

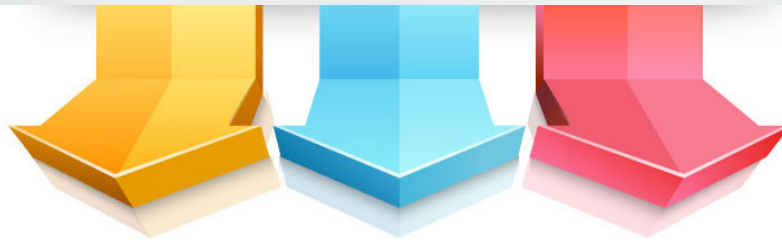


## Defining a Background Check

THE  
**CREATOR**  
REQUIREMENT

THE  
**CONTENT**  
REQUIREMENT

THE  
**PURPOSE**  
REQUIREMENT



What is a background check? The Fair Credit Reporting Act (FCRA) has a very extensive definition of what we refer to as a “consumer report” in the background screening industry, and the National Association of Professional Background Screeners (NAPBS) has broken down their definition into three simple rules or requirements that can easily be referenced to determine whether or not a background check is governed by the federal statute.

### THE **CREATOR** REQUIREMENT

This is the easiest of the requirements to recognize. Ask yourself if the background check was provided by a consumer reporting agency or background screening firm. If the answer is yes, then the report you’re holding meets the Creator Requirement. All screening results provided by Backgrounds Online meet this requirement.

### THE **CONTENT** REQUIREMENT

The Content Requirement essentially states that the content of the report must have a bearing on the applicant or employee’s personal characteristics or reputation. It’s safe to say that content such as personal references, verifications and criminal records all have a bearing on an employee’s character. Again, every single background check produced by Backgrounds Online meets this requirement.



## THE **PURPOSE** REQUIREMENT

What is the background check being used for? Although the FCRA's definition provides information on a variety of permissible purposes for the use of background screening, in our branch of the screening industry, the only one that applies to you is employment purposes. Your certification that the background screening results provided by us pertains strictly to employment consideration means that this requirement is also met.

What are your duties as an employer utilizing a consumer report that meets these requirements and is therefore governed by the FCRA? It's very simple- make sure you obtain proper disclosure and authorization from the applicant or employee, and comply with adverse action requirements. For more information on those duties, contact your Dedicated Account Manager or any one of our many FCRA certified background screening specialists.