

As part of your company's co-relationship with CLEAR Employer Services, we are providing you with this informational guide regarding Asurint, a background check service utilized by CLEAR. This guide breaks down all information collected in an Asurint background check.

If you have questions about Asurint or any of our other services, please contact your HR Specialist at CLEAR Employer Services at hrsupport@clearpeo.com or by calling 215-701-9400

➤ **Verifynd (SSN Address History):**

Asurint's Verifynd product serves as the basis for the criminal recommendation process. The SSN is matched against a third party source, such as a credit bureau or property/public utility database, to find any associated historical name and address history. The addresses are used to optimize the criminal recommendation search options. The names are used to recommended alias name searches.

➤ **National Criminal Information Bureau (NCIB):**

Asurint provides in-depth, comprehensive criminal background reports – on both a national and international level. Our most comprehensive product is our National Criminal Information Bureau (NCIB) Search which provides results using our proprietary national criminal database, made up of aggregated criminal public record data from counties and courts across the country. This one search provides criminal results covering over 85% of the U.S. by population – including direct county data, and all state sex offender registries. In combination with our criminal recommendation process, the NCIB search is a premier screening solution for all companies who wish to optimize their screening result while improving their cost effectiveness.

The following are included in the NCIB:

➤ **DOC (Department of Corrections):**

Data from state facilities, as reported to the Department of Corrections, regarding current and released inmates, parolees, and probationers. DOC records are not reportable per FCRA and are not returned on clients reports. However, they are included in the NCIB data and are used as pointer/reference files for further investigation. If a DOC record does match a candidate, either a single county, statewide CrimeSearch or record research product is initiated to look for the underlying case. If the case is found and is reportable, it is then returned on the Asurint report. DOC records bring added value specifically when used in combination with our NCIB searches and/or when the arrest occurred in a county outside of their residence.

➤ **CIB (Criminal Information Bureau):**

Data is compiled from county court files for each state. Results contain felony, in some instances may contain misdemeanor criminal records. Information may include convictions, adjudication withheld, deferrals, first offender, pre-trial intervention and some traffic violations. Includes DOC and Sex Offender Information. The compilation of all CIB information make the NCIB.

➤ **California Criminal Index:**

Data is compiled from state county court files. This is an index of criminal and some traffic cases. Some cases may provide additional information such as district case number, charge type and file date. Includes Sex Offender information.

➤ **National Violent Crimes (NVC):**

This product returns National Criminal Information Bureau (NCIB) records that are Sex Offender records and/or records of other violent crimes.

- **County Court Researcher Network (Single County):**
Asurint uses employees and independent contractors to research criminal records manually and fulfill verifications. A network of more than 3,000 plus researchers throughout the U.S. enables us to provide the best results. The county researchers conduct the “walk in” screening services for counties/municipalities to find possible Felonies and Misdemeanors. The researchers have access to Asurint’s system and have the ability to enter notes regarding the status of an individual request
- **Statewide CrimeSearch:**
This search may include felony and/or misdemeanor charges or convictions where available in a State Central Criminal Repository usually from State law enforcement or the Administrative Office of the Courts. Typically searches are done in-house and some are now automated or partially automated, accessing the state system electronically.
- **IQR Services:**
Adjudication of criminal records provides clients with complete, accurate and reportable information. Adjudicators review all criminal records returning only those that match on 2 personal identifiers (name and date of birth and/or name and address). This process reduces false positive results and candidate disputes due to inaccurate results. Additionally, adjudicators process a record research product if any of the following fields are or incomplete
 - File date,
 - Offense level,
 - Offense description,
 - Disposition,
 - Disposition date.

IQR 1 - adjudication of criminal records providing clients with complete and accurate information. Adjudicators review all criminal records returning only those that match on 2 personal identifiers (name and date of birth and/or name and address). This process reduces false positive results and candidate disputes claiming inaccurate results.

IQR 1.5 & 2 – adjudication of criminal records providing clients with complete, accurate and reportable records. Process (partly automated) reviews all criminal records returned during IQR 1 and processes a record research product if any of the following fields are missing:

- *File date,*
 - *Offense level,*
 - *Offense description,*
 - *Disposition*
 - *Disposition date*
- **Record Research:**
To ensure maximum possible accuracy, any criminal record in the NCIB missing information will process a record research product. Similar to a single county search, Asurint accesses the county directly to complete the record.
- **Sex Offender Registry (SOR):**
Asurint’s proprietary data offers significant value-add with regard to sex offender data. Many customers do not realize that, typically, only the highest level and repeat sex offenders reside on the state sex offender registries. SOR searches are included in the NCIB search (unless otherwise requested, clients can separate the products to show the distinct searches on their reports).

➤ **OFAC / Patriot Act:**

Asurint's Patriot Act Report provides an instant database search of over 30 National and international security and sanction lists such as (not limited to):

- Office of the Inspector General (OIG)
- Health and Human Services Exclusions List
- Office of Foreign Assets Control (OFAC)
- Specially Designated Nationals List
- Interpol Fugitives List
- FBI Most Wanted List
- Terrorist Watch List

These lists include individuals and businesses involved in terrorist activities, money laundering, illegal imports, fraud against government agencies, violations of federal banking regulations and fugitives from justice.

➤ **Federal Criminal:**

The Federal Criminal search consists of information provided by the Federal Appellate Courts, District Courts & Bankruptcy Courts. Crimes tried in Federal District Courts generally involve violations of the Constitution or federal law, and may not appear on County Court records. These crimes may include tax evasion, embezzlement, bank robbery, kidnapping, mail fraud and other federal statute violations. This search reveals criminal filings in any of the courts listed above nationally within the last 7 years.

➤ **Federal Civil:**

Federal Civil searches (usually white collar offenses) include records that involve alleged violations of federal statutory or constitutional rights. These civil cases are brought by individuals, businesses or governmental entities; they may seek monetary damages, request injunctions to stop allegedly illegal behavior or monetarily pursue other remedies provided by law. Federal civil cases deal with many types of issues, including interstate commerce, anti-trust activity and violations of federal codes.

➤ **County Civil (Upper & Lower):**

This search provides a quick and affordable way to learn if a person or company is involved in any litigation. The data is retrieved directly from the individual counties and contains filings of court cases containing all plaintiffs, defendants, case numbers, and dates of filings. The type of filings available varies from county to county, but generally every type of filing is available. This is a manual search of county court records and goes back 7 years.

➤ **Driving Records / Motor Vehicle Records:**

Motor Vehicle Records reveal an individual's 3 or 7 year (depending on the State) driving history. The history includes: license validity, suspensions, restrictions, vehicle violations, accidents, and drug and/or alcohol related driving offenses. The search complies with the Driver's Privacy Protection Act and state law..

➤ **PSP (Pre-Employment Screening Program):**

Provided by the Department of Transportation (DOT) Federal Motor Carrier Safety Administration (FMCSA). PSP records can only be requested for pre-employment screening and require driver/applicant consent. PSP is a nationwide search of a driver's complete history; therefore it is recommended users search all CDL's and DL's held by the driver over the last 5 years. The report contains the most recent 5 years of crash data and the most recent 3 years of roadside inspection data, including serious safety violations, from the FMCSA MCMIS (Motor Carrier Management Information System) for an individual driver. The record displays a snapshot in time, based on the most recent MCMIS data load to the PSP system. (FMCSA)

➤ **CDLIS (Commercial Driver's License Information System):**

Verifies a commercial driver has only one driver's license and one complete driver record. Clients process a CDLIS search primarily to identify where/if a driver had a CDL in a different state. CDLIS results return up to 3 previous licenses associated with the driver.

➤ **FACIS:**

This is the most robust search option for healthcare professionals. FACIS provides information on healthcare individuals and entities that have been excluded from federal healthcare programs (Medicare, Medicaid, etc.) as well as adverse actions taken by licensing boards and certification agencies of State governments in all 50 states. FACIS reduces risk for our clients by identifying individuals involved in medical malpractice, negligent credentialing and/or privileging, vicarious liability and corporate negligence suits and whistleblower actions. Asurint provides FACIS Level 3 which encompasses Level 1 & 2.

➤ **Credit Reports:**

Asurint's Credit History Reports can be accessed as part of a pre-configured package or ordered a-la-carte. Asurint's Credit Report provides the consumer's payment history, including collections, trade account information, public record information, employment history and a consumer statement that displays any personal statements by the subject of the report that was submitted to the credit bureaus for inclusion in the credit report. Credit scores are not provided on these reports. Clients typically cannot make a hiring decision based on credit and in some states/counties/cities it is illegal for them to run credit checks unless it is applicable to the position (for example, financial institutions). Revision

➤ **I-9 (eVerify):**

Asurint's eVerify search instantly confirms an individual's eligibility to work in the United States, including citizens and nationals of the United States and aliens authorized to work. It also provides an instant electronic validation of a newly hired employee's social security number. This information is verified by the Department of Homeland Security, in partnership with the Social Security Administration. The search must be conducted post-hire, within three days of the employee's start date. A Memorandum of Understanding must be completed by the Customer designating Asurint as their Designated Agent for this program. It typically takes 24 hours to get set up with the DHS and thereafter, all new hires can be processed within the Asurint application. Information required for the search is the documentation supplied by the employee for the Form I-9 required by the SSA. This is not an I-9 search/process; there is a distinct difference between I-9 and eVerify (see associated documentation).

➤ **Education Verification:**

An Education Verification Report is a key component to any employment screening process, Asurint provides verification of education status in a specified Post-Secondary Education Institution, High School, or GED and includes verification of the degree type earned, dates of attendance, and graduation date. The Education Verification Report displays the outcome of the education verification process.

The Asurint verifications team focuses on verifying the information provided. We do this by utilizing technology to enhance and automate processes such as school phone number verification, and research of the educational institution to ensure that it is accredited.

➤ **Employment Verification:**

The Employment Verification Report displays the outcome of the employment verification process. Asurint will verify the dates of employment, position held, salary, and eligibility for rehire. The Asurint Verifications Team verifies the information provided utilizing automated processes enhanced by manual research to verify business phone numbers and reliable sources of information are contacted.

➤ **Employment Gap Analysis:**

To address gaps in dates of consecutive employment, and to apply a consistent standard to those gaps, Asurint has developed a GAP Analysis Report. Customers can set an interval (i.e. 90 days) that will provide an alert if the applicant has a verified gap between employers of greater duration.

➤ **Professional License Verification:**

Asurint provides Professional License by direct source verification. In many instances, this can be completed using an online source. By accessing electronic sources first, the average turnaround time and cost is reduced for verifications.

Customers are able to submit requests for professions such as, Medical Doctor, Physical Therapist, Dentist, Dental Hygienist, Registered Nurses, Social Workers, etc. There is no limit to the type of profession to be verified.

➤ **Professional Reference:**

Asurint conducts professional reference verifications by contacting parties identified by candidates as potential sources of reference. Custom questions can be created to suite individual customer needs.

➤ **Personal Reference:**

Personal reference verification is conducted by contacting an applicants identified references. Custom questions can be created to suite individual client needs.

➤ **Adverse Action:**

Fair Credit Reporting Act (FCRA) currently requires any person that uses information contained in a consumer report to take an adverse action against a consumer must provide the consumer with oral, written, or electronic notice of that adverse action including information such as:

- contact information for the consumer reporting agency that provided the consumer report;
- a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer with the specific reasons for the action;
- information about the consumer's right under the FCRA to obtain a free copy of their consumer report from the consumer reporting agency if they request it within 60 days of receiving the notice;
- and the consumer's right to dispute the accuracy or completeness of information with the consumer reporting agency.

Asurint can process the notification of the Pre-Adverse letter and subsequent Adverse Action letter for clients. Letter can be emailed or physically mailed to candidates. Candidates also receive a unique PIN allowing them to access, view, and print their consumer report and associated Federal and State Summary of Rights on a secure website.

➤ **Consumer reports:**

Candidates can obtain a copy of Asurint's completed report. In some states it is required that our clients offer a copy of the consumer report when notifying the candidate a background check is being conducted. Some clients give candidates the option to order a consumer report during the portal process; some clients automatically provide candidates with a copy as part of the background screening process.

➤ **CBSV (Consent Based Social Security Verification):**

Verifies whether a name and Social Security Number (SSN) combination matches the data in the Social Security Administration's (SSA) records. Outside of an I-9 verification, this is the only method available to validate a candidates SSN prior to employment. The submitted information is matched against the SSA Master File of Social Security Numbers (SSNs). The matching elements include:

- Social Security Number
- Name
- Date of birth
- Gender code if available.

Each SSN and name combination submitted to CBSV will be returned with a "yes" or "no" verification code indicating that the submission either matches or does not match the SSA records. If applicable, a death indicator will be reported when the records reflect that the SSN holder is deceased.

➤ **Drug Testing:**

Asurint offers lab-based drug testing with a multitude of panel configuration options. Supported by a national collection site network of nearly 16,000 facilities, we support the following lab-based options:

- Urinalysis
- Hair Testing
- Lab-Based Oral Fluids Testing

All initial screens are confirmed, and confirmed positive results are reviewed and verified by a certified Medical Review Officer. We support Department of Transportation-regulated testing. We also provide an extended menu of related Medical Services to include physical examinations, breath alcohol testing, vaccinations and titers, x-rays, back evaluations, lift tests and many others.

Asurint also offers a wide variety of Point-of-Care, instant drug testing devices. From urine dips, cassettes and integrated cups to oral fluids devices, we can support your on-site testing needs with a wide array of products in a number of panel configurations.