

ChexSystems and Early Warning Services

What is ChexSystems?

ChexSystems is a consumer reporting agency that tracks banking history — bounced checks, unpaid fees, account closures, and fraud flags. A negative ChexSystems report can prevent a client from opening a new bank account.

Do We Handle ChexSystems Disputes?

Yes. ChexSystems is a consumer reporting agency regulated under the FCRA, just like Equifax, Experian, and TransUnion. Clients have the right to dispute inaccurate information.

How ChexSystems Disputes Work

1. **Pull the ChexSystems Report:** The client must request their free annual report from chexsystems.com or call 1-800-428-9623.
2. **Identify Disputable Items:** Look for inaccurate closures, erroneous fraud flags, accounts that should have aged off (5-year reporting window), or duplicate entries.
3. **Dispute Directly with ChexSystems:** Disputes can be filed online, by mail, or by phone. Reference the FCRA §611 — they must investigate within 30 days.
4. **Dispute with the Reporting Bank:** Send a separate dispute letter to the bank that reported the negative item, requesting verification of the debt/closure reason.

Client-Facing Talking Points

- ChexSystems has a **5-year reporting window** (not 7 like credit bureaus)
- Many banks use alternative systems (Early Warning Services) — even with a ChexSystems flag, the client may be able to open accounts at banks that don't use ChexSystems
- Second-chance bank accounts (Chime, Varo, certain credit unions) are available while disputes are processed

How to Order ChexSystems Report

ChexSystems

- Go to: <https://www.chexsystems.com/> and click Register in the top right
- Click “Request Your Consumer Disclosure Report”
- Choose the online option and fill out the form (takes just a few minutes)

How to Order Early Warning Services Report

Early Warning Services

- Call them directly at 1-800-325-7775
- Ask them to email you the request form
- Fill it out and return it as instructed to receive your report

Internal Notes

- ChexSystems disputes are handled by GB and Faruq currently.
- Route any client questions about ChexSystems to the #chex-ews-request channel.
- Make sure that if a client is only showing interest in ChexSystems or asking general questions, that we are able to answer it within our team as much as possible first. Only escalate to the channel if they have their report already, or if it is about a status update.

Related Pages

- [Account-Specific Dispute Strategies](#)
- [How the Dispute Process Works](#)

Revision #2

Created 2026-04-16 22:32:55 UTC by Admin

Updated 2026-04-28 19:26:30 UTC by Cassandra