

HOW TO PREPARE FOR AN ONSITE INSPECTION

1. What is an onsite inspection? The purpose of this onsite inspection is to ensure; a) the location and business entity are bona fide, b) consumer information is being used for permissible purposes only and, c) you are adhering to the Access Security Requirements. Clients doing business from a commercial location only require the inspection once (unless the business moves, changes name or changes ownership), while those operating from a residential location require an annual inspection in some cases. The onsite inspection is a mandated requirement by all credit repositories.
2. After CIC has answered any questions you may have regarding the inspection, a person from TrendSource or similar 3rd party inspection company will contact you to make an appointment. If the inspector leaves a message, please return their call as soon as possible.
3. You will need to be present during the inspection.
4. The inspector will take photos. If a commercial location: one interior showing the product/workspace, one where the consumer reports are secured, and one showing permanent signage. If residential location: one interior showing the product/workspace, one showing the locked home office door and file cabinet, one of the cross-cut shredder or a contract with a document destruction service and one of the exterior. He/she will not need to walk through other portions of the office or home.
5. The file cabinet or room that stores the credit reports must be lockable.
6. Explain how confidential documents are destroyed: cross-cut shredder or destruction service.
7. Inform the inspector if there are any security systems in place (i.e. alarm system, surveillance, security guard).
8. If accessing consumer reports via computer, it should be in a secure location and password protected.
9. If you are a commercial location:
 - a. The signage should match the Subscriber Company Name
 - b. If a business license is required in your city, it should be on the wall or inform the inspector where it is kept.
10. If you are a residential location:
 - a. The business area is not to be located in any portion of the living quarters.
 - b. The home office should have a door.
11. Are your PC and Server password protected? Do you have up to date anti-virus and firewall protection that is on automatic update? Do you install software patches (i.e. Windows, Adobe, IE, Chrome, etc) when they become available?
12. Is the Server/PC viewable by non-employees?
13. **The inspection company does charge a fee. Do not pay them! Instead CIC will charge your provided credit card or invoice your account. (Please note there is a \$20 cancellation fee).**

REAL ESTATE AGENTS: you may choose to have the inspection conducted at the real estate office which you work.