



ComplyTraq

ComplyTraq, LLC Inspector Guidelines

Company Information:

ComplyTraq, LLC provides robust FCRA compliance, credentialing, audit and training services to the credit and data industries. A consumer reporting agency maintains information on individuals for the purpose of issuing credit reports. Consumer reporting agencies are subject to the Fair Credit Reporting Act which restricts the disclosure to entities that have a permissible purpose. When an applicant wants to set up an account to obtain access to consumer or personal non-public information used for credit extensions, collections, background checks or another “permissible purpose” as defined in the FCRA, ComplyTraq provides third party verification that the information the applicant already provided, is accurate. The purpose of this inspection is to assure that the applicant is a legitimate business that has a permissible purpose to receive credit reports in the ordinary course of its business.

Inspection Guidelines:

1. Carefully read the comments/additional instructions on every order as guidelines are subject to change with notice.
2. Please attempt to contact the applicant at the number provided within 24 hours to set an appointment. Please identify yourself as a ComplyTraq inspector assigned to verify their business location on behalf of the customer in question. Please reference any additional information that may be located in the Comments/Additional Instructions field.
3. While on the phone with the applicant, verify their address. If the address given is not where the client or company is located, please contact ComplyTraq immediately for authorization to proceed.
4. Advise ComplyTraq of any delays or problems. If the contact person is not responding to your attempts or is unavailable to make an appt or if you are unable to complete the inspection due to personal circumstances please contact ComplyTraq immediately.
5. After you have attempted an appt, please provide an update to ComplyTraq via email to inspectors@complytraq.com referencing the company name in the subject line.
6. Do not go to the location without an appointment unless otherwise specified in comments/additional instructions. If you have a confirmed appointment and no one is there, take an exterior photo and obtain any information available from the exterior.
7. While at the site, fill out all fields on the On-Site Property Observation form. If information is not available, state the reason(s) in the comment section. All questions must be answered, if a question does not apply, please write N/A.
8. Please make sure you are dressed in business attire (no jeans, sneakers, or cut offs) when visiting the applicant site and are always professional to the applicant.
9. You are not permitted to accept money, gifts or other forms of compensation from the applicant. Report all such attempts to ComplyTraq immediately and list in comments.
10. All reports/photos must be returned to ComplyTraq within 24 hours of the appt time. After two business days, the inspection is considered late and your rating will be reduced by 1 pt. After 3 business days, your name will be removed, the inspection reassigned and you will not be paid for your efforts.
11. Your conduct, turnaround times and the overall quality of your completed inspections will determine how much work you receive at ComplyTraq. The rating system is in place to advance inspectors who do well and remove those who do not.



Tips, Suggestions and Things to Look for During an Inspection:

1. Remember that these businesses are accessing information that is confidential including but not limited to Social Security Numbers, banking information, personal credit history and general information on potential clients. If you feel that this company may misuse this information, please notate in the Comments section on the report.
2. The customer should **never** see the report. The information you gather is extremely confidential and ComplyTraq is not authorized to provide this documentation to the client. If you are asked for a copy, please refer the contact to the company that ordered the inspection.
3. The information included on the report should never be discussed with the client. Please limit your comments/concerns to the report and not to the client.
4. Possible Red Flags:
 - a. Company Name Change or more than one Name Change
 - b. Recent Employee Turnover/Lay Offs
 - c. Lack of Signage or Signage that refers to different company name
 - d. Inconsistency in industry type (for example, an auto dealership or retail space with no inventory)
 - e. More than one company located in same office (shared office space)
 - f. Lack of workstations, offices or cubicles
 - g. Lack of equipment (computers, phones, filing cabinets)
 - h. Lack of security (for example, no locking doors, locking file cabinets or lack of PC security)
 - i. Contact person lacks knowledge about industry or appears to be uncomfortable or nervous during inspection.
5. If you are unsure about what to include on the report, please contact ComplyTraq with your questions or concerns.

Photo Instructions:

There is a minimum of 4 photos needed.

2 Exterior Photos:

The first exterior photo must clearly show any business signage available on building, door or stand-alone signage. The second exterior photo must be of the building itself and can include signage but not required.

Interior:

The interior photo must be of the work station where customer information will be accessed. Reception desks, lobbies, conference rooms or inventory photos are not accepted.

Business License:

Photo or copy of the license is acceptable.

Any photos that are not received in the above format will be returned and you will not be paid until the photos have been corrected. If you refuse to return to the location, your fee will be reduced to \$15.00.

If you have any questions please call **800-849-4960** or email us at inspectors@complytraq.com.

ComplyTraq, LLC is available from 8:30 AM EST to 6:00 PM EST Monday-Friday.



Inspector Training Statement:

I, _____, understand the above guidelines and agree to follow them. I understand that until this form is received by ComplyTraq that I will not be eligible for work. I understand that if I fail to meet the above guidelines in any way, that the repercussions may include any or all of the following: 1) *required conference call training* 2) *removal of my name from the ComplyTraq work database* and/or 3) *non-payment or a reduction of fees.*

Inspector Name: _____

Inspector Signature: _____

Date Signed: _____

Please fax this original form to: **404-745-0084**