

Reporting rental payment data to Experian® RentBureau®

The best leasing decisions begin with the best data



Experian RentBureau is the largest and most widely used credit bureau for the multifamily industry, receiving rental payment histories every 24 hours from its national network of property management companies. Members of this network furnish their rental data to Experian RentBureau directly and automatically from their property management software.

Benefits of reporting

- **Improve bad debt recovery** — Use real-time updates to prevent residents from obtaining a new lease without satisfying their outstanding debt
- **Reduce skips** — Leverage beginning and end lease dates to pinpoint those residents attempting to skip
- **Minimize costly evictions** — Identify risky residents before they sign leases using the most up-to-date rental data available
- **Allow residents to establish or rebuild credit** — Contribute both positive and negative rental payment data to enable your residents to qualify for other credit products
- **Increase occupancy** — Incorporate this rich data into your screening process to approve more conditional applicants with greater confidence
- **Adhere to Fair Housing requirements** — Obtain an additional source of unbiased recordable data to assist with fair housing compliance

How it works

The process is automatic and transparent. After initial setup, data is securely transmitted through proprietary “push technology” direct from your property management software without any modification to existing software or any impact to operations. Data is compressed and encrypted (256-bit encryption) prior to transmission through a certificate-protected Secure Socket Layer (SSL) connection. There are no charges or additional resources needed for reporting data.

Your data is secure

To ensure the maximum possible accuracy and privacy of your resident data, Experian RentBureau works diligently to maintain a comprehensive information security program that complies with all Fair Credit Reporting Act (FCRA) rules and regulations.

Unlock the power of rental payment data

Past rental behavior is the best indicator for how an apartment applicant is

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likely to pay rent in the future. As a data furnisher, you will have access to cutting-edge products powered by Experian RentBureau's proprietary database. Our RentReveal® report, available through our resident screening partners, provides detailed rental payment and collection histories, giving you unprecedented insight into the rental history of your prospective residents. With Experian RentBureau's comprehensive positive and negative data, you can make better leasing decisions by both identifying risky residents and accepting more good residents — at the point of application. A sample report has been included for your reference.

About Experian RentBureau

Experian RentBureau collects updated rental histories from property management companies nationwide every 24 hours and makes that information available immediately to the entire multifamily industry. While continuing to operate RentBureau as a neutral repository of rental history data, Experian will leverage its deep level of expertise in data and analytics and industry relationships to grow the number of data furnishers and screening companies that become a part of this revolutionary network. With this robust data and comprehensive rental payment database, Experian RentBureau provides property management companies and resident screeners a more accurate and complete picture of renters, leading to improved leasing decisions.

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RENTBUREAU INFORMATION												
Name:			Address:				Property Information:					
First Name:	Jane		Address 1:	2000 Main Street			Property Name:	BDG Properties				
Middle Name:	Anne		Address 2:	APT 35G			Address 1:	2000 Main Street				
Last Name:	Smith		City:	College Park			City, State:	College Park, GA				
			State:	GA			Zip:	30349				
			Zip:	30349								
TRADELINE												
Name:			Property Information:				Dates:					
First Name:	Jane		Company Name:	Top Communities			Reported:	2008-02-11				
Middle Name:			Property Name:	The Landings			Begin:	2007-07-30				
Last Name:	Smith		Property Phone:				End:	2008-07-31				
Lease Address:			Address 1:	1550 Riverwalk			Move In:	2007-07-30				
Address 1:	1550 Riverwalk Dr		Address 2:	College Park			Move Out:	2007-12-12				
Address 2:	APT 0352778		State:	GA			Notice:					
City:	College Park		Zip:	30349								
State:	GA											
Zip:	30349											
Payment History:												
2007-2006	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
	W	L	L	P	P	P	P	P	P	-	-	-
2006-2005	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
	-	-	-	-	-	-	-	-	-	-	-	-
W - RENT WRITE-OFF			U - NON-RENT WRITE-OFF			O - OUTSTANDING BALANCE		N - NSF		L - LATE		P - PAID AS AGREED
Rating: 9			Dispute Indicator:				Dispute Text:					
Last Activity Date: 2007-12-01			Rent: 539.00				Total Rent Paid: 1507.00					
Total Rent Write-Offs: 547.65			Total Non-Rent Write-Offs: 1755.00				Total Write-Offs: 2302.65					
Number Late: 3			Number NSF: 0				LEMO: Y					
Number of Lessees: 1			Total Outstanding: 0.00									
COLLECTION												
Name:			Address on File:				Dates:					
First Name:	Jane Anne		Address 1:	1550 Riverwalk			Reported:	2008-02-08				
Middle Name:			Address 2:	APT 03-5277B			Move Out:	2007-12-12				
Last Name:	Smith		City:	College Park								
			State:	GA								
			Zip:	30349								
Collection Alert:												
Last Activity Date:			Account Number:	12344321			Collection Amount:	2302.65				
Date Placed:	2007-12-31		Payment Date:				Amount Collected:	0.00				
Balance:	2302.65		Status:	Open			Orig Creditor:	The Landings/Top Communities				
Agency Name:	National Credit Systems		Agency Phone:	4046299595			Industry Code:	RENT				

To join the growing network of property management companies currently furnishing their rental payment data, contact your local Experian RentBureau representative or call 1 888 414 1120.