

- The main office of the company must be at the address that is put on the End User Agreement when you are signing the contract.
- The office must look like a permanent business location. The following items are what the inspector will be looking for to determine this (not all of these are required in order to pass this section):
 - Address Matches Contract
 - Permanent Exterior Signage
 - Permanent Interior Signage
 - Business License
 - Matching Business Card / Letter Head
 - Office Equipment Present
 - Telephones In Office
- If the office is in a shared workspace of any kind there must be a physical separation and security measures between the office being inspected and other offices. Most commonly this is a locking door at least and even better if there is also a security system of some kind.

Business Practices:

- The inspector will ask, "what service or product is provided by your company?" This is to ensure that the company is not associated with specific business types that do not have a "permissible purpose" to access prescreened consumer credit data. These specific business types that do not have a permissible purpose to access credit data are listed below:
 - Adoption Search Firms
 - Asset Location Services
 - Bail Bond
 - Companies Involved with Adult Content
 - Homeowners Associations
 - Credit Counseling
 - Credit Repair
 - Country Clubs
 - Dating Services
 - Diet Centers
 - Investigative Companies
 - Legal Services
 - Loan Modification Companies
 - Media Agencies

- Timeshare
- Financial coaching
- Financial counseling

Security and Data Storage:

- The inspector will look for the following security measures.
 - Locking Door *to the whole office**
 - Locking Doors *within the office to individual offices*
 - Lockable file cabinets*
 - Password Protected Computers*
- If there is a server at the office it must be password protected and must be behind the aforementioned physical security measures.
- Computers must have up to date anti-virus/anti-malware software.
- The office must not share their internet network access with any other companies in the building.
- There must either be a crosscut shredder or document destruction service bin in the office.

Phone Verification:

- When the inspector calls the company they are checking to see if the phone is answered in a professional manner where they give the company name and their name.
 - They will be calling the number put on the signed contract.
- They will also call the number when they are at the office to ensure that it rings the office phone.
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