

BACKGROUND SCREENING COMPARISON

Professional Background Screening vs. FBI Fingerprint Checks

WHAT IS A BACKGROUND CHECK?

A generic term meaning different things when used in different contexts. It is the process of compiling data from both private and public sources for purposes such as:

EMPLOYMENT
SCREENING



+

TENANT RENTAL
AGREEMENTS



PROFESSIONAL BACKGROUND SCREENING

Performed by a Professional Consumer Reporting Agency (CRA)

The CRA compiles information from numerous sources to **develop a comprehensive report** on a given subject based on the scope of a request. Sources may include a combination of courts, state repositories, educational institutions, employers, state Departments of Motor Vehicle, commercial databases and others.

Typical searches include, but are not limited to, one or more of the following:

- Identity verification
- Criminal history
- Employment verification
- Education verification
- Driver's records / License history
- Professional license
- Personal / Professional reference
- Searches available globally

HIGHLY REGULATED

Professional background screeners operate in a highly regulated environment pursuant to the Fair Credit Reporting Act 15 U.S.C. § 1681, et. seq. (FCRA) as well as state privacy and consumer protection laws.

FINGERPRINT-BASED SEARCHES

Performed by the FBI

Fingerprint-based searches of the FBI database return an FBI Identification Record. This record is a listing of information taken from fingerprint submissions in connection with arrests and, in some instances, federal employment, naturalization, or military service.

- A screening performed through the FBI database can only be done if the employer has legal authority under statute.
- A fingerprint search is not investigative; it only reflects information received by the FBI from states and municipalities.
- If a state or county fails to report arrest records or a court disposition then that data will not appear on the FBI Identification Record. This reliance on arrest and court records, coupled with the passive collection system can lead to a large number of incomplete files.¹
- Turnaround varies significantly based on a consumer's access to fingerprint collection sites as well as FBI processing times.
- There is no single government database containing complete and up-to-date records regarding a person's criminal history.



HOW PROFESSIONAL BACKGROUND SCREENING AND FINGERPRINT-BASED SEARCHES COMPARE



Pushed by market forces to maintain high levels of accuracy to remain competitive.		
Applicant's identity can be confirmed through alternate means such as middle name, DOB, address and other unique identifiers.		
Encourages review of sources other than databases to verify completeness of records.		
Incomplete or inaccurate records are easily disputed. Initiating a dispute can be as simple as making a phone call.		
Pushed by market forces to return results — both positive and negative — in a timely manner.		
Screening allows supplementation of database records with the complete record and disposition information obtained directly from the source.		
Collection of information performed as part of an investigative process.		
Collected data gathered, investigated, analyzed, and checked for accuracy by a professional screener.		
Screening is tailored to provide a more complete picture of an applicant and may include education verifications, employment verifications, references and driving records based on the nature of the position and an employer's needs.		
Applicant screening process protected by the Fair Credit Reporting Act.		
Applicant screening process protected by state privacy laws.		
Requirement to "assure maximum possible accuracy" before reporting information as prescribed by the FCRA.		
Can include information from sources within the United States and globally.		
Results generally returned within 48-72 hours.		
Used to screen out potential threats to vulnerable populations and certain regulated industries.		
Incorrect information may be disputed by an applicant.		
Applicants are required to submit fingerprints and are identified solely by existence of a fingerprint — no fingerprint, no information.		
Can only be performed when granted access by state or federal statute.		
Screening reliant solely on completeness of records in a database.		