List of Consumer Reporting Companies



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Introduction

Below is a list of consumer reporting companies updated for 2025.[1] Consumer reporting companies collect information and provide reports about you to other companies (users). These users buy these reports to inform decisions about providing you with credit, employment, residential rental housing, insurance, and in certain other decision-making situations. The list below includes the three largest nationwide consumer reporting companies and several others that focus on certain market areas, consumer segments, and types of users. This list is not all-inclusive, but there are many companies on it. We provide you with tips so you can determine which segments and companies might be important to you. This list also makes it easier for you to take advantage of your legal rights to (1.) request the information in your consumer reports, (2.) dispute suspected inaccuracies in your reports with companies as needed, and (3.) block certain third-party access to your credit reports through a security freeze.

Who can see your consumer reports?

Consumer reporting companies must follow legal restrictions, but generally 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 in some instances, buy-now-pay-later (BNPL) products)
- Employers and volunteer organizations (pre-employment screening and on-going employee monitoring)
- Government agencies to determine eligibility for government assistance
- Landlords and residential real estate management companies for short- and long-term residential property rentals (tenant screening)
- Banks, credit unions, and merchants that accept personal checks and electronic funds transfer (EFT) payment transactions (check screening)

[1] This list is current as of January 2025. It includes entities that have identified themselves as "consumer reporting agencies" (as that term is defined in the Fair Credit Reporting Act) or have indicated they provide consumers access to information they have collected about them. The list is intended for the personal use of consumers. It incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. This list is not intended to be all-inclusive and does not cover every company in the industry. Nor does it reflect determinations as to whether any particular entity is subject to the Fair Credit Reporting Act, or 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.

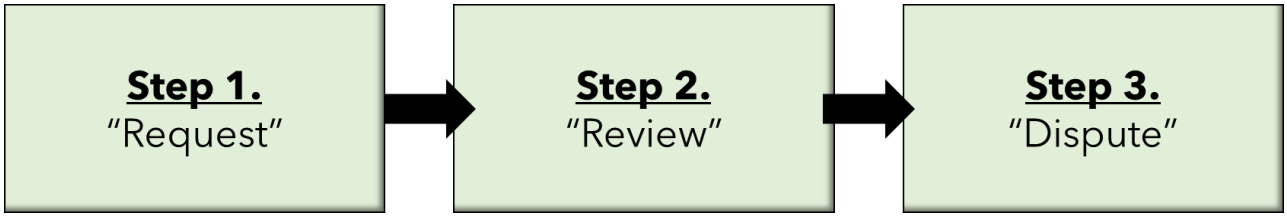
- Companies that provide short-term lending, rent-to-own lending, and certain other products and services specifically to lower-income consumers and subprime credit applicants
- Debt buyers and debt collectors
- Insurance companies (health, life, auto and other property insurance screening)
- Telecommunication 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 for gambling and sports betting

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. In most instances, adverse action notifications are provided after the fact, say, when you have already been rejected for a loan, bank account, 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. As Figure 1 shows below, it's a three-step process: 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.

Figure 1: Know your data – Three step process



Source: CFPB, January 2025.

Step 1. "Request": Get your report from the companies on this list (often for free)

Under the Fair Credit Reporting Act, **all** consumer reporting companies are required to provide you a copy of the information in your report if you request it and many do so for free. The bigger nationwide companies must provide you a free report no less than once every twelve months upon your request (and within fifteen days of receiving your request). As detailed below, you can currently request your data from the three largest nationwide consumer reporting companies on a **weekly basis**.

Additionally, consumer reporting companies must give you a free copy of your information if you request it after an adverse action is taken against you (e.g., you are denied credit, a bank account, employment, housing, or another benefit) 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 2025, the maximum allowable fee is $15.50). Requesting copies of your own consumer reports does not hurt your credit scores.

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. Employment and tenant background check companies may not collect information about you until you have applied for a job or apartment, respectively. Also, some consumers with limited and/or out-of-date credit histories (sometimes known as "credit invisible" consumers) 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.

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. Upon review of this list and the web links in it, you might decide that exercising your free legal rights are sufficient for your needs. Think carefully before you purchase paid credit monitoring. There are many different kinds of credit scores. The credit scores and reports you buy or obtain from your bank, credit card company, lender, or a third party website might **not** be the ones lenders use to make decisions about you. As such, we think it's important to focus on the reported information itself from which risk scores are derived.

Step 2. "Review": Know when to check a report

Fact-check your consumer credit reports from the three largest nationwide consumer reporting companies (Equifax, TransUnion, Experian) at least every twelve months to ensure they are accurate and complete, especially if you intend to rent, purchase a home or car with credit, or otherwise intend to apply for credit in the near future. 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 and how to best check those reports in the sections below.

Check your credit reports if you suspect you have been a victim of identity theft. Look for accounts on your reports that you don't recognize or names or addresses that don't belong to you. See also our resources to avoid common scams. Consumers reported losing more than $10 billion to fraud in 2023, an increase of 14 percent over the previous year, according to the FTC. This number captures only the initial dollar amount lost. As described below, consumers face ongoing challenges after a fraud event that go beyond the amount of money stolen. While everyone is at risk, certain demographic groups like servicemembers and older consumers are at increased risk of identity theft and scams. Visit our website for related resources specifically for servicemembers, older consumers and legal guardians of minors. The FTC provides additional resources on steps to take if you're a victim of identity theft.

Unless you are actively shopping for credit you should seriously consider restricting third party access to your credit reporting data through a free security "freeze." We favor it because it is the only option available for free by law that can prevent scammers from opening new credit accounts in your name where credit reports are a necessary prerequisite to extending credit. By freezing your credit reporting data, you have a better chance of avoiding harms *before* they happen. Paid credit monitoring and "identity theft protection" services generally alert you to changes in your credit report(s) *after* they have already happened. Below we tell you which companies offer additional information about your options to freeze your data for free.

When scammers take out loans in your name, it can cause serious harm even though it was in fact the lender and not you that was robbed. Signs that a scammer has taken out a loan in your name include: (1.) You start getting strange calls from debt collectors you don't know about past due debt you don't recognize; (2.) Your credit scores drop significantly without a clear cause; (3.) Without warning, your credit card lenders abruptly cut your credit card lines, and (4.) if you are among the millions of workers with a security clearance – for example, if you are in the military, or if you work in an industry like financial services that routinely monitors your credit files – you might get a phone call from your employer's human resources department. As a result of these harms, you may need to complete and submit ID theft paperwork with enforcement authorities, as well as file credit report disputes and block requests with credit reporting companies and lenders in order to remove inaccurate data from your credit reports. Freezing your credit reporting data significantly reduces the risk of these harms from happening, and it's free.

Finally, there are additional options to take greater control of your consumer reporting data. You can opt-out of consumer reporting companies sharing your data for credit and insurance direct marketing you might not want to receive. Conversely, there are some things to consider should you decide to share your financial data. There are also steps you can take to help keep your personal information secure.

Step 3. "Dispute": You have the right to request corrections to 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 provided the information to the reporting company, such as your lender. Under the Fair Credit Reporting Act, companies must conduct – free of charge – a reasonable investigation of your dispute. A company that has provided incorrect information must investigate the dispute and, if it finds the information is incomplete or inaccurate, 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 do not have the right to have it removed. Some services may claim that they can remove negative information, "wash," 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. Legitimate companies will never ask you to dispute accurate information or claim identity theft where none has occurred, or do these on your behalf. You shouldn't need to hire anyone to fix your credit history, but if you have and want to cancel your service, we provide tips on how best to do so, especially if you find that the credit repair organization has over-promised and under-delivered.

You can learn more about disputing a reporting error on our website, including what to do if you see the same error in more than one report. You can also learn more about your rights to get adverse items removed from your consumer reports if you have been a victim of human trafficking.

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

You can also submit a complaint to us. We will forward your complaint to the company and work to get you a response. 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 paid credit monitoring and "identity theft protection" services, and free FCRA-protected 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

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 employment history if your creditors report it.
- 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 365 days delinquent from date of service and over $500, and past-due debt from cable and phone bills.
- Some public information like bankruptcies.
- Two types of inquiries: Hard inquiries are from creditors who have requested your credit reports when you apply for credit. Soft inquiries include reviews of existing accounts by lenders, prescreening inquiries by prospective lenders, and your requests for your credit reports. Soft inquiries are shown only to you when you request a copy of your credit report – they are not included in reports shared with third parties, and do not impact your credit scores.

Free weekly report:

Since the COVID-19 pandemic, you can request your credit reports for free weekly from each of these companies.

AnnualCreditReport.com will route you to any of the three companies you select. Before giving you a copy of your report, each company may ask you a few detailed questions to authenticate your identity or may require two-factor authentication. Authentication questions are designed to be those only you can answer. They might be questions 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 credit report(s) from AnnualCreditReport.com or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- Equifax, (888) 378-4329. For reports in Spanish, choose Option 8 when calling or visit equifax.com.
- TransUnion, (800) 916-8800. For reports in Spanish, choose Option 2 when calling.
- Experian, (888) 397-3742.

Freeze your report:

By law each of these companies must freeze and unfreeze your credit file upon request and must do so at no charge to you. You also can get a free freeze for your children who are under age 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, (888) 378-4329
- TransUnion, (800) 916-8800
- Experian, (888) 397-3742

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

- Equifax Active Military
- TransUnion Active Military
- Experian Active Military

Employment screening

Employment screening companies provide information such as credit history, employment, salary, and education and professional license verification to employers and others, including to non-profit volunteer organizations and to government agencies such as to verify employment income to determine eligibility for government assistance. They 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; status on global watchlists, motor vehicle and driver's record information; drug and alcohol testing and health screening information; non-profit and volunteer activity verification; and social media screening. Employment screening sometimes includes 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. Employers must take certain steps before they decide not to hire, keep or promote you because of something in a background report. Employment screening will not impact your credit scores.

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.
200 Spectrum Center Drive
Suite 100
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
888-606-7868 (Option 2)

Address
ADP Screening & Selection Services, Inc.
Attn: Consumer Support
2950 East Harmony Road, Suite 130
Fort Collins, CO 80528

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
P.O. Box 14730
Cleveland, OH 44114

backgroundchecks.com

Provides background screening services and income and employment verification.

backgroundchecks.com is a HireRight company.

Free report:

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

Website
backgroundchecks.com

Phone
866-265-6602

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

Blend Insights

Provides consumer permissioned employment, income and bank asset verification information to lenders.

Free report:

The company will provide a free report at your request if you have recently applied for credit and your lender uses Blend in their credit decisioning process.

Freeze your report:

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

Website
blend.com

Phone
855-520-1012

Address
Blend Insights, Inc.
415 Kearney Street
San Francisco, CA 94108

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

Certiphi

Provides background screening services tailored to the healthcare industry.

Free report:

The company will provide a free report if you request it, and if it has previously run a background report on you.

Website
certiphi.com

Phone
800-260-1680

Address
Certiphi Screening
Consumer Care Department
P.O. Box 541
Southampton, PA 18966

Checkr

Provides background screening and post-hire workforce monitoring 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.

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 and post-hire 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
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

Experian Verify

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

Free report:

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

Website
experianverify.com

Phone
866-312-8266

Address
Experian Verify
P.O. Box 1971
Woodstock, GA 30188

Fama Technologies

Provides social media screening for employers, "powered by a team of FCRA-trained analysts who can identify wholly human patterns like parody, context, sarcasm, or innuendo so that nothing is misinterpreted or falsely attributed to an employment candidate."

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
fama.io

Request report information

Phone
888-748-3281

Address
Fama Technologies
735 State Street
Suite 211
Santa Barbara, CA 93101

First Advantage Corporation

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.

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

Ferretly

Provides social media screening services by analyzing and surfacing behaviors from publicly sourced information including social media platforms and other online sources.

Free report:

You can request your information by email request, if the company has a file on you. You will not have a file unless a company has engaged Ferretly to create one.

Website
ferretly.com

Email
compliance@ferretly.com

Phone
833-337-7385

Address
Ferretly
16 N. Washington Street
Suite 102
Easton, MD 21601

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
866-521-6995

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

IntelliCorp

Provides background screening services with a focus on pre-employment, healthcare and non-profit employment screening respectively. It also offers tenant screening.

IntelliCorp is a subsidiary of Cisive.

Free report:

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

Website
intellicorp.net

Phone
888-946-8355 or
866-202-1436 for Spanish

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
877-263-8033 (Option 1)

Address
OPENonline
Attn: Compliance
7127 South Riverside Pkwy
Tulsa, OK 74136

Pinwheel

Collects consumer permissioned income and employment data for banks, lenders and credit unions.

Free report:

If you have given permission to your financial institution to access your income and employment data using Pinwheel, you can access, review and dispute your data using the Pinwheel portal.

Website
pinwheelapi.com

Email
fcra@getpinwheel.com

Address
Pinwheel
36 E 12th Street
Floor 2
New York, NY 10003

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
855-940-3232 or
530-629-5296 (Option 3)

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

Sterling

Provides background screening and post-hire workforce monitoring services.

Sterling has been acquired by First Advantage.

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
6150 Oak Tree Boulevard, Suite 490
Independence, OH 44131

The Work Number

Provides employment and income information to employers. It also provides this information to government agencies to determine an applicant's eligibility for public assistance programs, and lenders reviewing applications for credit.

Equifax Workforce Solutions, LLC ("EWS"), formerly known as TALX Corporation, operates The Work Number. EWS is a wholly owned subsidiary of Equifax.

Free report:

The company will provide a free report upon request.

Freeze your report:

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

Website
theworknumber.com

Phone
866-222-5880 or
866-604-6570

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

Truework

Collects data to verify employment and income.

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

Request report information

Phone
833-878-3967

Address
Truework
One Montgomery Street Suite 2400
San Francisco, CA 94104

Universal Background Screening

Provides background screening services, social media screening, 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 1)

Address
Universal Background Screening
P.O. Box 5920
Scottsdale, AZ 85261

Tenant screening

Tenant screening companies provide information such as credit history, eviction information, rent payment history, identity verification, income and employment verification, and criminal background data to landlords, property management companies, and others. A tenant screening report with negative information in it, such as prior housing evictions or past due rent payments in collections, could result in a rejected lease application. Or it could result in approval of the application, but with tough conditions inserted into the lease agreement, such as a requirement that you pay months of additional rent in advance or a higher security deposit. **Most tenant screening companies won't have information on you unless you apply for rental housing or otherwise authorize a landlord or property manager to obtain a report from them.** However, you should check in advance for errors in your credit reports, since a credit report is a common component of tenant screening. Additionally, landlords may request your credit report as a "hard" inquiry; doing so could lower your credit scores. This is especially important to keep in mind if you intend to shop rental housing and submit multiple lease applications with different landlords. Finally, if you are rejected as a tenant for a residential property, or "conditionally accepted" with certain adverse conditions such as requiring a co-signer or a larger deposit or a higher rent payment than other applicants, the landlord or management company must provide you with an adverse action notice that includes the name(s) of the consumer reporting company it used to screen you. Contact the screener(s) to fact-check your information and dispute suspected inaccuracies as needed. 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. For more information on the tenant screening market, see our Tenant Background Checks Market Report.

AmRent

Provides tenant screening services, including employment and income verification, to property management companies and landlords.

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
P.O. Box 530091
Atlanta, GA 30353

AppFolio, Inc.

Provides tenant screening services to property management companies and landlords.

Free report:

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

Website
appfolio.com

Phone
866-359-3630

Address
AppFolio Screening Consumer Relations
70 Castilian Drive
Goleta, CA 93117

Contemporary Information Corp. (CIC)

Provides 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
3700 Crestwood Pkwy, #300
Duluth, GA 30096

Experian RentBureau

Provides rent payment history data to the multifamily housing industry through tenant screening 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 tenant 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 resident screening services 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.

Website
realpage.com

Phone
866-934-1124

Address
LeasingDesk Screening
Attn: Leasing Desk Screening 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 Consumer Relations
68 Harrison Avenue
Suite 605 #74213
Boston, MA 02111-1929

SafeRent Solutions

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

SafeRent Solutions has been acquired by Park Hill Holdings.

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 rental property managers and building owners in 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
954-526-6110

Address
Screening Reports, Inc.
2900 Monarch Lakes Blvd,
Suite 201
Miramar, FL 33027

TransUnion Rental Screening Solutions, Inc. (TransUnion SmartMove)

Provides tenant screening reports, estimated income insights, resident risk scores, and leasing recommendations for landlords.

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
800-230-9376 (Option 4)

Address
TransUnion Rental Screening Solutions,
Attention: Consumer Dispute Team
P.O. Box 800,
Woodlyn, PA 19094

Deposit account & payments screening

Banks, credit unions, and an array of consumer facing industries and merchants use deposit account and payments screening to help decide whether to offer you a checking or savings account, or to accept your personal checks and your electronic funds transfer (EFT) payment transactions. Some lenders also use deposit and payments account history data to inform eligibility and pricing for credit. 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, if the account was closed by the bank, or if you were suspected of fraud related to the account. If you have been a victim of bank account 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. If declined for a new checking or deposit account, the bank must provide you with an "adverse action" notice that includes the name and contact information of the screening company from which the bank got the report. You can contact the reporting company and request a free copy of the report.

Certegy Payment Solutions, LLC

Provides check and ACH verification services for financial institutions and a variety of consumer facing industries including gambling, government, health, retail, transportation and more.

Variant Equity Advisors, LLC owns Certegy.

Free report:

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

Website
askcertegy.com

Request report form

Phone
800-237-3826

Address
Certegy Payment Solutions, LLC
Attn: CFDR Request
P.O. Box 908
Grand Junction, CO 81502

Chex Systems, 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. Provides deposit account information to lenders evaluating whether to offer credit to consumers with damaged, little or no credit history.

Chex Systems is owned by the eFunds subsidiary of 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
Chex Systems, Inc.
Attn: Consumer Relations
P.O. Box 583399
Minneapolis, MN 55458

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, LLC

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. Provides deposit account data to lenders evaluating whether to offer credit to consumers with little to no credit history.

Early Warning is co-owned by Bank of America, Capital One, JPMorgan Chase, PNC Bank, Truist, 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
5801 N. Pima Rd
Scottsdale, AZ 85250

Global Payments Check Services LLC

Provides check screening and verification services for various consumer-facing industries, including retail, financial services, nonprofit and more.

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 480357
Niles, IL 60714-0357

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. Provides payments data to lenders for credit underwriting purposes.

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 or renewing insurance. Property insurance companies buy your claims and loss history data from consumer reporting companies. They use it to determine insurance eligibility and rates. Some of these consumer reporting companies may also share your driving behavior data with auto insurers. They gather this data from your mobile phone or your motor vehicle, using GPS technology known as “telematics.” Insurers use this information to set prices for auto insurance when you get a quote or renew your policy, as described below.

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

Phone
800-627-3487 (Option 2) or
800-709-8842

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

Arity

Collects and reports driving behavior data and score using telematics technology collected through mobile devices (such as mobile phones), and in-vehicle solutions. Driving behaviors reported include total number of trips, miles traveled start dates and times; acceleration and speeding occurrences; whether and how many miles driving on a weekday or weekend; number of night driving miles; phone usage; and braking occurrences.

Arity is owned by Allstate Corporation.

Free report and score:

The company will provide you with a free report and driving score (if available) every 12 months if you request it and if they have a file on you. You will not have a file unless you have opted to share your driving data in a phone app Arity partners with and have opted into sharing your driving data as part of an insurance quote.

Website
arity.com

Request report form

Phone
800-654-1412

Address
Arity
P.O. Box 227328
Dallas, TX 75222-7238

Connected Analytic Services (CAS)

Collects and reports driving behavior data using telematics technology collected through mobile devices, or other processes to insurance companies. Driving behaviors reported may include braking and acceleration patterns, vehicle speed, time of drive and distance traveled.

CAS is an affiliate of Toyota.

Free report:

The company will provide you with an annual report if you request it, once vehicle ownership is verified and if they have data for your vehicle. CAS will not have data for your vehicle unless you have opted to share your driving data with CAS via their vehicle manufacturer's mobile phone application or another process authorized by the manufacturer.

Website
connectedanalyticsservices.com

Email
Annual driving report: fcra-notice@connectedanalyticservices.com
Claims data report: CASClaims-notice@connectedanalyticservices.com

Address
Connected Analytic Services
7600 Windrose Avenue
Suite G-240
Plano, TX 75024

Drivers History

Provides reports to insurance clients that underwrite policies and investigate insurance claims. These reports contain 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 also use these reports to evaluate whether someone qualifies, or remains qualified, for a particular job.

Drivers History is a subsidiary of TransUnion.

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

Phone
855-694-1555

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

Insurance Information Exchange (iiX, also known as Transportation Employment Screening)

Collects and reports motor vehicle records, including traffic violation data to insurance providers and employers. The company also provides employment (Department of Transportation-compliant) and education verification services, government sanctions searches (OFAC, Medicare/Medicaid sanctions), and criminal background checks.

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

Free report:

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

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

LexisNexis C.L.U.E. & Telematics OnDemand

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 to help inform pricing and underwriting decisions for the insurance industry. LexisNexis also collects and reports driving behavior ("Telematics OnDemand") data for auto insurance pricing.

LexisNexis C.L.U.E. Inc. and Telematics OnDemand are affiliated with 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
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

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. It reports this information to life and health insurance companies with your authorization to assess 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.

Free report:

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

Website
mib.com

Phone
866-692-6901

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

Milliman IntelliScript

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

IntelliScript is part of Milliman, Inc.

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 & 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.

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 score if you request it.

Freeze your report:

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

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

DataX, Ltd.

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

DataX is wholly owned by 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 by mail.

Website
datax.com

Phone
800-295-4790

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

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.

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
factortrust.com

Phone
844-773-3321

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

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 or
800-884-4747 (Option 5)

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

Teletrack, LLC

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 owned by 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
consumers.teletrack.com

Phone
877-309-5226

Address
Teletrack, LLC
P.O. Box 740008
Atlanta, GA 30374

Supplementary reports

The companies listed in this section sell data primarily to entities that 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.

Innovis

Provides credit and identity verification data.

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 or
866-712-0021

Address
Innovis Consumer Assistance
P.O. Box 530088
Atlanta, GA 30353-0088

LexisNexis Risk Solutions

Provides information to financial institutions, insurance carriers, healthcare providers and government agencies from public records and multiple proprietary data sources. Information provided includes 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.

LexisNexis Risk Solutions owns SageStream.

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
866-897-8126

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

Telecom & utilities

Telecommunications, cable and utility companies often check your credit and other reports when you apply for their services. Applying for their services will not impact your credit scores.

National Consumer Telecom & Utilities Exchange (NCTUE)

This consortium of member companies collects and shares information on new telecom and utility connect requests, paid-as-agreed and past-due account and payment histories including delinquencies and charge-offs, associated with telecommunications, pay TV, and utility (electric, gas, water) services. Equifax Information Services is the contracted servicer that manages the NCTUE database on its members' behalf. Equifax is not a member of the NCTUE.

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
866-343-2821 (dispute)
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 suspected 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

Gambling & sports betting

Central Credit, LLC

Provides consumer credit information to a network of gaming establishments when casino operators extend lines of credit.

Central Credit LLC is a subsidiary of Everi Payments, Inc.

Free report:

The company will provide a free report in connection with an adverse action as a result of information in the report.

Website
everi.com

Phone
800-566-2087

Address
Everi Payments
7250 S Tenaya Way
Suite 100
Las Vegas, NV 89113

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 casinos (in-person and online), online sports betting (sportsbooks and fantasy sports), and other gaming establishments such as racetracks, to assess the risk associated with check-cashing settlement, ACH acceptance and similar fund transfer and cash advance services for consumers.

VIP Preferred is a Pavilion Payments solution. Parthenon Capital own Pavilion Payments.

Free report:

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

Website
vippreferred.com

Phone
800-500-1973

Address
Pavilion Payments Gaming Services, Inc.
Attn: FACT ACT Support
P.O. Box 480357
Niles, IL 60714-0357