

HUMAN TRAFFICKING SURVIVOR RESOURCES:

CALL OUR TOLL FREE NUMBER FOR HELP

1-800-474-4420 OPT: 1

You have rights as a survivor of human trafficking. Regulation V Human Trafficking Final Rule issues that consumer reporting agencies are prohibited from furnishing a consumer report containing adverse item(s) of information that resulted from certain types of human trafficking. It has established a method for victims of trafficking to be able to submit trafficking documentation to consumer reporting agencies, for consumer reporting agencies to review documentation, make a determination through established procedures, and requirements for consumer notification. If there are adverse items of information on your consumer report, because of the trafficking, we can support you in blocking that information.

What can I do?

Do you believe your background report could contain adverse information regarding being a victim of Human Trafficking? If so please contact our office toll free: 1-800-474-4420 Opt. 1 or email our support team at ISPCompliance@integratedscreening.com or Customerservice@integratedscreening.com

Submit your request to block adverse information that resulted from trafficking.

If you see adverse items of information on your consumer report that resulted from trafficking, you can follow the instructions below and take these 3 steps to block that information.

Instructions on How to submit your request to block adverse information that resulted from Human Trafficking:

STEP 1: Write to the Consumer Reporting Agency (CRA)

To request adverse information be blocked from your consumer report, write a letter to each consumer reporting agency, one at a time.

In your letter, identify all of the adverse items of information that are on your consumer report as a result of the trafficking. Please include your preferred contact method (e.g., email address, mailing address, PO Box) You can write the letter yourself, or you can use this [template letter](#) from the Consumer Financial Protection Bureau.

STEP 2: Collect and Provide the Consumer Reporting Agency Proof of Identity and Trafficking Victim Determination Documents

Included with your letter, you are required to include the following:

- Proof of identity (See examples of acceptable documents below)
- Identification of the adverse items of information related to Human Trafficking which should be blocked
- Your trafficking victim determination documentation (See some examples of acceptable documents below)

A trafficking victim determination is documentation that you are a victim of trafficking issued or signed by a federal, state, local or tribal governmental entity. Documentation can also be made by a court of competent jurisdiction, which includes certain documents filed in court, non-governmental organizations or human trafficking task force, including victim service providers affiliated with these entities, authorized by a Federal, State, or Tribal government

entity; or through self-attestation by a consumer who identifies as a victim of trafficking that is signed or certified by a Federal, State, or Tribal government entity.

-Provide how you prefer for ISP to contact you. If you prefer email over a standard mailing address, please include this in your submission. (e.g., email address, mailing address, PO Box)

Please only submit photocopies of documents that prove your identity or your victim determination documents. Copies are sufficient (do not mail original versions).

Examples of acceptable documents include:

Proof of Identity Documents
(Provide 1)

- Driver's license
- Government-issued ID
- Passport
- Utility bills
- Social Security card
- Birth certificate

If you can't provide proof of identity from one of the documents above, you can call us at [800-474-4420](tel:800-474-4420) to verify your identity over the phone

Trafficking Victim Determination Documents (Provide 1)

- Certification letters issued by the Department of Health and Human Services (HHS)
- Child eligibility letters (issued by HHS)
- Continued presence (issued by HHS)
- T Visas (issued by U.S. Citizenship and Immigration Services)
- A bona fide T Visa application
- U Visa with a Form I-918 Supplemental B indicating the victim experienced human trafficking
- Restitution orders
- Crime victim compensation
- Criminal record relief court orders
- Civil suit decisions related to human trafficking
- Documents issued by state government agencies (such as Notice of Confirmation as a Human Trafficking Victim in NY State issued by the NY State's Office of Temporary and Disability Assistance)
- Self-attestation signed by or with an accompanying document that includes a signature by a federal, state or tribal governmental entity; a non-governmental organization or human trafficking task force that is authorized by a governmental entity to make such a determination; consumer advocacy group or a court representative

STEP 3: Submit Your Documents

If you need help or have questions about submitting your documents, please call us at [800-474-4420](tel:800-474-4420) and a representative can walk you through the process for submitting by mail or online.

After you gather the above documents, mail everything to our dedicated mailbox for trafficking survivors:

Submit by mail to:

ISP Promesa Enterprises

Attn: Trafficking Disputes

5316 Hwy 290 W. Ste#: 500

Austin, TX 78735

Or

ISP Trafficking Documentation

Attn: Trafficking Disputes

4833 Spicewood Springs Rd. Ste#: 102

Austin, TX 78759

Submit by email to:

ISPCompliance@integratedscreening.com

Subject:	Attn: Trafficking Disputes
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Or

Customerservice@integratedscreening.com

Subject:	Attn: Trafficking Disputes
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What happens after you submit your request?

1. Your request will be processed and adverse information will be blocked within (4) business days of receiving your submission.
2. ISP will then mail you a statement confirming we've completed our review. We'll include notification and a statement explanation of the final determination outcome, or let you know if we need additional documentation to process your request within (5) business days.
3. If information is blocked, we'll send you a free consumer report showing the revisions (if applicable) at no cost to you.
4. You will receive description of the procedures used to make the determination.
5. You will receive an appeal method.
6. You will receive a link to the CFPB's consumer complaint portal also provided here:
<https://www.consumerfinance.gov/complaint/>

Note: ISP will maintain records of the outcome for this submission in compliance with the Final Rule for a retention period of (7) years

FAQ:

Q: Will my information as a victim of human trafficking be visible or shared with anyone?

A: Information regarding human trafficking or any documentation you share with us will not be part of your consumer report and is held confidential.

Q: I provided documentation that I was a victim of human trafficking. Why is the adverse information still on my consumer report?

A: This can be frustrating understandably. If information still appears on your file, it may mean:

1. Your request is still being processed, which can take up to (25) business days.
2. ISP determined the information you provided was incomplete and further documentation or information is needed to process your request. We're here to help if you have questions about what information you need to provide.

If you need support, you can call us toll free at 800-474-4420 or email us at ISPCompliance@integratedscreening.com .

We're available Monday-Friday 8 a.m. – 5 p.m. Central Standard Time, excluding holidays.

RESOURCES:

MAIL TRAFFICKING DOCUMENTATION TO EITHER OF THE FOLLOWING ADDRESSES

ISP Promesa Enterprises

Attn: Trafficking Disputes

5316 Hwy 290 W. Ste#: 500

Austin, TX 78735

Or

ISP Trafficking Documentation

Attn: Trafficking Disputes

4833 Spicewood Springs Rd. Ste#: 102

Austin, TX 78759

HERE ARE SAMPLE LETTERS FOR YOUR USE:

[TEMPLATE LETTER](#)

CFPB COMPLAINT PORTAL:

<https://portal.consumerfinance.gov/consumer/s/login/SelfRegister>

RESOURCES FOR LEARNING HOW THE COMPLAINT PROCESS WORKS:

<https://www.consumerfinance.gov/complaint/process/>

OTHER RESOURCES FOR VICTIMS OF HUMAN TRAFFICKING:

Polaris operates the U.S. National Human Trafficking Hotline:

Call 1-888-373-7888 or Text "BeFree" to 233733

<https://polarisproject.org/blog/2022/01/new-legislation-provides-survivors-with-a-path-to-financial-freedom/>

Criminal Record Relief for Trafficking Survivors:

<https://polarisproject.org/wp-content/uploads/2023/04/Criminal-Record-Relief-for-Trafficking-Survivors-by-Polaris.pdf>

CFPB Regulation V Resources:

<https://www.federalregister.gov/documents/2022/06/24/2022-13671/prohibition-on-inclusion-of-adverse-information-in-consumer-reporting-in-cases-of-human-trafficking>

FCRA and Regulation V Human Trafficking Rule Fast Facts:

https://files.consumerfinance.gov/f/documents/cfpb_fcra-trafficking_fast-facts.pdf