

# List of Consumer Reporting Companies

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# Introduction

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Below is a list of consumer reporting companies updated for 2024.<sup>1</sup> 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 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.) 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 (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, payment processors and retail stores that accept personal checks ([check screening](#))

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<sup>1</sup> This list is current as of January 2024. 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 (or is not) 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](mailto:CFPB_CCPD2@cfpb.gov) and include “Consumer Reporting Company List” in the subject line.

- Companies that market and sell certain products and services specifically to lower-income consumers and subprime credit applicants, such as companies providing short-term lending and rent-to-own lending businesses among others
- Debt buyers and [debt collectors](#)
- Insurance companies (health, life, 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

## 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](#), [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 2023.

## 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 now 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, 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 2024, 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 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 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 reporting 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. Continuing a policy started in response to the Coronavirus (COVID-19) pandemic, you can now request your credit reports for free weekly from each of these companies. 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 report if you suspect you have been a victim of identity theft. Look for accounts on your report 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 \$8.8 billion to fraud in 2022, an increase of more than 30 percent over the previous year, according to the [FTC](#). 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](#).

Unless you are actively shopping for credit you should seriously consider blocking third-party access to your credit reporting data through a security “[freeze](#).” Doing so may make sense even if you do not suspect you have been a victim of identity theft. By freezing your consumer reports you can better protect your data and prevent scammers from opening new credit accounts in your name. When scammers take out loans in your name, it can cause serious harm to you 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 lenders, service providers and/or debt collectors you don't know about past due debt you don't recognize; (2.) Your credit scores drop significantly without a clear cause; and (3.) Without warning, your credit card lenders abruptly [cut your credit card lines](#). As a result you might 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. If you freeze your data, you should be able to avoid these harms before they happen. Freezing your data is a free legal right. Below we tell you which company websites offer additional information about your options to block third-party access to your consumer reporting data.

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](#). 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. The FTC provides [additional resources](#) on steps to take if you're a victim of identity theft.

### 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 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 companies 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 [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

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## 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 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.
- Inquiries from creditors who have requested your credit reports when you apply for credit.

### Free report:

Continuing a policy that began during the COVID-19 pandemic, you can now request your credit reports for free weekly from each of these companies.

[AnnualCreditReport.com](https://www.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 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](https://www.annualcreditreport.com) or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- [Equifax](https://www.equifax.com), (888) 378-4329. For reports in Spanish, choose Option 8 when calling or visit [equifax.com](https://www.equifax.com).
- [TransUnion](https://www.transunion.com), 800-916-8800. For reports in Spanish, choose Option 2 when calling.
- [Experian](https://www.experian.com), (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](https://www.equifax.com), (888) 378-4329
- [TransUnion](https://www.transunion.com), 800-916-8800
- [Experian](https://www.experian.com), (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](https://www.equifax.com/military)
- [TransUnion Active Military](https://www.transunion.com/military)
- [Experian Active Military](https://www.experian.com/military)

# Employment screening

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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 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; status on 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.

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## 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](http://accurate.com)

### Phone

800-784-3911

### Address

Accurate Background, Inc.  
200 Spectrum Center Drive  
Suite 100  
Irvine, CA 92618


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## 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](https://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

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## 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](https://asurint.com)

### Phone

800-906-2034

### Address

Asurint  
P.O. Box 14730  
Cleveland, OH 44114

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## backgroundchecks.com

Provides background screening services.

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](https://backgroundchecks.com)

### Phone

866-265-6602

### Address

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


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## 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](https://blend.com)

**Phone**

855-520-1012

**Address**

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

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## CCC Verify

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

CCC Verify is part of [Experian](https://experian.com).

 **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](https://cccverify.com)

[Employee registration](#)

**Phone**

855-901-3099

**Address**

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

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## 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](https://certiphi.com)

**Phone**

1-800-260-1680

**Address**

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

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## 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. The company also provides free reports with limited data for “people with arrest or conviction records” via a dedicated website: [betterfuture.com](https://betterfuture.com).

### Website

[checkr.com](https://checkr.com)

[Request report information](#)

### Phone

844-824-3257

### Address

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

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## 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](https://cisive.com)

### Phone

855-881-0716

### Address

Cisive  
5000 Corporate Ct  
Suite 203  
Holtsville, NY 11742

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## 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](https://disa.com)

[Request report form](#)

### Phone

281-673-2400

### Address

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

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## 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](http://empinfo.com)

[Request report information](#)

### Phone

800-274-9694

### Address

EmpInfo  
5900 Silver Creek Valley Road  
San Jose, CA 95138

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## 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](http://experianverify.com)

### Phone

866-312-8266

### Address

P.O. Box 1971  
Woodstock, GA 30188

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## 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](http://fadv.com)

### Phone

800-845-6004

### Address

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

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## 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](http://hireright.com)

**Phone**

866-521-6995

**Address**

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

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## Info Cubic, LLC

Provides background screening services and post-hire workforce monitoring.

Info Cubic has been acquired by Orange Tree Employment Screening, LLC.

 **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](http://infocubic.com)

**Phone**

303-220-0169

**Address**

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

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## IntelliCorp

Provides background screening services.

IntelliCorp is a subsidiary of [Cisive](http://Cisive.com).

 **Free report:**

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

**Website**

[intelicorp.net](http://intelicorp.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



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## 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](http://openonline.com)

### [Request report form](#)

### Phone

888-381-5656

### Address

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

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## 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](http://pinwheelapi.com)

### Email

[fcra@getpinwheel.com](mailto:fcra@getpinwheel.com)

### Address

Pinwheel  
20 W 22<sup>nd</sup> Street  
Suite 1101  
New York, NY 10010

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## 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](http://pre-employ.com)

### Phone

800-300-1821 (Ext. 139)

### Address

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

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## Social Intelligence

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.”

Social Intelligence has been acquired by [Fama Technologies Inc.](#)

 **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](http://socialintel.com)

[Request report information](#)

### Phone

888-748-3281

### Address

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

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## 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](http://sterlingcheck.com)

### Phone

888-889-5248

### Address

Sterling  
Attn: Consumer Reports  
6150 Oak Tree Boulevard, Suite 490  
Independence, OH 44131

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## The Work Number

Provides employment and income information. It includes data collected from employers and payroll processors. The Work Number provides this 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](http://theworknumber.com)

### [Request report information](#)

### Phone

866-222-5880 or  
866-604-6570

### Address

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

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## 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](http://truework.com)

### [Request report information](#)

### Phone

833-878-3967

### Address

Truework  
325 Pacific Avenue  
San Francisco, CA 94111

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## 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](http://universalbackground.com)

**Phone**

877-263-8033 (Option 1)

**Address**

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

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# Tenant screening

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Tenant screening companies provide information such as credit history, eviction information, rental 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, 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 report](#), since a credit report is a common component of tenant screening reports. Additionally, 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](#).

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## 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](http://amrent.com)

### Phone

888-898-6196


### Address

AmRent Consumer Assistance  
PO Box 530091  
Atlanta, GA 30353

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## 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](http://appfolio.com)

### Phone

866-359-3630


### Address

AppFolio Screening Consumer Relations  
70 Castilian Drive  
Goleta, CA 93117

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## 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](http://cicreports.com)

### Phone

888-316-4242

### Address

CIC Consumer Relations  
3700 Crestwood Pkwy, #300  
Duluth, GA 30096

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## 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 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](https://experian.com/rentbureau)

[Request report form](#)

**Phone**

877-704-4519

**Address**

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


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## 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](mailto:consumer.documents@fadv.com).

**Website**

[fadv.com/resident-solutions](https://fadv.com/resident-solutions)

[Request report form](#)

**Phone**

800-845-6004

**Address**

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

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## 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](http://realpage.com)

### Phone

866-934-1124

### Address

LeasingDesk Screening

Attn: Leasing Desk Screening Consumer Relations

2201 Lakeside Blvd.

Richardson, TX 75082

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## 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](http://rentgrow.com)

### Phone

800-898-1351

### Address

RentGrow Consumer Relations

117 Huntington Avenue

Suite 1703 #74213

Boston, MA 02115



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## 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](http://saferentsolutions.com)

### Phone

888-333-2413

### Address

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

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## 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](http://screeningreports.com)

### Phone

954-526-6110

### Address

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

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**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](https://mysmartmove.com)

**Phone**  
800-230-9376 (Option 4)

**Address**  
TransUnion Rental Screening Solutions,  
Attention: Consumer Dispute Team  
PO Box 800,  
Woodlyn, PA 19094

# Check and bank account screening

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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, 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.

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## 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](http://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

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## 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.

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](http://chexsystems.com)

### **Phone**

800-428-9623

### **Address**

Chex Systems, Inc.  
Attn: Consumer Relations  
P.O. Box 583399  
Minneapolis, MN 55458

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## 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](http://cross-check.com)

### **Phone**

800-843-0760

### **Address**

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

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## 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.

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](http://earlywarning.com)

**Phone**

800-745-1560

**Address**

Early Warning  
Attn: Consumer Services Department  
5801 N. Pima Rd  
Scottsdale, AZ 85250

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## 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](http://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

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## 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](http://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

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

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## 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](http://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

## Drivers History

Provides reports to help its insurance clients 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 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](http://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](http://drivershistory.com)

### Phone

855-694-1555

### Address

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

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## 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. and is listed on Verisk's website as "Transportation Employment Screening."

### **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](http://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



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## 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](#).



### **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.

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### **Website**

[risk.lexisnexis.com](http://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

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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.

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## 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.

### **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](http://mib.com)

### **Phone**

866-692-6901

### **Address**

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

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## 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](http://rxhistories.com)

### **Phone**

877-211-4816

### **Address**

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

# Low-income and subprime

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## 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](http://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](http://datax.com)

### **Phone**

800-295-4790

### **Address**

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

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## 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](http://factortrust.com)

### Phone

844-773-3321

### Address

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

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## 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](http://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

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## 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](https://consumers.teletrack.com)

### **Phone**

877-309-5226

### **Address**

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

# Supplementary reports

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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.

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## Advanced Resolution Services

Collects information about consumers' approved and declined bankcard applications.

Advanced Resolution Services is a subsidiary of VISA 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.

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### Website

[ars-consumeroffice.com](http://ars-consumeroffice.com)

[Request security freeze](#)

### Phone

800-392-8911

### Address

Advanced Resolution Services, Inc.  
P.O. Box 4000  
Conway, AR 72033

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## 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](http://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


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## 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](http://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

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## 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.

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### Website

[sagestreamllc.com](http://sagestreamllc.com)

### Phone

888-395-0277

### Address

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



# Utilities

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## 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](http://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

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## 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](http://theretailequation.com)

### **Phone**

800-652-2331

### **Address**

The Retail Equation

P.O. Box 51373

Irvine, CA 92619-1373

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# Gaming

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## 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](http://nccreports.com)

### **Phone**

800-421-2168

### **Address**

National Cred-A-Chek  
3770 4<sup>th</sup> Ave  
San Diego, CA 92103

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## 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 Pavilion Payments solution.

### **Free report:**

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

### **Website**

[vippreferred.com](http://vippreferred.com)

### **Phone**

800-638-4600 (Ext. 410)

### **Address**

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