

List of Consumer Reporting Companies

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Introduction

Below is a list of consumer reporting companies updated for 2022.¹ Consumer reporting companies collect information and provide reports to other companies about you. These companies use these reports to inform decisions about providing you with credit, employment, residential rental housing, insurance, and in other decision-making situations. The list below includes the three nationwide consumer reporting companies and several others that focus on certain market areas and consumer segments. This list is not intended to be all-inclusive, but there are many companies in it. We provide you with tips so you can determine which segments might be important to you. This list also makes it easier for you to take advantage of your legal rights to (1) obtain the information in your consumer reports, and (2) dispute suspected inaccuracies in your reports with companies as needed.

Who can see your consumer reports?

Consumer reporting companies must follow legal restrictions but generally can provide consumer [reports](#) and risk [scores](#) to an array of businesses, including:

- Lenders (including those that offer [credit cards](#), [home](#), [payday](#), personal, title, [auto](#) including auto leasing, [student loans](#), security deposit financing and lease guarantees on home rentals, and [buy-now-pay-later \(BNPL\)](#) products)
- [Employers](#) and volunteer organizations (employment screening)
- Government agencies to determine eligibility for government assistance
- Landlords and residential real estate management companies ([tenant screening](#))
- Banks, credit unions, payment processors and retail stores that accept personal checks ([check screening](#))
- Companies that market and sell products and services specifically to lower-income consumers and subprime credit applicants, such as short-term lending and rent-to-own businesses among others

¹ This list is current as of January 2022. It includes entities that have identified themselves as consumer reporting companies or have indicated they provide consumers access to their personal consumer reports when requested. The list incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. This list does not cover every company in the industry. It is not intended to be all-inclusive. Nor does it reflect determinations as to whether any particular entity is subject to the [Fair Credit Reporting Act](#). Furthermore, presence on, or absence from, this list does not indicate whether the consumer reporting company is subject to the Bureau's supervisory or enforcement authority. To provide your suggested corrections or additions to the list, contact the Bureau at CFPB_CCPD2@cfpb.gov and include "Consumer Reporting Company List" in the subject line.

- Debt buyers and debt collectors
- Insurance companies (health, life, property insurance screening)
- Communications and utility companies (e.g., mobile phone, pay TV, electric, gas, water)
- Retail stores for product return fraud and abuse screening as well as retail stores that offer financing such as appliance and rent-to-own businesses, among others
- Gaming establishments and casinos that extend credit to consumers and/or accept personal checks

You can get rejected without warning

With the exception of employment screening, users of consumer reports generally do not warn you in advance if they are about to take an adverse action against you based in whole or in part on information in your consumer reports. Outside of employment screening, adverse action notifications are provided after the fact, say, when you have already been [rejected for a loan](#), residential rental property, or auto lease. Or maybe you are approved, but with any number of costly conditions, such as being required to make a higher down payment (for example, on a home loan), or place a security deposit (for example, on a rental property or phone plan), or find a co-signer or guarantor who will be on-the-hook in the event you fail to meet your contractual obligations. The accuracy and completeness of your consumer reporting data, therefore, is extremely important.

The good news is that you have a meaningful role to play to help ensure your data are accurate and complete. The first step is to request your consumer reports. The second step is to review your reports closely. The third step is to dispute suspected inaccuracies as needed. This introduction describes these steps in detail, and provides helpful information about how you can take greater control over your consumer reporting data.

How to request a report

Under the FCRA, **all** consumer reporting companies are required to provide you a copy of the information in your report if you request it. Many must do so no less than every twelve months for free upon your request. Additionally, they must give you a free copy of your information if you request it after an adverse action is taken against you based on information in your report from that company and under other [specific circumstances](#). All consumer reporting companies must provide you with a copy of your information for a reasonable fee (for calendar year 2022, the maximum allowable [fee](#) is \$13.50). Requesting copies of your own consumer reports [does not hurt your credit scores](#). Companies that are required to provide the information in your report for free annually upon request must do so within fifteen days of receiving your request.

Not every consumer reporting company will have information on every consumer. A reporting company that specializes in insurance claim data, for example, will likely not have information about you if you have never filed an insurance claim. Also, some consumers with limited and/or out-of-date credit histories (sometimes known as “[credit invisibles](#)”) may not have enough information for credit reporting companies to have reports about them. You may be one of those consumers, although if you are making purchases using credit, or if you have credit that is delinquent and is being reported on your credit reports by a [debt collector](#), it’s unlikely.

You can get your report from most of the companies in this list for free

Most consumer reporting companies – especially the bigger nationwide companies – will provide your information to you for free. We tell you which do. A few companies in the list will also provide you with a free risk score if you request it. We tell you which of those do as well. Finally, your financial service providers might also provide you with free access to [risk scores](#). Frequently these are the same scores they use to manage their credit relationships with you. Upon review of this list and the helpful web links in it, you might decide that exercising your free legal rights and taking advantage of free services are sufficient for your needs. Think carefully before you purchase [paid](#) credit monitoring. There are many [different kinds](#) of scores available in today’s marketplace, the [credit scores and reports you buy](#) or obtain from a third party website might **not** be the ones lenders use to make decisions about you.

To order your report from a company listed below, click on the company link we provide. Some companies have separate forms for requests by postal mail. We provide links to those forms for you.

Know when to check a report

Fact-check your consumer credit reports from the three nationwide consumer reporting companies (Equifax, TransUnion, Experian) every twelve months to ensure they are [accurate and complete](#), especially if you intend to rent, or purchase with credit, a home or car, or otherwise intend to apply for credit in the near future. In response to the Coronavirus (COVID-19) pandemic, you can now request your credit reports for free weekly from each of the nationwide consumer reporting agencies through December 2022. There isn't just ["one" credit risk score](#), so it's important to focus on the reporting information itself from which risk scores are derived. If you are applying for a job, home rental, or insurance policy, also fact-check your background screening reports to ensure there are no [errors](#). We give you detailed tips on when best to check those reports in the sections below as appropriate.

[Data breaches](#) are an unfortunate reality. Scammers are taking advantage of the pandemic to con people and to engage in [identity theft](#), for example, in order to [steal unemployment benefits](#). This is [another reason](#) to check your consumer reports regularly. If you have been, or fear you may become, a victim of identity theft, you can also consider blocking third-party access to your consumer reporting data through a security ["freeze"](#).² Below we tell you which company websites offer additional information about your options to block third-party access to your consumer reporting data for certain purposes. See also our [resources](#) to avoid pandemic related scams.

Finally, be aware of additional [options](#) to take greater control of your consumer reporting data, including, if you want, to [opt-out](#) from credit and insurance direct marketing you might not want to receive, and, conversely, [what to consider](#) should you decide to share your financial data. There are also steps you can take to help keep your personal information [secure](#). These steps may include enrolling in identity theft protection services. However, it's important to understand the limits of identity theft protection services, and to consider the free alternatives described herein, by clicking-on the hyperlinks we provide. [As the FTC says](#), "nobody can guarantee you won't experience identity theft. Those services offer identity monitoring and repair — things you can do yourself, for free." The FTC provides [additional resources](#) on steps to take if you're a victim of identity theft.

² Though over three-fourths of consumers responding to a survey said they were familiar with the credit freeze process, fewer than one-third of these consumers had ever frozen their credit at one time for any reason. See Identity Theft Resource Center, *ITRC Credit Freeze Research*, (Dec. 2021), available at <https://www.idtheftcenter.org/publication/itrc-credit-freeze-research/>.

You have the right to dispute the information in your reports

If you find information in your consumer report that you believe is inaccurate or incomplete, you have the legal right to dispute the report's content with the consumer reporting company and the company that shared the information to the reporting company, such as your lender. Under the FCRA, companies must conduct – free of charge – a reasonable investigation of your dispute. A company that has provided incorrect information must correct the error and notify all of the consumer reporting companies to whom it provided the inaccurate information.

Of course, if your information is current and accurate, even if negative, you will not be able to remove it. Some may claim that they can remove negative information, or even “sweep clean” your entire credit history, but if the information in your report is [accurate and current](#) – beware! – it's probably a [credit repair scam](#).

You can learn more about [disputing](#) a reporting error on our website, and what to do if you see the [same error in more than one report](#). You can also [submit a complaint to us](#). We will forward your complaint to the company and work to get you a response.

We're here if you have complaints about your consumer reports

We handle consumer reporting complaints about report accuracy and completeness [errors](#) and other consumer reporting topics, including: if you are dissatisfied with a company's investigation of an earlier [dispute](#), if you believe your consumer report was used [improperly](#), if you have problems getting [access](#) to your own consumer reports, and if you are dissatisfied with consumer reporting products and services provided to you, such as [credit monitoring](#) and [identity protection services](#) including security freeze, fraud alert and active duty alert requests. We also handle complaints about paid [credit repair services](#). We help consumers connect with financial companies to understand issues, fix errors, and get direct responses about problems. You can submit complaints to the CFPB [online](#) or by calling (855) 411-2372.

Nationwide consumer reporting companies

Equifax, TransUnion, and Experian

These are the three big nationwide providers of consumer reports.

Website

[AnnualCreditReport.com](https://www.annualcreditreport.com)

Phone

877-322-8228 (Option 1)

Address

Central Source, LLC
P.O. Box 105283
Atlanta, GA 30348-5283

Equifax, TransUnion, and Experian reports contain:

- Personal information, such as your name, date of birth, name(s) of loan co-applicants, as well as current and past residential addresses, phone numbers and employer names.
- Information about your payment history as submitted by credit card companies, home and auto lenders (and leasing companies), and other creditors.
- How much credit you have and use.
- Information from debt collectors including unpaid medical debt that is greater than 180 days delinquent from date of service, and past-due debt from cable and phone bills.
- Some [public information](#) like bankruptcies.
- Inquiries from creditors who have requested your credit reports when you apply for credit.



Free report:

In response to COVID-19, you can now request your credit reports for free weekly from each of the nationwide consumer reporting agencies through December 2022. Typically, each of these companies will provide one free credit report every 12 months if you request it. As a result of a 2019 [settlement](#), all U.S. consumers may also request up to six free copies of their Equifax credit report during any twelve-month period through December 31, 2026. These free copies will be provided to you in addition to any free reports to which you are entitled under federal law.

AnnualCreditReport.com will route you to any of the three companies you select. Before giving you a copy of your report, each company will ask you a few detailed questions to authenticate your identity. These questions are designed to be those only you can answer. They might be questions such as asking you to verify information about an existing or closed loan. The question could ask you to identify a street address where you have *never* lived and you would respond that it was not an address where you lived. The purpose of these questions is to protect the security of your information.

If you run into difficulty getting your free Equifax, TransUnion, or Experian annual credit report(s) from AnnualCreditReport.com or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- [Equifax](https://Equifax.com), (888) 368-4329. For reports in Spanish, choose Option 8 when calling or visit [equifax.com](https://Equifax.com).
- [TransUnion](https://TransUnion.com), (833) 395-6938. For reports in Spanish, choose Option 2 when calling.
- [Experian](https://Experian.com), (888) 397-3742



Freeze your report:

Each of these companies offers you the option to freeze your report with them if you request it. By law each must freeze and unfreeze your credit file for free if you request it. You also can get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. Below is each company's freeze contact information:

- [Equifax](https://Equifax.com), (888) 368-4329
- [TransUnion](https://TransUnion.com), (833) 395-6938
- [Experian](https://Experian.com), (888) 397-3742

Equifax, TransUnion, and Experian will provide free credit monitoring services to active duty servicemembers and to National Guard members, by visiting the active military web pages of each company:

- [Equifax Active Military](https://Equifax.com/active-military)
- [TransUnion Active Military](https://TransUnion.com/active-military)
- [Experian Active Military](https://Experian.com/active-military)

Employment screening

Employment screening companies provide background and verification information such as credit history, employment, salary, and education and professional license verification to employers and others including non-profit volunteer organizations. They may also provide residential address history and Social Security Number verification; criminal arrest and conviction information, as well as fingerprint information from state and federal criminal record databases; global watchlists, motor vehicle and driver's record information; drug and alcohol testing and health screening information; and non-profit and volunteer activity verification. Employment screening can include both pre-employment screening and on-going workforce monitoring. **Many employment screening companies won't have information on you unless you authorized an employer or other end-user to obtain a report.** If possible, when you give your authorization, ask for the name(s) of the employment screening company being used. Contact those reporting companies to fact-check your reports. If the employer is checking your credit history in separate reports, from one or all three of the nationwide providers of consumer reports listed [above](#), request and review those reports too.

Accurate Background

Provides background screening services.



Free report:

The company will provide one free report if you request it and if the company has a file on you.

Website

accurate.com

Phone

800-784-3911

Address

Accurate Background, Inc.
7515 Irvine Center Drive
Irvine, CA 92618

ADP Screening & Selection Services, Inc.

Provides background screening services.

The company is a subsidiary of ADP, LLC.

Free report:

The company will provide a free report completed in the past two years if you request it and if the company has a file on you. You can also call to request a report older than two years, but only by phone.

Website

adpselect.com (Click on “Applicant Resources”)

Phone

800-367-5933 (Option 2)

Address

ADP Screening & Selection Services, Inc.
301 Remington Street
Fort Collins, CO 80524

Asurint

Provides background screening services, including, pre- and post-hire searches and workforce monitoring.

Free report:

The company will provide a free screening report if you request it and if the company has a file on you.

Website

asurint.com

Phone

800-906-2034

Address

Asurint
111 Superior Ave E
Cleveland, OH 44114

backgroundchecks.com

Provides background screening services.

backgroundchecks.com is a [HireRight](http://HireRight.com) company.

Website

backgroundchecks.com

Phone

866-265-6602

Address

backgroundchecks.com
Attn: Consumer Relations
Department
P.O. Box 353
Chapin, SC 29036

CCC Verify

Provides employment and wage information to lenders, property managers, public assistance agencies, and others.

CCC Verify is part of [Experian](#).

Free report:

If your current or past employer is a CCC Verify client, you can request your information if the company has a file on you.

Website

[CCCVerify.com](#)
[Employee registration](#)

Phone

855-901-3099

Address

Attn: Verifications
Corporate Cost Control
50 Nashua Road
Londonderry, NH 03053

Checkr

Provides background screening services.

Free report:

The company will provide a free report if you request it and if previously requested from Checkr by one of its clients. The company also provides free reports for any requesting consumer via a dedicated website: [betterfuture.com](#).

Website

[checkr.com](#)
[Request report information](#)

Phone

844-824-3257

Address

Checkr, Inc.
Attn: Privacy Questions
One Montgomery Street
Suite 2400
San Francisco, CA 94104

Cisive

Provides background screening services.

Free report:

The company will provide a free report if you request it and if the company has a file on you.

Website

[cisive.com](#)

Phone

855-881-0716

Address

Cisive
5000 Corporate Ct
Suite 203
Holtsville, NY 11742

DISA Global Solutions, Inc.

Provides background screening services.

Free report:

The company will provide a free screening report if you request it and if the company has a file on you.

Website

disa.com

[Request report form](#)

Phone

281-673-2400

Address

Disa Global Solutions, Inc.
10900 Corporate Centre Dr
Suite 250
Houston, TX 77041

EmpInfo, Inc.

Verifies and provides employment and income information to employers, lenders, rental housing managers and public assistance processors.

Free report:

The company will provide one free report every 12 months if you request it. Generally, you will not have an EmpInfo consumer report unless a company has engaged EmpInfo to create one.

Website

empinfo.com

[Request report information](#)

Phone

800-274-9694

Address

EmpInfo
5900 Silver Creek Valley Road
San Jose, CA 95138

First Advantage

Provides background screening services and post-hire workforce monitoring services.

Free report:

The company will provide one free report every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report if you request it.

Website

fadv.com

Phone

800-845-6004

Address

First Advantage Consumer
Center
P.O. Box 105292
Atlanta, GA 30348-5292

General Information Services, Inc. (GIS)

Provides background screening services.

General Information Services has merged with [HireRight](#).

Free report:

The company will provide a free report if you request it and the company has a file on you.

Website

hireright.com

Phone

866-265-4917 (Option 1)

Address

General Information Services
Consumer Relations Department
917 Chapin Road
P.O. Box 353
Chapin, SC 29036

HireRight

Provides background screening and post-hire workforce monitoring services.

Free report:

The company will provide a free report if you request it and if the company has a file on you.

Website

hireright.com

Phone

800-381-0645

Address

HireRight
Attn: Consumers Department
14002 E. 21st Street
Suite 1200
Tulsa, OK 74134

Info Cubic, LLC

Provides background screening services and post-hire workforce monitoring.

Free report:

The company will provide one free report every 12 months if you request it and if the company has a file on you.

Website

infocubic.com

Phone

303-220-0169

Address

Info Cubic, LLC
Attn: Applicant Services
116 Inverness Dr. East
Suite 525
Englewood, CO 80112

IntelliCorp

Provides background screening services.

IntelliCorp is a subsidiary of [Cisive](#).



Free report:

The company will provide one free report every 12 months if you request it.

Website

intelicorp.net

Phone

866-202-1436 or
888-946-8355

Address

IntelliCorp Records, Inc.
Attn: Compliance Department
3000 Auburn Drive
Suite 410
Beachwood, OH 44122

OPENonline

Provides background screening services.

OPENonline has been acquired by [Universal Background Screening](#).



Free report:

The company will provide one free report every 12 months if you request it and if previously requested from OPENonline by one of its clients.

Website

openonline.com
[Request report form](#)

Phone

888-381-5656

Address

OPENonline, LLC
Attn: Compliance
PO Box 5920
Scottsdale, AZ 85261

Pre-employ.com

Provides background screening services, including continuous monitoring of nationwide databases.



Free report:

The company will provide a free report if you request it and if one has been prepared by Pre-employ.com at the request of one of its clients.

Website

pre-employ.com

Phone

800-300-1821 (Ext. 139)

Address

Pre-employ.com, Inc.
Attn: Compliance Department
P.O. Box 491570
Redding, CA 96049

Social Intelligence

Provides social media screening for employers.

Free report:

If the company has a file on you for an employer or client, you can review your file if you request it.

Website

socialintel.com

[Request report information](#)

Phone

888-748-3281

Address

Social Intelligence Corp.
735 State Street
Suite 211
Santa Barbara, CA 93101

Sterling

Provides background screening and post-hire workforce monitoring services.

Free report:

The company will provide one free report every 12 months if you request it and if the company has a file on you.

Website

sterlingcheck.com

Phone

888-889-5248

Address

Sterling
Attn: Consumer Reports
4511 Rockside Road
Independence, OH 44131

The Work Number

Provides employment and income information. It includes data collected from employers and large private sector payroll processors. The Work Number provides this information to employers. It also provides this information to government agency clients to determine, for example, an applicant's social service eligibility, or, say, to inform child support collections and enforcement.

Equifax Workforce Solutions, also known as TALX Corporation, operates The Work Number. TALX is a wholly owned subsidiary of [Equifax](#).



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

theworknumber.com

Phone

866-222-5880

Address

Equifax Workforce Solutions
Attn: EDR
3470 Rider Trail South
Earth City, MO 63045

Truework

Collects data to verify employment and income.

Truework is a Zethos, Inc. service.



Free report:

If your employer uses Truework, you can use Truework to verify your employment and income information when applying for loans, jobs, and apartment rentals.

Website

truework.com

Phone

833-878-3967

Address

Truework
325 Pacific Avenue
San Francisco, CA 94111

uConfirm

Provides income and employment verification information to lenders, employment screeners, property managers and social service agencies.

uConfirm, a TCC company, is part of [Experian](#).



Free report:

If your current or past employer is a uConfirm client, you can request your information if the company has a file on you.

Website

uconfirm.com

[Request report form](#)

Phone

323-927-0750

Address

Tax Credit Co.

6255 Sunset Blvd

Suite 2200

Los Angeles, CA 90028

Universal Background Screening

Provides background screening services and employment and income verification.



Free report:

The company will provide one free report every 12 months if you request it.

Website

universalbackground.com

Phone

877-263-8033 (Option 2)

Address

Universal Background Screening

P.O. Box 5920

Scottsdale, AZ 85261

Tenant screening

Tenant screening companies provide information such as credit history, eviction information, rental history verification, identity verification, and criminal background data to landlords, property management companies, and others. If you are applying as a tenant for a residential property, ask the management company for the name(s) of consumer reporting company it will be using to screen you. Contact the screener(s) to fact-check your information and dispute suspected inaccuracies as needed. A tenant screening report with negative information in it, such as prior housing evictions, could result in a rejected lease application, or it may get approved but with tough conditions inserted into the lease agreement such as requiring you to pay twelve months of rent in advance. [Errors in your tenant screening report shouldn't keep you from finding a place to call home.](#) If a landlord refuses to rent to you or charges you more because of something in a background check, be sure to know your [rights](#) and [protections](#).

AmRent

Provides background screening services, including employment and income verification, to property management companies and real estate related businesses.



Free report:

The company will provide one free report every 12 months if you request it.

Website

amrent.com

Phone

888-898-6196

Address

AmRent Consumer Assistance
PO Box 530091
Atlanta, GA 30353

AppFolio, Inc

Provides tenant screening services to property managers.



Free report:

The company will provide a free screening report if you request it.

Website

appfolio.com

Phone

866-359-3630

Address

AppFolio Consumer Relations
50 Castilian Drive
Goleta, CA 93117

Contemporary Information Corp. (CIC)

Conducts background screening services for landlords and residential real estate management companies.

Free report:

The company will provide you with a free report if there is adverse action as a result of information in the report. The company will also provide you with a free disclosure of your “personal unlawful detainer (eviction) report” every 12 months if you request it.

Website

cicreports.com

Phone

888-316-4242

Address

CIC Consumer Relations
42913 Capital Drive
Unit 101
Lancaster, CA 93535

Experian RentBureau

Collects rent payment history data from property owners and residential real estate managers, electronic rent payment services and collection companies, and makes that information available to the multifamily housing industry through tenant screening reporting companies. Experian also includes some positive rent data it receives from Experian RentBureau in its standard credit reports. Positive rent data refers to payments that are paid as agreed between tenants and landlords.

Free report:

The company will provide one free report every 12 months if you request it.

Website

experian.com/rentbureau
[Request report form](#)

Phone

877-704-4519

Address

Experian RentBureau
P.O. Box 26
Allen, TX 75013

First Advantage Resident Solutions

Provides background screening services for property managers, owners, and leasing agents.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it by calling or emailing

consumer.documents@fadv.com.

Website

fadv.com/resident-solutions
[Request report form](#)

Phone

800-845-6004

Address

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348-5292

Real Page, Inc. (LeasingDesk)

Provides consumer data and “AI-enabled” risk scores to rental property owners and managers.

Real Page has been acquired by Thoma Bravo LP.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

realpage.com

Phone

866-934-1124

Address

LeasingDesk Screening
Attn: Consumer Relations
2201 Lakeside Blvd.
Richardson, TX 75082

RentGrow, Inc.

Provides resident screening services to property owners and managers.

RentGrow is a wholly owned subsidiary of Yardi Systems, Inc.

Free report:

The company will provide a free screening report if you request it and if the company has a file on you.

Website

rentgrow.com

Phone

800-898-1351

Address

RentGrow, Inc.
Consumer Relations
117 Huntington Avenue
Suite 1703 #74213
Boston, MA 02115

SafeRent Solutions

Provides resident screening and an applicant resident risk score to property managers and landlords.

Free report:

The company will provide one free copy of your SafeRent Solutions consumer file every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report if you request it.

Website

saferentsolutions.com

Phone

888-333-2413

Address

SafeRent Solutions
Consumer Relations
P.O. Box 3890
Coppell, TX 75019

Screening Reports, Inc.

Provides background screening services to the multifamily housing industry.

Screening Reports, Inc. is a division of BetterNOI.

Free report:

The company will provide a free report if you request it and if you have submitted a rental application that was processed by Screening Reports, Inc.

Website

screeningreports.com

Phone

866-389-4042

Address

Screening Reports, Inc.
220 Gerry Drive
Wood Dale, IL 60191

**TransUnion Rental Screening Solutions,
Inc. (TransUnion SmartMove)**

Provides tenant screening reports, estimated income insights, resident risk scores, and leasing recommendations for independent landlords and residential real estate management companies.



Free report:

The company will provide you with the tenant and income reports you authorized to landlords if you request it.

Website

mysmartmove.com

Phone

866-775-0961 (Option 4)

Address

TransUnion Rental Screening Solutions, Inc.
6430 South Fiddlers Green Circle
Suite 500
Greenwood Village, CO 80111

Check and bank screening

Banks and credit unions use check and bank screening reports to help decide whether to offer you a checking account or to cash your checks. For example, you may have negative information in your report if you had a checking account before and you have an unpaid negative balance on that account, such as from an overdraft that you have not repaid, the account was closed, or if you were suspected of fraud related to the account. If you have been a victim of bank and/or check-writing fraud, or have had prior difficulties opening or closing a bank account (such as being denied an account), review your check and bank screening report(s) and dispute them if inaccurate.

Certegy Payment Solutions, LLC

Collects check writing histories and provides check and ACH verification services for retail merchants and gaming establishments who accept checks as payment.



Free report:

The company will provide one free report every 12 months if you request it.

Website

askcertegy.com

Phone

800-237-3826

Address

Certegy Payment Solutions, LLC
Attn: CFDR Request
P.O. Box 30046
Tampa, FL 33630-3046

ChexSystems, Inc.

Provides account verification services primarily for financial institutions. Collects and reports data on checking account applications, openings, and closures, including reasons for account closure.

ChexSystems is affiliated with Fidelity National Information Services, Inc. (FNIS).

Free report and score:

The company will provide one free report every 12 months if you request it. A free score will be provided upon request too.

Freeze your report:

The company will freeze your consumer report if you request it.

Website

chexsystems.com

Phone

800-428-9623

Address

ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road
Suite 100
Woodbury, MN 55125

CrossCheck, Inc.

Provides check verification and guarantee services primarily for automotive sales and repair, building supply, home improvement, retail, medical, dental, and veterinarian industries.

Free report:

The company will provide one free report every 12 months if you request it.

Website

cross-check.com

Phone

800-843-0760

Address

CrossCheck, Inc.
Attn: Consumer Inquiry Department
P.O. Box 6008
Petaluma, CA 94955-6008

Early Warning Services

Assists financial institutions, check acceptance companies such as retail merchants, payment processors, and other financial entities in detecting and preventing fraud associated with bank accounts and payment transactions.

Early Warning is co-owned by Bank of America, Truist, Capital One, JPMorgan Chase, PNC Bank, U.S. Bank and Wells Fargo.

Free report:

The company will provide one free report every 12 months if you request it.

Website

earlywarning.com

Phone

800-745-1560

Address

Early Warning
Attn: Consumer Services Department
16552 North 90th Street
Scottsdale, AZ 85260

Global Payments Check Services LLC

Provides check screening and verification services for various consumer-facing industries.

Free report:

The company will provide one free report every 12 months if you request it.

Website

globalpayments.com

Phone

800-638-4600 (Ext. 410)

Address

Global Payments Check Services LLC
Attn: FACT ACT Support
P.O. Box 59371
Chicago, IL 60659

TeleCheck Services, Inc.

Assists retailers, financial institutions and other businesses in reducing fraud and other risks associated with accepting payments and opening accounts using check writing, and other checking account related information.

TeleCheck is a wholly-owned subsidiary of Fiserv Inc.



Free report:

The company will provide one free report every 12 months if you request it.

Website

firstdata.com/telecheck

Phone

800-366-2425

Address

TeleCheck Services, Inc.
Attn: Consumer Resolution Services
P.O. Box 6806
Hagerstown, MD 21741-6806

Personal property insurance

Fact-check your specialty insurance report when applying for insurance.

A-PLUS Property (by Verisk)

Collects and reports insurance claims and loss history associated with homes, auto or personal property.

A-PLUS Property is a subsidiary of Verisk Analytics, Inc.

Free report:

The company will provide one free report every 12 months if you request it.

Website

[verisk.com](https://www.verisk.com)

Phone

800-627-3487 (Option 2)

Address

Verisk Insurance Solutions
Consumer Inquiry Center
P.O. Box 5404
Mt. Laurel, NJ 08054

Drivers History

Provides reports to its insurance clients containing information and data collected from open public sources and government agencies regarding driving violations issued to specific individuals. Clients that are employers or potential employers can also use these reports to help determine whether someone qualifies, or remains qualified, for a particular job.

Drivers History is a subsidiary of [TransUnion](https://www.transunion.com).

Free report:

The company will provide you with a free report if there is adverse action as a result of information in the report and you request the report within 60 days of receiving the adverse action notice.

Website

[drivershistory.com](https://www.drivershistory.com)

Phone

855-694-1555

Address

Drivers History
Consumer Relations
P.O. Box 600
Woodlyn, PA 19094

Insurance Information Exchange (iiX)

Collects and reports motor vehicle records, including traffic violation data to insurance providers and prospective employers. The company also provides employment and education verification services, government sanctions searches, and criminal background checks.

Insurance Information Exchange is a subsidiary of Verisk Analytics, Inc.

Website

iix.com

[Request report form](#)

Phone

800-683-8553 (Option 6)

Address

Insurance Information Exchange (iiX)
Attn: Compliance Dept.
1574 Crescent Pointe Pkwy
College Station, TX 77845

Free report:

The company will provide a free report if there is adverse action as a result of information in the report.

LexisNexis C.L.U.E. (Auto & Property Reports)

LexisNexis C.L.U.E. (Comprehensive Loss Underwriting Exchange) is a claims information exchange. It collects and reports up to seven years of [auto](#) and [personal property](#) claims. It also provides insurance risk scores to help inform pricing and underwriting decisions for the insurance industry.

LexisNexis C.L.U.E. Inc. is affiliated with [LexisNexis Risk Solutions](#).

Website

risk.lexisnexis.com

[Request security freeze \(click on "U.S. Consumer Reports"\)](#)

Phone

888-497-0011

Address

LexisNexis Risk Solutions
Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108

Free report:

The company will provide one free report every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report if you request it.

Medical

Fact-check your medical specialty report before or when applying for private life, health, critical illness, long-term care, or disability income insurance. Generally, if you haven't applied for individual life or health insurance at an insurance company that uses services from the listed company, the company won't have a consumer report for you to request.

MIB, Inc.

Collects information about medical conditions and hazardous avocations with your authorization. It reports this information to life and health insurance companies to assess your risk and eligibility during the underwriting of individual (rather than as a member of a group) life, health, disability income, critical illness, and long-term care insurance policies.

MIB, Inc. is a subsidiary of MIB Group, Inc.

Website

mib.com

Phone

866-692-6901

Address

MIB, Inc.
50 Braintree Hill Park
Suite 400
Braintree, MA 02184-8734



Free report:

If the company has a file about you, it will provide one free report every 12 months if you request it.

Milliman IntelliScript

Collects prescription drug purchase history for quantifying the relative mortality risk of life insurance applicants and provides risk scores for underwriting decisions.



Free report:

The company will provide a free copy of your report if they have one and if you request it.

Website

rxhistories.com

Phone

877-211-4816

Address

Milliman IntelliScript
P.O. Box 2223
Brookfield, WI 53008

Low-income and subprime

Clarity Services, Inc.

Collects and provides information on payday loans, installment loans, auto loans (and leasing), check cashing services, rent-to-own transactions, telecommunication account openings, and financial services with an emphasis on the lower-income and subprime consumer market segments.

Clarity Services is owned by [Experian](#).

Website

clarityservices.com

Phone

866-390-3118 (Option 1 for security freeze; Option 4 for report request)

Address

Clarity Services, Inc.
Consumer Support Division
P.O. Box 16
Allen, TX 75013



Free report and score:

The company will provide one free report every 12 months if you request it. The company will also provide a credit risk score if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

DataX

Collects and provides consumer payment history on payday and installment loans, subprime credit cards and other specialty loans.

DataX is owned by [Equifax](#).

Website

datax.com

Phone

800-295-4790

Address

DataX, Ltd.
P.O. Box 740125
Atlanta, GA 30374



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it by mail.

FactorTrust

Collects loan performance information on nonprime consumers to provide predictive credit data, analytics and risk scoring solutions to short-term lenders, installment lenders, nonprime auto lenders (and leasing companies) and other subprime credit providers.

FactorTrust is owned by [TransUnion](#).

Website

factortrust.com

Phone

844-773-3321

Address

FactorTrust, Inc.
Attn: Consumer Inquiries
P.O. Box 390
Woodlyn, PA 19094



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

MicroBilt

Collects recurring bill repayment data, such as monthly billing data from rent, utility, phone plans, car insurance, and streaming media subscriptions to generate consumer credit reports and risk scores for businesses that offer short term, rent-to-own, auto, retail and consumer finance lending.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

microbilt.com
[Request report](#)

Phone

888-222-7621

Address

MicroBilt
Attn: Consumer Affairs Department
P.O. Box 440693
Kennesaw, GA 30160

Teletrack

Collects consumer information about, and provides data to, payday lenders, rent-to-own businesses, furniture stores that offer financing, auto finance and leasing companies, high risk consumer finance businesses, subprime home lending businesses, subprime credit card issuers, banks, credit unions, cable/telecom companies and debt buyers/collectors.

Teletrack is an [Equifax](#) company.

Website

corelogic.com/teletrack
[Request security freeze](#)

Phone

877-309-5226

Address

CoreLogic Teletrack
P.O. Box 509124
San Diego, CA 92150
Attn: Consumer Disputes Department



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Supplementary reports

The companies listed in this section sell data primarily to help entities manage credit and fraud risk. This information frequently supplements other datasets, such as the traditional credit data that the [nationwide consumer reporting companies](#) sell about you.

CoreLogic Credco

Collects and reports personal data such as property ownership and home loan obligation records; property legal filings and tax payment status; rental applications and collection accounts; consumer bankruptcies, liens, judgments, and child support obligations.



Free report:

The company will provide one free report every 12 months if you request it.

Website

corelogic.com/credco

Phone

800-637-2422

Address

Credco
Consumer Relations Department
P.O. Box 509124
San Diego, CA 92150

Innovis

Provides identity verification data to assist with fraud detection and prevention.

Innovis is a subsidiary of CBC Companies. Inc.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

innovis.com
[Request security freeze](#)

Phone

800-540-2505

Address

Innovis Consumer Assistance
P.O. Box 530089
Atlanta, GA 30353-0089

LexisNexis Risk Solutions

Collects information from public records and multiple proprietary data sources. This includes items such as real estate transaction and ownership data, lien, judgment, and bankruptcy records, professional license information, and historical addresses on file.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

risk.lexisnexis.com
[Request security freeze \(click on "U.S. Consumer Reports"\)](#)

Phone

866-897-8126

Address

LexisNexis Risk Solutions
Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108

SageStream, LLC

Collects information from, and provides supplementary consumer reports to, auto lenders, credit card issuers, retailers, utilities and mobile phone service providers among other service providers.

SageStream is owned by [LexisNexis Risk Solutions](#).



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

sagestreamllc.com

Phone

888-395-0277

Address

SageStream, LLC
LexisNexis Risk
Solutions Consumer
Center
P.O. Box 105108
Atlanta, GA 30348-5108

Utilities

National Consumer Telecom & Utilities Exchange (NCTUE)

This membership of companies collects and shares information on new telecom and utility connect requests, account and payment histories including delinquencies and charge-offs, associated with telecommunications, pay TV, and utility (electric, gas, water) services.



Free report:

The company will provide one free report every 12 months if you request it.



Freeze your report:

The company will freeze your consumer report if you request it.

Website

nctue.com

Phone

866-349-5185

866-349-5355 (security freeze)

Address

NCTUE Disclosure Report

Exchange Service

Center - NCTUE

P.O. Box 105161

Atlanta, GA 30348

Security Freeze

Exchange Service

Center - NCTUE

P.O. Box 105561

Atlanta, GA 30348

Retail

The Retail Equation

Monitors and reports to merchants retail product return and exchange fraud and abuse.

The Retail Equation is owned by Appriss, Inc.

Free report:

The company will provide a free report if you request it.

Website

theretailequation.com

Phone

800-652-2331

Address

The Retail Equation

P.O. Box 51373

Irvine, CA 92619-1373

Gaming

NCC (National Cred-A-Chek, Inc.)

Provides consumer data to help gaming establishments manage credit and fraud risks.

NCC is owned by NRT Technology Corp.

Free report:

The company will provide one free report every 12 months if you request it.

Website

nccreports.com

Phone

800-421-2168

Address

National Cred-A-Chek
3770 4th Ave
San Diego, CA 92103

VIP Preferred

Provides consumer data to assist casinos and other gaming establishments such as racetracks to manage the risk associated with check-cashing settlement services to consumers.

VIP Preferred is a Global Payments solution.

Free report:

The company will provide one free report every 12 months if you request it.

Website

vippreferred.com

Phone

800-638-4600 (Ext. 410)

Address

Global Payments Gaming
Services, Inc.
Attn: FACT ACT Support
P.O. Box 59371
Chicago, IL 60659