

FACILITY INSPECTIONS: What you should know BEFORE your appointment

Please note that your office must be fully established and functional for daily business (i.e., includes office furnishings, workstations, computers, etc.).

During your facility inspection, the inspector will make notes, take pictures and ask questions; the following are key points that will be observed by the inspector.

If any of the below criteria is not met, your application may be denied.

REQUIRED FOR ALL OFFICE SPACES:

SEE NEXT PAGE FOR ADDITIONAL REQUIREMENTS OF RESIDENTIAL OFFICES

- You must have locking file cabinets. (photo will be taken)
- You must be able to properly and securely dispose of sensitive information: You must already engage a shred company/destruction service or own a crosscut/micro-cut shredder. (photo will be taken)
- Your office space must be separate from other businesses. (photo will be taken)
- Commercial offices must be separated by a locking door from any other business
- Must be a functional, full-time office
- Virtual offices are not allowed
- Executive suites are usually not allowed

We will consider an applicant in an Executive Suite only if:

- The entirety of the applicant's business is completely and physically separated from other businesses by a locking door
- There is no sharing of printers, shredders, computers, internet/Wi-Fi, servers, office equipment etc. with other companies in the suite

Shared spaces: The above limitations regarding Executive Suites also apply to an applicant sharing/renting a space from another company, **with the additional restriction that** the other company must be in a related industry, such as real estate or a bank might be for a Mortgage Lender.

Having a desk in an open space that is shared by another company is never allowed.
The sharing of credit data and related services with another business is NOT allowed.

Your office must have permanent signage**. (photo will be taken) ***not required for residential offices*

Your company server must be located in a secure location.

Your server/PC and/or printer must be segregated (restricted access) and in a secure area that is dedicated to and used only by your company.

- If you suspect access to your equipment is not restricted, please email applicationstatus@advcredit.com prior to setting a date for your inspection to discuss, as a laptop/PC lock may not resolve the issue
- The Server/PC must be password protected.
- The Server/PC must not be viewable by non-employees.

RESIDENTIAL OFFICE ADDITIONAL REQUIREMENTS:

If you work from your home, these requirements apply.

Note: Studio and 1-bedroom apartments are not allowed for residential offices.**

This is due to Bureau requirements for a dedicated office with permanent walls that can be locked and will not be at risk of casual access by family members or visitors to the home.

Residential Offices require inspections every other year; these will be conducted and charged to the client.

In addition to the requirements listed for commercial offices, residential offices have the following restrictions:

- There must be a door separating the office space from the rest of the home. (photo will be taken)
- The office must be secured from any foot traffic (from anyone going from one part of the home to another)
- The office space must be dedicated as an office only and not serving a dual purpose. (photo will be taken)
- How do you ensure your office doesn't serve a dual purpose?
 - No bed or toys in the room
 - The 'office' is not a desk setup in the corner of room where the remainder of the room also functions as a living space, for example with a couch, tv, foot traffic, etc.
 - No clothes in an office closet and no items present in the room that do not relate to the daily function of the business- such as a pool table, a bar, exercise equipment, etc.
 - No storage of family or other business items in the office
 - The office must not be situated such that family members must access or walk through it in order to reach another living quarter of the home (i.e., to get to the laundry room, to get to the only bathroom on that floor, etc.)

****If you currently work from your home and you reside in a studio or 1-bedroom apartment/condo, you will be denied membership. You will need to have a permanent, commercial- located office, or you will need to move to a home with a separate room dedicated as an office that meets the above requirements.**

Some of the questions you'll be asked by the inspector:

- Who performs maintenance and repair on client's computer(s)?
- Are computer(s) installed with current anti-virus/anti-malware?
- Are credit reports/personal sensitive information stored in a locked cabinet? (photo will be taken)

The inspector cannot give advice and is not an employee of Advantage Credit, Inc.

****Please do not have papers or documents stacked in your workspace.****

Virtual inspections follow the above guidelines but instead of having an inspector come to your office in person, the inspection will be done BY YOU (the applicant principal/inspection contact), while on your smart phone with an inspector from TrendSource located remotely.

The virtual inspection option requires the principal/inspection contact to take photos and record videos using a smartphone (either iOS or Android is acceptable).

For those of you who would prefer not to utilize your smartphone for photos, video recordings and geo-location purposes as required for the virtual inspection, the on-site facility inspection option is the better choice.

The TrendSource inspector will contact you to coordinate a time when you can be in the office.

The TrendSource inspector will provide you with a link to a phone app for you to upload photos in advance of your inspection, as well as to use during the virtual inspection.

RESIDENTIAL OFFICE ADDITIONAL REQUIREMENTS:

Download the app via the link or directly from the **app store** of your choice.

TrendSource OnSite/TrendSource OnSite Photos by TrendSource, Inc.

The icon looks like this:



Again, you will use this app prior to and during your virtual inspection appointment with TrendSource.

During your virtual inspection appointment, you and the Inspector will engage in a video call and tour of your office space.

The Inspector will be looking to confirm that the uploaded photos you previously provided match the space being toured during the appointment, and also that the correct geo-location for your office address aligns with the geo-location of your live, remote tour.

If you do not think that you will meet the minimum facility requirements at this time, and/or you wish to cancel your application for credit services with Advantage Credit, please contact applicationstatus@advcredit.com as soon as possible to avoid charges.

Applicants will not be activated and given credentials until they are fully established, and vetting (including passing inspection) is complete.