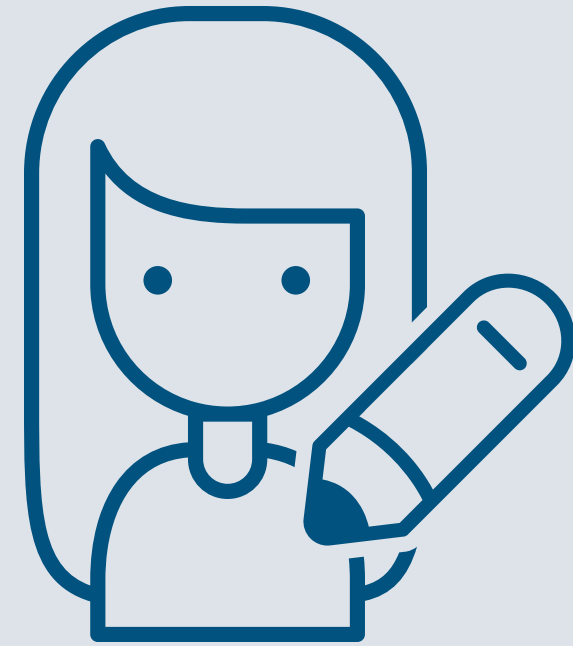


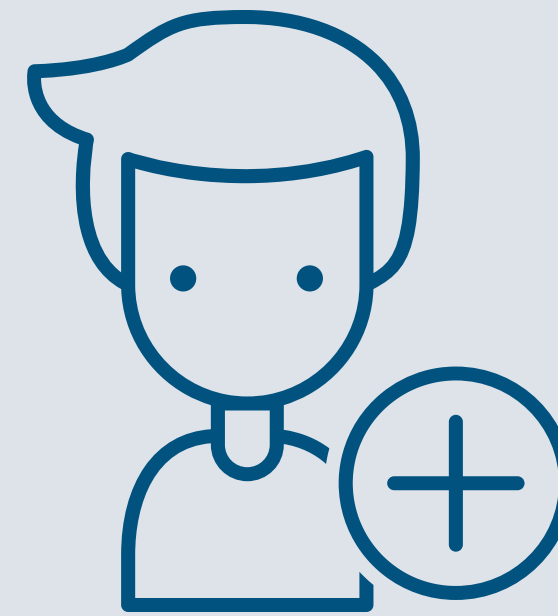
PROFESSIONAL BACKGROUND SCREENING

CONSUMER BENEFITS

Roles and Responsibilities Under the Fair Credit Reporting Act



User certifies compliance with FCRA requirements
Section 604(b)



User must disclose to applicant that it may obtain a background check and get the applicant's authorization
Section 604(b)(2)



If employer considers taking adverse action, employer must first send notice along with a copy of the report and summary of rights.
Section 604(b)(3)

Section 604(b)(3)



PROFESSIONAL SCREENING FIRM must use "reasonable procedures to assure maximum possible accuracy."
Section 607(b)

Section 607(b)



PROFESSIONAL SCREENING FIRM must reinvestigate if there is a dispute
Section 611(a)

Section 611(a)

PROFESSIONAL SCREENING FIRM must follow reporting limitations in FCRA and state laws.
Section 605

Section 605



User makes final decision
Section 604(b)(2)

Section 604(b)(2)

Applicant may dispute if report is incomplete or inaccurate
Section 611

Section 611

Benefits of Using a Professional Background Screening Firm



TRANSPARENCY

The subject of the background check has the right to a copy of their report and "A Summary of Your Rights Under the Fair Credit Reporting Act".



CONSUMER PROTECTION

Professional Screening Firms operate in a controlled, regulated and transparent process pursuant to the Fair Credit Reporting Act (FCRA). Background checks are only conducted with the applicant's written consent. Further, applicants are also protected by state consumer protection and privacy laws. Professional Screening Firms must follow the FCRA's "reasonable procedures to assure maximum possible accuracy" of the information concerning consumer reports that are used for employment and tenant screening. Consumers have a right under the FCRA to challenge the information in a background check in a well-defined dispute resolution process, at no cost to the applicant.



ACCURACY

Professional Screening Firms have a variety of tools at their disposal in the search for criminal histories beyond fingerprints. For example, Professional Screening Firms can match criminal records to applicants with a combination of identifiers including social security number, date of birth, alias names, driver's license numbers and past addresses. Fingerprint searches are dependent on arrest records where fingerprints are captured, whereby searching the local courthouse systems provides final disposition data. Obtaining maximum possible accuracy requires a combination of data points that can only be brought together by a Professional Screening Firm.



EFFICIENCY

Professional Screening Firms can often yield faster response times, usually returning a background check within 48-72 hours, thereby reducing the time employers and landlords may take in approving applicants.



COST EFFECTIVE

Professional Screening Firms are pushed by market forces to maintain a high-level of accuracy and value, resulting in a more cost-effective option for employers and others seeking to conduct necessary background checks.