

# FREQUENTLY ASKED QUESTIONS

## What is Due Diligence, and Why is it an Important Process for Employers and Property Managers?

Due diligence is a comprehensive and thorough investigation or audit conducted before entering into a business transaction or agreement. The purpose of due diligence is to assess risks, verify facts, and gather all relevant information to make an informed decision.

**Due diligence is crucial for both employers and property managers for several reasons:**

### **For Employers:**

1. Ensuring Workplace Safety:
  - Conducting thorough background checks can help employers identify candidates with a history of violent behavior or other red flags that could pose a risk to other employees and the workplace environment.

## 2. Protecting Company Reputation:

- Hiring individuals without proper due diligence can lead to scandals or negative publicity if the employee engages in unethical or illegal activities. Proper screening helps protect the company's reputation.

## 3. Legal Compliance:

- Employers must comply with various laws and regulations when hiring, such as anti-discrimination laws and the Fair Credit Reporting Act (FCRA). Due diligence ensures compliance and helps avoid legal issues.

## 4. Reducing Turnover Costs:

- Hiring the wrong candidate can be costly due to the time and resources required for recruiting, onboarding, and training. Due diligence helps in selecting the right candidates, reducing turnover rates.

## 5. Verifying Qualifications and Experience:

- Ensuring that candidates possess the necessary qualifications, experience, and skills is vital for the role. Due diligence verifies the accuracy of resumes and claims made by candidates.

## 6. Preventing Fraud and Theft:

- Conducting thorough checks, including criminal background checks and credit checks, can help identify candidates who may have a history of fraud or theft, thereby protecting company assets.

## **For Property Managers:**

### **1. Tenant Screening:**

- Proper due diligence helps property managers assess the suitability of potential tenants. This includes checking rental history, credit scores, and criminal backgrounds to ensure reliable and responsible tenants.

### **2. Minimizing Financial Risk:**

- Screening potential tenants helps in evaluating their ability to pay rent on time, reducing the risk of financial losses due to non-payment or evictions.

### **3. Maintaining Property Value:**

- Ensuring that tenants are responsible and will take care of the property helps in maintaining its condition and value. This includes verifying past rental behavior and references.

### **4. Ensuring Community Safety:**

- Conducting background checks can help identify individuals with a history of criminal behavior, thus

enhancing the safety and security of the community or building.

#### 5. Legal Compliance:

- Property managers must comply with fair housing laws and regulations. Proper due diligence ensures that all screening processes are non-discriminatory and compliant with legal standards.

#### 6. Reducing Turnover and Vacancy Rates:

- By carefully selecting tenants who are likely to stay long-term and take care of the property, property managers can reduce turnover rates and the associated costs of finding new tenants.

#### 7. Mitigating Risk of Property Damage:

- Screening tenants for previous rental history and behavior helps in identifying those who may have caused damage to properties in the past, reducing the risk of future property damage.

In summary, due diligence is essential for employers to ensure they hire qualified, reliable, and safe employees, which protects the company from various risks. For property managers, due diligence helps in selecting responsible tenants, maintaining property value, and ensuring the safety and financial stability of the property management operation.

**Failing to perform due diligence can expose employers and property managers to significant risks and potential legal ramifications. Here's a detailed look at these risks:**

### **For Employers:**

#### **1. Workplace Safety Issues:**

- Risk: Hiring individuals with a history of violent or criminal behavior.
- Legal Ramifications: Employers could face lawsuits for negligent hiring if an employee causes harm to others.

#### **2. Damage to Company Reputation:**

- Risk: Employing individuals involved in unethical or illegal activities.
- Legal Ramifications: Public scandals can lead to loss of business, negative publicity, and potential legal action.

#### **3. Non-Compliance with Laws:**

- Risk: Failing to comply with employment laws, such as the Fair Credit Reporting Act (FCRA) and anti-discrimination laws.
- Legal Ramifications: Employers may face fines, penalties, and lawsuits for non-compliance with legal standards.

#### 4. High Employee Turnover:

- Risk: Hiring unqualified or unsuitable candidates can lead to frequent turnover.
- Legal Ramifications: Increased costs related to recruitment, training, and potential disputes over wrongful termination.

#### 5. Financial Losses:

- Risk: Employees committing fraud, theft, or embezzlement.
- Legal Ramifications: Employers may suffer financial losses and may need to pursue legal action to recover stolen assets.

#### 6. Employee Productivity and Morale:

- Risk: Hiring individuals who do not fit the company culture or lack the necessary skills.
- Legal Ramifications: Lowered employee morale and productivity, leading to decreased overall performance and potential legal disputes with disgruntled employees.

### **For Property Managers:**

#### 1. Tenant Safety and Security:

- Risk: Renting to tenants with a criminal history or violent behavior.

- Legal Ramifications: Liability for harm caused to other tenants or property, leading to lawsuits for negligence.

## 2. Financial Risk:

- Risk: Renting to individuals with poor credit or financial instability.

- Legal Ramifications: Increased risk of rent defaults and evictions, resulting in financial losses and legal costs associated with eviction proceedings.

## 3. Property Damage:

- Risk: Renting to tenants with a history of property damage.

- Legal Ramifications: Costs for repairs and potential legal disputes over damage caused by tenants.

## 4. Non-Compliance with Housing Laws:

- Risk: Failing to adhere to fair housing laws and regulations.

- Legal Ramifications: Lawsuits for discrimination, fines, and penalties for non-compliance with housing regulations.

## 5. Community Impact:

- Risk: Renting to tenants who disrupt the community or engage in illegal activities.

- Legal Ramifications: Complaints from other tenants, potential loss of other tenants, and legal actions from the community or local authorities.

## 6. High Turnover and Vacancy Rates:

- Risk: Frequent turnover due to poor tenant selection.
- Legal Ramifications: Increased costs for marketing, maintenance, and legal fees associated with frequent lease terminations and new tenant screenings.

## Examples of Legal Cases:

### 1. Negligent Hiring:

- An employer who fails to conduct a proper background check and hires an employee with a history of violence could be sued for negligent hiring if the employee harms a coworker.

### 2. Fair Housing Violations:

- A property manager who does not perform due diligence and discriminates against potential tenants could face lawsuits and fines for violating fair housing laws.

### 3. Negligent Retention:

- If an employer learns of an employee's misconduct and fails to take action, they could be liable for negligent retention if the employee continues to cause harm.



# Why do Employers and Property Managers Choose ProScreen?

**1. Cost Efficiency:** ProScreen is the best value because individual services can be combined together as a customized package tailored specifically for the business as compared to purchasing each screening service separately from multiple vendors. This is especially beneficial for small to medium-sized businesses looking to maximize their budget and reduce the time and cost involved with managing multiple screening processes.

**2. Simplified Management:** A single provider simplifies the complexity and time spent coordinating with different service providers, streamlining operations and reducing administrative overhead.

**3. Consistency of Service:** With ProScreen services, there's consistency in the quality and delivery of services to ensure a uniform approach to handling business operations, from HR processes to property management.

**4. Integrated Solutions:** ProScreen screening services work seamlessly together, providing a more cohesive reporting experience. Screening results are combined into a single report within ProScreen's secure online portal.

**5. Customization:** ProScreen offers customizable screening packages to meet the needs the businesses. ProScreen provides flexibility to adjust the screening packages and the individual services on demand to meet emerging business needs. Businesses get exactly what they need without paying for unnecessary extras. Whether your business needs a background check for a potential tenant or a more rigorous screening regimen for a high-security job position, ProScreen will tailor and deliver the services accordingly.

**6. Improved Support:** Partnering with ProScreen makes your life easier. With this streamlined approach for ordering screening queries, interpreting results, or handling any potential issues that may arise across multiple services, ProScreen is your one-stop and go-to. This simplified approach improves overall resolution times, enhances service quality, and makes your life easier.

**7. Comprehensive Screening Services:** ProScreen offers a wide range of background screening services, including nationwide criminal background checks, federal background checks, credit checks, drug screening, motor vehicle reports, and much more. ProScreen's comprehensive screening approach ensures a full picture of an applicant's background, helping to make informed decisions easier and faster.

**8. Time Efficiency:** ProScreen knows time is of the essence. ProScreen is proud to be known for providing quick and efficient screening services crucial for timely hiring or leasing decisions.

**9. Accuracy and Reliability:** The use of advanced technology and meticulous verification processes ensures that screening data is accurate and reliable. ProScreen's seasoned experts inject a human layer of reliability to the data, ensuring that the reports are thorough, accurate, and not simply a report generated by computer databases.

**10. Legal Compliance:** ProScreen ensures that all screening services comply with the Fair Credit Reporting Act (FCRA). This is vital for protecting businesses and property managers from potential legal issues related to their screening programs.

**11. Customer Support Availability:** ProScreen's commitment to customer support is second-to-none. Friendly, personalized assistance is crucial for successfully navigating the intricacies of the screening world. Also, customer support availability is invaluable for those who need immediate assistance.

## **Key aspects of ProScreen's customer support include:**

**Availability:** ProScreen ensures that help is readily available; accessibility for clients is a top priority. This is particularly important during critical hiring periods or when urgent issues need to be resolved.

**Personalized Assistance:** By tailoring support to meet specific client needs, ProScreen helps you understand complex reports and guides you through any challenges encountered during the screening process. This personalized approach helps you make informed decisions quickly.

**Expert Guidance:** The support provided by ProScreen involves expert advice from professionals experienced in the background screening industry. This expertise is very helpful when interpreting results.

**Problem Resolution:** Effective customer support also involves swiftly addressing and resolving issues or questions that arise, ensuring the screening process does not delay hiring or leasing decisions.

ProScreen is laser focused on customer support, client satisfaction and operational efficiency. Effective background

screening is a complex process and ProScreen is committed to supporting their partners every step of the way.

## How can ProScreen Assist with Onboarding?

ProScreen offers a variety of background screening services including nationwide criminal background checks, federal records checks, credit history checks, employment verification, drug testing, and Motor Vehicle Reports (MVRs), etc. Each screening service helps to assess the suitability of candidates from different angles.

### **How long does a background check take?**

- The time it takes to complete a background check can vary depending on the type and scope. Typically, most checks are completed within 1-3 business days. However, some checks may take longer if there are delays in obtaining information from external sources.

### **What information is needed to start a background check?**

- To initiate a background check, ProScreen generally requires the candidate's full legal name, date of birth, Social Security number, current address, and a signed consent form authorizing the background check.

### **How far back do your background checks go?**

- ProScreen's background checks typically cover up to seven years of history, as this is the standard in many industries and complies with most state laws. However, certain types of searches, like criminal history checks, might extend further if legally permissible and relevant.

### **Are background checks compliant with the Fair Credit Reporting Act (FCRA)?**

- Yes, all ProScreen background checks are compliant with the FCRA and other applicable laws. This compliance ensures that screenings are conducted ethically and legally, protecting both the client and the candidate.

### **What is the difference between a standard background check and a federal criminal record check?**

- A standard background check typically includes state and local criminal records, credit history, employment verification, and education verification. A federal criminal record check accesses data from federal databases to find records of offenses tried at the federal level, such as immigration violations, embezzlement, and others.

### **How can I view the results of a background check?**

- Clients can view the results of background checks via ProScreen's secure online portal. Access to this portal is protected by login credentials to ensure confidentiality and security.

### **What should I do if there is an error in the background check report?**

- If you identify an error in a background check report, you should contact ProScreen immediately. ProScreen will review the contested information, investigate as necessary, and correct any inaccuracies found.

### **Can I customize the background check package to fit my company's needs?**

- Yes, ProScreen offers customizable background check packages to meet specific needs and requirements. Clients can choose which checks to include based on the nature of the job and industry regulations.

## **What are the costs associated with your background screening services?**

- The cost of background screening services varies based on the depth and breadth of the checks performed. ProScreen provides quotes based on specific client needs and the number of checks required.

## **Does ProScreen offer Drug Testing?**

- Yes, ProScreen offers a variety of drug tests, including urine, hair, saliva, and blood tests. ProScreen offers 5, 10, 12, and 22 Panel Drug Screenings. Mobile (on-site) drug screening services are available, and walk-in appointments are welcomed. Additionally, ProScreen offers Nationwide drug screening services for pre-employment screening, random, post accident and reasonable suspicion tests.

## **What Types of Drug Tests Does ProScreen Offer?**



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## What's the Difference Between a SLED Background Check and a ProScreen Nationwide Background Check?

A SLED (South Carolina Law Enforcement Division) background check and a ProScreen nationwide background check cover different scopes and details related to an individual's criminal history. In essence, the main difference lies in the geographical scope and potentially the depth of historical data accessible. A ProScreen nationwide check is much more extensive and useful for understanding an individual's full legal background across various states,

whereas a SLED check is more focused, providing detailed records within South Carolina only. If your business or the position you're hiring for requires a detailed understanding of a candidate's background beyond South Carolina, a nationwide check is necessary. Otherwise, a SLED check could suffice for local hires and ProScreen can provide SLED Criminal History Searches as needed.

### **SLED Background Check:**

- This check focuses specifically on criminal records within South Carolina. It includes arrest and conviction information available in the state's public records. SLED background checks can reveal arrest records, convictions, and even some details about arrests that did not lead to convictions. For employment purposes, these checks generally conform to the Fair Credit Reporting Act (FCRA), which means they usually look back seven years, although convictions can be reported indefinitely. The time it takes to receive results from a SLED background check can vary depending on a few factors, such as the method used for submission (online or by mail) and the current workload at SLED. Generally, online requests through the SLED CATCH system are processed quickly, often within a day if there are no complications or additional verifications needed. Mail requests may take longer, especially if notarization or certification is required, and the processing time could extend to several weeks.

### **ProScreen Nationwide Background Check:**

- A ProScreen nationwide background check, by contrast, compiles records from multiple states and jurisdictions across the country. This check is much broader, accessing data from various state and local databases to provide a more comprehensive view of an individual's criminal history. It can include everything from state and county criminal records, national security databases, sex offender registries, and, in some cases, even international databases. The Nationwide check conforms to the Fair Credit Reporting Act (FCRA), which means the check cannot be performed without written consent of the individual being screened, and it usually looks back seven years, although convictions can be reported indefinitely. The estimated turnaround time for receiving results from a ProScreen background check typically depends on the specific type of check being conducted. However, most basic background checks through ProScreen are processed and returned generally ranging from 24 to 72 hours. More comprehensive checks, such as those including international history, may take longer.

## What Drugs Can be Detected by Drug Testing?

ProScreen Drug Testing can detect a wide range of drugs including marijuana, cocaine, amphetamines, opioids, benzodiazepines, barbiturates, PCP, and others depending on the type of test. ProScreen offers 5, 10, 12, and 22 Panel Drug Screenings.

# How Long Does it Take to Get Drug Test Results?

The time it takes to get Drug Test results can vary depending on the type of test and the testing method used. In general, most drug test results are available same day or within 1-2 business days.

# What's the Difference Between a Standard Drug Test and an Observed Drug Test?

The key difference between a standard drug test and an observed drug test lies in the presence of a monitor during the collection of the urine sample:

- 1. Standard Drug Test:** In a standard or unobserved drug test, the individual provides a urine sample in private, typically within a restroom or a designated collection area. The main focus is on ensuring that the sample is delivered within a specific temperature range to confirm it is fresh. Privacy is maintained, but this type of testing may allow for a higher possibility of tampering or adulteration of the sample by the individual being tested.

**2. Observed Drug Test:** An observed drug test involves the direct observation of the individual while they provide the urine sample. In this scenario, a same-gender observer is present to ensure that the urine is indeed provided by the individual and not tampered with. Observed tests are typically used in circumstances where there is a high risk of cheating or where previous attempts to tamper with testing have been suspected or detected.

**Advantages and Contexts:**

- Observed tests are more intrusive but significantly reduce the chances of sample tampering, making them more reliable for sensitive situations such as legal cases, rehabilitation programs, or occupations requiring high safety standards.
- Standard tests are less intrusive and sufficient for routine screenings in workplaces where there is a lower risk of attempts to deceive the testing process.

Choosing between these two types of drug tests often depends on the level of rigor required by the employer or the regulatory framework guiding the testing.

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**Does ProScreen Offer Same-Day or Walk-in Drug Testing Service?**

ProScreen offers same-day or walk-in drug testing services, but it's best to schedule the Drug Test 24 hours in advance to ensure a time slot via ProScreen's website. This is particularly useful for employers needing quick results or individuals requiring immediate testing for various reasons, such as pre-employment requirements, compliance with safety regulations, or personal monitoring. It's best to contact ProScreen directly or visit their official website to schedule an appointment.

## How can an Individual get a SLED Background Check?

To obtain a SLED background check in South Carolina, an individual can follow these steps:

- 1. Online Request:** Visit the South Carolina Law Enforcement Division (SLED) website. SLED offers an online service called SLED CATCH (Citizens Access to Criminal Histories), which allows individuals to conduct criminal background checks. You'll need to provide the person's last name, first initial, and date of birth to initiate the search.
- 2. Mail Request:** If you prefer or need a certified background check, you can request it via mail. You'll need to send a completed application form, along with a business check, certified check, cashier's check, or money order for

the required fee. Personal checks and cash are not accepted for mail requests.

**3. Fee:** Whether online or by mail, there is typically a fee involved. As of the latest information, the fee for a name-based criminal record check is \$25 per name search plus a \$1 service fee.

**4. Processing Time:** The time it takes to process a SLED background check can vary. Online requests are usually quicker, while mail requests may take longer, especially if notarization or certification is required.

**5. Purpose of the Check:** Be clear about why you are requesting the background check, as this may determine the type of information SLED can legally provide. This process allows individuals or employers to access criminal records maintained by SLED, providing valuable information for various purposes, such as employment screening or personal records review.

For detailed instructions and to access the online system, you can visit the official SLED website or contact them directly for more specific guidance or if you encounter any issues during the process.

# Why is the ProScreen Nationwide Background Check Preferred over the SLED Background Check?

A ProScreen Nationwide Background Check is preferred over a SLED background check for several reasons, depending on the needs of the employer:

**1. Nationwide Coverage:** ProScreen offers nationwide background checks, providing a much broader scope than SLED, which is focused only on South Carolina. This is particularly advantageous for employers who need information on candidates who have lived, worked, or studied in multiple states.

**2. Comprehensive Services:** ProScreen offers a range of background checks that include criminal records, employment verification, education verification, credit checks, and more. This comprehensive approach is useful for employers who require a detailed understanding of a candidate's background.

**3. Customization:** ProScreen offers more flexible solutions tailored to the specific needs of the business,



allowing employers to select from various services to build a background check that best suits their requirements.

**4. Technology and Efficiency:** ProScreen utilizes advanced technology to streamline the background check process, offering quicker turnaround times and easier access to reports through their secure digital client portal platform.

**5. Legal Compliance:** ProScreen, as a professional background check provider, ensures that all background screenings comply with federal laws such as the Fair Credit Reporting Act (FCRA), as well as any applicable state laws. This is crucial for employers who need to navigate the complex legal landscape of employment screenings.

**6. Customer Support:** ProScreen provides much better customer support and assistance in interpreting background check reports, which can be a significant advantage for employers who require guidance in making informed hiring decisions.

Choosing between ProScreen and SLED will depend on the specific needs of the employer, including the breadth of information required, geographic coverage, and the level of service needed for the role they are hiring for.

# How can an Individual get a ProScreen Nationwide Background Check?

To obtain a ProScreen Nationwide Background Check, an individual or a company typically needs to follow these steps:

**1. Contact ProScreen:** Reach out to ProScreen directly via phone 803-233-6900, or email to inquire about background check services. This is an essential first step to understand what specific type of background checks may be needed, such as Nationwide Criminal Records Search, Federal Records Search, International Records Search, Address Search, County/State Records Search, Sex Offender Registry Check, Global Watchlist Search, Employment Verifications, Drug Screening, etc.

**2. Service Agreement:** If you are an employer, you will need to sign a ProScreen service agreement that outlines the terms of the ProScreen background check services. This is an important requirement in compliance with the Fair Credit Reporting Act (FCRA).

**3. Provide Information:** You will need to provide necessary personal information about the individual being checked. This typically includes full name, date of birth,

Social Security number, and current address. For employment-related checks, the consent of the individual being screened is required in compliance with the Fair Credit Reporting Act (FCRA). For individuals requesting a background check, a ProScreen authorization/consent form must be signed by the individual authorizing ProScreen to perform a background check in compliance with the Fair Credit Reporting Act (FCRA).

**4. Payment:** ProScreen will require payment for conducting the background check. The cost will vary depending on the depth and scope of the background check requested.

**5. Processing Time:** The time it takes to complete a background check can vary based on the type of check and the depth of the investigation. ProScreen will provide an estimated turnaround time for the results.

**6. Review Results:** Once the background check is completed, ProScreen will provide a report detailing their findings. It's important to review these results carefully to ensure accuracy.

For specific instructions, pricing, and to initiate a background check, please contact ProScreen directly. ProScreen will provide tailored advice and guidance based

on your specific needs and the legal requirements for conducting background checks in your jurisdiction.

## What is a ProScreen Federal Records Search?

A ProScreen Federal Records Search specifically targets records held at federal level institutions across the United States. This type of search includes records from U.S. Federal District courts, and it can reveal information related to federal crimes such as immigration crimes, fraud, embezzlement, identity theft, and interstate drug crimes. Federal records are distinct because they are not included in most state or county-level checks; therefore, a comprehensive background check that includes federal records can provide a deeper insight into an individual's background, especially concerning crimes prosecuted at the federal level.

In contrast, a ProScreen Nationwide Background Check aggregates records from multiple sources across various states and jurisdictions, including state and county criminal records, sex offender registries, and sometimes even includes motor vehicle reports and credit checks. However, unless explicitly included, federal crimes may not be covered in a standard nationwide background check.

The key differences between these two types of checks are:

**1. Scope of Records:** A federal records search is limited to records held by federal courts about crimes under federal jurisdiction. A nationwide background check covers a broader spectrum of databases, including state and local criminal records.

**2. Type of Crimes:** Federal records often involve more severe or complex crimes that cross state lines or are of national concern, which are prosecuted in the federal judicial system. A nationwide check typically involves state and local crimes.

**3. Usage:** Depending on the position or requirement, an employer might choose a federal records search if the job involves a high level of security or trust and has potential federal jurisdiction implications. A nationwide background check is generally sufficient for most other employment screening purposes.

Both types of checks are crucial for thorough background screenings, especially in contexts requiring high security or comprehensive evaluation of a person's history.

## What's in an Equifax Credit Report?

An Equifax credit check provides detailed information about an individual's credit history and current credit status. For ProScreen, when performing credit checks as part of background screening services, this comprehensive information helps in making informed decisions about a candidate's financial reliability and responsibility. Here is a summary of the key information typically included in an Equifax credit report:

### 1. Personal Information:

- Full name
- Social Security number (SSN)
- Date of birth
- Current and previous addresses
- Phone numbers
- Employment history

### 2. Credit Accounts:

- Account details: Information on all credit accounts (also called trade lines) such as credit cards, mortgages, auto loans, and other loans.
- Account status: Current status of each account (open, closed, paid as agreed)
- Credit limits: The credit limit or original loan amount for each account.
- Balances: Current balances on each account.
- Payment history: Detailed payment history, indicating whether payments were made on time, late, or missed. This includes the number of days past due, if applicable.

### 3. Credit Inquiries:

- Hard inquiries: A list of inquiries made by lenders or creditors when a consumer applies for credit. These inquiries can affect the credit score.

- Soft inquiries: Inquiries made for background checks, pre-approved offers, and personal credit checks. These do not affect the credit score.

### 4. Public Records:

- Information from public records, such as bankruptcies, tax liens, and civil judgments.

### 5. Collections:

- Accounts that have been sent to collection agencies. This includes details about the original creditor, the amount owed, and the status of the collection account.

### 6. Credit Score:

- The report may include a credit score, typically a FICO score or VantageScore, along with factors affecting the score.

### 7. Comments:

- Consumer statements or comments that the individual has added to their credit report.

## 8. Alerts and Notices:

- Notifications of any significant changes to the credit report, such as a new account opening or a delinquency.

The FICO VantageScore (FICO V) is a credit scoring model that ranges from 300 to 850. This score is used by lenders to assess the creditworthiness of a borrower. Here is a breakdown of what the different levels generally mean:

### - 300-579: Poor

- Borrowers with scores in this range are considered to have poor credit. They may have difficulty getting approved for loans or credit, and if they are approved, they will likely face higher interest rates.

### - 580-669: Fair

- Borrowers with scores in this range are considered to have fair credit. They are seen as higher-risk borrowers, which may result in higher interest rates and less favorable loan terms.

### - 670-739: Good

- Borrowers with scores in this range are considered to have good credit. They are generally seen as dependable borrowers and are likely to receive better interest rates and loan terms.



- 740-799: Very Good

- Borrowers with scores in this range are considered to have very good credit. They are seen as low-risk borrowers and are likely to receive very favorable interest rates and loan terms.

- 800-850: Exceptional

- Borrowers with scores in this range are considered to have exceptional credit.

They are seen as very low-risk borrowers and will receive the best interest rates and most favorable loan terms.

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## Does ProScreen Offer "Soft Pull" Credit Checks?

ProScreen offers credit checks as part of their background screening services.

When ProScreen conducts a credit check it's a "soft pull," which means that the inquiry does not affect the individual's credit score. Soft pulls, also known as soft inquiries, provide the necessary information for background checks without impacting the credit report as a hard inquiry would. Here's what this entails:

**1. No Impact on Credit Score:** Unlike hard pulls, which can lower a credit score slightly because they imply a new credit application, soft pulls do not affect the score. This is important for candidates undergoing background checks, as

it ensures that their participation in such checks does not penalize their credit standing.

**2. Confidentiality:** Soft pulls are visible only to the individual on their personal credit report and are not visible to creditors or anyone else who might check their credit score in the future.

**3. Information Accessed:** A soft pull still provides a comprehensive view of the credit history, including current and past debts, payment history, and overall credit management. This information can be used by employers to assess financial responsibility, especially for roles that involve financial management or access to sensitive financial information.

The use of soft pulls for credit checks in employment screening balances the need for employers to gain meaningful insights into potential financial risks with respect for the privacy and credit health of the candidates.

Credit checks are valuable for positions that involve financial responsibilities, as they help assess a candidate's financial reliability and integrity. These checks can also be crucial for positions that require security clearances or access to sensitive information.

# What's ProScreen's Secure Online Portal used for?

ProScreen's secure online portal is used for several key functions that enhance the efficiency and security of managing background checks and screening processes. Here's what such a portal generally offers:

- 1. Submission of Screening Requests:** ProScreen's clients can quickly and easily submit requests for various types of background checks, including employment screenings, tenant screenings, and drug tests, directly through the ProScreen secure online portal.
- 2. Viewing Reports and Results:** The portal allows ProScreen's clients to securely view and download the results and detailed reports of background checks once they are completed. This ensures that sensitive information is handled securely and is only accessible to authorized users.
- 3. Securely Managing Applicant Information:** ProScreen's clients can manage and store their applicant information securely within the portal. This includes personal data, consent forms, and other related documents, which are necessary for conducting background checks.

**4. Tracking Progress:** The portal provides updates and tracking capabilities that let ProScreen's clients see the status of each background check in real time, enhancing transparency and planning.

**5. Secure Communication:** The ProScreen secure online portal facilitates secure communication between ProScreen and their clients, ensuring that any client queries or additional information needed can be handled confidentially.

**6. Compliance Management:** The ProScreen secure online portal ensures that the background screening process complies with relevant laws and regulations, such as the Fair Credit Reporting Act (FCRA), by providing tools and features that aid in adherence to these standards.

Overall, ProScreen's secure online portal is designed to streamline the background screening process, making it more efficient, secure, and compliant with legal standards. This is particularly useful for businesses and organizations that require frequent and varied background checks.

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## What's a Social Security Number (SSN) Trace?

A ProScreen Social Security Trace is also commonly referred to as an "Address History Trace" or "SSN Trace". This

alternative name highlights the tool's function in identifying the address history associated with a Social Security Number, which helps in verifying an individual's identity and residency history.

A Social Security Trace is a background screening tool that verifies a person's Social Security Number (SSN) against various public and private records. It primarily serves to validate the SSN's authenticity and provides a history of the addresses associated with that SSN. This tool is often the first step in a more comprehensive background check, allowing employers to verify identity and uncover any potential discrepancies in an individual's reported residences or identity.

Here's what a Social Security Trace typically involves:

**1. Identity Verification:** It confirms that the SSN provided by an individual matches the name associated with it in various records, helping to prevent identity theft or fraudulent use of a SSN.

**2. Address History:** The trace pulls up a list of current and past addresses associated with the SSN, which can be used to guide further criminal background checks and to verify the individual's residency claims.

**3. Alias Information:** It can also reveal any aliases or name variations that have been used with the SSN, providing a more comprehensive view of the individual's identity history.

This tool is crucial for employers because it helps ensure that the information provided by a candidate is accurate and truthful, and it aids in complying with legal requirements by verifying that the SSN is legitimate and correctly assigned to the individual. The trace is not only used for employment screening but can also be applied in credit checks, tenant screenings, and other situations where identity verification is necessary.

## What's the Difference Between a Social Security Number Trace, Address History Trace, and an Alias Check?

A ProScreen Social Security Number (SSN) Trace, Address History Trace, and an Alias Check are related components often used in ProScreen background screening, but they serve slightly different purposes:

While these components are interconnected and often sourced from the same initial SSN trace, each provides specific details that can be crucial for a comprehensive background check. The SSN trace acts as a starting point, while the address history and alias checks delve deeper into specific areas of a person's background history.

## What Screening Methodology does ProScreen Recommend to Screen a Potential Tenant who Lived in Multiple States and Served in the U.S. Military?

For a Property Manager using ProScreen to screen a potential tenant who has lived in multiple states and counties, and has military experience, the following ProScreen methodology and order of screening steps can be particularly effective:

### **1. Property Manager Application Review:**

- Start by reviewing the rental application for completeness and consistency. Look for any gaps in rental history or discrepancies in the information provided.

Property Manager provides ProScreen with the required

applicant information via the ProScreen secure online client portal.

## **2. ProScreen Social Security Number Trace:**

- ProScreen conducts a Social Security Number trace to verify the applicant's identity and to outline their address history. This will provide a roadmap for where to conduct further checks.

## **3. ProScreen Credit Check:**

- ProScreen performs a credit check to assess the tenant's financial responsibility and stability. This includes looking at credit scores, existing debt, and payment histories which are critical in determining their ability to pay rent.

## **4. ProScreen Nationwide Criminal Background Check:**

- ProScreen executes a nationwide criminal background check to identify any criminal records across the various states and counties where the applicant has lived. This helps ensure the safety and security of the property and other tenants.

## **5. ProScreen Eviction History:**

- ProScreen checks for any previous evictions across all states and counties of residence. Eviction history can be a crucial indicator of potential rental issues.



## **6. ProScreen Employment Verification:**

- ProScreen verifies the applicant's employment status and income, especially if the applicant has recently left the military and has moved into civilian employment. This step confirms the applicant's current financial ability to meet rent obligations.

## **7. Property Manager Review and Decision:**

- Property Manager conducts a personal interview with the tenant to discuss any points of concern, clarify any inconsistencies, and gauge their demeanor and suitability as a tenant. Property Manager reviews all screening information via the ProScreen secure online client portal to assess the tenant's overall risk profile, and considers all factors from financial stability to past rental history before making a final decision.

Following this systematic and thorough screening process ensures that Property Managers can make informed and balanced decisions, minimizing the risk of rental issues while ensuring compliance with housing laws and regulations.

# How Far Back does a ProScreen Background Check go, How Many Years?

The look-back period for a ProScreen background check can vary based on several factors, including the type of check being conducted, state laws, and the specific policies of the employer requesting the background check. Generally, background checks can go back 7 to 10 years, but this can differ:

**1. Criminal Records:** The Fair Credit Reporting Act (FCRA) does not explicitly limit the look-back period for criminal convictions, so they can potentially be reported indefinitely unless state laws impose a limit. Many states, however, restrict the reporting of criminal convictions to 7 years.

**2. Credit Reports:** Under the FCRA, credit checks typically go back 7 years, though bankruptcies can be reported for 10 years.

**3. Employment and Education Verification:** These checks usually cover the period that the applicant provides on their resume or application. Some employers might look back 7 to 10 years based on the relevance and position requirements.

It's important for employers and individuals to be aware of specific state laws that may impose restrictions shorter than these general guidelines. For precise information on how far back a ProScreen background check will go for your specific situation, contacting ProScreen directly or consulting with a legal advisor who is familiar with employment law in your state would be advisable.

## What is a Motor Vehicle Report (MVR) and how/where can I get one?

A Motor Vehicle Report (MVR) is a document that provides details about a person's driving history, including traffic violations, accidents, license suspensions, and the status of their driver's license. It's used by employers, insurance companies, and government agencies to assess a driver's risk or verify their driving record for safety and compliance purposes.

How/Where to Get a Motor Vehicle Report:

**State Department of Motor Vehicles (DMV) or Registry of Motor Vehicles (RMV):** You can request an MVR directly from the DMV or RMV of the state where the

driver's license is issued. Each state has its own process, which typically includes filling out a form and paying a fee.

**ProScreen:** ProScreen provides Motor Vehicle Reports (MVRs) individually or as part of a suite of background screening services. MVRs are particularly useful for employers who need to assess the driving records of potential or current employees, especially in roles that require driving as a primary duty. MVRs from ProScreen provide detailed insights into a person's driving history, including any violations or incidents that may impact their suitability for driving-related responsibilities.

When requesting an MVR, specific information is needed including the driver's full name, driver's license number, and sometimes the Social Security number, depending on the state's requirements. Privacy laws ensure proper authorization is required to access someone else's driving record for employment or other official purposes.

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## What are Key Elements of the Fair Credit Reporting Act (FCRA)?

The Fair Credit Reporting Act (FCRA) is a crucial federal law that governs how consumer reporting agencies, including background screening companies like ProScreen, can collect, access, use, and share information in background

checks, credit checks, and other screening reports. Here are some key elements of the FCRA that are most applicable to the comprehensive screening services provided by companies like ProScreen:

**1. Consent and Disclosure:** Before obtaining a consumer report for employment purposes (including background and credit checks), an employer must get written consent from the individual. The employer must also provide a clear and conspicuous disclosure that they may use the information for decisions related to employment.

**2. Certification Requirements:** The employer must certify to the consumer reporting agency (CRA) that they have obtained the required consent, provided the necessary disclosures, and will comply with the FCRA and all other applicable laws.

**3. Pre-Adverse Action Notification:** If an employer considers taking adverse action (e.g., not hiring, terminating, or denying promotion) based on the contents of a consumer report, they must first provide the individual with a pre-adverse action notice. This notice must include a copy of the consumer report and a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" — a document which explains the individual's rights under the FCRA.

**4. Adverse Action Notification:** If adverse action is taken, the individual must be notified of this decision. This notification must include the contact information of the CRA that supplied the report, a statement that the CRA did not make the decision to take the adverse action and cannot give specific reasons for it, and a notice of the individual's right to dispute the accuracy or completeness of any information the agency provided and to get an additional free report from the agency if requested within 60 days.

**5. Accuracy and Privacy:** CRAs must take reasonable steps to ensure the accuracy of the information they provide and must limit the disclosure of sensitive information such as Social Security numbers.

**6. Disposal of Consumer Information:** The FCRA requires that companies dispose of consumer information in a secure manner that protects against unauthorized access or use.

These elements are designed to protect consumers by ensuring that the information used in background checks is handled with accuracy, privacy, and fairness. Employers and screening companies must adhere strictly to these regulations to avoid legal repercussions and to maintain trust with those they screen.

# What is an I-9 Employment Eligibility Verification?

An I-9 verification, also known as Employment Eligibility Verification, is a process required by federal law in the United States to ensure that individuals hired for employment are legally eligible to work in the U.S. Employers must verify the identity and employment authorization of each person they hire.

Here's how the I-9 verification process typically works:

**1. Completion of Form I-9:** The employee must complete Section 1 of Form I-9 no later than their first day of employment. This section requires the employee to attest to their eligibility to work in the United States.

**2. Document Presentation:** The employee must present documents to the employer that establish their identity and employment authorization. The employer must examine these documents to determine if they reasonably appear to be genuine and relate to the employee presenting them. There is a list of acceptable documents that employees can choose from, which are categorized into List A (documents that prove both identity and employment authorization), List B (documents that prove identity only), and List C (documents that prove employment authorization only).

**3. Employer Review and Verification:** The employer must complete Section 2 of Form I-9 by examining the documents provided by the employee to determine their authenticity and appropriateness. This part of the form must be completed within three business days of the employee's first day of work.

**4. Record Keeping:** Employers are required to retain completed I-9 forms for all active employees and, for terminated employees, for either three years after the date of hire or one year after the date employment ends, whichever is later.

**5. Re-verification:** Employers may need to reverify the employment eligibility of their employees when certain documents expire to ensure continuous eligibility to work in the U.S.

The I-9 verification process is crucial for compliance with the Immigration Reform and Control Act (IRCA) of 1986, which prohibits employers from hiring and employing individuals who do not legally have the right to work in the United States.



# How Can Military Service be Verified?

Verifying military service can be important for various purposes such as employment verification, claiming veterans' benefits, or simply confirming a person's service history. Here are some methods to verify military service:

**DD Form 214:** This is the most definitive method of verifying military service. The DD Form 214 is issued upon a military service member's retirement, separation, or discharge from active duty. It includes details such as the service member's dates of service, awards received, and reason for discharge. Individuals can request their DD Form 214 through the National Archives' National Personnel Records Center (NPRC).

**National Personnel Records Center (NPRC):** The NPRC houses military service records and can provide verification of military service. Requests can be made online, by mail, or by fax. For veterans or next-of-kin of deceased veterans, specific forms need to be filled out to request documentation.

**Defense Manpower Data Center's (DMDC) Military Verification Service:** This online service allows users to verify military service status. It provides an instant verification of whether someone is currently serving in the

military. This is useful for employers to comply with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

**Veterans ID Card or Veterans Service Organization Membership:** Veterans often carry ID cards issued by the Department of Veterans Affairs (VA) or are members of a Veterans Service Organization. These cards or membership can serve as proof of service.

**Freedom of Information Act (FOIA) Request:** If other methods are inaccessible, a FOIA request can be filed to the appropriate military branch or to the NPRC to obtain military service records.

**Check with Veteran's Affairs (VA):** The VA can confirm military service for various purposes, including eligibility for VA benefits.

It's important to have the consent of the individual whose military records are being requested if you are not the veteran or next of kin. Proper authorization or a release form might be needed in compliance with privacy laws.