

Employment InsightSM

Make confident, informed hiring decisions

The wrong hiring decision can jeopardize your assets, reputation and security — as well as your constituents' well-being. Employment InsightSM provides objective and factual information quickly and cost-effectively to help you make the right decisions.

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 and expanding upon information received 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 normally would not appear on an application but may impact job performance

Credit information provides insight into an applicant's:

- Responsibility toward obligations
- Integrity and ability to fulfill financial obligations

High-quality and cost-effective

Experian's nationwide database contains files on more than 245 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. The solution provides an inexpensive first step in determining what other methods of employment verification and background checks are required.

Everything needed to make the right decisions

- Consumer identification, including Social Security number
- Address information, including length of time at current and previous addresses
- Employment information and work history
- Other names used, such as maiden names and aliases
- Public information, including bankruptcies
- Credit history with an objective overview of how financial obligations are handled over a period of time
- Demographics (including geographic code and phone number), Profile Summary (including payment patterns), Fraud ShieldSM and Direct CheckSM are optional add-ons

Easily request Employment Insight

Reports can be accessed online within seconds, eliminating the need to wait days or weeks, as other background reports often take.

Personal computer access

Employment Insight reports are available through various inexpensive software packages.

Internet access

Employment Insight reports are also available via our "Access" web delivery platform.

Employment InsightSM

Federal laws affecting Employment Insight

The Fair Credit Reporting Act (FCRA), 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 users to certify that:

- Prior to pulling a consumer report, a separate, written document is provided to the consumer disclosing that a consumer report may be obtained for employment purposes and obtain written authorization from the consumer to pull the consumer report.
- Prior to taking adverse action, based in whole or in part of the consumer report, the user will provide the consumer with 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 employ a consumer report in violation of any applicable federal or state equal employment opportunity law or regulation.

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

We strongly recommend that employment not be denied solely on the basis of Employment Insight reports. Employment Insight cannot be used for a job offer decision, but rather as part of a client's background screening process once an offer has been made. 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. We require users to attach the Consumer Rights to each Employment Insight report received.

As part of the Employment Insight service, we notify consumers that their file was accessed whenever the file contains derogatory public record information, such as bankruptcies.

Employment Insight suppresses year of birth and spousal references to prevent users from inadvertently violating equal employment opportunity laws.

It's also our policy to suppress account number information that doesn't affect hiring decisions. In addition, Employment Insight inquiries only display on consumer reports provided to the consumer.

State laws affecting Employment Insight

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 FCRA, the user must offer the consumer a copy of the report free of charge.

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

Minnesota 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 FCRA, the user must offer the consumer a copy of the report free of charge.

The Experian difference

To find out more about Employment Insight, contact your local Experian sales representative or call 1 855 339 3990.

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 the FCRA or any related state law.