

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.

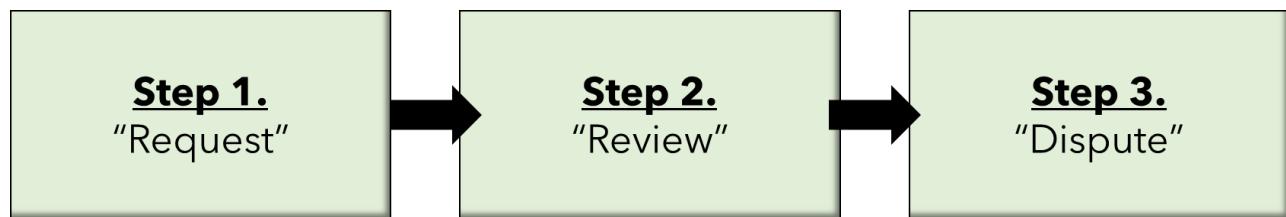
- Companies that provide short-term lending, rent-to-own lending, and certain other products and services specifically to lower-income consumers and subprime credit applicants
- Debt buyers and [debt collectors](#)
- Insurance companies (health, life, auto and other property insurance screening)
- Telecommunication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

CCCVeify.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

EmplInfo, 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
20 W 22nd Street
Suite 1101
New York, NY 10010

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.

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

[Request report information](#)

Phone

833-878-3967

Address

Truework
325 Pacific Avenue
San Francisco, CA 94111

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 report](#), 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
117 Huntington Avenue
Suite 1703 #74213
Boston, MA 02115

SafeRent Solutions

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

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.

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

saferentsolutions.com

Phone

888-333-2413

Address

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

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.

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

chexsystems.com

Phone

800-428-9623

Address

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

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.

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

earlywarning.com

Phone

800-745-1560

Address

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

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.

Website

firstdata.com/telecheck

Phone

800-366-2425

Address

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

 Free report:

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

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@connectedanalyticsservices.com

Claims data report: CASClaims-notice@connectedanalyticsservices.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.

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

drivershistory.com

Phone

855-694-1555

Address

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

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.

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

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

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.

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

Free report:

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