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SCREENING SERVICES • VERIFICATION • DATA

FOR CONSUMERS

Consumer Benefits of Professional Background Screening

How the rules that govern professional screening protect the people being screened — and how to correct a report if something is wrong.

Professional background screening companies are consumer reporting agencies, regulated by the Fair Credit Reporting Act (FCRA).[1] The law gives the people being screened real protections at every step.

Six ways professional screening protects you

Your consent comes first

For employment screening, you must receive a written disclosure and give written permission before a report is ordered.[2]

You can see what's in your file

You have the right to request the information a screening company has about you.[3]

Accuracy is required

Screening companies must follow reasonable procedures to assure maximum possible accuracy.[4]

Old information is limited

Federal law limits reporting of certain older information, and some states go further.[5]

You'll know if a report is used against you

Before an adverse employment decision, you receive a copy of the report and a summary of your rights.[2,6]

Access is restricted

Reports may only be provided for a permissible purpose, such as employment or rental screening.[2]

WHY IT MATTERS

Informal searches and do-it-yourself lookups carry none of these protections. A professional screening company must follow federal rules designed to keep reports accurate, private, and fair — and must fix mistakes when they are found.

SOURCES

1 FCRA §603, definitions incl. "consumer reporting agency," 15 U.S.C. §1681a. www.law.cornell.edu/uscode/text/15/1681a

2 FCRA §604, permissible purposes, disclosure, authorization, and pre-adverse action, 15 U.S.C. §1681b. www.law.cornell.edu/uscode/text/15/1681b

3 FCRA §609, disclosures to consumers, 15 U.S.C. §1681g. www.law.cornell.edu/uscode/text/15/1681g

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

5 FCRA §605, requirements relating to information in reports, 15 U.S.C. §1681c. www.law.cornell.edu/uscode/text/15/1681c

6 FCRA §615, requirements on users of consumer reports (adverse action), 15 U.S.C. §1681m. www.law.cornell.edu/uscode/text/15/1681m

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Found an error? Here's how to fix it

DISPUTES ARE FREE

If you believe something in your report is inaccurate or incomplete, you have the right to dispute it – at no cost.[1]

01 — Get a copy of your report
Request your file from the screening company that prepared it.[2]

02 — Identify the error
Note exactly what is wrong – a record that isn't yours, an outdated case, or a missing outcome.

03 — Submit your dispute
Contact the screening company and include any documents that support your dispute.

04 — Reinvestigation
The company reinvestigates, generally within 30 days.[1]

05 — Correction & results
Inaccurate or unverifiable information is corrected or deleted, and you receive written results.[1]

Good to know

Free copy after adverse action
Your file disclosure is free if you request it within 60 days after receiving an adverse action notice.[3]

Identity theft protection
Information that resulted from identity theft can be blocked when you provide the required documentation.[4]

Add your side of the story
If a dispute isn't resolved, you may add a brief statement to your file.[1]

Updated reports
After a correction, you can ask that recent recipients of your report be notified.[1]

Know your rights
Read the official "Summary of Your Rights Under the FCRA."[5]

Report identity theft
Report identity theft to the Federal Trade Commission at IdentityTheft.gov.[6]

Need a copy of a report prepared by Source Data LLC, or want to start a dispute? Call (214) 964-0032 or email support@sourcedatallc.com. We verify your identity before releasing any information.

SOURCES

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

2 FCRA §609, disclosures to consumers, 15 U.S.C. §1681g. www.law.cornell.edu/uscode/text/15/1681g

3 FCRA §612, charges for certain disclosures, 15 U.S.C. §1681j. www.law.cornell.edu/uscode/text/15/1681j

4 FCRA §605B, block of information resulting from identity theft, 15 U.S.C. §1681c-2. www.law.cornell.edu/uscode/text/15/1681c-2

5 CFPB, "A Summary of Your Rights Under the Fair Credit Reporting Act." files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf

6 Federal Trade Commission, IdentityTheft.gov. www.identitytheft.gov/

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