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Set Up Requirements: Home Office

Q – What are the requirements for using consumer reports from a Home Office?

A - In compliance with the repository driven requirements, ACRAnet must adhere to the proper credentialing requirements for membership processing (executed Application for Service, Service Agreement, credit report on the principal, copy of current lease, etc.) In addition to these standards for home office users ACRAnet is required to:

- Conduct **Annual** third party inspections specifically to address physical separation from living quarters and/or security measures restricting access for business needs only.
 - **Where** is the office set up?
 - Does it have a **locking door** to the office area?
 - Does it have **locking file cabinets**?
 - Is there an **outside access** to the office area?
 - How is **only authorized access** being assured?
 - Are there proper **document destruction** policies?
 - Burning, shredding, or pulverizing of information
 - Deletion or Erasure of all electronic media
- Verify that business has separate business phone line (land line) listed in the name of the business that is different than the main residence number.
- Conduct additional compliance monitoring through unique codes for all end users operating from a residence.

In addition to the initial \$125.00 fee for the New Membership set up, home offices will be assessed \$125.00 annually for the repository mandated third party physical inspection.

The changes in the repository requirements for setting up new end users of credit reports are designed to do one thing: Better protect the consumer from unauthorized access of their credit report. With well publicized incidences of security breaches and identity theft in the news daily, all of us must do our part to ensure that we are being ever diligent and responsible stewards of this vital financial information.

Disclaimer: ACRAnet is unable to provide legal advice, please consult your own legal counsel on this matter. This document represents our best understanding of the current regulatory and repository requirements regarding home offices. While ACRAnet will continue to act proactively and diligently to help with compliance there may be amendments to this document that fall outside of the purview of ACRAnet's control.