

# Credit Reporting Agency Processes for Providing Foster Youth Credit Reports Electronically

The following table is adapted from a document initially produced by New York City’s Administration for Children’s Services. It describes each credit reporting agency’s (CRA) general procedures for child welfare agencies to request credit reports for youth in foster care through each CRA’s online portal, and for how the CRAs to respond to those requests. The information provided below has been confirmed by each bureau as of January 2015 but subject to change and is not meant to be construed as legal or definitive advice. Please contact the CRAs directly if you have any questions or concerns about the processes described below, and to confirm the accuracy of this information.

## WHAT BASIC INFORMATION DO I NEED TO KNOW TO PULL CREDIT REPORTS FOR YOUTH IN FOSTER CARE?

	TRANSUNION	EXPERIAN	EQUIFAX
KEY CONTACTS	<p>Special email contact for Child Welfare Agencies: <a href="mailto:fostercare@transunion.com">fostercare@transunion.com</a></p> <p>Eric Rosenberg Director Government Relations <a href="mailto:EROSENB@transunion.com">EROSENB@transunion.com</a> (312) 466-6323</p> <p>Inquiring agencies will receive an information packet containing details about TransUnion Direct, a service that provides agencies with easy-to-use, secure online access to check for the presence of a credit file.</p>	<p>Paul Hernandez Compliance Department Allen, TX <a href="mailto:paul.a.hernandez@experian.com">paul.a.hernandez@experian.com</a> (972) 390-3710</p> <p>Kerry King Compliance Department Allen, TX <a href="mailto:kerry.king@experian.com">kerry.king@experian.com</a> (972) 390-3594</p>	<p>Child and Family Services contact information: <a href="mailto:CFS@equifax.com">CFS@equifax.com</a> or (800) 874-5606</p>
CONTRACTUAL REQUIREMENTS FOR AGENCIES TO ACCESS REPORTS	<p>Each child welfare agency assigns one “company administrator” (a backup administrator is recommended) who is responsible for administering and managing access to TransUnion Direct, TU’s online portal. The Administrator may then designate other “Company Administrators” for each location from which TransUnion Direct will be accessed and employees who are authorized to utilize TransUnion Direct.</p>	<p>Each child welfare agency assigns one “head designate” with administrative rights to the system. The head designate may request and receive reports or may delegate access to other appropriate individuals within the agency.</p>	<p>Requires one state-level administrator who manages all administrative and negotiating duties, including the creation of subaccounts for additional agency users.</p> <p>Subaccounts offer local personnel a private login and password and only have access to youth data specific to requests made through that login.</p>
DATA SUBMISSION REQUIREMENTS	<ul style="list-style-type: none"> <li>• Youth’s first and last name</li> <li>• Youth’s Social Security number (SSN)</li> <li>• Youth’s address</li> </ul>	<ul style="list-style-type: none"> <li>• Youth’s first and last name</li> <li>• Youth’s SSN</li> <li>• Youth’s address</li> <li>• Youth’s date of birth</li> <li>• Optional: other relevant personal identifying information</li> </ul>	<ul style="list-style-type: none"> <li>• Youth’s first and last name</li> <li>• Youth’s SSN</li> <li>• Youth’s address</li> </ul>

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FORMAT OF REQUEST TO CRA	TransUnion has a spreadsheet template that agencies may use to request credit reports in batches of 50+ youth in their care. Agencies must save and upload the batch request spreadsheet as a CSV file.	Agencies may upload batch requests for multiple youth at a time using an Experian template in Excel and uploaded as a CSV file.	Child and Family Services contact information: <a href="mailto:CFS@equifax.com">CFS@equifax.com</a> or (800) 874-5606
CRA RESPONSE	Results are returned immediately for individual online requests and within 24 hours for online batch requests.	Results are returned immediately for individual online requests and within 24 hours for online batch requests.	Results are returned immediately for individual online requests and within 24-48 hours for online batch requests.
FORMAT OF RESPONSE FROM CRA	<p>Batched results are returned on a spreadsheet.</p> <p>If a credit report is found, TransUnion will return it as a separate PDF document for each youth.</p>	<p>Batched results may be returned in enhanced HTML or PDF format and in a single file or individual files for each request.</p> <p>Individual online results will be returned on-screen, with the option to print or save as a PDF.</p> <p>If a youth has a file, Experian also mails hard copies to the address requested.</p>	<p>If a report exists for a child, Equifax provides an on-screen credit report that can be printed.</p> <p>Agencies can receive the reports individually or in bulk in a zip file.</p>
TYPE OF REPORT DELIVERED	<p>Business division reports are provided if the agency makes a request through TransUnion Direct. The reports do not include soft inquiries or medical accounts.</p> <p><b>NOTE:</b> If an agency submits a request by mail, TransUnion will provide the consumer disclosure report. The disclosure report provides information on creditors and others that have looked at the consumer's credit report within a 2-year period. It does not explain the purpose of the search, but it could be an indication of fraud.</p>	<p>Business division reports through the batch process.</p> <p><b>NOTE:</b> Experian provides a consumer disclosure report in response to manual (mail) requests from agencies.</p>	<p>Business division reports only.</p> <p><b>NOTE:</b> Information included in the business division report will vary based upon the type of contract the agency has entered into; there is no set standard.</p>
FEES	All fees now waived. Agencies paying fees pursuant to an existing contract may request a fee waiver moving forward.	All fees waived.	All fees waived.

## CAN I SHARE CREDIT REPORTS WITH THIRD PARTIES?

In certain cases, contractual restrictions with the CRAs may prohibit child welfare agencies from sharing the reports that they pull on behalf of youth with third parties, such as nonprofit partners, without the explicit consent of the CRAs. The table below summarizes how some CRA contracts may address sharing reports and handling confidential data.

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While an authorized agency employee with a need to know is allowed to use the youth's report for financial counseling, he or she generally cannot share any data from a youth's business division report with third parties.	Authorized agency employees with a legitimate business purpose are allowed to use a youth's report for financial counseling.  Third party processors or agents may be able to access a youth's report with a signed agency addendum or Processor Undertaking form.	Authorized agency employees with a need to know and third-party processors or agents may be allowed to use the youth's credit report for financial counseling.

## HOW DO I DISPUTE ERRORS AND ID THEFT TO HAVE THEM REMOVED FROM A YOUTH'S CREDIT REPORT?

The table below summarizes some of the ways in which CRAs may assist agencies with remediation and credit file protections. Check out [Credit Checks for Youth in Foster Care: Setting the Stage for a Lifetime of Good Credit](#) for webinars and resources for tips on disputing errors and addressing ID theft.

	TRANSUNION	EXPERIAN	EQUIFAX
<b>HANDLING ERRORS/SUSPECT IDENTITY THEFT</b>	<p>If a credit file is returned indicating errors or possible ID theft, agencies may contact the credit grantor/business directly to dispute the matter. The company will conduct an investigation and, if it finds the information is fraudulent, notify the three major credit reporting agencies to remove the disputed data.</p> <p>Agencies may also send a copy of the credit file received from TransUnion Direct along with a letter on agency letterhead indicating the disputed information to:</p> <p><b>TransUnion</b> Attn: Foster Care Youth Services PO Box 10 Woodlyn, PA 19094</p>	<p>Agencies can dispute with Experian and ask credit grantors/businesses directly to contact Experian (and the other two CRAs) to remove errors.</p> <p>Send disputes in writing to:</p> <p><b>National Consumer Assistance Center</b> PO Box 9701 Allen, TX 75013</p> <p>Dispute letters should include:</p> <ul style="list-style-type: none"> <li>• Youth's identification information</li> <li>• Agency contact information for where results should be sent</li> <li>• Copies of the court order authorizing the agency to act on behalf of the youth</li> <li>• Details of the disputed information</li> </ul>	<p>Agencies should contact Equifax to find out fraud process and dispute the information.</p> <p><b>Contact Equifax directly regarding any disputes at:</b> <b>Office of Consumer Affairs</b> 1-888-215-3859</p> <p>OR</p> <p><b>Equifax Information Services, LLC</b> <b>Minor Child</b> PO Box 105139 Atlanta, GA 30309</p>

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FULL CONSUMER DISCLOSURE CREDIT REPORT AVAILABLE?	Yes, if the agency request comes via the manual mail-in process (not online) or if the youth is 18 or older and requests his/her consumer disclosure report via <a href="http://annualcreditreport.com">annualcreditreport.com</a>	Yes. Caseworker can request a full consumer disclosure report to be mailed to them after the National Consumer Assistance Center is finished with the investigation process regarding the disputed information.	A consumer disclosure report may be provided after any dispute and investigation.
DISPUTE, FREEZE, AND BLOCKING	Agencies may wish to consult CRA to determine best option and process.	Agencies may wish to consult CRA to determine best option and process.	Agencies may wish to consult CRA to determine best option and process.
PROCESS TO CHECK SPECIFICALLY IF YOUTH ARE VICTIMS OF ID THEFT	Agencies, parents/guardians may use TransUnion's free secure online form at <a href="#">secure online form</a> to check for the existence of a credit file with the child's name and Social Security number.	Parents/guardians must use a manual process and provide proof of their identity and their child's information.  In some cases, guardians must provide proof of guardianship.  Agencies can use this process for foster youth but must provide the court order to establish authorization on behalf of the minor.	Parents/guardians must use a manual process and submit legal proof of guardianship in writing to Equifax.

<sup>1</sup> Freeze needs to be removed when the youth turns 18 or needs to access credit. Credit freezes and fraud alerts only protect young people from new fraud and do not address the existing fraud.