

Employment InsightSM

An effective
employment
screening tool



Every time you hire a new employee, you put a lot on the line. The wrong decision could jeopardize your firm's assets, reputation or security. Employment InsightSM from Experian helps you make informed hiring decisions by providing objective and factual credit information quickly and cost-effectively.

An objective picture of each applicant

Employment Insight enhances traditional employment decision-making tools, such as job applications, interviews, testing and reference checks, by:

- Quickly verifying information you receive from applicants and other sources
- Expanding on information received from other sources
- Revealing conflicting information that may need further review or clarification
- Providing credit information that would not normally appear on an application but may impact job performance

Credit information provides insight into an applicant's:

- Responsibility toward his or her obligations
- Integrity and ability to fulfill his or her financial obligations

High quality and cost-effective

Experian's nationwide database contains files on more than 215 million credit-active consumers, providing the most current, comprehensive and accurate credit information available in the industry.

With our low per-report cost, you can include Employment Insight as an additional guidance tool for every applicant. Employment Insight reports also are an inexpensive first step in determining what other methods of employment verification and background checking are required.

Copy of report for individual

If an individual requests a copy of the report, Experian® will provide it free of charge, regardless of whether or not a job offer was made. To obtain the copy, simply input the keyword "COPY" at the end of the inquiry. Upon receipt of the inquiry, Experian will mail a copy of the applicant's report, in a consumer-friendly copy of the applicant's report to the name and address provided on the inquiry.

How to order Employment Insight reports

Authorized Experian subscribers can access Experian's database for employment purposes by using an inquiry type of "H" or "HX" (see the data entry example below). If you are an authorized subscriber who has not been certified, call your local Experian sales representative for certification information. If you are not already an authorized subscriber, call Experian at 1 888 414 1120 for more information about the Employment Insight report and new membership sign-up procedures.

Data entry example

To generate an Employment Insight report, enter the following information using an inquiry type of "H" or "HX." To request that a copy be sent to the applicant, enter the keyword "COPY."

Note: For authorization to pull an Employment Insight report, contact your Experian sales representative.

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RTH 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, COPY

Permissible purpose reminder: To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services

Reports are available within seconds through a personal computer or to access terminal, eliminating the need to wait the days or weeks that other background reports often take.

- **Personal computer access**
Employment Insight reports are available through various inexpensive software packages. Your Experian sales representative can provide you with software recommendations.
- **Internet access via eSolutions**
Reports also are available via eSolutions, Experian's Internet access application. Your Experian sales representative can provide more information on how to add Employment Insight to your Internet profile or how to sign up for Internet access.

The right tool for the right decisions

Your success in selecting quality employees depends on choosing the right tools to help you in your employment decision process.

Employment Insight and the law

The Fair Credit Reporting Act, as amended by the Consumer Credit Reporting Reform Act of 1996, allows users access to a consumer's credit report for employment purposes. The law imposes several conditions on users who pull consumer reports for employment purposes (Experian's Employment Insight report).

The law requires that users certify to Experian that:

- Prior to pulling a consumer report, they provide a separate, written document to the consumer disclosing that a consumer report may be obtained for employment purposes and obtain written authorization from the consumer to pull his or her consumer report
- Prior to taking adverse action, based in whole or in part on the consumer report, the user will provide to the consumer a copy of the consumer report and a summary of the consumer's rights as prescribed by the Federal Trade Commission ("Consumer Rights")
- The user will not use a consumer report in violation of any applicable federal or state equal employment opportunity law or regulation

The Fair Credit Reporting Act has specific requirements for users taking adverse actions based on information contained in consumer reports. One of these duties includes providing Experian's name, address and telephone number to consumers. Your Experian sales representative can provide you with a copy of the complete requirements as prescribed by the Fair Credit Reporting Act.

Experian strongly recommends that employment not be denied solely on the basis of Employment Insight reports. Some states require additional notifications to consumers. (See state laws affecting Employment Insight in the next section.)

The law also requires Experian to provide Consumer Rights to users of consumer reports for employment purposes. An initial supply of Consumer Rights documents will be provided to you by your Experian sales representative. Thereafter, a supply will be mailed to you periodically. Experian requires users to attach the Consumer Rights to each Employment Insight report that is received.

As part of the Employment Insight service, Experian notifies consumers that their file was accessed whenever the file contains derogatory public record information, such as bankruptcies, liens and judgments.

Employment Insight suppresses year of birth and spousal references to prevent users from inadvertently violating equal employment opportunity laws. It is also Experian's policy to suppress account number information that is irrelevant to hiring decisions. Additionally, Employment Insight inquiries display only on consumer reports provided to the consumer.

State laws affecting Employment Insight California

California Civil Code prescribes additional responsibilities for subscribers who procure an Employment Insight report on a consumer with a current address in California. California law requires that in addition to the written disclosure required by the Fair Credit Reporting Act, the user also must offer the consumer a copy of the report free of charge.

Maryland

The state of Maryland requires account numbers associated with individual tradelines to be suppressed from all credit reports used for employment purposes. In compliance with this law, Experian suppresses account numbers on all Employment Insight reports, including reports on consumers who have current addresses in Maryland.

Minnesota

Minnesota's law affects subscribers who procure an Employment Insight report on a consumer with a current address in Minnesota. In addition to the written disclosure required by the Fair Credit Reporting Act, the user also must offer the consumer a copy of the report free of charge.

Employment Insight includes:

- Consumer identification, including Social Security number
- Address information, including length of time at current and previous addresses
- Employment information that provides insight regarding an applicant's previous work history
- Other names used, such as maiden names and aliases
- Public record information on bankruptcies, liens and judgments against the applicant
- Credit history providing an objective overview of how financial obligations are handled over a period of time
- Demographics band (including geo code and phone number), Profile Summary (including payment patterns), Fraud ShieldSM and Direct CheckSM are optional add-on services available from Experian with Employment Insight

To find out more about Employment Insight, contact your local Experian sales representative or call 1 888 414 1120.

The information provided herein is intended as a guide only and does not constitute legal advice. Clients are advised to consult legal counsel regarding their obligations under FCRA or any related state law.