



Backgrounds Online is a Consumer Reporting Agency (CRA) that is accredited by the Professional Background Screening Association (PBSA). We make extensive efforts to ensure every background check we produce is up-to-date and accurate. Although it's rare, now and then a person may have reason to believe something in their background check is inaccurate. If so, they can choose to file a dispute.

## Why Would A Dispute Be Filed?

When a background check is completed, the subject has the right to review their report and dispute any information they feel is outdated or inaccurate. The most likely time for this to happen is after an employer sends a pre-adverse notification (learn how the pre-adverse and adverse process works). There are a few reasons a dispute might be initiated:

- A court clerk made an error, such as a misclassification of a charge.
- A record was returned for another individual who had the same full name and date of birth as the applicant.
- The applicant was a victim of identity theft.
- An expungement was not recorded properly.

## What Employers Should Expect During A Dispute

Once we confirm a dispute is valid, we inform the employer immediately. They must then pause their adverse action process until the situation is resolved. We also let the employer know a reinvestigation typically takes 3 – 5 business days and that we'll contact them again as soon as it is complete.

Our team gives disputes and reinvestigations the highest priority and works diligently to complete them quickly. Once we're finished, we inform the employer if any changes to the background check were required. If so, we provide a revised copy of the report. Otherwise the employer is free to proceed with the adverse action process.

## What Applicants Should Expect During A Dispute

After receiving a dispute, our team reviews the details to confirm the case is valid and ensure we have the information we need to proceed. In some cases, we may determine that a dispute is frivolous or unwarranted. This can happen if the person is unwilling to answer relevant questions or unable to provide reasonable cause to initiate the reinvestigation process.

Next we go directly to every relevant source, such as a courthouse, and get the data we need to determine if the background check contains inaccuracies. If it does, we provide an updated report to the applicant and let them know the potential employer will receive the same corrected version. The employer can then make a decision about the person's eligibility for a position.

## How Can An Applicant File A Dispute?

We make it easy for everyone we've background screened to dispute the results of their report. They can call us toll-free at 800-838-4804, or file their dispute online. If an applicant contacts you to dispute a background check we prepared, please give them our contact information.

Backgrounds Online is dedicated to making the dispute process simple, fast and positive for employers and applicants. We offer complete transparency throughout our reinvestigation and handle each case with care and concern.