



## **Set up Requirements: Net Branch and Loan Officers**

In compliance with the repository driven requirements, ACRAnet, Inc must adhere to the proper credentialing requirements for membership processing. For each new account number that falls under a parent account in any way (can include: net branches, loan officers, divisions within an entity, sub account, etc.) needs to meet the following requirements prior to gaining access to the ACRAnet system:

- ACRAnet Sub Account Application for Service must be signed
- ACRAnet Client Service Agreement must be signed
- Business phone number must be verified as accurate (Copy of most recent bill, Yellow Pages, screen print from internet listing, etc.)
- End user must be verified as a bona fide business entity (documentation may include copy of business license, business credit report, articles of incorporation, etc.)
- NEW third party physical inspection is required if operating from a different location than the parent company.
- Written corporate/main office authentication of request to include:  
Permissible purpose (What the reports will be used for), business type and FCRA Requirements acknowledgement.

Once a sub account is approved by ACRAnet Corporate, the ACRAnet branch servicing the account must ensure that access at the sub account is limited the “user” status. All “supervisor” or “admin” rights must remain solely at the office of the parent company.