

**PHYSICAL INSPECTIONS: What you should know BEFORE your appointment**

Within three business days of submitting your application, a third party vendor called TrendSource will contact you to schedule a visit to your office. The cost to you is \$100 and will be charged when the processing of your application is complete. If you need to cancel your appointment with TrendSource, please make sure to call the rep ahead of time and let them know. Additional charges could apply if there are missed appointments.

**\*\*Please note, you or a knowledgeable representative of your company must be available for interview by the inspector during the onsite inspection.\*\***

All applicants must be fully established prior to applying. *Applicants who are not fully established and/or moved into their office may experience significant delays in the processing of their application and may be charged inspection cancellation fees and/or the cost of a second inspection.*

**Applicants whose businesses are not yet established will not be activated.**

**During their inspection, the inspector will make notes, take pictures and ask questions; the following are key points that will be observed by the inspector.**

You must have locking file cabinets. (photo will be taken)

You must be able to properly and securely dispose of sensitive information:

- you must already engage a shred company/destruction service or own a cross-cut/micro-cut shredder. (photo will be taken)

Your office space must be completely separate from other businesses. (photo will be taken)

- Commercial offices must be separate from any other business.
  - Must be a functional, full-time office
  - Virtual offices are not allowed.
  - Executive suites are usually not allowed.
    - We will *consider* an applicant in an executive suite only if:
      - The entirety of the applicant's business is completely and physically separated from other businesses by a locking door
      - There is no sharing of printers, shredders, computers, servers, faxes etc. with other companies in the suite
- Shared spaces: The above limitations regarding Executive Suites also apply to an applicant sharing/renting a space from another company, **with the additional restriction that:**



- The other company has to be in a related industry, such as real estate or a bank might be for a Mortgage Lender.

In either scenario, having a desk in an open space that is shared by another company is not allowed. The sharing of credit data and related services with those businesses is never allowed.

Your office must have permanent signage. (photo will be taken)

**\*\*not required for residential offices\*\***

Your company server must be located in a secure location.

Your server/PC and/or printer must be segregated (restricted access) and in a secure area that is dedicated to and used only by your company.

- If access to your equipment is NOT restricted, you may be denied.
- If you suspect access to your equipment is not restricted, please email [applicationstatus@advcredit.com](mailto:applicationstatus@advcredit.com) *prior* to setting a date for your inspection to discuss, as a PC lock may not resolve the issue

The Server/PC must be password protected.

The Server/PC must not be viewable by non-employees.

Some of the questions you'll be asked:

- Who performs maintenance and repair on client's computer(s)?
- Are computer(s) installed with current anti-virus/anti-malware?
- Are personal files in a locked cabinet? (photo will be taken)

**\*\*Please do not have papers or documents relating to consumers stacked in your work space.\*\***

### **Residential Office (annual inspections are required)**

*In addition to the requirements listed for commercial offices, residential offices have the following restrictions:*

There must be a door separating the office space from the rest of the home. (photo will be taken)

The office must be secured from any foot traffic (from anyone going from one part of the home to another).

The office space must be dedicated as an office only and not serving a dual purpose. (photo will be taken)

- no bed or toys in the room
- the 'office' cannot be a desk setup in the corner of room where the remainder of the room also functions as a living space—couch, tv etc.
- no clothes in an office closet and no items present in the room that do not relate to the daily function of the business



**Advantage Credit**

Credit Reporting Services

www.advcredit.com 800-670-7993

Email [applicationstatus@advcredit.com](mailto:applicationstatus@advcredit.com) to get answers to your questions about your office setup *prior* to setting a date for your inspection.