

Running Background Checks In 2020

Backgrounds Online is committed to accelerating your hiring process and keeping you informed throughout the pandemic. Here are some tips we've compiled from our experiences and industry experts.



Comply With The FCRA

A lot is changing these days, including laws that affect employment. It is essential to note, however, that the Fair Credit Reporting Act (FCRA) remains in effect. Employers must continue to follow FCRA laws such as:

- Provide a clear, conspicuous disclosure to each person who will be screened.
- Obtain written authorization before initiating a background check.
- Follow the adverse action process.



Be Transparent

To help slow the spread of COVID-19, some courthouses, businesses and educational facilities are temporarily closed. Our team is working diligently to offer comprehensive background screening solutions, but now and then a criminal search or other component will be delayed.

If your organization hires someone based on a partial report, it is important to be transparent.

Inform the candidate that:

- Their background report is not complete.
- Employment is contingent on the results of components that will be closed at a later date.
- They will be informed when their background check is finished.



Follow-Up Screenings

If a component in a background check is delayed, our system allows you to see the results that are available. You may choose to run a follow-up screening when those components can be closed. Best practice is to give each person new disclosure and authorization forms. Backgrounds Online can facilitate this by asking the people you screen to sign these documents electronically.



Disputes Could Take Longer

When a consumer disputes the results of their background check, the Consumer Reporting Agency (CRA) that compiled the report has 30 days to conduct a re-investigation. Due to court closures, CRAs won't be able to confirm some disputed records.

The Consumer Financial Protection Bureau (CFPB) addressed this issue, saying: "The 30-day period may be extended to 45 days if the consumer provides additional information that is relevant to the investigation during the 30-day period." Backgrounds Online gives top priority to disputes. In some cases, our process might take longer than usual. If this happens, we will keep you updated so you can set expectations at all times.

Contact Us

We are available via phone, email or live chat Monday through Friday from 7am to 5pm PT. On behalf of our entire team, we hope you remain safe and thank you for being our partner.