

TenantReportX 
A Xactus Company

Advance the Way You Verify Tenants

Safeguard Your Investment
with Comprehensive Tenant
Screening Services from
TenantReportX



Scan for special discounted
pricing or visit
tenantreportx.com/expo



Table of Contents

3	Introduction
4-5	Pricing
6	Credit Report Sample
7	Credit Report Score Card Sample
7	Sample Screening Report
8-9	Getting Started/How to Order
10-11	Applicant Tracking System & Quick Applications
12-13	One-On-One Training
14-15	APIs & Data Security

Comprehensively Evaluate Applicants and Minimize Financial Risk

TenantReportX's Suite of Tenant Screening Services

- Credit Reports (Experian, Equifax and TransUnion)
- Criminal Searches
- Eviction Searches
- Income Verifications
- Employment Verifications
- Previous Landlord Verifications
- And more

Protect Your Investment

The eviction process can result in thousands of dollars in lost rental income, property damage and legal fees. TenantReportX can reveal potential risks associated with granting applicants access to properties by verifying the following information:

- Rental address history and activities
- Criminal convictions
- Applicant's ability to pay obligations on time
- Employment status
- Landlord-tenant disputes
- Sexual offenses

Advantages of TenantReportX

- 24/7/365 online access to order, view, and print reports
- Get your results within seconds upon ordering and expedite your decision process
- Speak to a live person and get your questions answered
- Ability to have your applicants pay for the reports directly with their credit card
- Ability to have the users on your account pay for the reports directly with their credit card
- A unique ID and password for each user gives you the ability to track and manage individual activity
- Easy to read report layout

Your Trusted Partner with a Legacy of Tenant Screening Excellence

TenantReportX, a Xactus company, has been doing business since 1992. As a leader in the credit reporting and tenant screening industry, we have the knowledge and experience to help our clients protect their investments for both the short and long term. With more than 85,000+ users in all 50 states and Canada, we have positioned ourselves as one of the largest background screening companies in the nation. TenantReportX is owned by Xactus, a powerful fintech company that is committed to delivering innovative verification and data solutions for more informed decisioning.

No Annual Fees.

No Sign-Up Costs.

No Obligation.

Simple Registration.

Pricing That Fits Your Budget

A la Carte or Bundled Services

We offer a full suite of reports to diligently screen your tenants. Instant results available online 24/7/365. Volume discounts are available.

Choose From Our Individual Reports

Credit Reports

- Credit Report*
- Tenant Score Card**
- Pre-Employment Credit
- Business Credit
- Canadian Reports

*On-site inspection required for detailed credit report

**Credit Report required to generate Score Card

Criminal Background Searches and Sexual Offender Registries

- County
- Statewide
- Nationwide
- Federal (per jurisdiction)
- Global sanctions

Eviction Search

- Statewide
- Nationwide

Other Reports

- SSN Verification
- Driver's License History
- Employment Verification
- Previous Landlord Verification
- Bank Deposit Verification

Customized Bundles Are Also Available

Customized bundles include price breaks when several background screening products are ordered. Our most popular bundle, the Nationwide Bundle, includes the following reports:

Tenant Score Card with Credit Score

A Tenant Score Card is completely customized to your thresholds and provides the following information with a simple PASS/FAIL or CONDITIONAL rating in addition to the applicant's credit score and derogatory credit summary:

- Credit Score
- Income-To-Debt Ratios
- Income-To-Rent Ratios
- Delinquent Accounts
- Collection Accounts
- Charge-Offs

SSN Verification

The Social Security number is verified to ensure your applicant is who they say they are.

Criminal Background Check and Sex Offender Search

Search the state criminal database of your choosing. Includes a 50-state sex offender search to screen potential tenants. Multi-State Criminal Checks are also available.

Eviction

Searches municipality eviction records for the state to show any past eviction history and judgment amounts. Nationwide Eviction Reports available.

Credit Report Sample

TenantReportX provides you with two different formats for your credit report. The example shown on this page is our Detailed Credit Report which includes:

- 1 Submission Data** - Shows the applicant's name, date of birth, SSN and current residence.
- 2 Credit Score** - All Tenant Credit Reports from TenantReportX include credit scores at no additional charge. Scores range from 300 - 850.
- 3 Financial Summary** - This simple snapshot provides an overview of an applicant's credit summary, balances, credit utilization and income ratios as well as derogatory information if reported.
- 4 Personal Information Comparisons** - Shows any aliases or information variants as submitted to the requested bureau.
- 5 Address Comparison** - Verifies address information provided by the applicant with what the requested bureau has on file.
- 6 Employment Comparison** - Shows employment history as reported to the requested bureau.
- 7 Credit History** - Shows detailed account information including balances, payment terms, late payment dates, collections and account statuses as far as joint, open, closed, etc.
- 8 Public Records** - Reveals any bankruptcies.
- 9 Prior Inquiries** - Recent history of credit inquiries on the applicant.
- 10 Repository Remarks** - Notes from the bureau on any discrepancies between what was submitted and what is on file.

FILE NUMBER	1000033	REPORT DATE	01-02-2025
REPORT TO	Best Tier Property Management (50004) 123 Commerce St. Ste 541 Philadelphia, PA 19125 - 6581 Phone: (610) 555-1212 Fax: -	ORDER DATE	01-02-2025
		TYPE	TenantReports Detailed Credit

Application Information				
APPLICANT	CONSUMER, JOHNATHAN DOE	SSN	XXX-XX-3333	DOB 01-25-2001
ADDRESSES	123 Main Street 456 A Street	CITY/STATE/ZIP	Fantasy Land, PA 19008 Never Never Land, DE 19711	

Credit				
Scores				
741 - TRANSUNION/FICO	JOHNATHAN CONSUMER		XXX-XX-3333	
Credit Summary				
TOTAL TRADELINES	4	30 DAYS LATE	0	
CURRENTLY SATISFACTORY	4	60 DAYS LATE	0	
CURRENTLY DELINQUENT	0	90 DAYS LATE	0	
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	05/16/23	
COLLECTION/CHRG OFFS	0 / 0	OLDEST TRADE	08/01/21	
PUBLIC RECORDS	0	INQUIRIES	0	

Financial Summary				
#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	0%
INSTALLMENT	2	\$0	\$0	0%
OPEN	0	\$0	\$0	0%
REVOLVING	2	\$478	\$5576	8%
OTHER	0	\$0	\$0	0%
		4	\$478	\$5576
			\$0	8%

PROPOSED RENT - 1500
STATED MONTHLY INCOME - 6000
INCOME TO RENT RATIO - 4.0:1
INCOME TO DEBT RATIO - 11.03:1
INCOME TO DEBT INCL. RENT RATIO - 2.94:1

Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations				
Personal Information Comparison				
APPLICANT	NAME	SOC SEC	DOB	AKA
TU	CONSUMER, JOHNATHAN DOE	XXX-XX-3333	01-25-2001	DOB: 01-25-2001
	CONSUMER, JOHNATHAN DOE	MATCH	01-25-2001	JOHNATHAN D CONSUMER
		MATCH		
SOCIAL SECURITY FRAUD SEARCH				
TU	CONSUMER, JOHNATHAN DOE			
	TRANSUNION ID MATCH: CURRENT ADDRESS MATCH.			

Address Comparison				
APPLICANT	ADDRESS	REPORTED		
TU	456 A Street Never Never Land, DE 19711	01/02/25		
	123 Main Street, Fantasy Land, PA 19008	2021-08		

Employment Comparison				
APPLICANT	COMPANY	POSITION	REPORTED	
TU	Amazon Web Services	Project Manager	2023 - 01	

Credit Bureau Report											
Credit History											
CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	TYPE	PRESENT STATUS	E	C	O
						30 60 90+	TERMS				A
WELLS FARGO	09/01/22	06/01/24 2024-05	\$12700	\$5022	\$0	0 0 0	REV MIN \$447	AS AGREED TU			A
Remarks: FLEXIBLE SPENDING CREDIT CARD; AUTHORIZED USER											
CHASE BANK FIN	01/15/21 48	07/01/24 2024-04	\$5600	\$155	\$0	0 0 0	REV MIN \$30	30 DAYS LATE TU			B
TOYOTA FIN	04/01/22 36	07/01/24 2025-04	\$18547	\$0	\$0	0 0 0	AUTO 70 \$0	COLLECTION TU			B
Remarks: CLOSED											
USDOE/SOFI	08/15/19 48	11/31/23	\$23500	\$0	\$0	0 0 0	EDU \$0	AS AGREED TU			B
Remarks: CLOSED											

ECOA KEY: B = BORROWER, C = CO-BORROWER, S = SHARED, J = JOINT, U = UNDESIGNATED, A = AUTHORIZED USER

Public Records					
NO PUBLIC RECORDS DEVELOPED					
Prior Inquiries					
CREDITOR	INQUIRY TYPE	DATE	SIC	KIND OF BUSINESS	ECOA
NO PRIOR INQUIRIES DEVELOPED					
Repository Remarks					
NO REPOSITORY REMARKS DEVELOPED					
Source Information					
Creditors					
CREDITOR	SUB CODE	ADDRESS	PHONE		
NO CREDITORS DEVELOPED					
Submission Results					
APPLICANT	BUREAU	DATE	RESULT		
APPLICANT	TRANSUNION				

TransUnion Consumer Relations
www.transunion.com/myoptions
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

*** End Of Report ***

Credit Report Score Card Sample

Add a Tenant Score Card to your credit report order and find out if your applicant passes, fails, or obtains a conditional recommendation based upon the criteria that you set. The Tenant Score Card is available for no additional charge with the purchase of the credit report. It provides the following information with a simple PASS/FAIL or CONDITIONAL rating in addition to the applicant's credit score and derogatory credit summary:

	RESULTS	RECOMMENDATION
PROPOSED RENT	1500	N/A
STATED MONTHLY INCOME	10000	N/A
INCOME TO RENT	6.67:1	PASS
INCOME TO DEBT	4.93:1	PASS
INCOME TO DEBT INCL RENT	2.84:1	PASS
CREDIT SCORE	528	CONDITIONAL
DELINQUENT ACCOUNTS	0	PASS
COLLECTION/CHARGE OFF	1	PASS
BANKRUPTCY RECORDS	0	PASS
OVERALL COMPOSITE		CONDITIONAL

- Credit Score
- Income-To-Debt Ratios
- Income-To-Rent
- Delinquent Accounts
- Collection Accounts
- Charge-Offs

Nationwide Criminal			
RESULTS	Records Found		
NAME SEARCHED	CONSUMER, JON	SEARCH DATE	05-29-2024 9:48 AM MDT
DOB SEARCHED	01-01-1980		
JURISDICTION	NATIONWIDE		
NAME VARIATION(S) SEARCHED	CONSUMER JON; CONSUMER JONATHAN; CONSUMER JON A		
JURISDICTION(S) SEARCHED			
The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.			
CRIMINAL RECORDS			
Florida Dept of Corrections			
Offender:			
Full Name:	CONSUMER, JON		
DOB:	1971-04-01		
Gender:	MALE		
Race:	WHITE		
Height:	5'9"		
Weight:	165		
Hair Color:	BROWN		
Eye Color:	BROWN		
Provider:	Florida Dept of Corrections		
State:	FL		
Offense:			
Description:	COCAINE - POSSESSION		
Offense Type:	FELONY		
Offense Date:	2023-07-01		
Nation Wide Eviction Search			
RESULTS	Records Found		
NAME SEARCHED	CONSUMER, JON	SEARCH DATE	05-29-2024 9:48 AM MDT
JURISDICTION	NATIONWIDE	SEARCH SCOPE	
SUNSHINE MOBILE HOME PARK VS CONSUMER, JON			
Defendant			
Full Name:	CONSUMER, JON		
Address:	9320 N JEFFERSON ST		
City, State Zip:	TAMPA, FL 33602		
Plaintiff			
Full Name:	SUNSHINE MOBILE HOME PARK		
Judgment Information:			
Case Number:	003451LT		
Case Type:	UNLAWFUL DETAINER		
Case Disposition:	Civil Judgment		
Court Location:	TAMPA DISTRICT COURT		
Reference Id:	4938A		
Amount:	POSSESSION ONLY		

Sample Screening Report

Your Tenant Screening Report format can be configured however you choose. Here are the components of a sample screening report:

- 1 **Submission Data** - To start, enter the applicant's legal name, date of birth, SSN and current residence.
- 2 **SSN Verification** - Verifies Social Security number to ensure it is accurate and assigned to your applicant.
- 3 **Criminal Background Check and Sex Offender Search** - Search the state criminal database of your choosing as well as the National Sex Offender registry to screen potential tenants. Multi-State Checks are also available.
- 4 **Eviction Report** - National eviction records search to show any past eviction history and judgment amounts.

Getting Started with TenantReportX is Easy

Pick the Solution That's Right for You:

Express Connect

Receive reports as you need them.

- Doesn't require formal account set up through TenantReportX
- Screening paid for by applicant
- Easily invite applicant via email to complete online application form and select which reports to order
- Have the applicant order their own report with no intervention from you

Create an Account

- Select individual reports you want to receive or select custom bundle package of screening services
- Decide if you want to cover the costs or if you want the applicant/tenant to pay (most common)
- Enroll in our Partner Program and generate revenue from the applicant-purchased reports. Simply set the price you want to charge the applicant. TenantReportX will collect payment from your applicant via credit card and then mail out a check the 1st week of the following month for the difference of the cost of the credit report and set application fee

5 Ways to Order



You Do It
Enter applicant's
information into application



Email
Send secure link to tenant
to complete application



TenantReportX.com
Have applicant go to [TenantReportX.com](https://www.TenantReportX.com),
complete application form and share
the **Portable Report** directly with the
decision maker



Apply Now Link
Place an "Apply Now" link on
your website



Fax
Fax completed
application to us



Streamline Tenant Applications

**Approve
Tenants
Faster**

Applicant Tracking System & Quick Applications

A quicker way to get tenants into your properties!

Our goal is to help you turn applicants into residents as quickly and simply as possible. Our robust onboarding technology, Quicklease Pro, is easily configurable and user friendly.

Highly Configurable Online Application Forms

- Our FCRA and E-signature compliant forms can be customized according to your needs
- The link to your online application can be embedded anywhere you choose – such as on your website or other preferred Internet listing service.

Generate Pre-Filled Leases

- After uploading your lease form, you can automatically generate a new contract for each applicant by using pre-entered data.

Automated Notifications

- Automatic email notifications provide real-time feedback with the status of each applicant as they progress through the screening process.

Simple Applicant Tracking Tools

- View or print applications, review credit/background check reports, make decisions, and manage documents all in one user friendly system. Quicklease Pro's responsive design is optimized for mobile, tablets and laptops.

Quick Applications

When you have your tenants apply and pay directly, you can:

- Capture electronic consent authorization
- Access but not store sensitive information. No more holding onto sensitive applicant information
- Send to multiple prospective tenants
- Secure – redacted SSN, date of birth, and account numbers to reduce sensitive data



**Achieve
More**

**We provide
FREE instruction
webinar training!**

One-On-One Training

Our attentive support team is here to educate your staff and help you get the most out of TenantReportX!

From simple to complex commands, our intuitive, state-of-the-art screening platform gives you more control (and less worry) over harboring personally identifiable information. Call our toll-free U.S.-based customer service line at 855-244-2400 or email Info@TenantReportX.com and one of our team members will gladly schedule a webinar training that works for your schedule.

Learn how to:

- Manage user settings including adding and removing users (agents)
- Secure your account profile with added security requirements
- Select and save the most suitable payment methods for your screening practices
- Navigate through report options including multiple order formats
- Order a report
- View the status of a report
- Print a completed report



**Secure and
Reliable**

**The Secure
Way to Screen
Tenants**

Easily Integrate through Our APIs

TenantReportX offers two separate APIs that will integrate our platform into yours. Easily assess our data and solutions through our XML or JSON APIs.

Data Security is our Number One Priority

We start with continuous SOC II compliance from an independent third party, Sword and Shield Enterprise Security. We then enlist the help of security expert Qualys to continuously monitor our security and compliance landscape across our entire platform.

Our website is Hyper Text Transfer Protocol Secure (HTTPS) which is the secure version of HTTP, the protocol over which data is sent between your browser and the website that you are connected to. The “S” at the end of HTTPS stands for Secure. It means all communications between your browser and the website are encrypted.

Multi-Factor Authentication via text and email are used to verify identity before gaining access to our platform.

Security features:

- Continuous monitoring
- Constant feature updates
- Manageable permissions
- Data encryption
- Multi-factor authentication
- Password management



Scan for special discounted pricing or visit tenantreportx.com/expo

Customer Support

Live/Toll Free: 855-244-2400

Monday – Friday 9 a.m. to 7 p.m. EST

Saturday/Sunday support by email

Toll-free Fax: 855-244-2401

Email: Info@TenantReportX.com

TenantReportX.com

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