

# ChexSystems® Consumer Portal User Terms & Conditions

**By accepting the terms and conditions, you confirm that you have read the terms and conditions, you understand them, and that you are in compliance with them.**

Reference to “ChexSystems” in these terms and conditions means Chex Systems, Inc., a Minnesota corporation. You must be 18 years of age or older to communicate with ChexSystems.

ChexSystems may access, store, and use your identifying information to the extent permitted by law.

You agree to provide your accurate identifying information.

You certify that you are the person whose consumer disclosure report or consumer score report is being requested, disputed, or otherwise accessed. You understand that obtaining another person's report is a violation of federal law punishable by fines and imprisonment.

You agree that you will not upload information that violates any laws or third-party rights, including but not limited to intellectual property.

You agree to not upload objectionable material or any document that contains a virus or could pose a security risk.

You agree to not upload any material that is not pertinent to your request or dispute.

You understand that the documentation you provide may be shared with the source(s) of the disputed information in accordance with the requirements of the federal Fair Credit Reporting Act.

If ChexSystems has reason to believe the information you uploaded is subject to the restrictions noted above, we will not use or consider the documentation in our processing of your request.

If ChexSystems discovers a virus or other issues that could pose a potential security risk, your documents will not be uploaded.

## Using the Portal

In addition to your personal identifying information, an e-mail address and mobile number are required to create your account and to use the online portal. The email address and mobile number will be used for log-in authentication as well as notifications.

If you provide updated personal identifying information or an updated email or phone number through any method other than the portal, (e.g., by phone, by mail, through the public facing website, etc.) your portal profile will be updated to include the updated information. In these situations, the email address and phone number will NOT be updated for the authentication process used for logging in to your portal account. **If an update to your email address or phone number is required, it MUST be completed in the portal account.**

Each time you log into the portal, you will be prompted to confirm your information. The confirmed information will be viewable in the Personal Information section of your consumer disclosure report.

## ChexSystems Notifications

When logging into your portal account, you may receive a one-time PIN (OTP). The address from the device used to log in is captured. An OTP (One-Time PIN) will not be required for 24 hours after logging in with an OTP.

When you opt-in to the service, you agree ChexSystems may deliver a One-Time PIN code to your selected device.

ChexSystems OTP Notifications provide an additional layer of security that safeguards your

account. When an ChexSystems OTP (One-Time PIN) is required, we'll send an alphanumeric code using the delivery method you selected, which you'll enter online. You can use each code only once, so we'll provide you with a new code each time one is required.

You can cancel the SMS service at any time. Just text "STOP". After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time, and we will start sending SMS messages to you again.

If at any time you forget what keywords are supported, just text "HELP". After you send the SMS message "HELP" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

We are able to deliver messages to the following mobile phone carriers: Major carriers: AT&T, Verizon Wireless, Sprint, T-Mobile, MetroPCS, U.S. Cellular, Alltel, Boost Mobile, Nextel, and Virgin Mobile. Minor carriers: Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Symmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless, and West Central (WCC or 5 Star Wireless). \*\*\*Carriers are not liable for delayed or undelivered messages\*\*\*

As always, message and data rates may apply for any messages sent to you from us and to us from you. The message frequency will be one message per login attempt. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the services provided by this short code.

## **Consumer Disclosure Report**

Under the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of your consumer disclosure report, upon your request, at a minimum once every 12 months and more frequently under certain conditions.

ChexSystems® provides all consumer disclosure reports free of charge. You can request a report to learn what information, if any, is listed in your consumer file at ChexSystems. If you have been denied an account and ChexSystems was used in the decision process, this information will help you understand what may have contributed to that decision.

## **Disputes**

If you dispute the completeness or accuracy of the information in your consumer file, you have the right to submit a dispute directly to the source of the information. However, if you prefer, ChexSystems® will contact the source on your behalf to initiate a reinvestigation.

Reinvestigations are usually completed within 30 days (21 days for residents of Maine).

If you provide additional information or documentation relevant to the dispute while the reinvestigation is pending, the time frame may be extended by up to 15 days to give the source sufficient time for review.

Once it is completed, ChexSystems will notify you of the results using your preferred delivery method. (US Postal Service or online delivery through your portal account).

If you have any questions regarding privacy, please read our privacy policy:  
<https://www.chexsystems.com/privacy-policy>

If you have questions regarding legal notices, please read our legal notices:  
<https://www.chexsystems.com/legal-notice>