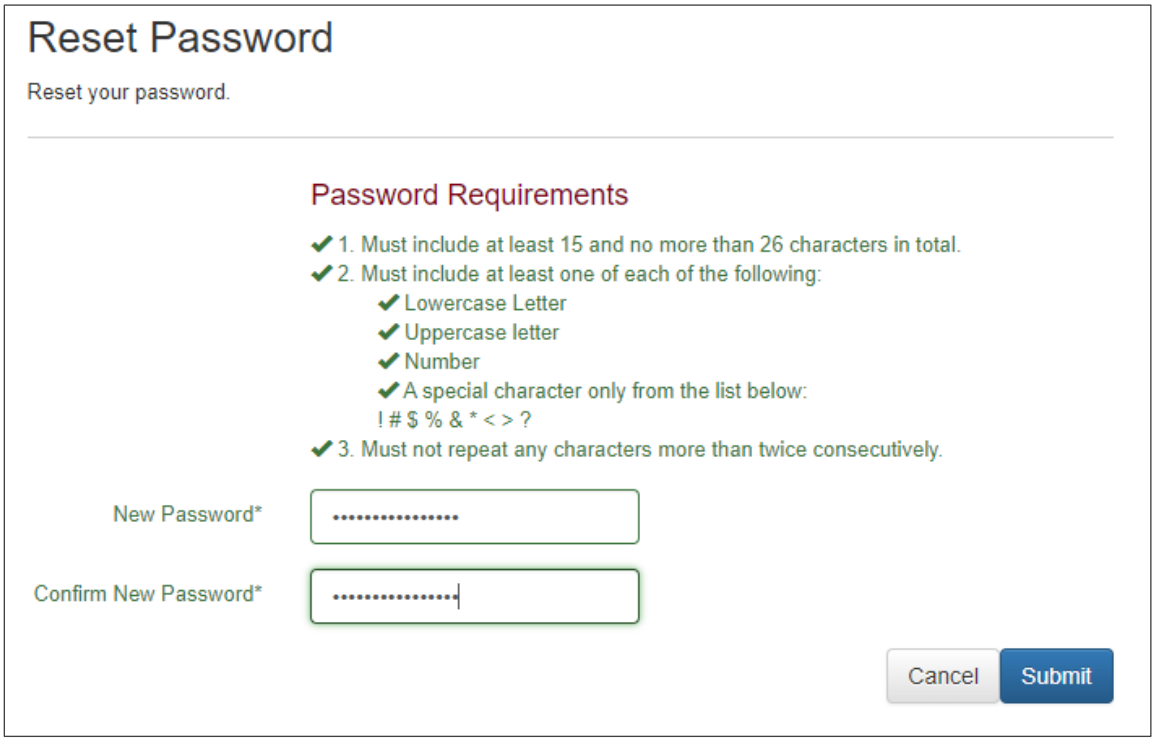


Figure 14. Forgot Your Password - Reset

5. Enter and confirm a new password.

   NOTE: Your new password cannot be the same as your old password.

6. Click **Submit**.

Expired Password

MLA account passwords expire every 35 days. Five days before your password expires, after you have successfully logged in, a message will display indicating that your password will expire. You may choose to reset your password or continue without resetting the password. To change your password, go to the Manager Account page and click 'Reset Password.'



Figure 15. Password Expiration

NOTE: You may continue without changing your password. However, after you have logged in, if the expiration date is reached, the screen will display a message indicating that your password has expired and you must change it. The following will display:

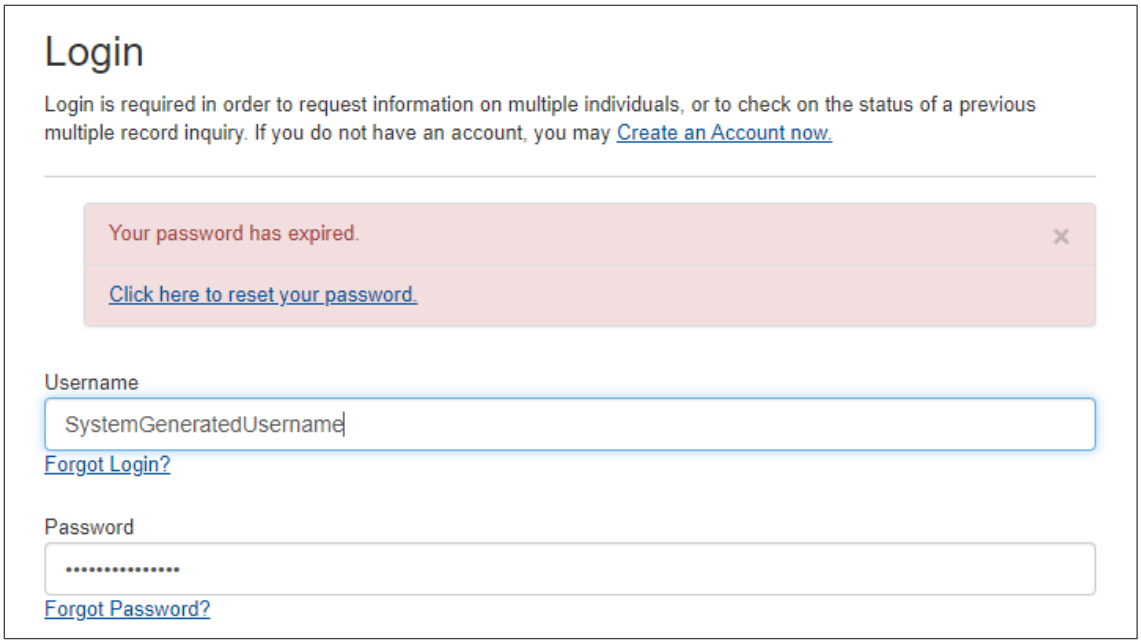


Figure 16. Expired Password - Reset

1. Select **Click Here** to Reset Password.
2. Answer your three previously set challenge questions.

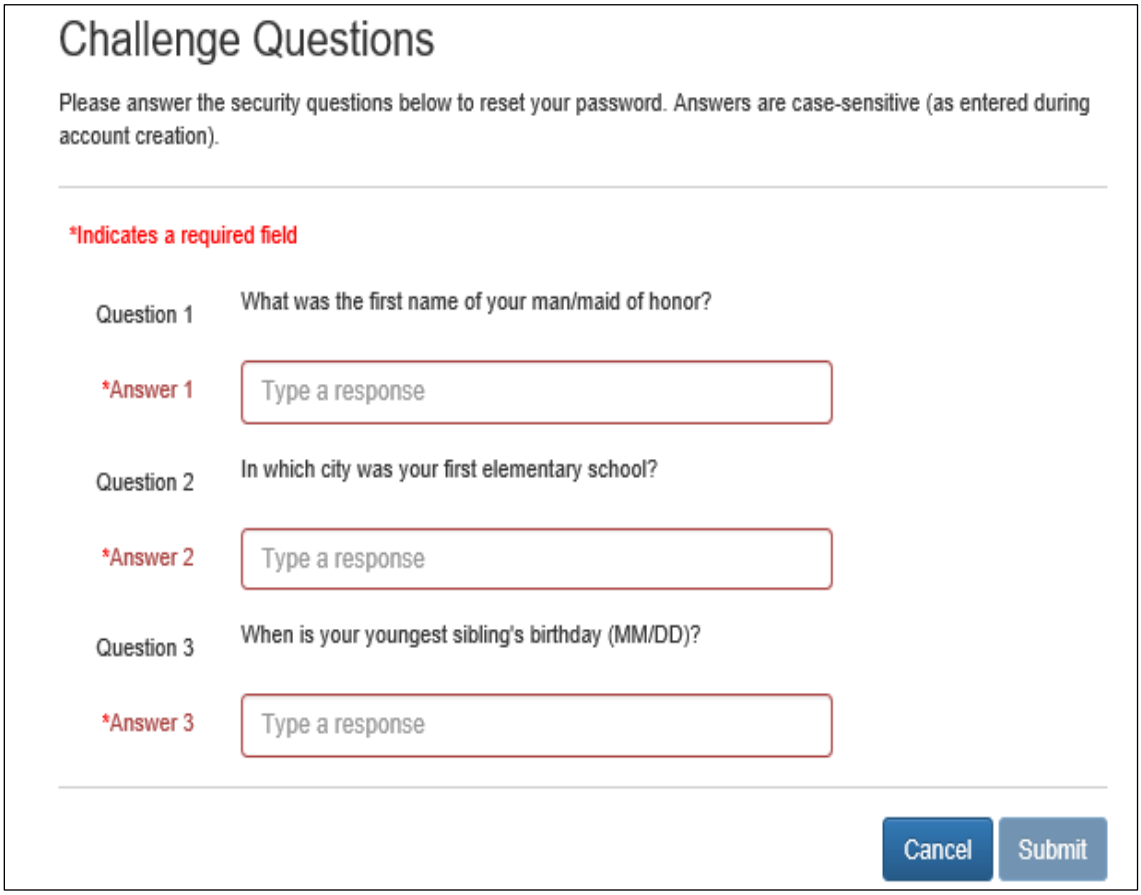


Figure 17. Expired Password - Reset: Challenge Questions

3. Type your new password in the New Password field, using the information displayed on this window as a password selection guideline.

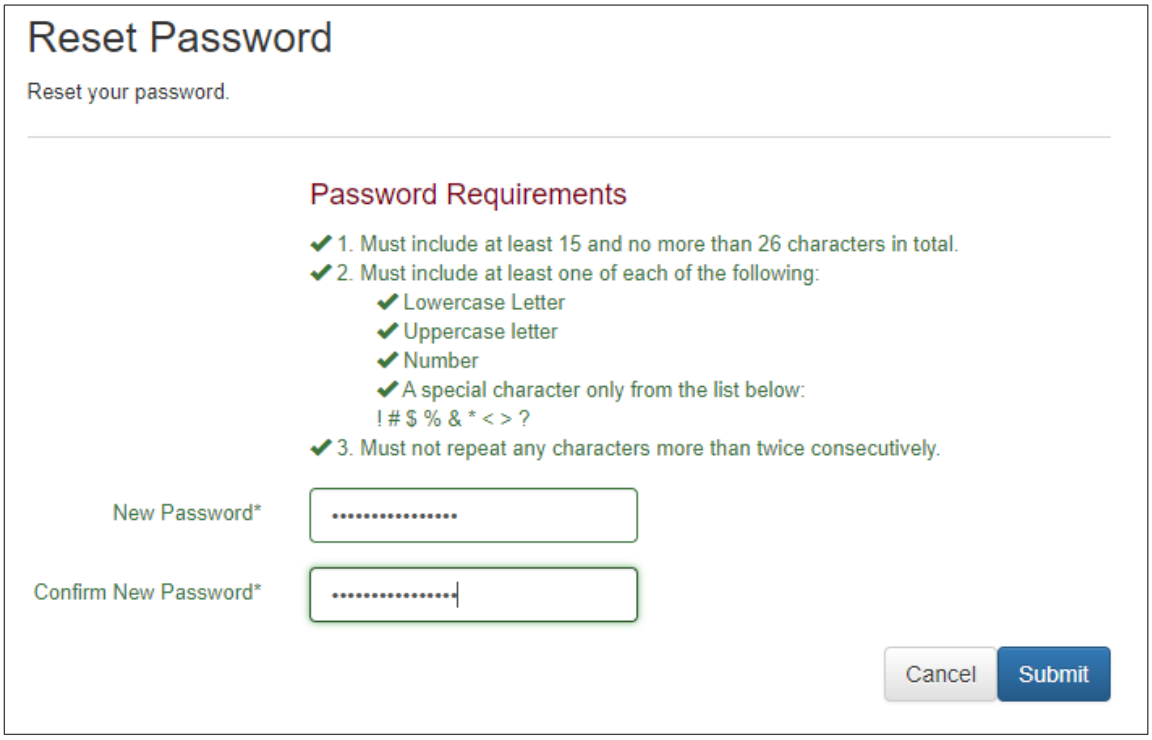


Figure 18. Expired Password - Reset: New password

4. Type your new password again in the Confirm New Password field.
5. Click **Submit**.
6. If the new password is not accepted, a message displays indicating that your password was not changed.
7. If the new password is accepted, you will be redirected to the Login page.
8. Login in with your username and new password.

Disabled Accounts

Since the website is public and accessible to anyone at any time, additional security measures are in place to ensure that that you are allowed to track and recover only the file(s) you uploaded. Below are reasons your account might be disabled:

- **Terminated**
  If you have not logged into the system within the last 35 days, the system will automatically terminate your account and you will no longer have access to the file(s) you uploaded using that account.
- **Closed**
  If you opt to close an account, that account cannot be re-opened.
- **Locked**
  If you have too many incorrect login attempts, your account will be locked and you will be required to answer the Challenge Questions to move forward.

- **Incorrect Challenge Question Answers**
  If you cannot answer the challenge questions after three attempts during an incorrect login attempt or "Forgot Your Password" process, your account will be terminated and all the information associated with your account will no longer be accessible.

To Request single or multiple records again, you must create a new account. Any previous requests, regardless of status, will need to be re-requested after your new account is created.

Session Timeout

MLA will automatically log you out of a session after a set period of inactivity. Once you have logged in, if there is no activity for 10 minutes or more, the session will be terminated. A warning banner will display with a countdown, letting you know when the session will be terminated. You may choose to continue with the session, logout of the session, or let the timer run out and be automatically logged out of the session.

NOTE: Set period of inactivity and warning timer lengths may be subject to change.

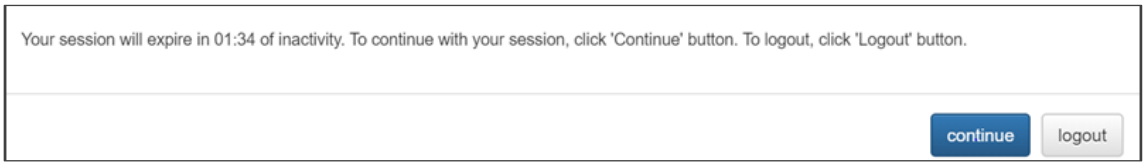


Figure 19. Warning banner - Session Timeout

Session Timeout Options:

- Click **Continue** before the timer expires in order to continue with the session.
  - The banner will be removed and user may continue as normal.
- Click **Logout** before the timer expires.
  - The system will log the user out.
  - You will be returned to the Login page.
- Remain inactive and allow timer to expire.
  - The system will log the user out.
  - You will be returned to the home page.

3. Request a Single Record

You can request a certificate verifying the active duty status for an individual on a specified date.

To perform a Single Record Request:

1. Select **Single Record Request** from the navigation bar on the home page.

   NOTE: If this is your first time accessing the website and you receive a security certificate error message, refer to the FAQs on the website.

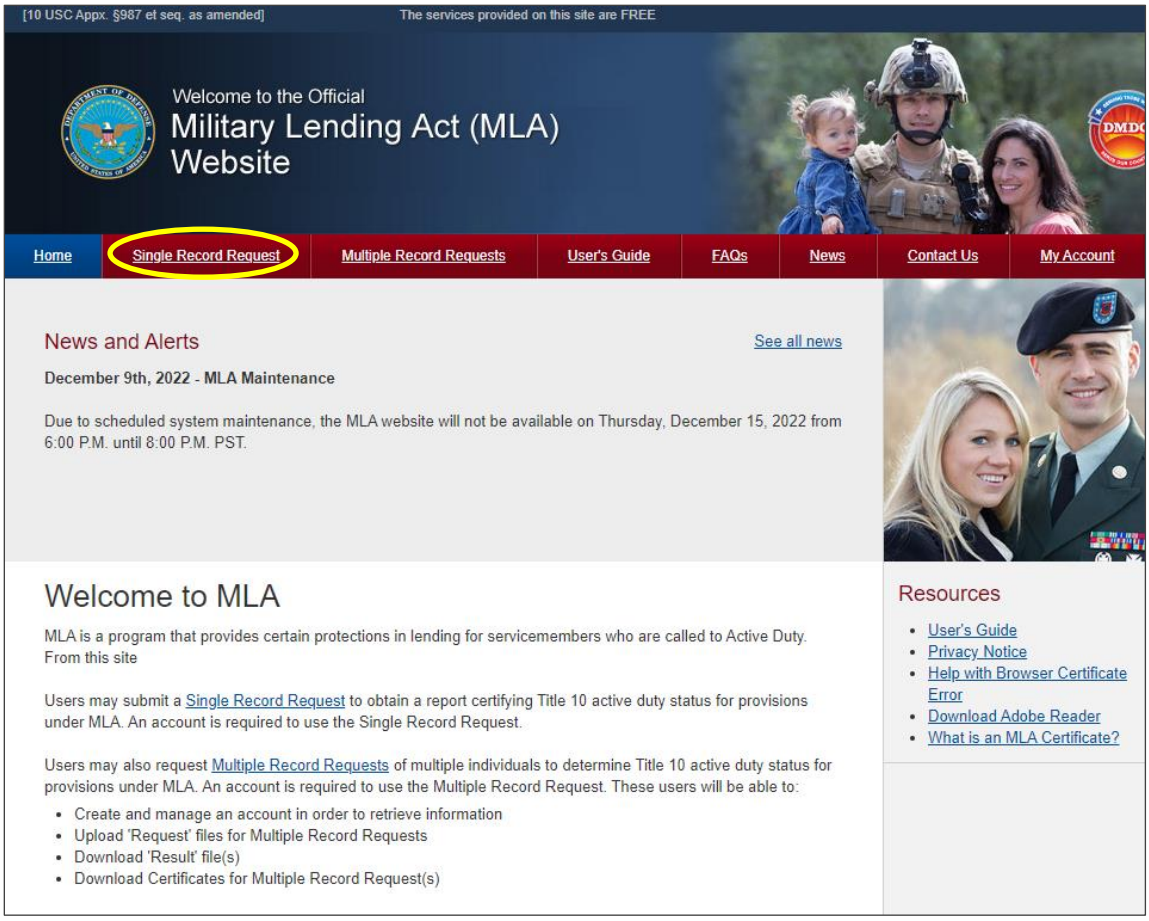


Figure 20. Select Single Request/Home

2. Click **Single Record Request**.
3. Log into your account.

   NOTE: For instructions on how to log in to an account go to log in. If this is your first time requesting single or multiple records, you must create a new account. If you've forgotten your password, please refer to Forgot Your Password for instructions on how to reset your password.

4. When the MLA Single Record Request screen appears, the Personal Identifier Number (PnID) option defaults to the SSN radio button.

   NOTE: If you prefer to use your Individual taxpayer identification number (ITIN) as your PnID, select the INIT radio button.

5. Complete the required fields indicated with an asterisk '*'.

   NOTE: To confirm the accuracy of the information provided, repeat the SSN or ITIN in the Repeat SSN or Repeat ITIN field.

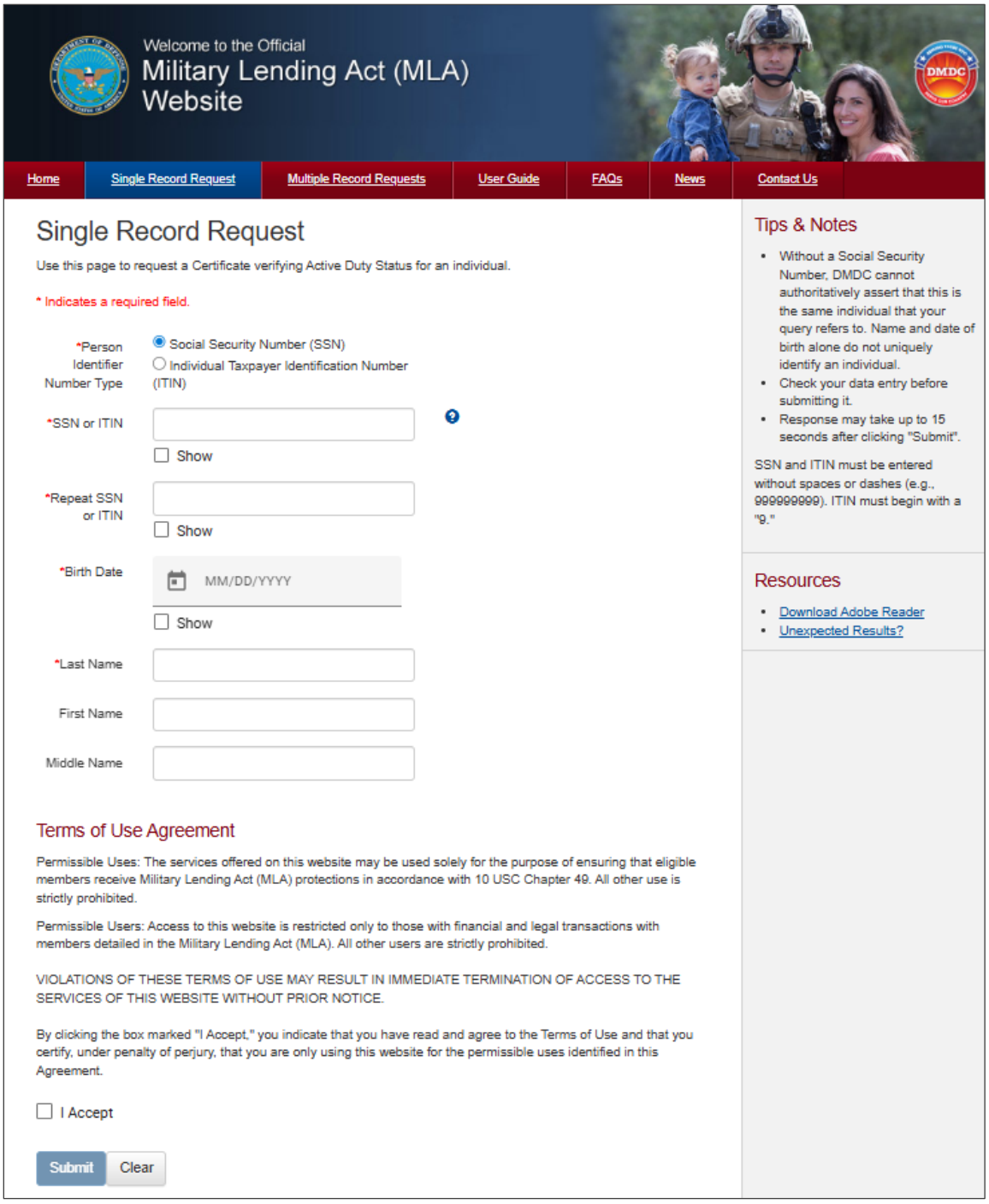


Figure 21. Single Record Request

6. Click the box marked **I Agree** to indicate that you have read and agree to the terms of use.

   NOTE: You must agree to the terms of use to run a single record search.

7. Click **Submit**.
8. The website will process the request to search for the individual's active duty status (if any) based on the information provided.

NOTE: A search typically takes 10-15 seconds, however some searches may take longer. If you encounter any errors/issues, refer to the FAQs on the website.

9. Once the request has been processed, the website will provide a MLA certificate reporting the active duty status for the individual, in PDF format. See View/Print the Certificate for additional information about the certificate provided.

NOTE: MLA allows a maximum of 500 Singe Record Requests per session. Once you reach the limit, MLA will log you out and you will have to log in again to continue with another session.

To clear the Single Request screen:

1. On the MLA Single Record Request screen, click **Clear**.
   - All fields on the screen will be cleared of previously entered text.

Single Record Request Field Descriptions:

- **Person Identifier Number Type**. Enter one of two person identifier number types: social security number (SSN) or individual taxpayer identification number (ITIN).
- **SSN or ITIN.** The person identifier number is either a social security number (SSN) or an Individual taxpayer identification number (ITIN).
  - SSN and ITIN must be entered without spaces or dashes (e.g., 000223334).
  - SSN must be nine digits long and include leading zeros, if necessary.
  - ITIN must be nine digits long, beginning with the number 9 (e.g., 9XXXXXXXX).
  - SSN and ITIN will display as: ********* or ••••••••• unless the 'Show' box is checked.
- **Repeat SSN or ITIN**
  - The repeat SSN or ITIN must match the SSN or ITIN numbers entered above.
  - SSN and ITIN will display as: ********* or ••••••••• unless the 'Show' box is checked.
- **Birth Date**. The birth date must be numeric in the following format: MM/DD/YYYY.
  - No spaces.
  - No dates before 01011900.
  - No future dates.
  - Birth Date will display as: ******** or •••••••• unless the 'Show' box is checked.
- **Last Name**. This is the last name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space " ", the dash "-", and the apostrophe "'", are allowed.
  - Do not include suffixes (Jr., Sr., III, etc.).
- **First Name**. This is the first name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space " ", the dash "-", and the apostrophe "'", are allowed.
- **Middle Name**. This is the middle name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space " ", the dash "-", and the apostrophe "'", are allowed.

View/Print Certificate for Single Record Request

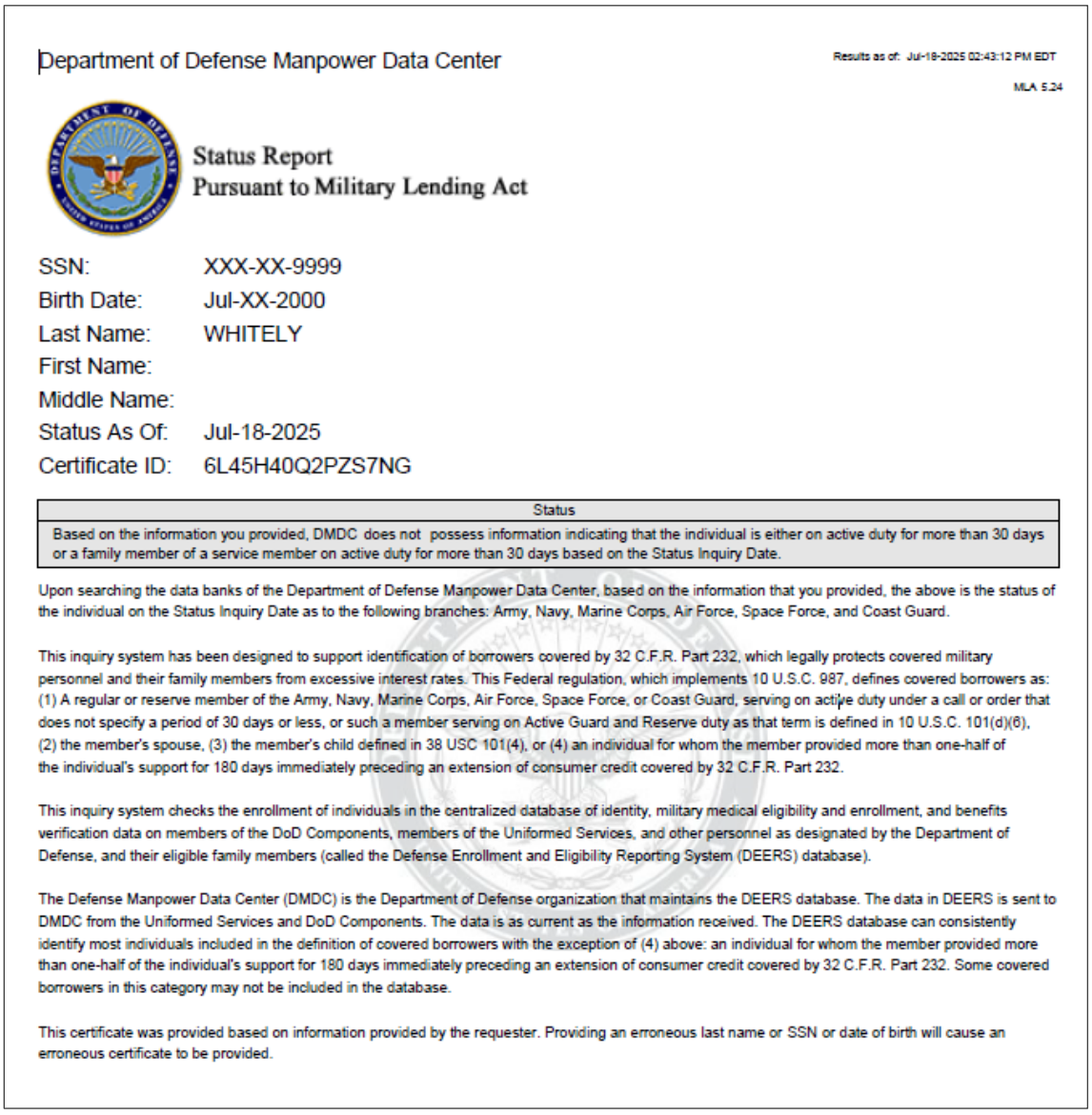
Certificates are provided as a result of a single request inquiry:

- Status Report (single match found).

The Status Report (single match found) will include the name provided on the Single Request Screen and information indicating whether the individual is on active duty for more than 30 days or is a family member of a servicemember on active duty for more than 30 days based on the active duty status date.

Depending upon the selection of either SSN or ITIN, the Status Report could look like either of the following two examples:

Example:



Department of Defense Manpower Data Center

Results as of: Jul-18-2025 02:43:12 PM EDT

MLA 5.24

Status Report
Pursuant to Military Lending Act

SSN: XXX-XX-9999
Birth Date: Jul-XX-2000
Last Name: WHITELY
First Name:
Middle Name:
Status As Of: Jul-18-2025
Certificate ID: 6L45H40Q2PZS7NG

Status
Based on the information you provided, DMDC does not possess information indicating that the individual is either on active duty for more than 30 days or a family member of a service member on active duty for more than 30 days based on the Status Inquiry Date.

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the Status Inquiry Date as to the following branches: Army, Navy, Marine Corps, Air Force, Space Force, and Coast Guard.

This inquiry system has been designed to support identification of borrowers covered by 32 C.F.R. Part 232, which legally protects covered military personnel and their family members from excessive interest rates. This Federal regulation, which implements 10 U.S.C. 987, defines covered borrowers as: (1) A regular or reserve member of the Army, Navy, Marine Corps, Air Force, Space Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less, or such a member serving on Active Guard and Reserve duty as that term is defined in 10 U.S.C. 101(d)(6), (2) the member's spouse, (3) the member's child defined in 38 USC 101(4), or (4) an individual for whom the member provided more than one-half of the individual's support for 180 days immediately preceding an extension of consumer credit covered by 32 C.F.R. Part 232.

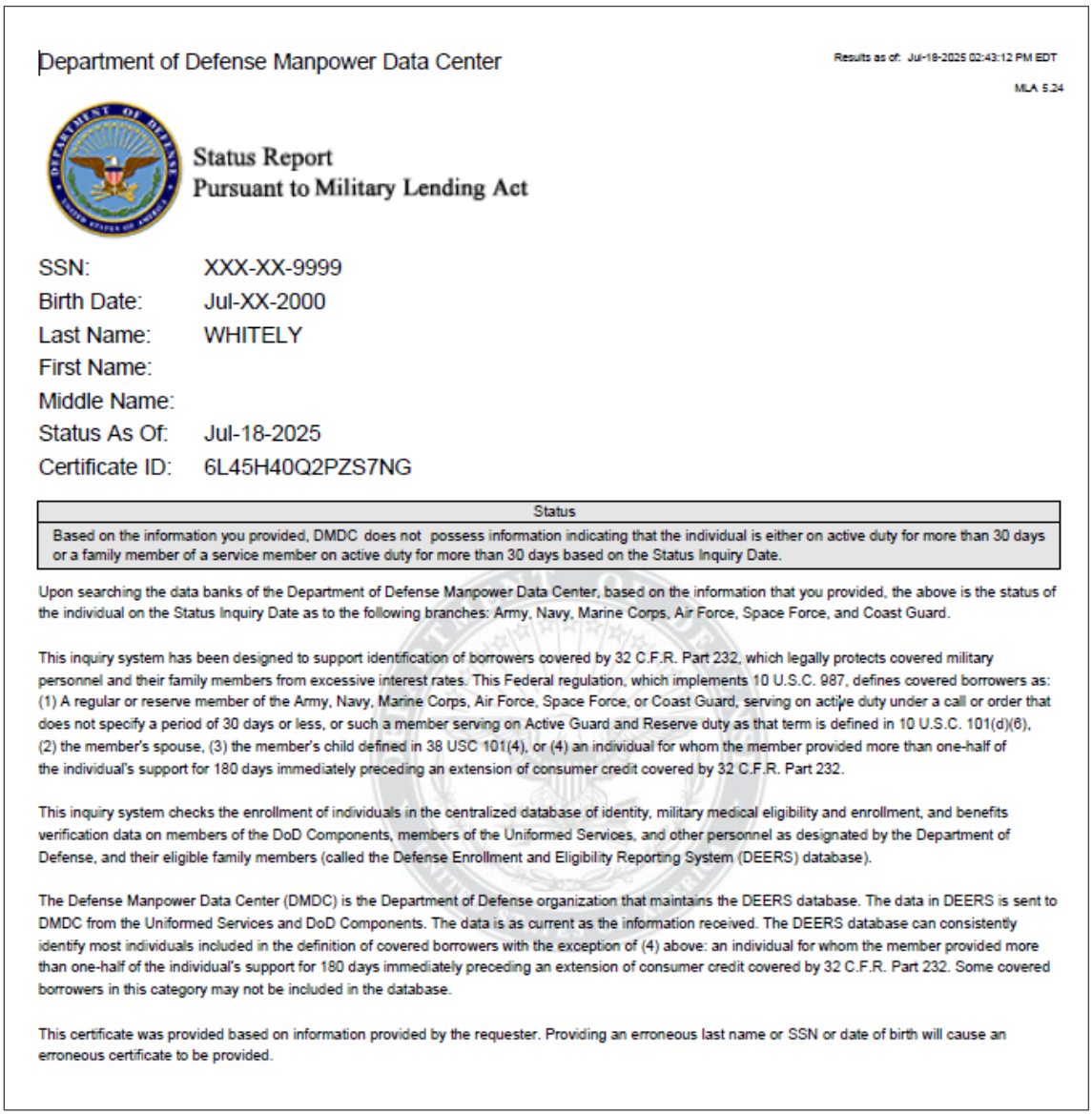
This inquiry system checks the enrollment of individuals in the centralized database of identity, military medical eligibility and enrollment, and benefits verification data on members of the DoD Components, members of the Uniformed Services, and other personnel as designated by the Department of Defense, and their eligible family members (called the Defense Enrollment and Eligibility Reporting System (DEERS) database).

The Defense Manpower Data Center (DMDC) is the Department of Defense organization that maintains the DEERS database. The data in DEERS is sent to DMDC from the Uniformed Services and DoD Components. The data is as current as the information received. The DEERS database can consistently identify most individuals included in the definition of covered borrowers with the exception of (4) above: an individual for whom the member provided more than one-half of the individual's support for 180 days immediately preceding an extension of consumer credit covered by 32 C.F.R. Part 232. Some covered borrowers in this category may not be included in the database.

This certificate was provided based on information provided by the requester. Providing an erroneous last name or SSN or date of birth will cause an erroneous certificate to be provided.

Figure 22. Status Report (SSN Single Match)

Example:



Department of Defense Manpower Data Center

Results as of: Jul-18-2025 02:43:12 PM EDT

MLA 5.24

Status Report
Pursuant to Military Lending Act

SSN: XXX-XX-9999
Birth Date: Jul-XX-2000
Last Name: WHITELY
First Name:
Middle Name:
Status As Of: Jul-18-2025
Certificate ID: 6L45H40Q2PZS7NG

Status
Based on the information you provided, DMDC does not possess information indicating that the individual is either on active duty for more than 30 days or a family member of a service member on active duty for more than 30 days based on the Status Inquiry Date.

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the Status Inquiry Date as to the following branches: Army, Navy, Marine Corps, Air Force, Space Force, and Coast Guard.

This inquiry system has been designed to support identification of borrowers covered by 32 C.F.R. Part 232, which legally protects covered military personnel and their family members from excessive interest rates. This Federal regulation, which implements 10 U.S.C. 987, defines covered borrowers as: (1) A regular or reserve member of the Army, Navy, Marine Corps, Air Force, Space Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less, or such a member serving on Active Guard and Reserve duty as that term is defined in 10 U.S.C. 101(d)(6), (2) the member's spouse, (3) the member's child defined in 38 USC 101(4), or (4) an individual for whom the member provided more than one-half of the individual's support for 180 days immediately preceding an extension of consumer credit covered by 32 C.F.R. Part 232.

This inquiry system checks the enrollment of individuals in the centralized database of identity, military medical eligibility and enrollment, and benefits verification data on members of the DoD Components, members of the Uniformed Services, and other personnel as designated by the Department of Defense, and their eligible family members (called the Defense Enrollment and Eligibility Reporting System (DEERS) database).

The Defense Manpower Data Center (DMDC) is the Department of Defense organization that maintains the DEERS database. The data in DEERS is sent to DMDC from the Uniformed Services and DoD Components. The data is as current as the information received. The DEERS database can consistently identify most individuals included in the definition of covered borrowers with the exception of (4) above: an individual for whom the member provided more than one-half of the individual's support for 180 days immediately preceding an extension of consumer credit covered by 32 C.F.R. Part 232. Some covered borrowers in this category may not be included in the database.

This certificate was provided based on information provided by the requester. Providing an erroneous last name or SSN or date of birth will cause an erroneous certificate to be provided.

Figure 23. Status Report (ITIN Single Match)

To print the single record request certificate:

1. From your browser menu bar choose **File -> Print.**
2. Select the destination printer.
3. Click **Print**.

4. Request Multiple Records

You can request eligibility information on multiple individuals.

To request information for multiple individuals:

1. Choose Multiple **Record Request** from the navigation bar on the home page.

   NOTE: If this is your first time accessing the website and you receive a security certificate error message, refer to the FAQs on the website.

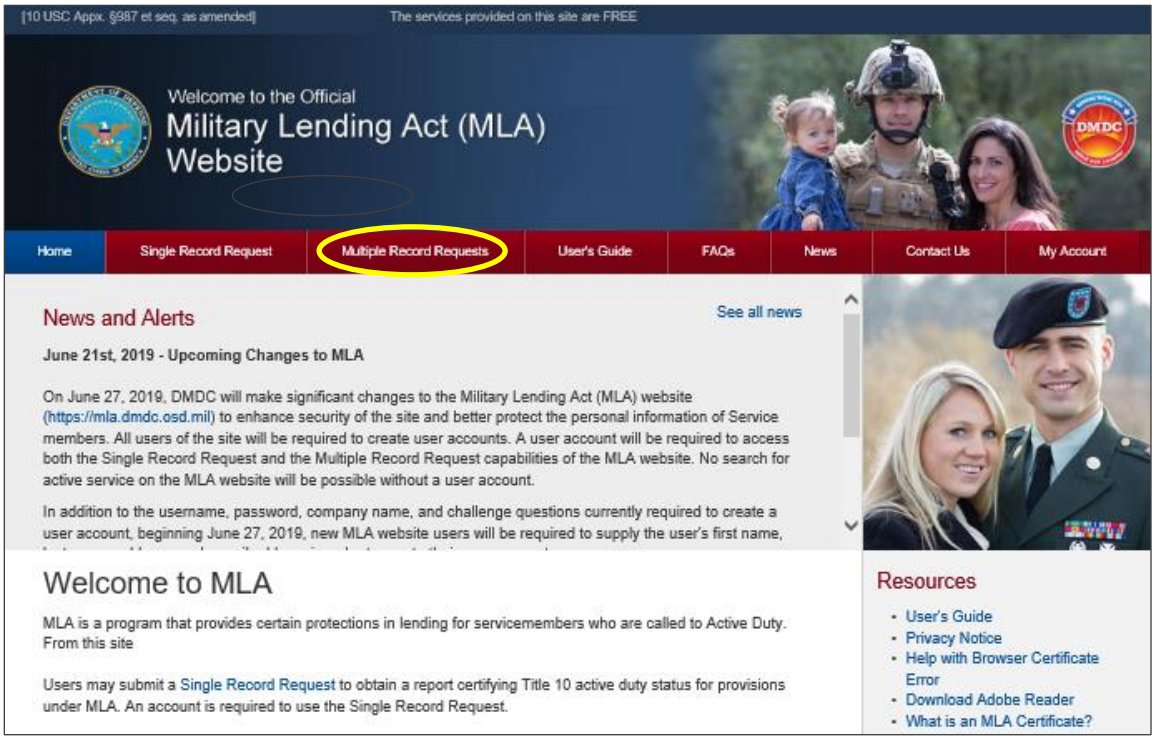


Figure 24. Select a Multiple Record Request

2. Click the Multiple Record Request tab.
3. Log in to your account.

   NOTE: For instructions on how to log in to an account go to log in. If this is your first time requesting single or multiple records, you must create a new account. If you've forgotten your password, please refer to Forgot Your Password for instructions on how to reset your password.

4. Once the MLA Multiple Record Request – Upload File(s) screen appears, you are presented with the ability to upload request files and view the file status of any previously uploaded files (if applicable).

   NOTE: Refer to the Download Results section of this guide for more information.

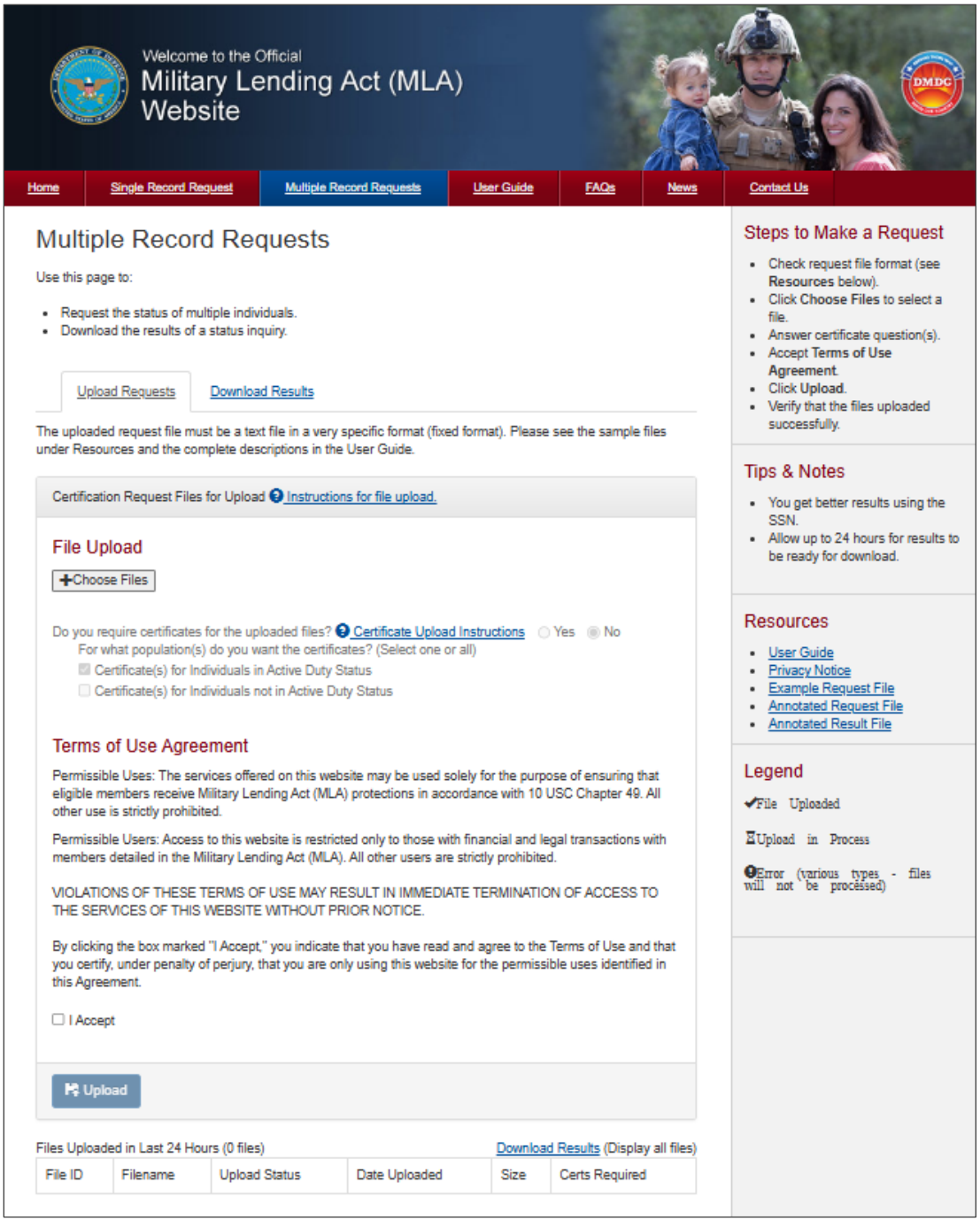


Figure 25. Upload File for Multiple Record Request

5. Click **Choose Files** to add a new file to the upload list.

   NOTE: If this is your first time at this website, it is imperative that you review Formatting the Request File prior to uploading a file.

6. A window displays, allowing you to browse your computer's directory and select the request file.
7. Once you locate and select the file, the filename will appear in the Files for Upload list. Review 'Guidelines for File Names' prior to uploading file.

8. If certificates are required for the uploaded files, click **Yes** to the prompt to have a certificate file generated.

   NOTE: The default is set to **No**, meaning the certificate file is not required and will not be created.

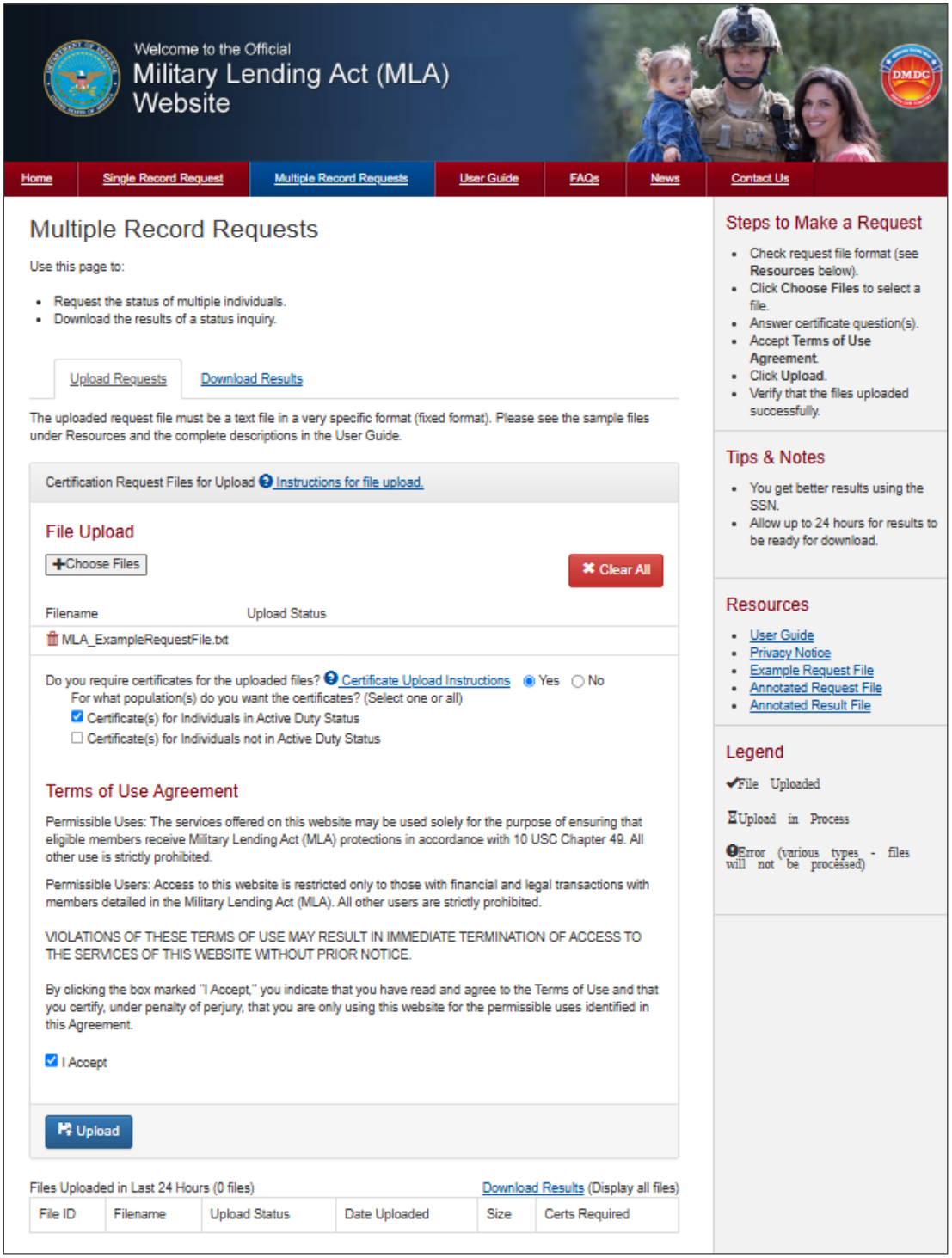


Figure 26. File Selected for Upload

9. If you select **Yes**, you are prompted to select the population you want the certificates for: individuals on active duty service and/or individuals not on active duty service.

10. Click **I Accept** to indicate that you have read and agree to the terms of use.

    NOTE: You must agree to the terms of use to run a multiple record search.

11. After making your certificate selection and agreeing to the terms of use, click **Upload**.
12. The system will validate your file to ensure it is in a usable format. If it is, the file will be uploaded. If it is not in the correct format, you will be notified immediately.

    NOTE: A file will not be processed unless it is validated.

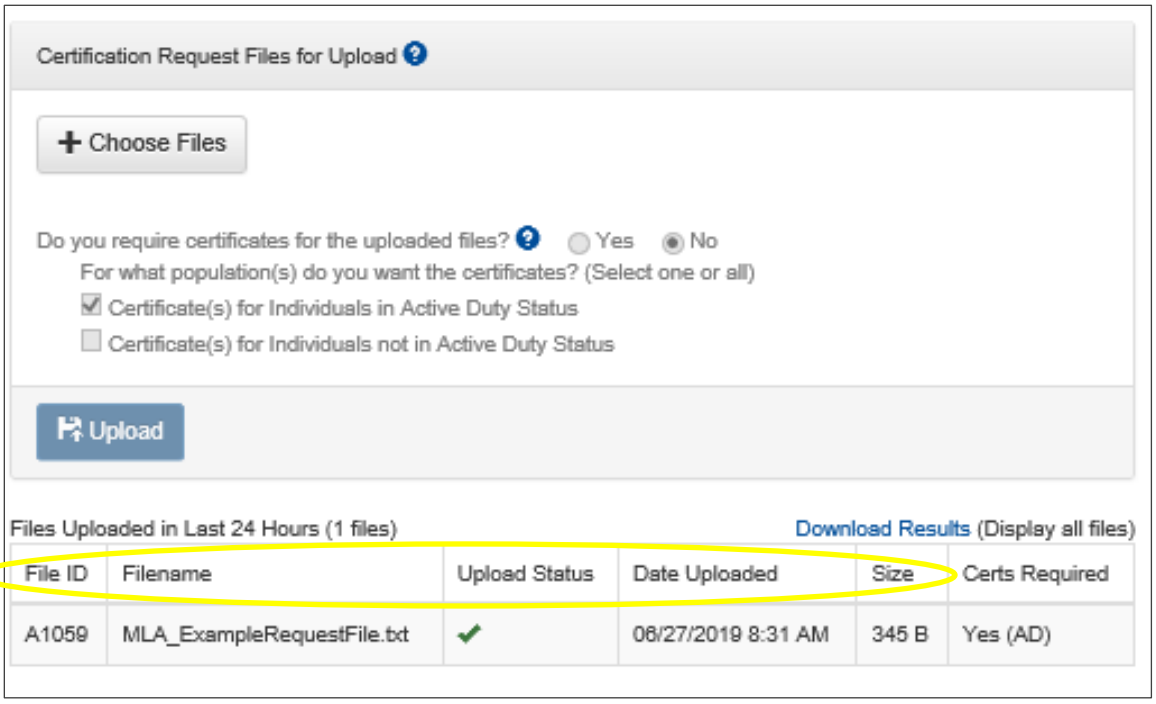


Figure 27. Files Uploaded

13. Return to the website in 24 hours to check the status of the file under the **File Status** portion of the screen.

    NOTE: The results file and the certificate file will not necessarily be ready to download at the same time.

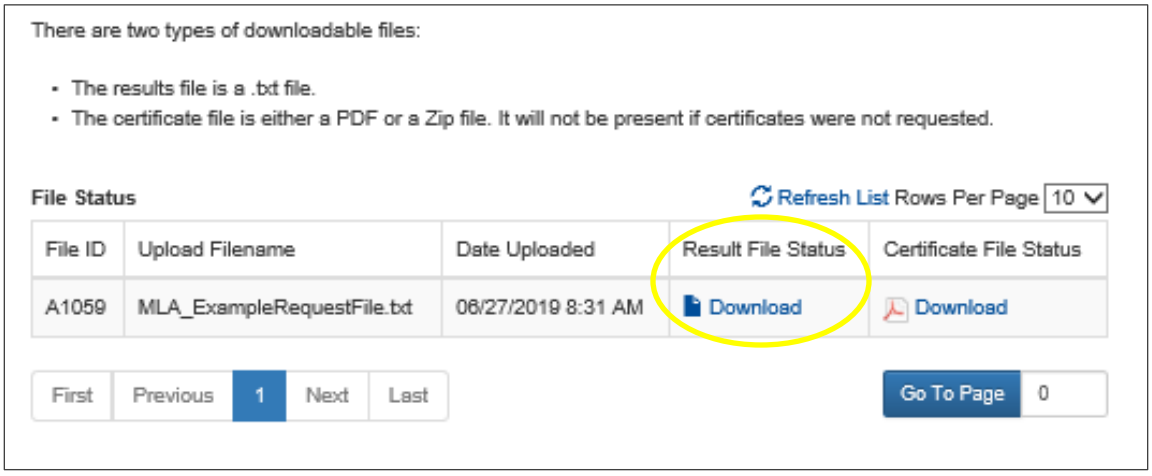


Figure 28. Files Complete, Ready for Download

14. If the results file has completed processing, the Result/Certificate File Status field on the Download Results tab will display the Results Ready Icon ( ) and a download link.
15. Click **Download**. A window displays and you can browse your computer's directories and select where to save the results file.
16. If you selected Yes to the **Do you require certificates…** option, the Certificate File Status field will display the certificate status. If the certificate file has finished processing, the status field will display the Certificate Ready Icon ( ) and the Download link.
17. Selecting the certificate file **Download** button will display a dialog box prompting you to select ZIP or PDF download format. Make a selection.

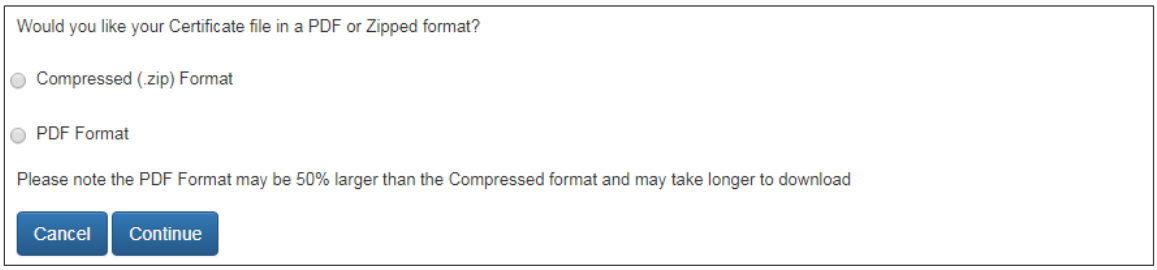


Figure 29. Certificate Format

18. Click **Submit**. A window displays and you can browse your computer's directory and select where to save the certificate file.

    NOTE: If you encounter any errors/issues, refer to the FAQs on the website.

File Status

- The MLA Multiple Record Request – Upload File(s) tab will display the file id, file name, upload status, upload date, size, and certificate required.
- The Download Request(s) tab will display file id, upload filename, upload date, results file status, and certificate file status for each file that has been uploaded.
- The upload date displays the date and time the file was uploaded.
- 15 days after the upload date, the file expires and is no longer available for download.
- 30 days after the download date, the historical record of this file is no longer visible.

  NOTE: If you are returning to the website after an extended period of time (i.e., the minimum 24-hour processing time) you must log in before you can check the status of a file.

File Names of Multiple Record Requests

- Allowed:
  - Upper and lower letters: a-z
  - Numbers 0-9
  - The underscore character (_)
- Not Allowed:
  - Spaces
  - Additional periods before the extension
  - Any special symbols or characters not mentioned above

- File names must include the extension .txt
- Maximum length of name (without file extension) is 30 characters.

Format of the Request File

A request file contains information on multiple (up to 250,000) individuals and can be used to retrieve all associated status information at one time. The file must be formatted correctly to allow the DMDC database to read and process the information in it (see Request File Example for a visual reference).

Criteria for Matching an Individual

While every field must be accounted for, the four fields that are most important for validating a match are:

- Person identifier number
- Person Identifier type code
- Date of birth
- Last name

  NOTE: Entries that are not valid will be represented in the result file with an Error code.

File Information/Limitations

The request file must be provided as follows:

- Format must be 'fixed width' (See Request File Layout/Format table for positions/lengths).
- Can contain numbers (0-9), letters (A-Z or a-z), and spaces ( ). The use of any other characters not previously listed will result in an Error Uploading File message.

  NOTE: Name fields (last, first, and middle) are exceptions as they cannot contain numbers (0-9) but can include dashes (-) and apostrophes (').

  NOTE: The customer record ID can also include dashes (-) and apostrophes (').

- Must be saved as a .txt (text only) file type.
- Must be UTF-8 encoded flat text.
- Cannot contain more than 250,000 records. The maximum number of records in a file will be enforced; this number is displayed on the MLA Batch Request Upload File screen and may change for performance reasons.

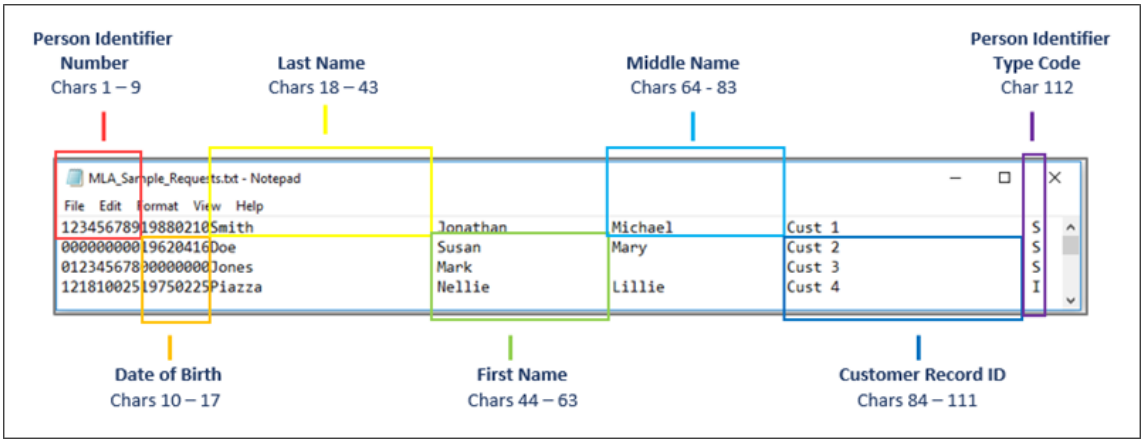


Figure 30. Request File

Position	Length	Type	Field Name	Format
1-9	9	Numeric	Person Identifier Number	Left Justified
10-17	8	Numeric	Date of Birth	Left Justified; YYYYMMDD
18-43	26	Alphabetic, plus Dash (-), and Apostrophe (')	Last Name	Left Justified
44-63	20	Alphabetic, plus Dash (-), and Apostrophe (')	First Name	Left Justified
64-83	20	Alphabetic, plus Dash (-), and Apostrophe (')	Middle Name	Left Justified
84-111	28	Alphanumeric, plus Dash (-), and Apostrophe (')	Customer Record ID	Left Justified
112	1	"S" or "I"	Person Identifier Number Type Code	Left Justified

Figure 31. Request File Format Guidelines

Field Descriptions

- **Person Identifier Number**. Either a social security number (SSN) or an individual taxpayer identification number (ITIN).
  - SSN and ITIN must be entered without spaces or dashes (e.g., 000223334).
  - SSN must be nine digits long and include leading zeros, if necessary.
  - ITIN must be nine digits long, beginning with the number 9 (e.g., 9XXXXXXXX).
- **Person Identifier Type Code**. A single alphanumeric character. It is either an “S” for social security number or an “I” for individual taxpayer identification number.
- **Date of Birth**. Must be numeric in the following format:
  - YYYYMMDD.
  - No spaces, dashes, or slashes in the date of birth.
  - No dates before 19000101.
  - No future dates allowed.
- **Last Name**. The last name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space ” “, the dash “-“, and the apostrophe “”, are allowed.
  - Do not include suffixes (Jr., Sr., III, etc.).
- **First Name**. The first name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space ” “, the dash “-“, and the apostrophe “”, are allowed.
- **Middle Name**. The middle name of the person of interest.
  - Entries in this field must be alphabetic (A-Z or a-z).
  - No special characters, other than the blank space ” “, the dash “-“, and the apostrophe “”, are allowed.
- **Customer Record ID.** An optional field for your personal use. It could be a loan ID or any other identifier you would like to link with the record.

- Entries in this field must be alphanumeric (A-Z, a-z, 0-9).
- No special characters, other than the blank space ” “, the dash “-“, and the apostrophe “’”, are allowed.

Download Results

Once a request file has been completed, a result file will be available to download.

NOTE: The result file contains the MA version number in the prefix of the filename, e.g., mla4_0_*myfilename.txt*. When upgrades to MLA occur, this allows you to identify the version of MLA that processed the file.

NOTE: If you have left the MLA website, you must log in to obtain the result file(s).

To download a result file:

1. Once logged in, the MLA Multiple Record Request – Download Results(s) screen provides a list of files available for downloading.

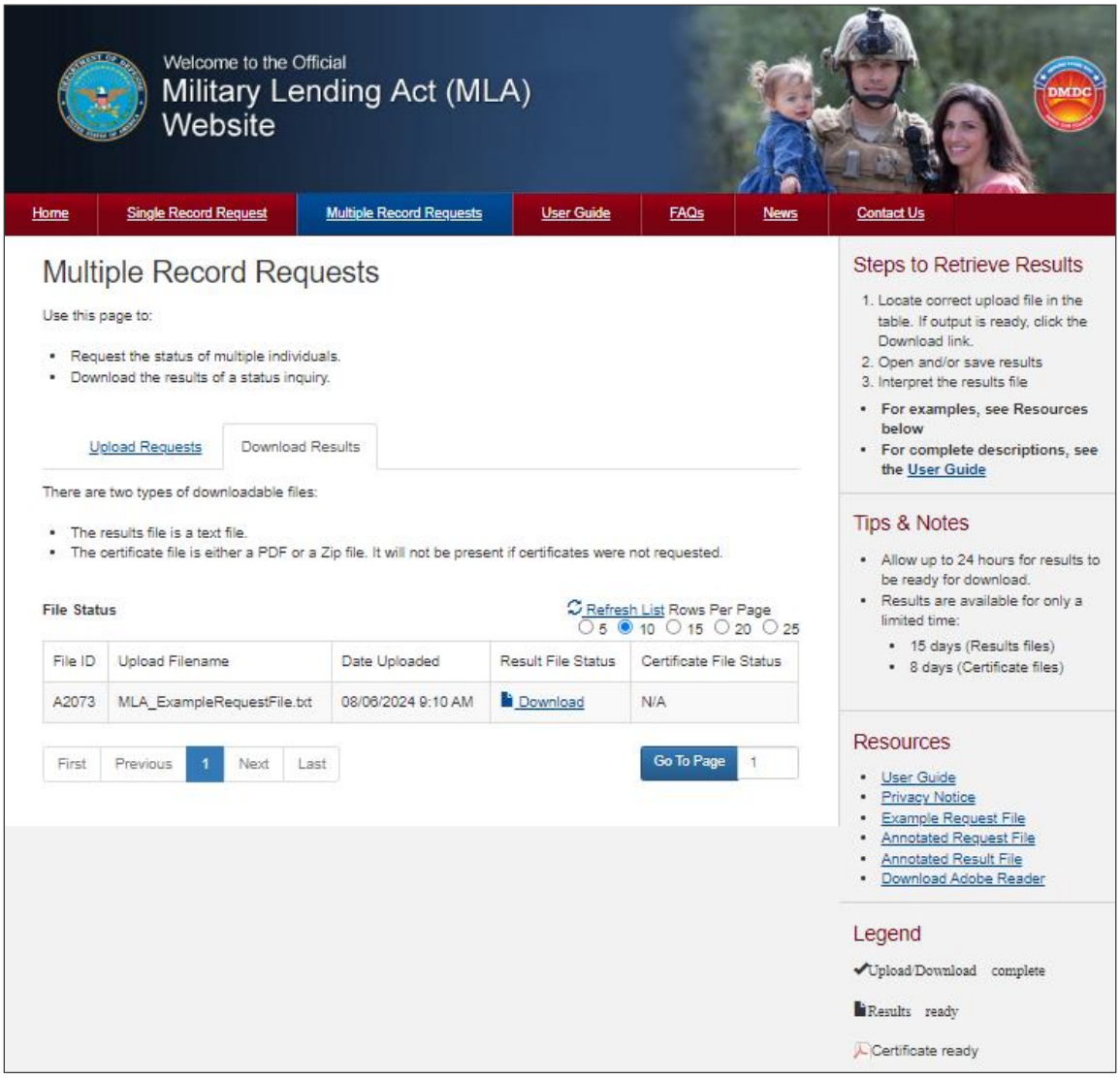


Figure 32. File Status

2. Locate the desired result file in the list and click **Download** in the results file status column associated with that file. A window will appear so you can navigate to the location on your computer where you want to save the file.
3. After saving the file, you are returned to the MLA Multiple Record Request – Upload File(s) screen.

Interpreting the Result File

A Result file includes the original information (from your Request file) and additional information added to the end; these characters are the results for each individual.

File Information

Each result file will be in a 'fixed width' format. See the examples below.

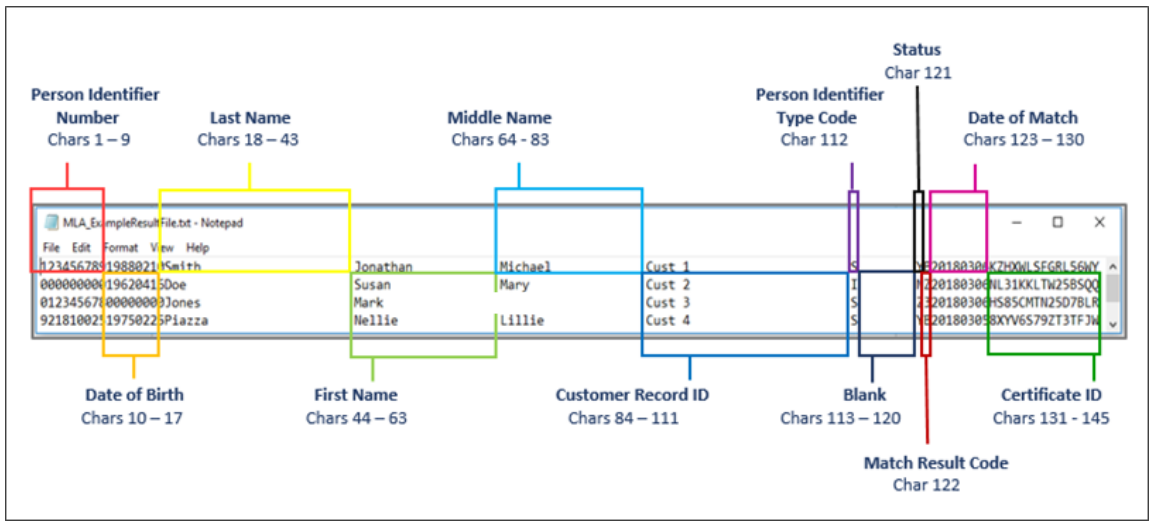


Figure 33. Result File

Position	Length	Type	Field Name	Format
1-9	9	Numeric	Person Identifier Number	Left Justified
10-17	8	Numeric	Date of Birth	Left Justified; YYYYMMDD
18-43	26	Alphabetic, plus Dash (-), and Apostrophe (')	Last Name	Left Justified
44-63	20	Alphabetic, plus Dash (-), and Apostrophe (')	First Name	Left Justified
64-83	20	Alphabetic, plus Dash (-), and Apostrophe (')	Middle Name	Left Justified
84-111	28	Alphanumeric, plus Dash (-), and Apostrophe (')	Customer Record ID	Left Justified
112	1	"S" or "I"	Person Identifier Number Type Code	Left Justified
113-120	8	Alphanumeric	Blank	Left Justified
121	1	Alphanumeric	Status	See Status description
122	1	Alphanumeric	Match Result Code	See Match Result Code description
123-130	8	Numeric	Date of Match	Left Justified; YYYYMMDD
131-145	15	Alphanumeric	Certificate ID	Left Justified

Figure 34. Result File Format Guidelines

Field Name Descriptions

For every individual in the request file, their personal information and the active duty status date is returned for reference. Match results are added to the end of each record.

- **Person Identifier Number**. Either a social security number (SSN) or an individual taxpayer identification number (ITIN).
  - SSN and ITIN must be entered without spaces or dashes (e.g., 000223334).
  - SSN must be nine digits long and include leading zeros, if necessary.
  - ITIN must be nine digits long, beginning with the number 9 (e.g., 9XXXXXXXX).
- **Date of Birth**. Must be numeric in the following format:
  - YYYYMMDD.
  - No spaces, dashes, or slashes.
  - No dates before 1900010.
  - No future dates allowed.
- **Last Name**. The last name of the person of interest as provided in the request file.
- **First Name**. The first name of the person of interest as provided in the request file.
- **Middle Name**. The middle name of the person of interest as provided in the request file.
- **Customer Record ID**. This is an optional field, and is the same value as provided in the request file, if any.
- **Person Identifier Type Code**. The person identifier type code is a single alphanumeric character. It is either an “S” for social security number or an “I” for individual taxpayer identification number.

- **Status**. This indicates if the person was on active duty on the active duty status date. The values returned describe the following (See Active Duty Definition below for further information on what qualifies as active duty):
  - **Y**: Yes, on active duty as of the search date or is a dependent of a servicemember on active duty as of the search date.
  - **N**: No, not on active duty as of the search date and is not a dependent of a Servicemember on Active Duty as of the search date.
  - **Z**: No active duty uniformed service affiliation or an issue with the data input (refer to the Match Result Code section for further information).

Active Duty Definition: Active Duty status, as reported in this file, means a member of the armed forces who is serving on:

- Active duty pursuant to title 10, title 14, or title 32, United States Code, under a call or order that does not specify a period of 30 days or fewer.
- Active Guard and Reserve duty, as that term is defined in 10 U.S.C. 101(d)(6).

Dependent Definition: Dependent, as reported in this file, means a person described in subparagraph (A), (D), (E), or (I) of 10 U.S.C. 1072(2)

- **Match Result Code**
  If MLA was able to match the individual's information from the Request file against a period of active duty in the DMDC database, the result of the match will be indicated by a Match Result Code value. The values are as follows:
  - **B: Match – Person Identifier Number, Person Identifier Type Code, Date of Birth, and Last Name**. There was a record match on person identifier number (SSN or ITIN), person identifier type code (S or I), last name, and date of birth.
  - **Z: No Match**. According to our records, the information you provided failed to match to a servicemember or dependent in our database.
- **Date of Match**
  This field is used to record the date that DMDC completed the MLA match. It is effectively the "as of" date of the match. The current active duty status of Servicemembers can and does change daily, so it's important to record when the MLA match was completed.
- **Certificate ID**
  The certificate identifier used to locate a certificate in the certificate file. This can also be blank if you did not choose to create a certificate file.

Download Certificates

Once a certificate file has been successfully completed, a certificate file will be available to download to your computer.

NOTE: The certificate file contains the MLA version number in the prefix of the filename, e.g., mla3_0_myfilename.txt. When upgrades to MLA occur, this allows you to identify the version of MLA that processed the file.

NOTE: If you have closed your browser, you must log in again to obtain certificate file(s).

To download a certificate file:

1. Once logged in, the MLA Multiple Record Request – Download Request(s) screen provides a list of files available for downloading.

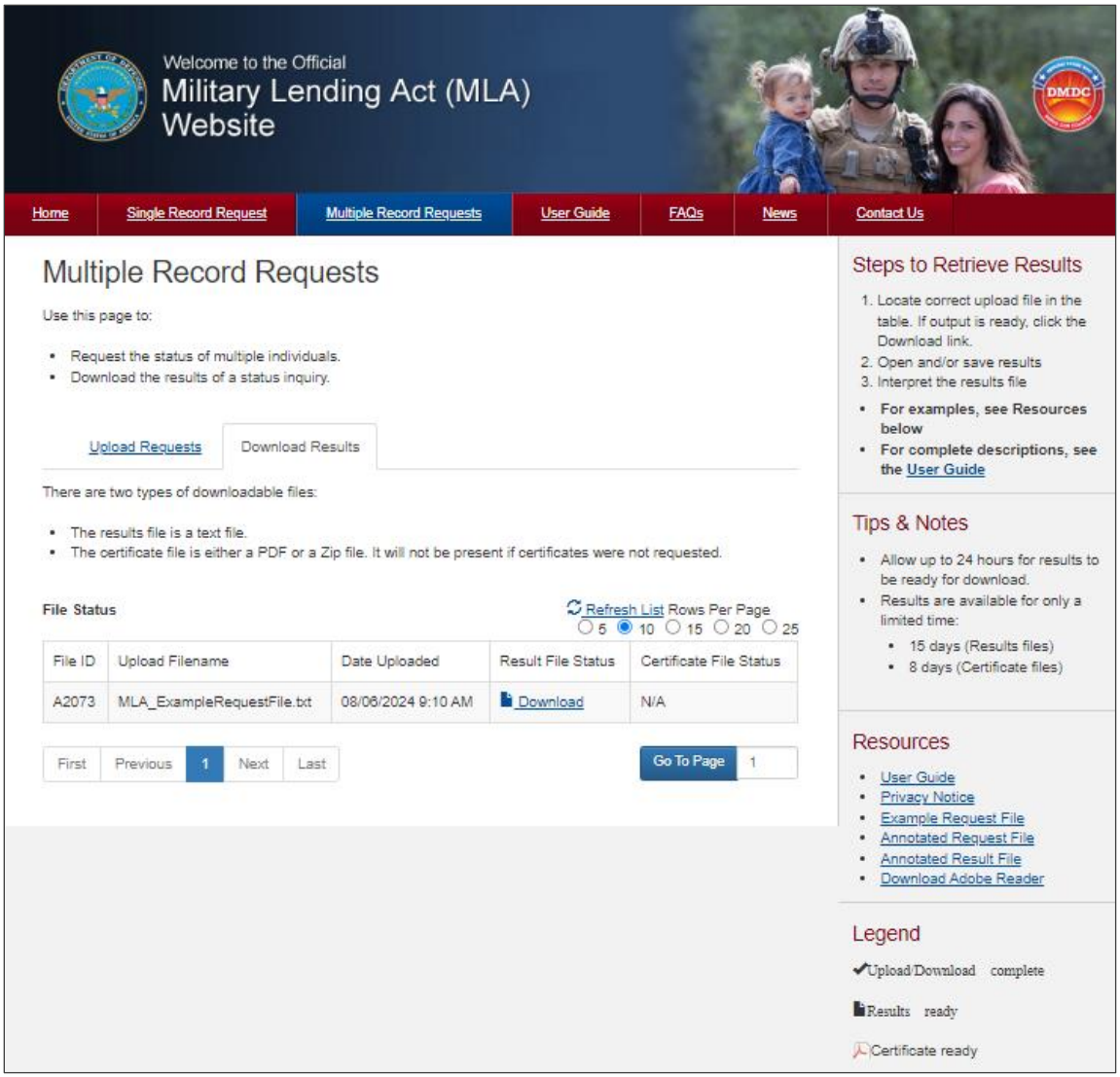


Figure 35. File Status

2. Locate the desired certificate file in the list and click **Download** in the Results File Status column associated with that file.

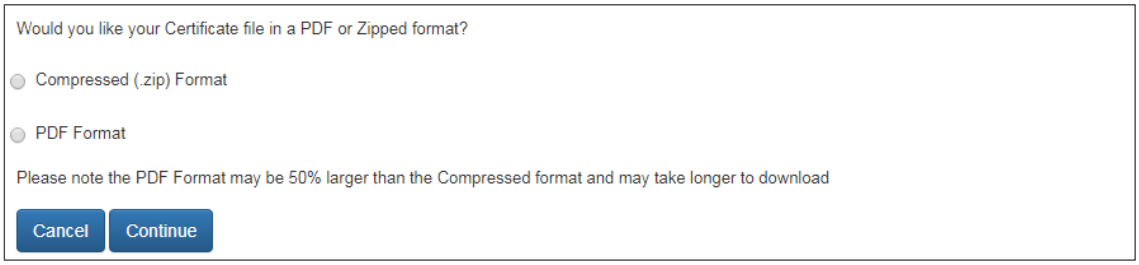


Figure 36. Certificate File

3. A window will appear for you to choose the format type, compressed (ZIP) or PDF format. Note the approximate size of the file is displayed. Click **Submit** to download the file or **Cancel** to return to the Upload File(s) screen.

4. A window will appear and you can navigate to the location on your computer where you want to save the file.
5. After saving the file, you are returned to the MLA Multiple Record Request – Upload File(s) screen.

5. Contact Information

For questions regarding information you have received from MLA, call:

Customer Data or Certificate Questions
For questions related to DEERS data, the information on MLA certificates, a service member's or dependent's status, or military service contacts, call the DMDC Contact Center Tier 1 Web:

1-800-368-3665

Technical Issues/Web Site Issues
For technical questions about site connectivity concerns, access to site, error codes, Multiple Record Requests, or general website assistance, call the DMDC Technical Support Center (DSC):

1-800-477-8227