

List of consumer reporting agencies



Consumer Financial
Protection Bureau

2015

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Introduction

Below is an updated list of consumer reporting agencies (CRAs) — companies that collect information and provide reports on consumers that are used to decide whether to provide consumers credit, insurance, or employment, and for other purposes.¹ The list includes both the biggest nationwide credit reporting companies and specialty reporting companies that focus on certain market areas and consumer segments. The list also gives you tips so you can determine which CRAs may be important to you, take the right steps to obtain and review your consumer reports, and leverage your rights under the law to ensure your data is accurate and complete.

CRAs provide consumer [reports](#) and [scores](#) to an array of business customers, including:

- Lenders (including those that offer [credit cards](#), [home loans](#), [payday loans](#), [auto loans](#))
- [Employers](#) ([job and background screening](#))
- Landlords and residential real estate management companies ([tenant screening](#))
- Banks, credit unions, payment processors and retail stores that accept personal checks ([check screening](#))
- Companies that market and sell products and services to low income consumers and subprime credit applicants
- [Debt buyers and collectors](#) (e.g., [medical debt](#) collectors)
- Insurance companies ([health](#), [life](#), [property](#) insurance screening)
- Communications and utility companies (e.g., mobile phone; cable, electric, etc. for [utility bill repayment screening](#))
- 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 casinos that extend credit

¹ This information is as of January 2015. This list includes entities that have identified themselves as consumer reporting companies, or have indicated when they provide consumers access to their consumer reports. The list incorporates information from the companies' own self-descriptions that has not been independently verified by the CFPB. This list doesn't cover every company in the industry. It is not intended by the CFPB to be all-inclusive. Nor does it reflect any determinations by the CFPB as to whether any particular entity is subject to the Fair Credit Reporting Act or any part thereof. Furthermore, presence on, or absence from, the list does not indicate whether the consumer reporting company is subject to the CFPB's supervisory or enforcement authority. To make corrections or additions to the list, contact the CFPB at info@consumerfinance.gov and include "Attn: Jonah Kaplan" in the subject line.

The list includes information about how you can obtain copies of your reports. Under the [Fair Credit Reporting Act \(FCRA\)](#), all CRAs are required to give you a copy of your report if you request it. Many will do so every twelve months for **free** if you request it. Additionally, they must give you a free copy of your consumer report if an adverse action is taken against you based on information in your report from that company, and under other specific circumstances. All CRAs must provide you with a copy of your report for a reasonable fee ([for calendar year 2015, the maximum allowable fee is \\$12.00](#)). Keep in mind that not every CRA will have information on every consumer.

Most of the companies in this list provide reports for **free**. We tell you which do. To order your report from a company listed below, simply 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 too.

It's important to fact-check your credit reports from the biggest nationwide CRAs every twelve months to ensure they are [accurate](#), especially if you intend to purchase a home or car or otherwise intend to apply for credit in the [future](#). If you are applying for a job, lease or insurance policy, fact-check specialty reports ahead of time to ensure there are no [errors](#). Finally, if you have been a victim of [identity theft](#), fact-check your reports.

If you find information in your consumer report that you believe is inaccurate or incomplete, you have the right under the FCRA to dispute the report's content with the CRA and the company that furnished the data. Under the FCRA, companies must conduct – **free of charge** – a reasonable investigation of your dispute. The company that has provided the incorrect information is obligated to correct the error, and to notify all of the CRAs with whom it provided the inaccurate information, so they can update their reports with the correct information. No one can remove information that is [current, accurate and negative](#). Beware of those who claim that they can. It is probably a [credit repair scam](#).

You can learn more about [disputing](#) a reporting error on our website, and what to do if you see the [same error in more than one report](#). You can also submit a complaint to [us](#). We will forward your complaint to the company and work to get you a response. We handle consumer reporting complaints about report accuracy and completeness [errors](#), and other consumer reporting topics, such as, 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 consumer reports, or if you are dissatisfied with consumer reporting products and services, such as [credit monitoring](#) and [identity protection](#). Visit our website to see if a company listed below appears in our [Consumer Complaint Database](#).

Nationwide credit reporting companies

Equifax, Experian and TransUnion

These are the three largest nationwide providers of consumer credit reports.

Their reports contain:

- Information about your payment history (submitted by credit card companies, home and auto lenders, and other creditors). Experian also reports some positive rent payment data, i.e., payments that are made as agreed between tenants and landlords. See [Experian RentBureau](#) below for more information).
- How much credit you have.
- How much credit you use.
- Information from debt buyers and collectors including [medical debt](#).
- Public information, like bankruptcies, liens and judgments.



Free report:

Each of these companies will provide one free credit report every 12 months if you request it.

[AnnualCreditReport.com](#) will route you to any of the three nationwide CRAs you select. Before giving you a copy of your report, each of these three CRAs will ask you questions to verify your identity. These questions are designed to be those only you can answer.

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

- [Equifax](#), 800-525-6285 (Option 6)
- [Experian](#), 888-397-3742 (Option 2 followed by Option 1)
- [TransUnion](#), 800-680-7289 (Option 2)

Website

[AnnualCreditReport.com](#)

Phone

877-322-8228

Address

Annual Credit Report
Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Employment screening

Note that many employment reporting companies won't have information on you unless you authorized your employer or a potential new employer to obtain a report.

Accurate Background

Conducts background screening services.

Website

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

Phone

800-216-8024

Address

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

American DataBank

Conducts background screening services.

Website

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

Phone

800-200-0853

Address

American DataBank
110 Sixteenth Street,
8th Floor
Denver, CO 80202

EmployeeScreenIQ

Provides employment screening services.



Free report:

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

Website

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

Phone

800-235-3954 (Option 5)

Address

EmployeeScreenIQ
P.O. Box 22627
Cleveland, OH 44122

First Advantage Corporation

Provides background screening services.

 **Free report:**

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

Website

FADV.com

[Request report form](#)

Phone

888-215-3727

Address

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

General Information Services, Inc. (GIS)

Provides background screening services.

Website

GenInfo.com

Phone

800-265-4917

Address

GIS
P.O. Box 353
Chapin, SC 29036

Hirease

Provides background screening services.

Hirease was recently acquired by [Accurate Background](#).

 **Free report:**

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

Website

Hirease.com

[Request report form](#)

Phone

866-680-3596

Address

Hirease
Attn: Consumer Support
P.O. Box 2559
Southern Pines, NC
28388

HireRight Solutions, Inc.

Provides background screening services.

 **Free report:**

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

Website

HireRight.com

Phone

800-381-0645

Address

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

Info Cubic

Provides background screening services.

Website

InfoCubic.com

[Request report form](#)

Phone

877-360-4636

Address

Info Cubic LLC
Attn: Compliance
Department
9250 E. Costilla Ave.,
Suite 525
Greenwood Village, CO
80112

IntelliCorp

Provides employment histories and criminal histories.

IntelliCorp is a subsidiary of Verisk Analytics.

Website

Intellincorp.net

[Request report form](#)

Phone

866-202-1436

Address

IntelliCorp Records, Inc.
3000 Auburn Drive,
Suite 410
Beachwood, OH 44122

Pre-employ.com

Provides employment background reports.

Website

Pre-employ.com

Phone

800-300-1821
(extension 199)

Address

Pre-employ
PO Box 491570
Redding, CA 96049

Professional Screening & Information, Inc.

Provides employment screening services.

Website

Psibackgroundcheck.com

[Request report form](#)

Phone

877-235-7574

Address

PSI, Inc.
P.O. Box 644
Rome, GA 30162

SterlingBackcheck

Provides employment screening services.

SterlingBackcheck is legally known as Sterling Infosystems, Inc.

Free report:

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

Website

Sterlingbackcheck.com

[Request report form](#)

Phone

877-424-2457

Address

SterlingBackcheck
ATTN: Consumer
Reports
6111 Oak Tree Blvd.
Independence, OH 44131

Trak 1 Technology

Provides background screening services.

Website

Trak-1.com

[Request report form](#)

Phone

918-779-7000

Address

Trak-1 Technology
Consumer Report
Request
7131 Riverside Parkway
Tulsa, OK 74136

Verifications, Inc.

Provides background screening services.

Verifications, Inc. is now part of [First Advantage Corporation](#).

Free report:

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

Website

VerificationsInc.com

[Request report form](#)

Phone

888-215-3727

Address

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

The Work Number

Provides employment and income verification information to prospective employers. Includes data collected from large private sector payroll processors.

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

Free report:

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

Website

TheWorkNumber.com

Phone

866-604-6570

Address

Equifax Workforce
Solutions
ATTN: EDR
3470 Rider Trail South
Suite 337
Earth City, MO 63045

Tenant screening

Contemporary Information Corp.

Conducts background screening services for landlords and residential real estate management companies. Information includes eviction and criminal background data.

Website

CICreports.com

Phone

800-288-4757
(Option 5)

Address

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

CoreLogic SafeRent

Collects information for tenant and employment screening, including landlord-tenant actions and court judgments.



Free report:

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

Website

Residentscreening.com

[Request report form](#)

Phone

888-333-2413

Address

CoreLogic SafeRent
Consumer Relations
P.O. Box 509124
San Diego, CA 92150

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 CRAs. Experian also includes some positive rent data it receives from ExperianRentBureau in its standard credit reports. Positive rent data refers to payments that are paid as agreed between tenants and landlords. It excludes derogatory rental data, i.e., delinquent and defaulted rent payment history, because debt collectors already report that data to credit reporting companies. See [Experian](#) above for more information.

 **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 Corporation Resident History Report

Provides background screening services.

 **Free report:**

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

Website

FADV.com

[Request report form](#)

Phone

888-215-3727

Address

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

LeasingDesk (Real Page)

Provides data for tenant screening.

Website

RealPage.com

Phone

866-934-1124

Address

Real Page, Inc.
LeasingDesk Consumer
Relations
4000 International
Parkway
Carrollton, TX 75007

Screening Reports, Inc.

Provides background screening services nationally to the multifamily housing industry. Offers screening services for affordable, conventional and student housing properties. Services consist of previous rental verification and employment verification, consumer credit reports, landlord tenant eviction reports, criminal reports sex offender reports and foreign asset compliance (OFAC search).

Website

ScreeningReports.com

Phone

866-389-4042

Address

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

Tenant Data Services

Provides rental performance history such as data on damages, unauthorized pets, lease violations and missed payments.

Website

TenantData.com

Phone

800-228-1837
(Option 6)

Address

Personal Report Request
Tenant Data Services, Inc.
P.O. Box 5404
Lincoln, NE 68505-0404

TransUnion Rental Screening Solutions, Inc.

Provides tenant screening and verification data for independent landlords and residential real estate management companies.

Website

Mysmartmove.com

Phone

888-387-1750 or 866-
775-0961

Address

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

Check and bank screening

Certegy Check Services, Inc.

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

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

 **Free report:**

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

Website

AskCertegy.com

Phone

866-543-6315

Address

Certegy Check Services, Inc.
P.O. Box 30296
Tampa, FL 33630-3296

ChexSystems

Provides account verification services primarily for financial institutions. Collects and reports data on checking account applications, openings, and closures, including reasons for account closure. When you apply for a new checking account many banks and credit unions will refer to this database to help inform whether to approve your new account.

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

 **Free report:**

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

Website

ConsumerDebit.com

Phone

800-428-9623

Address

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

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 owned by Bank of America, BB&T, Capital One, JPMorgan Chase and Wells Fargo.

 **Free report:**

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

Website

Earlywarning.com

Phone

800-325-7775

Address

Early Warning Services, LLC
16552 North 90th Street, Suite 100
Scottsdale, AZ 85260

TeleCheck Services, Inc.

Assists financial institutions and check acceptance companies such as retail merchants in detecting and preventing fraud associated with check writing.

TeleCheck is a wholly owned subsidiary of First Data Corporation.



Free report:

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

Website

FirstData.com/telecheck

Phone

800-366-2425

Address

Telecheck Services, Inc.

Attn: Resolutions

Department-FA

P.O Box 4514

Houston, TX 77210-

4514

Auto and property insurance

C.L.U.E. Inc. (Personal Property & Auto Reports)

Collects information on insurance coverage, losses associated with individuals and their personal property, as well as automobile insurance coverage and losses.

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

 **Free report:**

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

Website

[Personalreports.lexisnexis.com](https://personalreports.lexisnexis.com)

[Request report form](#)

Phone

866-312-8076

Address

LexisNexis Consumer Center
C.L.U.E. Inc.
P.O. Box 105295
Atlanta, GA 30348-5295

Insurance Information Exchange

Collects and reports motor vehicle records, including traffic violation data to insurance providers and prospective employers.

Insurance Information Exchange is affiliated with ISO.

Website

IIX.com

Phone

866-560-7015

Address

iiX
Attn: Vera Cortez
1716 Briarcrest Drive, Suite 200
Bryan, TX 77802

Insurance Services Office, Inc. (ISO) (A-PLUS Property Reports)

Collects insurance claims and loss information data associated with homes or commercial buildings. Consumers are entitled to full disclosure of any data regarding their own claims that may be in the A-PLUS database.

ISO is a subsidiary of Verisk Analytics.

Website

ISO.com

Phone

800-709-8842

Address

A-PLUS Consumer Inquiry
Center (ISO)
545 Washington Boulevard, FL
22
Jersey City, NJ 07310-1686

Low income and subprime

Clarity Services

Provides information on payday loans, installment loans, auto loans, check cashing services, rent-to-own transactions, telecommunication account openings, and financial services with an emphasis on the low income and subprime consumer market segments.

 **Free report:**

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

Website

ClarityServices.com

[Request report form](#)

Phone

866-390-3118

Address

Clarity Services
P.O. Box 5717
Clearwater, FL 33758

DataX, Ltd.

Provides payment history regarding subprime consumers.

 **Free report:**

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

Website

DataX.com

[Request report form](#)

Phone

800-295-4790

Address

Data X, Ltd.
Attn: Customer Service
325 E. Warm Springs
Road, Suite 202
Las Vegas, NV 89119

FactorTrust, Inc.

Provides loan payment and bankruptcy data on low income and subprime focused consumers to providers of payday, short term and installment loans, credit and pre-paid cards, auto loans, retailers, wireless services and collection agencies.

 **Free report:**

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

Website

Factortrust.com

Phone


866-910-8497

Address

FactorTrust, Inc.
P.O. Box 3653
Alpharetta, GA 30023

PRBC/MicroBilt

Provides credit information, bill payment information, employment information, bank account data, property records, court judgments, address and phone information. MicroBilt provides consumer data on low income and subprime focused consumers to providers of payday, short term and installment loans.

 **Free report:**

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

Website

[PRBC](#)

[MicroBilt.com](#)

[Request report form](#)

Phone

888-222-7621 or 877-PRBC-123 (Option 1)

Address

PRBC/MicroBilt
Attn: Compliance
Department
P.O. Box 440693
Kennesaw, GA 30160

Teletrack

Collects consumer information about, and provides data to, payday lenders, rent-to-own businesses, furniture stores that offer financing, auto finance 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 affiliated with CoreLogic.

 **Free report:**

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

Website

[Teletrack.com](#)

[Request report form](#)

Phone

877-309-5226

Address

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

Supplementary/alternative credit reports

CreditIQ Credit Report by CoreLogic Credco

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

 **Free report:**

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

Website

Credco.com

Phone

800-637-2422 (Credit Report inquiries);
877-532-8778 (CoreLogic Credco Consumer File inquiries)

Address

CoreLogic Credco
P.O. Box 509124
San Diego, CA 92150

Innovis

Provides supplementary credit reports to lenders. Provides ID verification data to assist with fraud detection and prevention.

 **Free report:**

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

Website

Innovis.com

Phone

800-540-2505

Address

Innovis Consumer Assistance
P.O. Box 1689
Pittsburgh, PA 15230-1689

L2C

Provides credit reports comprised of alternative data from a variety of purchased and publicly available sources.

L2C was recently acquired by TransUnion.

Website

L2CInc.com

Phone

866-268-7156

Address

L2C, Inc.
P.O. Box 550089
Atlanta, GA 30355

LexisNexis Risk Solutions Bureau LLC

Collects information from public records and multiple proprietary data sources.

 **Free report:**

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

Website

Personalreports.lexisnexis.com

[Request instructions](#)

Phone

866-897-8126

Address

LexisNexis Risk Solutions
Bureau
RiskView Consumer Inquiry
Department
P.O. Box 105108
Atlanta, GA 30348-5108

SageStream, LLC

Formerly known as IDA, Inc., this CRA collects information from, and provides supplementary credit reports to: auto lenders, credit card issuers, retailers, utilities, wireless telephone service providers among other service providers.

SageStream is a subsidiary of ID Analytics, Inc.

 **Free report:**

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

Website

SageStream

[Request report form](#)

Phone

888 395-0277

Address

SageStream, LLC
Consumer Office
P.O. Box 503793
San Diego, CA 92150

Medical

MIB, Inc.

Collects information about medical conditions and hazardous avocations with the consumer's authorization. You will not have an MIB consumer report unless you applied for individually underwritten life or health insurance at a MIB member insurance company within the past seven years.

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

 **Free report:**

The company 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

Milliman IntelliScript

Collects information on prescription drug purchase histories. You may have a prescription report about you if you authorized the release of your medical records to an insurance company and that company submitted a request to Milliman.

Website

RxHistories.com

Phone

877-211-4816

Address

Milliman IntelliScript
15800 Bluemound Road,
Suite 100
Brookfield, WI 53005

Utilities

National Consumer Telecom & Utilities Exchange

Collects information on new connect requests, account and payment histories, defaults, and fraudulent accounts associated with telecommunications, pay TV, and utility (electric, gas, water) services.



Free report:

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

Website

NCTUE.com

Phone

866-343-2821

Address

NCTUE Disclosure
Report P.O. Box 105161
Atlanta, GA 30348

Retail

The Retail Equation

Monitors and reports to merchants retail return fraud and abuse.

Website

Theretailequation.com

Phone

800-652-2331

Address

The Retail Equation

P.O. Box 51373

Irvine, CA 92619-1373

Gaming

Certegy Gaming Services

Provides gaming establishments with data and analytics to help its gaming customers make decisions on extending marker credit.

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



Free report:

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

Website

AskCertegy.com

Phone

866-544-0234

Address

Certegy Gaming Services,
Inc.

Attn: Gaming Bureau

P.O. Box 31038

Tampa, FL 33631-3038
