# Tenant Screening Services

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Tenant Screening Services overview
Experian’s Tenant Screening Services includes access to consumer Credit Profiles with scores and automated decisions that enable clients to identify the right tenant faster:

- Potential tenant’s complete credit history
- Automated decisions for efficient processing
- Accurate retrieval of identifying information on the right person
- Warnings of potentially fraudulent activity

Experian’s Tenant Screening Services provides access to Experian’s File One™ database. File One contains the most up-to-date information available from Experian’s nationwide database of more than 215 million consumers whose records are updated daily from thousands of financial institutions.

- More than 2.1 billion lines of consumer identification data
- More than 2 million credit inquiries every day
- More than 4 billion tradelines
- More than 1 billion update transactions per month

Security
Experian’s Information Technology team is committed to ensuring a high level of information security both internally and externally. In addition to the highly secure registration process via the Access Control System, Tenant Screening Services currently uses a Secured Socket Layer of 128-bit encryption coupled with a user ID and password for every user.

Both our security platform and the application itself are reviewed and audited by a third-party vendor. Security controls, procedures and policies are placed through a rigorous security assessment process.

Session time-out
If there is no activity within 30 minutes, the session will “time out” and require users to re-enter their user ID and password. A pop-up message will display after 28 minutes asking if the user would like to keep the session active.

User IDs and passwords
Users are not to share IDs and/or passwords for any reason. Head Designates and Security Designates can update user IDs or reset passwords. Technical Support also can reset passwords, or users can reset their password by clicking on the Forgot your password? link from the Login screen and answering their secret question.
Password expiration
Passwords are case-sensitive and must be changed every 90 days. If a password expires, users will be prompted to change it on their next login.

User expiration
User IDs will be deactivated after 90 days of inactivity. Users will need to contact their Head Security Designate/Security Designate to be reactivated. Head Security Designates or Security Designates should contact the Technical Support Center at 1 800 854 7201 to reactivate their IDs.

First-time user login
In order to access Tenant Screening Services, first-time users must be set up by their Security Designate. Once set up, the user will receive a notification that he or she has been granted access to Tenant Screening Services.

The Security Designate and user will receive an email with the user ID and a separate email containing a temporary password.
Access
The user may access Tenant Screening Services via the following URL:
www.experian.com/screening-services.

Example:
The user may click on **Sign In** to display the login page and then enter the user ID and temporary password received via email.

Example:

![Login Page]

First-time users will be prompted to:

1. Verify their email address. This step is critical for password resets and future changes to the user’s account.
2. Create a secret question. The user must enter a question and provide the answer to that question; the answer must be eight or more characters long. If the user forgets his or her password and selects the **Forgot your password?** option, the system will display the secret question so the user may provide the answer when indicated.

Example:
Next, the user is asked to verify the temporary password and create and confirm a new password.

Example:

![Image of password verification step]

Finally, the system requests the user to log in with the newly created credentials.

Example:

![Image of login step]
Experian’s Tenant Screening Services provides real-time access to more than 215 million people. The following products are available:

**Credit Profile Report and Score**
The Credit Profile Report and Score provides the most comprehensive nationwide consumer credit information available. It includes the consumer’s best name, address and Social Security number (SSN) with up to 10 additional names and addresses and four additional SSNs. The Credit Profile Report and Score also includes VantageScore®, a highly accurate, more predictive, consistent scoring model that enables landlords to score more consumers.

**Decisioning Credit Profile Report and Score**
The Decisioning Credit Profile Report and Score provides the most comprehensive nationwide consumer credit information available along with a specific credit decision on the potential tenant. It provides the ability to customize decisioning preferences to approve, decline or refer for manual review potential tenants based on score and select attributes. It includes the consumer’s best name, address and SSN with up to 10 additional names and addresses and four additional SSNs. The Decisioning Credit Profile Report includes VantageScore®, a highly accurate, more predictive, consistent scoring model that enables landlords to score more consumers. Also included with this report are a profile summary, a fraud summary and an Office of Foreign Assets Control (OFAC) Search.
Pulling a Credit Profile Report
Once a user has logged in, he or she clicks on the Products tab in the top navigation field and then clicks on Start a new Report for a Credit Profile Report and Score. This will display the inquiry page to enter the consumer information.

Example:
The user then enters the required fields and selects the billing subcode. The user can click the **Display optional fields?** check box to display optional input fields. Purpose Type and End User are required fields for Experian's reseller clients; they are optional for all other clients.

**Example:**

![Credit Profile Report and Score](image)
Once the user clicks **Submit**, the Credit Profile Report and Score will be returned. The user has the option to print the report or save/print the report as a PDF. The user also can edit the inquiry and resubmit it by clicking the **Edit Inquiry** link.

Example:

**Tenant Credit Profile Report**

<table>
<thead>
<tr>
<th>Applicant</th>
</tr>
</thead>
</table>

**Personal Information**

<table>
<thead>
<tr>
<th>Best Name</th>
<th>Other Name(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BETTY SANDERS</td>
<td>* ELIZABETH DONELLY, * ELIZABETH J SANDERS</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Best Social Security number</th>
<th>Other Social Security number(s)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>* 084-02-0032</td>
<td></td>
<td>04/03/1965</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Best Address(s)</th>
<th>Other Address(es)</th>
</tr>
</thead>
<tbody>
<tr>
<td>43 JUDY Dr.</td>
<td>24 BB L 1011 AFT 3</td>
</tr>
<tr>
<td>DOVER, NJ 07010-4012</td>
<td>BUTLER, NJ 07405</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Best Employer</th>
<th>Other Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOMEBAKER</td>
<td></td>
</tr>
<tr>
<td>Reported 04/01/2001 by Inquiry</td>
<td></td>
</tr>
</tbody>
</table>

**Score Summary**

<table>
<thead>
<tr>
<th>Risk Model</th>
<th>Score</th>
<th>Code</th>
<th>Score Factor Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>VantageScore</td>
<td>554</td>
<td>F7</td>
<td>No recently opened, high interest charged accounts</td>
</tr>
</tbody>
</table>

**Trades**

<table>
<thead>
<tr>
<th>Mortgague Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>WELLS FARGO HOME MORTGAGE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Orig Date</th>
<th>Orig Amount</th>
<th>Status Date</th>
<th>Post Due</th>
<th>Last Paid Date</th>
<th>Scheduled Payment</th>
<th>Actual Payment</th>
<th>Balance Date</th>
<th>Current Balance</th>
</tr>
</thead>
</table>
Pulling a Decisioning Credit Profile Report
The user clicks Start a new Report from the Products page. The inquiry page will display; the user then selects the billing subcode and enters the required fields. Purpose Type and End User are required fields for Experian’s reseller clients; they are optional for all other clients. Yearly income is required to calculate the potential tenant’s debt-to-income ratio.

The user can click the Display optional fields? check box to display optional input fields.

Example:
Once the user clicks **Submit**, the Decisioning Credit Profile Report will be returned. The user has the option to print the report or save/print the report as a PDF. The user also can edit the inquiry and resubmit it by clicking the **Edit Inquiry** link.

Example:

### Decisioning Credit Report and Score

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Range</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Debt to Income Ratio</td>
<td>7%</td>
<td>Accept</td>
</tr>
<tr>
<td># of Current Delinquent</td>
<td>2</td>
<td>Decline</td>
</tr>
<tr>
<td># of Bankruptcies</td>
<td>0</td>
<td>Accept</td>
</tr>
<tr>
<td># of Judgements</td>
<td>1</td>
<td>Decline</td>
</tr>
<tr>
<td>VantageScore</td>
<td>514</td>
<td>Decline</td>
</tr>
</tbody>
</table>

#### Personal Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td>Peggy</td>
</tr>
<tr>
<td>Last Name</td>
<td>FESS</td>
</tr>
<tr>
<td>Middle Name</td>
<td>DP</td>
</tr>
<tr>
<td>Address</td>
<td>FORT WASHINGTON, MD 20744-3909</td>
</tr>
<tr>
<td>City</td>
<td>HOOD MEMORIAL</td>
</tr>
<tr>
<td>State</td>
<td>CA</td>
</tr>
<tr>
<td>ZIP Code</td>
<td>92791</td>
</tr>
<tr>
<td>Phone Number</td>
<td>987-7865</td>
</tr>
</tbody>
</table>

#### Messages

- Name does not match OFAC/PLC list

### Demographics

- Telephone
- Other Telephone(s)
Preferences — Setting decisioning criteria

The Decisioning Credit Profile Report is returned with a decision indicating if the potential tenant should be approved, declined or referred for manual review. Users with access to the Decisioning Criteria product option can set the decisioning criteria for their subcodes via preferences. The criteria will be set for all users with access to the subcode, and the decision will be automatically returned. There is a default setting selected, as indicated in the example below.

Example:

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Accept Range</th>
<th>Decline Range</th>
<th>Refer Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt to Income Ratio</td>
<td>20% or less</td>
<td>21% or more</td>
<td>/ / /</td>
</tr>
<tr>
<td># of Bankruptcies</td>
<td>0</td>
<td>1 or more</td>
<td>/ / /</td>
</tr>
<tr>
<td># of Judgements</td>
<td>0</td>
<td>1 or more</td>
<td>/ / /</td>
</tr>
<tr>
<td># of Current (D)Defaults</td>
<td>0</td>
<td>1 or more</td>
<td>/ / /</td>
</tr>
<tr>
<td>Experian VantageScore®</td>
<td>801 or more</td>
<td>800 or less</td>
<td>/ / /</td>
</tr>
</tbody>
</table>

Example:

Welcome, Olivia | Sign Out

Tenant Screening Services

Preferences

Use the controls below to fine tune the ranges you deem appropriate for Accept and Decline decisions. Attribute ranges not covered by Accept or Decline criteria will return a Refer decision.

Administration

Access Subcode: 1234567890 COSTA MESA, CA

Decisioning Criteria

Additional Resources

- Credit Profile Product Sheet
- Credit Profile Glossary
- Credit Profile Overview Webcast
- How to Pull a Credit Profile

We’re Here to Help

Call our support center to receive the right resources for your business.

Customer Support
888-851-6614
M-F 7 a.m. – 7 p.m. Central Time

Technical Support
888-654-7001
M-F 7 a.m. – 6 p.m. Central Time
Sat/Sun/Dec — 8 a.m. – 5 p.m. Central Time

Email Support
Support@experian.com
Reporting
All searches are stored as archives for six months and can be accessed by clicking on Report Archive from the right-hand navigation field. Users must have access to the Archive Reports product option in order to access archived reports. The user can search the archives using the following search parameters:

• Date range
• Consumer’s last name
• Consumer’s first name
• Consumer’s Social Security number
• Product
• Reference number
• User ID (name of user who pulled the report)
• Subcode

The user can select how the results will be sorted by choosing one of the radio buttons. The options are to sort by date, applicant, subcode, user or reference number. The default is to sort by date.

Example:
The Reporting Archives search will result in a list of reports that meet the search criteria entered. The user can click on the Product hyperlink to view the archive of each specific report. The user can download the list of reports by selecting either PDF or CSV report format and clicking Download.

Example:
Support
For additional support, please contact the following:

- **Customer Support** — 1 800 831 5614 or esupport@experian.com
- **Technical Support** — 1 800 854 7201

The Experian Technical Support Center is open 5 a.m. to 6 p.m. Pacific Time, Monday through Friday, and 6 a.m. to 3 p.m. Pacific Time on Saturday. After hours, support is available by pager.