

From: Constant Contact <support@constantcontact.com>

Sent: Tuesday, October 16, 2018 2:28 PM

To: Jan Gerber <jgerber@NCRAINC.org>

Subject: Your campaign Introducing NCRA Compliance Services & 2018 Conference Agenda has been sent

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Vetting Technology Providers So You Don't Have To!



Experian Risk Review will begin verifying that resellers have properly contracted and vetted all the third party technology providers (TPs) utilized by your end-users who access Experian data. To assist the reseller with this challenging, yet critical compliance requirement, we have created NCRA Compliance Services (NCRACS) to handle the TP contracts, site inspections, and vetting requirements for resellers who would like to outsource this process. ([See October 15, 2018 email from Dan Hegarty.](#))

NCRACS is an option for all resellers (regardless of membership status) to handle the TP vetting and contracting process. The resellers who choose this option will be part of a single TP contract and site inspection vs. each reseller needing to obtain their own contract and site inspection for every TP in use by their end users. NCRACS has identified more than 600 TPs serving the mortgage lending, property management, and employment industries. Using a one-to-many contract feature, NCRACS will create an efficient and less intrusive experience for the technology provider, avoiding the duplication of contracts and site inspections and lowering the cost of compliance to the reseller.

The only portion of the TP vetting process that NCRACS will not handle for the reseller is the contact with the end user to obtain the “End User Technology Provider Addendum” which needs to be signed by all end users as soon as possible. This update to your end user agreement is the very first step in the TP compliance process, and these addendums will be part of future Experian Risk Reviews. See the attached Experian slide deck (below) and outline for comparison of NCRACS vs. having your own in house compliance department handle the entire TP vetting process.

NCRACS was first introduced at NCRA’s 25th Anniversary conference last year in Baltimore and we will provide additional information about NCRACS next month at NCRA’s 26th annual conference in Reno at the Atlantis Casino Resort, November 6-8th. See the attached agenda (below) with links to register for the conference. One of the sessions will feature a demonstration of NCRA’s custom Remote Vendor Program, which will allow the NCRACS, the reseller, and Experian to manage all of the TP compliance documents, contracts, and site inspections securely and easily. If you have any questions or would like additional information about NCRACS, please call or email us as indicated below.

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The Technology Provider Vetting Process

NCRACS vs. In-house TP Compliance

NCRACS	In-house TP Compliance
Reseller obtains End-user TP addendum from each of their End-users, identifying all the TP's that have access to Experian data	Reseller obtains End-user TP addendum from each of their End-users, identifying all the TP's that have access to Experian data
Reseller signs TP 3 way agreement with NCRACS to authorize NCRACS to act on Reseller behalf with respect to this TP compliance process and NCRACS Service Agreement with Remote Vender/NCRACS Sub-License	Reseller needs to identify each TP used by each end-user and prepare contract for TP as defined in Experian Hub and in slides 4-6 PowerPoint deck attached.
Reseller adds End-user agreements including TP addendum into Remote Vender/NCRACS	Reseller contacts each TP to obtain copy of TP's Experian technology questionnaire
NCRACS contacts, vets, conducts site inspection and contracts with each TP for all resellers choosing this option. See slide 7 of the PowerPoint deck attached. All information is entered into Remote Vender/NCRACS for both reseller and Experian auditors to monitor for real time progress – compliance completed!	Reseller must confirm with Experian TPs successful passing of Experian technology questionnaire and then send TP contract for review and execution specifically for that reseller
	Reseller coordinates third party site inspection of the TP specifically for that reseller
	Upon completion of the contract and site inspection reseller confirms with Experian that TP successfully passes final technology review conducted by Experian
	Reseller develops system to track, maintain and update all TP vetting documents, contracts, and vetting timeline for proper updates
	Reseller repeats the process as needed for new accounts, for cause reinvestigations, and annually (responsibility varies per year – see Experian guidelines) to maintain proper data security compliance

*Compliance Peace of Mind for a Fraction of the
Cost of the Site Inspections Alone*

Choose NCRACS a Non-Profit Solution to Data Protection Compliance

To view the Experian Publication: *Contracting and Qualifying Technical Providers of End Users* [click here](#):



**It's not too late –
Register today for NCRA's 26th Annual National Conference**



[Download the preliminary agenda here:](#)

Register today – and join us in three weeks in Reno!

See the attached agenda that features the latest information on the consumer reporting industry including presentations from all three national credit repositories, our federal regulators, state regulatory/compliance, new business opportunities, membership roundtable on handling consumer disputes, updates from Fannie Mae, FICO, the Midterm Election report from NCRA's lobby team, an economic report from the ABA's Rob Strand, excellent networking and so much more...Don't miss this excellent industry event!

[CLICK HERE: ATTENDEE REGISTRATION](#)

**For hotel reservations call 1-800-723-6500
and ask for the NCRA Conference Rate!**

[Download the preliminary agenda here:](#)

National Consumer Reporting Association
2018 Annual National Conference

Preliminary Agenda – Invited Guests

Official Conference Start:
Welcome Reception & Marketplace on Tuesday November 6th, 2018

Full days of Session: Wednesday & Thursday November 7th & 8th

Feature Event Party Wednesday November 7th – National Automobile Museum
1960's and 1970's attire Encouraged and Rewarded!

– Atlantis Casino Resort Spa – Reno, Nevada –

Tuesday, November 6th

8:00 - 5:00	Member user group and various client meetings
4:00 - 5:30	Welcome Reception & Marketplace – Sponsored by FICO
6:00 - 7:30	General Registration /
	Welcome Bag – Sponsored by SkrippeLending
	Lunch – Sponsored by CreditSignal
	Room Key Cards – Sponsored by Experian
	Evening in the Forum – Sponsored by Servicedesk



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Become a Member of NCRA

Membership in NCRA shall be granted to consumer-reporting agencies, which are in compliance with the general requirements of the bylaws of the association and the Fair Credit Reporting Act and other applicable Privacy laws. A consumer-reporting agency, which compiles and maintains information on consumers on a nationwide basis for sale to other consumer reporting agencies, is not eligible for membership as a General or Certified member. It must continue to be in compliance with these requirements in order to retain membership.

Types of Membership

[Charter](#) | [Certified](#) | [General](#) | [Associate](#) | [Honorary](#)

[Download Membership Application
PDF Format](#)

[Download Associate Membership Application
PDF FORMAT \(46KB\)](#)

<http://www.ncrainc.org/join-us.html>