Using Our Online Employee Screening Services

User Manual

Volume II

National Employee Screening Services (NESS) offers a wide range of employee background screening tools to assist you through the hiring process toward hiring the right candidate. We recognize that without utilizing the correct background screening tools, the employer's decision making will only be as good as the information that is available to them.

With our secure online service, we offer employers a wide range of information services that lead to better hiring decisions. With our screening solutions, employers are able to evaluate and verify the employee's skills as indicated by the employee during the interview and on his/her job application.

We recognize that pricing, information accuracy and customer service are the deciding factors for employers utilizing our services. That's why we keep our prices down, only use trusted and regulated data streams and we are available 24/7.

National Employee Screening Services (NESS) has been in business for over 15 years. We are one of the leading employee background screeners in the country, serving large corporations to small businesses. Whether you oversee the hiring of a small business or a large corporation, we will provide you with the tools that will give you the confidence in hiring the right employee.

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1.0 Logging In For the First Time

When you login for the first time, you will use the username and password that was provided to you. Once you have successfully logged in, you will be required to change your password. Please write it down and place it somewhere that you will not forget and you can retrieve it should you forget it. You will be required to select three questions and enter an answer for each question. You will not be able to use the same question more than once. Answers are NOT case sensitive (caps or no caps are okay).

2.0 Tabs Located On Your Panel

After you have completed the login process for the first time, you will notice that there are several tabs at the top of your screen.

2.1 Home Tab

Will take you back to the first screen you see after you have logged into our server.

2.2 Order Tab

Will take you to the page which allows you to place an order. Once on the order page, you will note in the center of the page a list of product tools under the heading "Select Product for Order". From there you can choose the Product Tools that meet your needs, see Product Tools to determine which product is best for you. Once you have decided on the products you want to screen your employees, our automated system will begin processing your order. Once your order has been filled you will receive an email informing you to login and retrieve your information.
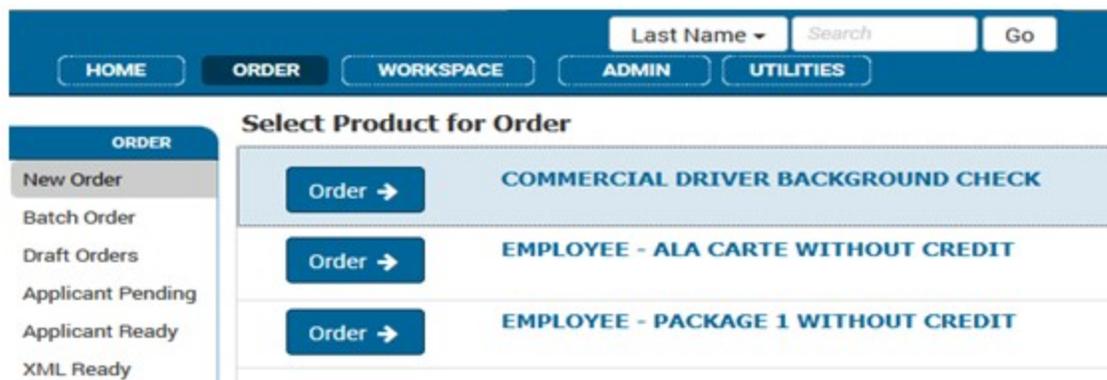
On the left-hand side of the page you will note several links;

2.2.1   New Order

Link will identify what products you can order.

2.2.2   Batch Order

Link will allow you to upload a .csv file that includes five or more employees that you wish to process without having to key in each one separately. The batch ordering feature is turned off by default, if you wish to use this service please contact our support department. Once enabled, the Batch Order Import feature allows you to create multiple orders from a single, comma-separated-value format file (.csv).

2.2.3   Draft Orders

Link allows you to view orders that you have inputted into our system but have not yet processed. You can view them at any time and as well process an order.

2.2.4   Applicant Pending

Link allows you to view orders that have been processed but we are waiting for the information to come back.

2.2.5   Applicant Ready

Link allows you to view employees that are ready for your review.

2.3   Reports Tab

Allows you to formulate a report on any pending employee (s), completed, last 10, 25, 50, or 200 clients inputted into our system. In addition, there is an advanced search that allows you to put in key information on the employee to bring up his/her report such as using their social security number.

2.4   Admin Tab

Allows you to add other office staff as a user allowing them access to run reports, etc. under the Manage Users link. Under billing you can click on your View Invoices to review your invoices.

2.5   Utilities Tab

When performing a county criminal, you can click on the Utilities tab and then click the Jurisdiction Lookup link to identify the county in which the employee lives or has reported as a past location by entering the zip code.

3.0 Employee Background Screening Product Description And Sample Reports

3.1 Driver History and License Verification

We provide employers with instant driving records on their employees through our online, web-based searchable database with the Department of Motor Vehicles. Our services cover all 50 states. Our software also makes it easy to re-screen your drivers. When you sign up for this service, we will provide you with a username and a password, at which point you can begin to use the service.

If your company has company vehicles, you should be running driver history reports on those employees that will be driving your vehicles. It's always a good idea to have personnel policies that reflect your company's position on moving and non-moving violations and suspension of a driver's license, operating with a suspended driver's license, etc. These policies should be part of your progressive discipline policies. It is a good policy to check your drivers every six months.

When you request a report, the report will contain all of the information that is provided by the state. The report will contain the driver's name, date of birth, driver license number, violations and convictions including information on traffic tickets and speeding tickets, penalties such as points, fines, suspensions, revocations and collisions.

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MINNESOTA DRIVER RECORD REPORT

REPORT SEARCH DATE: 11/29/13

LICENSE NAME/ADDRESS                        DRIVER DESCRIPTION
_____      _____
DOE, JOHN                        DOB       SEX    HGT    RACE     SOC. SEC.
123 NORTH MAIN ST                _____
YOUNGSTOWN, MIN                  12/09/1982  MALE  5'9"   WHITE    XXX-XX-XXXX

LICENSE NUMBER: D12345678

ORIG ISSUED     ISSUED         EXPIRES          CLASS     STATUS
_____
                11/02/2012   11/07/2015         D         SUSPENDED

LICENSE TYPE: DUP REG
CLASS DESCRIPTION: D-SINGLE GVWR LESS 26001 LB
STATUS DESCRIPTION: SUP   RETRICTIONS: NONE        ENDORSEMENTS: NONE
PRIOR  STATE: N/A                        POINTS: 6   REIST  DATE:              SECONDARY  LIC:
OTHER STATE:               NON-RESIDENT MILITARY:    BOATCLASS:

TYOE VIOL/ SUSPE  CONV/REINS   HISTORY ENTRY                       PTS
_____
VIOL 10/01/2013     DWI   OPERATING UNDER THE INFLUENCE OF LIQUOR
                    SUPENSION INDEFINITE                           4
VIOL 09/04/2013     SPEEDING 70 MPH IN 45 MPH ZONE                 1
VIOL 02/17/2010     FAID TO STOP AT STOP SIGN                      1
```

3.2 Driver License Monitoring

Automatically monitors your drivers for any change in their license, such as speeding tickets, suspension, DWI, accidents, etc. When our monitoring system learns of a driver violation, we will immediately contact the employer, at which time it is advisable that you run a driver report. So don't wait until you run a driver's license check only to learn that one of your drivers has been operating

your company vehicle for 6 months with a suspended license. It only takes one driver with a suspended license to put your company at risk of a lawsuit.

3.3   CDL - (Commercial Driver's License) Instant Driving Records

We provide employers with instant driving records on Commercial Driver's License (CDL) through our online, web-based searchable database with the Department of Motor Vehicles. Our services cover all 50 states. Our software also makes it easy to re-screen your drivers for compliance purposes. When you sign up for this service, we will provide you with a username and a password, at which point you can begin to use the service.

The Federal Motor Carrier Safety Administration (FMCSA) mandates that employers are required to obtain a 10-year CDL employment history on all new hires, obtain a motor vehicle record from those states in which the driver held a CDL license during the previous three years.

With our Commercial Driver's License Information System (CDLIS) search, you will be able to ensure that you are in compliance. In addition, employers are required to obtain a drivers' motor vehicle record on each employed driver every 12 months and are prohibited from allowing any driver with a suspended license to operate a commercial motor vehicle.

All CDL driver records will contain all information that is on the drivers' record. Such as name of driver, license number, licensing state, license type, license class, class description, expiration date, issue date, other licenses, medical certificate status, medical issuing date, medical expiration date, medical examiner name. It will also include any endorsements, violations and convictions including information on traffic tickets and speeding tickets, penalties such as points, fines, suspensions and revocations, and collisions.

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CDL DRIVER REPORT                    MICHIGAN INSTANT DRIVING RECORDS

RESULTS: LICENSE FOUND WITH RECORD SEARCH          DATE 11/20/13- AM MST
LICENSE NUMBER: H2222222222222    LICENSE STATE: MICHIGAN      FULL NAME: SMITH, MIKE

LICENSE NAME/ADDRESS                         DRIVER DESCRIPTION
SMITH, MIKE                       DOB      SEX   HGT   RACE      SOC. SEC.
123 NORTH MAIN ST               _____
YOUNGSTOWN, MIN                  12/09/1982   FEMALE  5'5"   WHITE    XXX-XX-XXXX

LICENSE INFO
STATUS: VALID                    LICENSE TYPE: COMMERCIAL          CLASS: A
CLASS DESCRIPTION: CHAUFFEUR - COMBINE VEH > 25K71/TRAILER > 10K
EXPIRATION DATE: 2016-04-28     ISSUE DATE:2014-06-05    RESTRICTION: CORRECTIVE LENSES

MEDICAL CERTIFICATE
STATUS: CERTIFIED                 EXPIRATION DATE: 2014-05-12
RESTRICTIONS: CORRECTIVE LENS REQUIRED SELF
CERTIFICATION TYPE: NON-EXCEPTED INTERSTATE

MESSAGES: FEDERAL BACKGROUND CHECK. FOR HAZARDOUS MATERIAL STATUS: APPROVED RES PONS
E:04104/2010 DIGITAL IMAGE ON FILE

 VIOL                                  VIOL
 MNEMONIC: VIOL                        MNEMONIC: VIOL
 CONVICTION DATE: 2006-07-15           CONVICTION DATE: 2009-02-10
 STATE: TN                             STATE: IN
 LOCATION: TENNESSEE                   LOCATION: INDIANA
 ACTUAL SPEED: 64                      ACTUALSPEED: 51
 POSTED SPEED: 5O                      POSTEDSPEED: 35
 INCIDENT DATE: 2006-05-18             INCIDENTDATE: 2009-04-17
 DESCERNALL: SPEEDING 10+ OVERTHE LIMIT    DESCSRMALL: SPEEDING 16-19 OVER THE LIMIT
 STATEDESC: SPEEDING 10+ OVER THE LIMIT    STATEDESC: SPEEDING 15+ OVER THE LIMIT
 DESCTARE: SPEEDING 10+ OVERTHE LIMIT      DESCLARGE: SPEEDING 15+ OVERTHE LIMIT
 ADRPOINTS:                            ADRPOINTS:
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3.4 Commercial Driver's License Information System (CDLIS)

The Commercial Driver License Information System is a federal clearinghouse and repository of commercial driver licensing data, this data comes from all 50 states. The goal of CDLIS is to ensure CDL drivers only have one state CDL driver's license. In the past drivers who had a problem on their driver's license would go to another state to apply for a new license.

The CDLIS retains records of a driver's current commercial license and up to three previous licenses. A CDLIS search will not provide a state driving record, such as suspensions or violations, it will only indicate the present jurisdictional state, driver's license number, name, DOB, social security number match, AKA information, and up to three previously held CDL numbers. By using this service, it will indicate what states you must run a driver license check (see CDL - (Commercial Driver's License) Instant Driving Records for employer mandate).

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CDLIS SEARCH

DRIVER: JOHN DOE    DOB: 06/15/1960   SEX: MALE    HEIGHT: 6'0"    RACE: WHITE
SOCIAL SECURITY NUMBER: 123-45-6789    ADDRESS: 1234 WEST PIKE RD MANCHESTER, VT 45547
LICENSE NUMBER: P12346789D   STATE: VT

                              CDIS RECORD HISTORY
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TYPE                                          DESCRIPTION

CDL1                                          DRIVER AKA NAME
                                               LICENSE NAME: JOHN DOE
                                               LICENSE DOB: 06/15/1960

CDL1                                          HISTORICAL LICENSE INFORMATION
                                               LICENSE STATE: FL
                                               LICENSE NUMBER: P12346789D

                                              END OF RECORD
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3.5 CDL Driver License Monitoring

Automatically monitors your drivers for any change in their license, such as speeding tickets, suspension, DWI, accidents, medical certificate expiration, etc. When our monitoring system learns of a driver violation, we will immediately contact the employer, at which time it is advisable that you run a driver report. So, don't wait until you run a driver's license check only to learn that one of your drivers has been operating your company vehicle for 6 months with a suspended license. It only takes one driver with a suspended license to put your company at risk of a lawsuit. The monthly cost of this service $5.99 per driver. There are no other charges.

3.6   CDL Driver Pre-Employment Screening Program (PSP) Through FMCSA

We provide the commercial driver Pre-Employment Screening Program (PSP) through the Department of Transportation's, Federal Motor Carrier Safety Administration's (FMCSA) program. The program helps carriers make more informed hiring decisions by providing secure, electronic access to a commercial driver's 5-year crash and 3-year inspection history from the FMCSA database.

We provide PSP records for conducting your pre-employment screening on your CDL drivers. By conducting a PSP on your new hires, you will make your company a safer company. The Federal Motor Carrier Safety Administration (FMCSA) conducted a study to evaluate PSP's safety impact. The study results showed that companies regularly using PSP have, on average, reduced their crash rates by 8% and their driver out-of-service rates by 17%.

CDL Driver Pre-Employment Screening
Federal Motor Carrier Safety Administration
Driver Information

Last Name	First Name	License Number	State
Smith	John	P1234567	VA
Smith	John	DX123456	VA

Crash Activity (5 year history from MCMIS snapshot date)

Crash Summary

Number of Crashes	Number of Crashes W/Fatalities	Number of Crashes W/Injuries	Number of Towaways
5	1	3	3
	Number Fatalities	Number of Injuries	Number of Hazmat Releases
	1	4	0

Crash Details

	Date	DOT#	Carrier Name	Driver Name	Diver LIC	ST	Driver DOB	RPT ST	RPT Number	Location	Fatalities	Injuries
1	7/24/08	12344	ABC Trucking	Smith, John	P1234567	MA	9/6/65	NY		51 E Main	0	1
2	8/03/09	12344	123 Trucking	Smith, John	P1234567	MA	9/6/65	CT		12 High St	1	2
3	9/10/09	23455	XYZ Trucking	Smith, John	D1234567	FL	9/6/65	MT		5 West Elm St	0	0
4	1/14/10	78999	West Trucking	Smith, John	D1234567	FL	9/6/65	TX			0	1
5	8/11/10	54322	Bell Trucking	Smith, John	D1234567	FL	9/6/65	NJ			0	0

Inspection Activity (3 year history from MCMIS snapshot date)

Inspection Summary

Driver Summary		Vehicle Summary		Hazmat Summary	
Driver Inspections	4	Vehicle Inspection	4	Hazmat Inspection	0
Driver Out of Service Inspection	1	Vehicle Out of Service Inspection		Hazmat Out of Service Inspections	0
Driver Out of Rate	25%	Vehicle Out of Service Rate	50%	Hazmat Out of Service Rate	0%

Carrier INFO / Driver INFO / Inspection INFO

	Date	DOT#	Carrier Name	Driver Name	Diver LIC	ST	Driver DOB	RPT ST	RPT Number	Hazmat Inspection	INSPEC Level	Number of Violations
1	4/15/08	43210	Write Trucking	Smith, John	P1234567	MA	9/6/65	VA	654321	N	1	3

Vehicle Violations	396.3A1T	Tires (General) NON-OOS	
Driver Violations	386.83 (a)(1)	Failure To Pay Fine OOS	
Vehicle Violation	39.40	Inadequate Brake Stem On A CMV OOS	

Violation Summary

Violation Number	Description	Number Of Violations	Number Of Out Of State Vio
393.47 (e)	CLAMP/ROTO TYPE BRAKE (S) OUT OF ADJUSTMENT	1	0
393.95 (f)	NO/INSUFFICIENT WARNING DEVICE	1	0
396.3A1t	TIRES (GENERAL)	1	0
386.83 (a)(1)	FAILURE TO PAY FINE	1	1
393.40	INADEQUATE BRAKE SYSTEM ON CMV	1	1

3.7   CDL Driver Pre-Employment Screening (PSP) Q&A

3.7.1   Q: What is the Pre-Employment Screening Program?

A: The Pre-Employment Screening Program (PSP) allows employers access to commercial drivers' safety records from the Federal Motor Carrier Safety Administration's (FMCSA) Motor Carrier Management Information System (MCMIS). Records are available 24 hours a day via our online network.

3.7.2   Q: What information does the Pre-Employment Screening Program (PSP) record contain?

A: A PSP record contains a driver's most recent 5 years of crash data and the most recent 3 years of roadside inspection data from the FMCSA MCMIS database. The record displays a snapshot in time, based on the most recent MCMIS data loaded to the PSP system. A new snapshot is uploaded approximately once per month.

3.7.3   Q: Why did FMCSA develop PSP?

A: Developing a system to make safety performance information electronically available for pre-employment screening purposes was mandated by Congress in the Safe, Accountable, Flexible, and Efficient Transportation Equity Act: A Legacy for Users, Title 49 U.S. Code, section 31150 Public Law 109-59 Section 4117. FMCSA believes that making this driver data available to employers it will improve safety data and help employers make more informed decisions when hiring commercial drivers.

3.7.4   Q: How do companies enroll in the Pre-Employment Screening Program?

A: By filling out our application and faxing back we can get you enrolled within an hour.

3.7.5   Q: Who can request a PSP record?

A: Employers may request PSP records solely for the purpose of conducting pre-employment screening and only with the driver's authorization. Your driver must sign our authorization form.

3.7.6   Q: A driver had a roadside inspection recently, will that information be available on the driver's PSP record?

A: Data from the Motor Carrier Management Information System (MCMIS) is uploaded to the PSP system approximately once a month. This is a 'MCMIS data snapshot'. The date of the most recent MCMIS data snapshot is available on the bottom of your PSP record. Reporting times vary by state.

4.0   E-Verify (Employment Eligibility Verification)

National Employee Screening Services (NESS) is an approved Department of Homeland Security (DHS) E-Verify Employer Agent. We provide employers with their employee employment eligibility verifications. By using our service, it will reduce office staff hours during the hiring process and for the need for office staff from having to study and take the exams to use DHS E-Verify internet-based service.

E-Verify is an internet-based data system that is operated by the DHS. As your Employer Agent we will verify the employment eligibility of your newly hired employees and employees who hold temporary Work Authorization Cards or a Permanent Resident Card. You simply log into our inter-net-based system, key in the employees I-9 information and that's it. When processed, we will provide you with a DHS' work authorization code for that employee. You will then write it down on the employees' I-9 form.

If there are any discrepancies, we will contact you for the corrections. If the information that you provided is correct, the employee will then be required to contact DHS to correct the matter and is entitled to remain on the job. If the employee does not contact DHS or the employee does not wish to contest, the employer is then required to terminate the employee.

Photo matching is an important part of the employment eligibility verification process. When an employee is hired, by law the employee is required to present a photo ID when completing the I-9 form. Typically, the employee will present his/her driver's license as the photo ID.

However, if the employee presents a U.S. passport or passport card, or Permanent Resident Card or Employment Authorization Card you will need to fax that to us in order that we can compare it against the photo DHS displays during the E-Verify process. At present, employers operating under a federal contract are required to E-Verify their employees and in some states have passed legislation making it mandatory for certain businesses, other states require all employers use E-Verify.

EXAMPLE 1   E-VERIFY

FILE NUMBER: 3361   REPORT DATE: 11-19-2013   EMPLOYER: ABC ROOFING
EMPLOYEE: DOE, JOHN   DOB: 06/15/1979   SOCIAL SECURITY NUMBER: 020-XX-XXXX
DRIVER LIC STATE: MA   DIVER LIC NUMBER XXX-XXX-XXX

DRIVER LIC EXP DATE: 06/15/2040   UNITES STATES CITIZEN   ☐ YES   ☑ NO

STATUS: EMPLOYMENT AUTHORIZATION CARD
CARD NUMBER: XXX-XXX-XXX
CATEGORY CARD NUMBER C09   SRCXXXXXXXXX
VALID FROM 06/15/13 CARD EXPIRES: 05/15/18

NOTES: WORK AUTHORIZATION CARD PHOTO DOES NOT MATCH DEPARTMENT OF HOMELAND SECURITY (DHS) PHOTO IMAGE. DHS HAS GIVEN EMPLOYEE "DHS TENTATIVE NONCONFIRMATION" (TNC). IF THE EMPLOYEE CHOOSES TO CONTEST THE TNC, THE EMPLOYER MUST EITHER ATTACH AND SUBMIT ELECTRONICALLY A COPY OF THE EMPLOYEE'S PHOTO DOCUMENT OR MAIL A COPY OF THE EMPLOYEE'S DOCUMENT TO DHS VIA EXPRESS MAIL AT THE EMPLOYER'S EXPENSE. PLEASE ALLOW EMPLOYEE TO REMAIN ON JOBSITE DURING THIS PROCESS. IF THE EMPLOYEE DOES NOT WISH TO CONTEST THE TNC YOU MUST IMMEDIATELY TERMINATE EMPLOYEE.

EXAMPLE 2   E-VERIFY

FILE NUMBER: 104069   REPORT DATE: 12-15-2011   EMPLOYER: SWAN DIVING
EMPLOYEE: DOE, JANE   DOB: 02/09/1953   SOCIAL SECURITY NUMBER: 070-XX-XXXX
DRIVER LIC STATE: NJ   DIVER LIC NUMBER XXX-XXX-XXX

DRIVER LIC EXP DATE: 02/09/2018   UNITES STATES CITIZEN   ☑ YES   ☐ NO

JANE DOE IS AUTHORIZED TO WORK IN THE UNITED STATES. PLEASE RECORD THIS CASE VERIFICATION NUMBER 222XXXXXXXCU ON THE EMPLOYEE'S FORM I-9.

5.0   Prior Employer Reference Check

One of the more involved tasks for an employer during the hiring process, is to perform a prior employer reference check on an employee applicant. This step is one of the most important steps in the selection process. Getting feedback from a prior employer on the employee applicants' past performance is a good indicator of future performance and the suitability of the employee applicant being placed in the position.

It is also a great means for determining the truthfulness of the employee's information that was stated on the employee's application and during the interview. However, anyone who has undertaken this task, will tell you it can be a nightmare getting in touch with a prior supervisor or someone in position who can give a reference. For this reason, many employers tend to opt out.

At National Employee Screening Services (NESS), we have been providing employers with employer reference check services for over 15 years. We understand the difficulties and we have developed strategies to obtain employer reference checks within a reasonable amount of time. We developed and ask past employers the kinds of questions that give employers the answers they need to make informed decision. We charge a reasonable flat rate, no matter how many times we have to call the same employer.

EMPLOYMENT VERIFICATION

RESPONSE RECEIVED YES   FILE# 6297B

NAME: JANE DOE   ADDRESS: 123 BROOK DRIVE APT 10F DETROIT, MIN PHONE NUMBER: (123) 617-2714

EMPLOYER TYPE: CURRENT   EMPLOYER NAME: ABC MEDICAL CENTER
ADDRESS: 22 EAST ST DETROIT, MIN   SUPERVISOR: JOHN SMITH   EMPLOYER PHONE NUMBER: (123) 456-7891
EMPLOYER FAX: (123) 1010-6170   EMPLOYER E-MAIL: -
SEARCH DATE: 03-17-2011 845 AM MDT   DATE VERIFIED: 03-17-20 11

VERIFIER BY TITLE: SUPERVISOR

SUBJECT-PROVIDED INFORMATION

HIRE DATE: 11/01/1988   JOB TITLE: LPN NURSE CURRENT WAGE: 4501848 ANNUAL FULLTIME

NOTES: EMPLOYER STATES EMPLOYEE COMES TO WORK DAILY AND ON: TIME, VIEWED AS AN EXCELLENT EMPLOYEE AND A ROLE MODEL, WORKS 3-11 PM SHIFT, HANDLES INTAKE, DUTIES ALSO INCLUDE ON CALL, SHOWS INITIATIVE, VERY HELPFUL WITH STAFF AND CLIENTS, WOULD ONLY HAVE POSITIVE THINGS TO SAY ABOUT HER.

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*   On a CDL driver's prior employer reference check, we ask the standard questions, in addition we ask several DOT questions in order to comply with the Federal Motor Carrier Safety Administration's regulation §391.23.

5.1   Educational History Verification

One of the more common areas of misrepresentation on a resume, occurs in the area of education. Many applicants have a tendency to embellish their academic achievements in order to meet the job requirements for the employment position in which they are applying for. The more common types of misrepresentation include the college or university attended, type of degree received, courses and whether they graduated.

Our specialist will contact the institution that granted the degree or certificate and will accurately verify all information supplied, provide dates of attendance, degree, major or program, and graduation date, if applicable. We can perform your educational history verification checks saving you time and money.

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Education Verification

Name:   Doe, John                               Order Date: 2/11/2010
SSN:    123-45-6789                             Completed Date: 2/11/2010
Employer: West Coast Healthcare                 File Number: 10157894

School: Princeton University, School of Engineering and Applied Science
City:      Princeton
State:    NJ   Zip Code: 08544
Risk Factor:
Verified: Yes


Comments:
School:   Princeton University      Graduated: Yes
Major:    Marketing
Graduation Date:  05/01/2009
Degree: Bachelor of Science in Engineering (BSE)
Attended        From: 05/01/2005        To:      05/01/2009

Summary: 2/11/2010- Mike Smith, Registrar, verified John Doe received Bachelor of Science in Engineering de-
gree in Engineering
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6.0   Employee Credit Report

Employers may only seek a credit report on an employee applicant when that employee will have access directly or indirectly to the company's finances (money). Such as bank tellers, delivery drivers who handle cash and checks, employees working in an accounting department, etc. Before obtaining a credit report, the employer should have in place a company policy that any employee within such job category will have a credit background check. This will eliminate any appearance of discrimination or bias. In addition, the policy should reflect what is considered a disqualifier.

When an employer plans to check the credit history of an employee applicant, the employer must follow the rules set out by the Federal Fair Credit Reporting Act (FCRA). The act requires the employer to obtain the employee applicant's written consent. That consent should be on a consent form separate from the employment application. The employer must inform the employee applicant before running the credit check and inform the employee applicant that employment is conditional, that it will be based on the report (As a good practice, you should hand the employee a copy of your company policy). If the employer does not hire the employee applicant due to his/her credit report, the employer is required to hand the employee applicant an official Adverse Action Notice.

Before you run a credit check on an employee applicant make sure that it is allowed in your state. At present seven states; California, Connecticut, Hawaii, Illinois, Maryland, Oregon, and Washington have passed laws prohibiting employers from running credit reports or limiting how employers may use them to make hiring or other job decisions. According to the National Conference of State

Legislatures (NCSL), more than 20 states are currently considering similar legislation. To find out whether your state is among them, go to the NCSL's detailed chart on www.ncsl.org.

If the employer's state prohibits the employer from checking an employee applicant credit report or using their credit history in the employer's hiring decisions, you can't do it. Even though the federal FCRA allows employers to consider credit reports, state laws are more protective of employee rights and supersedes federal law.

FILE# 2764318C   REPORT DATE   09-11-2011
                                ORDER DATE   09-11-2011
                                TYPE EMPLOYEE -   ALA CARTE (CREDIT NOT MASKED)
REPORTED TO   NATIONAL EMPLOYEE SCREENING SERVICES (NESS)
                             PHONE: 800-380-0940

APPLICANT   JOHN DOE   SSN   XXX-XX-0000   DOB   06- 14-XXXX
ADDRESS(ES)   5846 ERIK WAY   CITY / STATE / MIAMI, FL 33138

CREDIT SUMMARY

TOTAL TRADELINES	2	30 DAYS LATE	0	
CURRENTLY SATISFACTORY	1	60 DAYS LATE	0	
CURRENTLY DELINQUENT	0	90 DAYS LATE	0	
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	01-05-2011	
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	10-08-2010	
PUBLIC RECORDS	0	INQUIRIES	6	

Financial Summary

	PAYMENT	TTL	BALANCE		PAST DUE	UTILIZATION	
MORTGAGE	0	$0	$0	$0	0%	PROPOSED RENT	
INSTALLMENT	O	$0	$0	$0	0%	STATED MONTHLY INCOME	
OPEN	1	$0	$413	$413	65%	INCOME TO RENT RATIO	
REVOLVING	1	$0	$0	$0	O%	INCOME TO DEBT RATIO	
OTHER	0	$0	$0	$0		0%	INCOME TO DEBT INCL. RENT RATIO
2		$0	$413	$413	65%		

WARNING; USE CAREFUL JUDGMENT THE PAST DUE COLUMN OF THIS FINANCIAL SUMMARY MAY POSSIBLY COMBINE AMOUNTS OF AN ORIGINAL CREDITOR WITH AMOUNTS FROM A COLLECTION AGENCY COLLECTING FOR THE ORIGINAL CREDITOR. A SINGLE DEBT COULD BE INCLUDED AS A TRADE AMOUNT AND WITH THE COLLECTION AGENCY. IN A FEW CASES, THIS SINGLE DEBT CAN APPEAR AS A JUDGMENT IN THE PUBLIC RECORDS SECTION, AS WELL.

VARIATIONS

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	JOHN DOE	XXX-XX-0000	06- 14-XXXX	
TU	JOHN DOE	XXX-XX-0000	06- 14-XXXX	

Address Comparison

ADDRESS REPORTED

APPLICANT	TU 25 NW 10 COURT RD, MIAMI, FL 33415	04/06/07
APPLICANT	TU 1011 PIKES ST MIAMI, FL 33147	11/05/10
APPLICANT	TU 2060 Davison RD, PEMBROKE PINES, FL 335561	

Employment Comparison

COMPANY	POSITION	REPORTED
TU ABC Roofing		07/18/09

CREDIT BUREAU REPORT
SCORES

N/A - FICO RISK SCORE, CLASSIC 2004

- FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT (CODE 3)

_____

CREDIT HISTORY
_____

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE 30 60 90+	TYPE TERMS	PRESENT STATUS	E C O A
MASTER CARD	10-08-2010 01	11/19/10	$216	$0	$0	0 0 0	REV	As Agreed $0	B

Remarks: KOB: BANKS; ACCOUNT CLOSED BY CONSUMER

BANK OF AMERICA	01-05-2011	09/01/11	$413	$413	$413	OPEN 1 $0	Collection		B

REMARKS: ORIGINAL CREDITOR: MEDICAL; KOB: COLLECTION SERVICES; PLACED FOR COLLECTION

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER
_____

PUBLIC RECORDS
_____

NO PUBLIC RECORDS DEVELOPED
_____

PRIOR INQUIRIES
_____

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS ECOA
CAR ONE ALL	11-10-2012	TU	BANKS	
CAP ONE ALL	06-10-2011	TU	BANKS	
DISCOVER	ALL	05-04-2009	TU	FINANCE / PERSONAL
BANK OF AMER	ALL	04-20-2009	TU	BANKS
CF BANK/NB	ALL	03-21-2009	TU	BANKS

_____

REPOSITORY REMARKS
_____

TU   HIGH RISK FRAUD ALERT; AVAILABLE AND CLEAR (HOL)
_____

SOURCE INFORMATION
_____

CREDITORS
_____

CREDITOR	SUB CODE	ADDRESS	PHONE
		NO CREDITORS DEVELOPED	

_____

SUBMISSION RESULTS
_____

APPLICANT	BUREAU	DATE		RESULT
APPLICANT	TRANSUNION	09-11-2011	02:27:31 PM	RECORD FOUND

_____

REPOSITORY REFERRAL
_____

Trans Union Consumer Relations
www.transunion.com/myoptions
2 Baldwin Place P.O. Box 1000 Chester, PA 19022
800-888-4213
_____

COMMENTS
_____

*** END OF CREDIT REPORT ***
_____

DISCLAIMER

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act.

6.1   County Criminal Records

A county criminal check will include any criminal behavior on an individual within a given county within that state. When the criminal record check is performed and a hit comes back, it will include; criminal charges, case numbers, the date of the offenses, disposition dates, and confirmation of convictions or non-convictions. If an employee has lived in two or three counties in his/her lifetime it may make sense to perform a county criminal in all counties. Most counties do provide an automated report retrieval system in which criminal reports are retrieved within a day. However, there are still counties that do not provide this service, in this case it can take as much as 5 business days. Most counties do charge a fee for this information, in most cases it's a nominal fee. The fee schedule is posted on our site. In general, we are able to go back 7 years.

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                              COUNTY CRIMINAL
_____

SEARCH DATE 12/29/2014

LAST NAME: DOE   FIRST NAME: JOHN
SEX: MALE
DATE OF BIRTH: 03/14/1969
RACE: WHITE
ADDRESS: 22340 SW 69 RD PARKWAY MIAMI, FLORIDA 33189
SEARCH SCOPE: 7 YEARS
JURISDICTION: MIAMI DADE, FLORIDA REGJB - JUSTICE BUILDING

1) DATE OF INCIDENT 12/21/2014
CASE NUMBER P-26-27894
STATUS: OPEN
ASSESSMENT AMOUNT: $50.00      BALANCE DUE: $50.00

JUDGE:  BLOCH, JASON    DEFENSE ATTORNEY:     SMITH, TRAVIS
BOND TYPE: RELEASED OWN RECOGNIZANCE       BOND ISSUE DATE: 12/28/2014
CHARGES:
- RESIST OFF W/VIOL  FELONY          DEF PROSECUTION PGM
- BATTERY/AGG/LEO  FELONY            NO ACTION
- ASSLT/AGG/LEO/FIRERMFELONY        NO ACTION
- ASSLT/AGG/LEO/FIRERMFELONY        NO ACTION
TRIAL PROS. ASSIGNED: JEFFERSON, DAVE 12/29/2014

12/22/2014 FIRST APPEARANCE/BOND HEARING - P.M.
12/24/2014 ATTORNEY TYPE APPOINTED AT BOND HEARING PUBLIC DEFENDER

2) DATE OF INCIDENT 02/28/2014
CASE NUMBER N-16-004972
PETIT THEFT
STATUS: CLOSED
```

6.2   Drug Testing

At National Employee Screening Services (NESS), we offer drug test screenings through our affiliated healthcare centers located throughout the 50 states. Due to the high volume of drug testing conducted we are able to pass a cost savings onto our customers. Compare our prices with your current provider and you will see we can save you on your current costs.

Protect your organization from the potential risks of hiring an employee who is a user of illegal drugs and or under the influence of alcohol. Let us be your "Drug Free Workplace" partner. We provide fast, accurate and compatible screening solutions designed to meet any Drug Free Workplace initiative. We have created a national network of providers that are truly accessible and convenient for our clients using only accredited healthcare centers and laboratories.

Test results are reviewed and analyzed by a Medical Review Officer (MRO). All of our service healthcare centers and laboratories have been certified by the Substance Abuse and Mental Health Services Administration (SAMHSA) to meet all strict government requirements. Our centers provide Pre-employment Testing, Just-cause/Reasonable suspicion, Return-to-duty, and Emergency Post-accident testing.

Our programs can be customized to meet your specific (DOT and non- DOT) drug testing requirements. Our drug testing facilities can check for drugs using a five panel or ten panel dip card. Once you are set up into our online system, you can login, provide the employees information and the type of test you require and enter his/her email address and that's it. Everything is done electronically. The employee will be sent an email as to when and where the test will be conducted. When the test is conducted, you will be sent an email as to the results.

A five-panel card will check for five categories of drugs and the ten card checks ten categories of drugs.

- 5 Panel   - Amphetamines; Cocaine; Marijuana; Opiates; and Phencyclidine (PCP) - $44.00
- 5 Panel   - Amphetamines; Cocaine; Marijuana; Opiates; and Phencyclidine (PCP) (DOT) - $46.00
- 5 Panel   – Plus Alcohol - $59.00
- 10 Panel - Amphetamines; Cocaine; Marijuana; Opiates; Phencyclidine (PCP), Barbiturates;
- Benzodiazepines; Methadone; Methaqualone; and Propoxyphene - $59.00
- 10 Panel - Plus Alcohol - $72.00

DRUG DETAIL REPORT

DRUG SCREEN Test Results: NEGATIVE

PATIENT INFORMATION: JOHN DOE   ESCREEN DIAGNOSTICS PRIMARY ID: 22668890
SPECIMEN INFORMAMON   CLIENT INFORMATION:
REQUISITION: 24356   STATE ATHLETIC COMMISSION
LAB REF NO: 123456   COLLECTED: 01/15/2004   07:10
RECEIVED: 01/15/2004   10:30   REPORTED: 01/16/2004   13:24
REASON: EMPLOYMENT   TESTS ORDERED: 123456

INTEGRITY CHECKS
AMPHETAMINES: NEGATIVE   COCAINE: NEGATIVE
MARIJUANA: NEGATIVE   OPIATES: NEGATIVE
PHENCYCLIDINE: NEGATIVE

END OF REPORT

6.3   Physical Exam

Physical DOT and Physical Non DOT

At National Employee Screening Services (NESS) we offer DOT Physical exams as well non DOT Physicals through our affiliated healthcare centers located throughout the 50 states. Due to the high volume of physicals conducted we are able to pass a cost savings onto our customers. Compare our prices with your current provider and you will see we can save you on your current costs.

Employers must ensure that their DOT (Department of Transportation) drivers have a physical exam and that the driver receives a medical examiner's certificate. The exam must be conducted every two years (24 months) by a licensed "medical examiner". The medical examiner may also issue a

medical examiner's certificate for less than 24 months when it is desirable to monitor a condition, such as high blood pressure.

Once you are set up into our online system, you can login, provide the employee's information and the type of test you require and enter his/her email address and that's it. Everything is done electronically. The employee will be sent an email as to when and where the exam will be conducted. When the exam is completed, you will be sent an email as to the results. Our programs can be customized to meet your specific DOT or non- DOT exam requirements.

6.3.1   Credentialing

- Medical - Allied Health Re-Credentialing

- Medical - Initial Allied Health Credentialing

- Medical - Initial Physician Credentialing

- Medical - Physician Re-Credentialing

At National Employee Screening Services (NESS), we offer provider credentialing services to the healthcare industry, we are JACO and federal and state compliant. Without proper credentialing of your healthcare staff, provider reimbursement for medical services can be delayed and, even, denied by the insurance industry and through the states and federal government Medicare and Medicaid programs.

We verify credentialing information on doctors, nurses, physician assistants and your allied health personnel to ensure legitimacy and experience. We confirm all professional license credentials, report date of issuance, expiration date, suspensions, and disciplinary actions. We offer Initial Physician Credentialing, Physician Re-Credentialing, Initial Allied Health Credentialing and Allied Health Re-Credentialing.

Medical credentialing is a very thorough, time-consuming procedure. The length of the process depends on the applicant and the laws of the state where the medical facility resides. Credentialing on physicians tends to take much longer to investigate due to their licenses, completion of residency programs, authentication of services, and other qualifications that must be confirmed. We recognize credentialing is business critical for your operation and can take up a great deal of your human resources, let us handle your credentialing needs, we can save you time and human resources expense.

6.3.2   Employee Quick App

When you order a product, you can choose the Quick App feature, this feature can perform a number of automated tasks for you. For example;
- If you want to perform a drug test on an employee, Quick App will automatically set up a time and place for your company. It will notify the employee by email. When drug testing is done it will email you indicating that you may login to read the results.
- If you are hiring a driver who is out of state, you can log into our network, order a MVR (drivers report) using Quick App. Quick App will email the driver a link in which the driver responds by logging into our network to enter their own information to process an MVR Report. When the report is ready, our system will email you indicating that you may login to review the results.
- Use Quick App to automate your hiring process by sending prior employers a secure link to request DOT Compliant employment verifications on your drivers. When the employer receives the request, the employer is provided with standard and DOT compliant questions to answer. You then will be notified to login to review the results.

7.0   Product Tools

7.1   EMPLOYEE - ALA CARTE WITH CREDIT

7.1.1   Menu of items priced and ordered separately

- Employee Credit Check
- County Criminal Records Search
- Sex Offender Registry
- Employment Verification
- Personal Reference Verification
- E-Verify
- Physical DOT
- Physical Non DOT
- Education Verification
- Instant Driving Records
- Medical - Allied Health Re-Credentialing
- Medical - Initial Allied Health Credentialing
- Medical - Initial Physician Credentialing
- Medical - Physician Re-Credentialing
- OIG Medicare/Medicaid Sanction Report
- Substance Abuse Screening
- Driver License Monitoring

7.2   Drug Testing

- 5 Panel Urine Drug Test - Detects five of the most commonly consumed street drugs: cocaine, marijuana, amphetamines, basic opiates like heroin, and PCP. This is the traditional standard urine test.
- 5 Panel With Alcohol Test
- 10 Panel Urine Drug Test. Detects five street drugs (cocaine, heroin, meth, marijuana, PCP) and five prescription drugs (benzodiazepines, quaaludes, methadone, propoxyphene, barbiturates).
- 10 Panel With Alcohol Test

DOT Drug Testing - Amphetamines, MDMA, marijuana (THC), Opiates including Heroin, Codeine and Morphine, Cocaine, Phencyclidine (PCP)

EMPLOYEE - PACKAGE 1 (Price is discounted)

- County Criminal Records Search

- Instant Driving Records

EMPLOYEE - PACKAGE 2 (Price is discounted)

- County Criminal Records Search

- E-Verify

- Instant Driving Records

EMPLOYEE - PACKAGE 3 (Price is discounted)

- County Criminal Records Search

- Employment Verification

 - E-Verify

- Instant Driving Records

EMPLOYEE - PACKAGE 4 (Price is discounted)

- County Criminal Records Search

- Employment Verification

- E-Verify

- Instant Driving Records

- Substance Abuse Screening 5 Panel

7.3   Commercial Driver Background Check

- County Criminal
- Employment Verification
- CDL Instant Driving Records
- PSP Crash and Inspection History
- Commercial Driver License Monitoring
- Commercial Driver's License Information System (CDLIS)

8.0   Questions and Answers (Q&A)

8.1   Company Information

Q: Why Should You Do Business With Us?

A: At National Employee Screening Services (NESS) we provide employers with the tools they need to properly screen their employees. We have been in the business for over 15 years and we are one of the leading employee background screeners in the country. Whether you are a small company or a large corporation, we will provide you with the tools that will give you the confidence in hiring the right person.

We recognize that without the correct employee background screening tools, your decision making is only as good as the information that is available to you. That's why we provide a wide range of services that provide a greater knowledge base which allows employers to make informed hiring decisions. With our screening solutions you will be able to properly evaluate your employees, whereby reducing your decision turnaround time with your hiring placements.

8.1.1   Q: How Do I Sign Up For Services?

A: To get started, you will need to create an account. This is done by filling out our application which is downloaded from our website, simply clicking on the "Register" tab. Once you have completed the application, fax it back to us (our fax number is printed on the form). We will then contact you with instructions on the use of our system and we will provide you with a username and password which will allow you to log into our secure server to begin your employee background screening.

8.1.2   Q: What Are The Costs And Where Can A User Find Out The Cost?

A: Please click on our "Price" tab located on the top page of our website.

8.1.3   Q: Do You Charge Monthly Maintenance Or Annual Fees And Are There Any Other Fees?

A: We do not charge a monthly maintenance or annual fees. You pay only for services you order. However, in some cases there are fees associated with obtaining criminal records and driver license reports. Not all, but some states and counties charge an access fee. In general, these fees are about eighty cents, we will provide you with the fee schedule if requested. The fee schedule is also posted online.

8.1.4   Q: What Are Your Hours Of Operations?

A: We are open 6 days a week from 8:30 AM to 9 PM EST. We also have an after-hours person 7 days a week. You can perform and access our online serves 24/7. We can be reached at (800) 380-0940.

8.1.5   Q: How Long Does It Take To Get Reports?

A: Credit reports and employee driving records have about a 3 to 5 second delay. Other reports generally take a full day.

8.2   Credit Reports

8.2.1   Q: How Do I Know If I Qualify To Receive And Review Employee Credit Reports?

A: In order to receive and view a credit report under the new regulations you must have a company with a business license, have a business checking account and a secure business office that is furnished with a filing cabinet that can be locked, a paper shredder and a company phone. If you meet these requirements you will be set up as a business account. But before we can give you accesses to credit reports an onsite inspection is required by law. The onsite inspection will be performed by a third party to ensure the above conditions are met.

8.3   Employer And Employees Rights And Responsibilities Under The Fair Credit Reporting Act (FCRA)

8.3.1   Q: How Does The Federal "Fair Credit Reporting Act" Apply To Employee Background Screening?

A: When an employer uses a third-party vendor to conduct an employee background screening, the reports received, such as a criminal background check, driving record, etc., are considered a "consumer report" as defined by the Fair

Credit Reporting Act (FCRA). Under the FCRA, employers have specific responsibilities and applicants have specific rights. Briefly, these include:

- Employers must provide written notification that a background check will be performed.
- The applicants must give written permission for the record check to be performed.
- If disqualifying information is included in the report, before you take adverse action, you must give the individual a Pre-Adverse Action Disclosure that includes a copy of the individual's consumer report and a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act".
- After you've taken an adverse action, you must give the individual notice orally, in writing, or electronically that the action has been taken in an Adverse Action Notice. It must include:

    A) The name, address, and phone number of the vendor that supplied the report;

    B) A statement that the vendor that supplied the report did not make the decision to take the adverse action and cannot give specific reasons for it; and

    C) A notice of the individual's right to dispute the accuracy or completeness of any information the agency furnished, and his or her right to an additional free consumer report from the agency upon request within 60 days.