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ACCURACY

Accuracy and Identifiers in Background Screening

How identifiers such as name and date of birth help distinguish similar records — shown with fictional examples.

Many people share the same name. Screening companies must follow reasonable procedures to assure maximum possible accuracy,[1] and federal regulators have said that matching records by name alone is not a reasonable procedure.[2] Identifiers like date of birth make the difference.

A fictional example

ALL NAMES & RECORDS ARE FICTIONAL

THE APPLICANT

Jordan Avery Ellis

DOB: 04/12/1991
Address history: Austin, TX
Previous name: none

A name-only court search returns three possible records.

Record A · Jordan M. Ellis — NOT A MATCH

Name	✗ Jordan M. Ellis — middle initial differs
Date of birth	✗ 09/03/1988 — does not match
Location	– Houston, TX

Record B · Jordan Ellis — NEEDS REVIEW

Name	– Jordan Ellis — no middle name
Date of birth	– Not available in court index
Location	✓ Travis County, TX

Record C · Jordan Avery Ellis — VERIFIED MATCH

Name	✓ Full name matches
Date of birth	✓ 04/12/1991 — matches
Location	✓ Austin, TX — matches

ⓘ Record A is excluded. Record B is not reported unless additional identifiers can be confirmed with the court. Only Record C is verified as belonging to the applicant.

SOURCES

1 FCRA §607(b), reasonable procedures to assure maximum possible accuracy, 15 U.S.C. §1681e. www.law.cornell.edu/uscode/text/15/1681e

2 CFPB advisory opinion, "Fair Credit Reporting; Name-Only Matching Procedures." www.consumerfinance.gov/rules-policy/final-rules/fair-credit-reporting-name-only-matching-procedures/

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The identifiers that matter

Full legal name
The starting point – but never enough on its own.

Middle name or initial
Helps separate people who share a first and last name.

Date of birth
One of the strongest identifiers for matching court records.

Address history
Shows where to search and helps confirm the right person.

Previous names & aliases
Finds records filed under a former or alternate name.

Identity trace
Develops names and addresses linked to the applicant to guide searches.



Two kinds of errors accurate matching prevents

False positive
A record that belongs to someone else appears on a report – which can unfairly cost a person a job or a home.

False negative
A record that does belong to the applicant is missed – which can leave an organization without information it needs.

When identifiers are missing

Some courts limit the identifiers shown in public indexes, such as full date of birth. When that happens, accurate screening may require extra steps – like reviewing case files or contacting the court clerk – which can add time but protects accuracy.

If a report contains a record that isn't yours, you have the right to dispute it for free.[3]

SOURCES

1 FCRA §607(b), reasonable procedures to assure maximum possible accuracy, 15 U.S.C. §1681e. www.law.cornell.edu/uscode/text/15/1681e

2 CFPB advisory opinion, "Fair Credit Reporting; Name-Only Matching Procedures." www.consumerfinance.gov/rules-policy/final-rules/fair-credit-reporting-name-only-matching-procedures/

3 FCRA §611, procedure in case of disputed accuracy, 15 U.S.C. §1681i. www.law.cornell.edu/uscode/text/15/1681i

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