



SERVICES EXPLANATION

The purpose of this document is to outline some of the more frequently asked questions regarding the products and services offered by TruDiligence.

PRODUCT: SOCIAL TRACE

Does the information revealed by the Social Trace come directly from the Social Security Administration?

The information gained from this report does not come from the Social Security Administration. The SSA does not release information contained within its' files to the general public. Therefore, in order to trace an applicant's Social Security Number, we utilize a vast resource of over 400 data sources, including the National Credit Bureaus.

Why does my applicant's name not show on the Social Trace?

Because this report is drawn from the Credit Bureaus, the applicant must have applied for credit in order for the report to contain information about them. If the applicant is young or has never established a credit history, the bureau's will not have information on them.

Why does someone else show on my applicant's report?

This is normally caused by one of a few things. First, remember that the information is derived from a person's Credit Report. Therefore, if they have joint credit or have co-signed with another individual, this would create a joint account on the file and would cause the other person to show on your applicant's report. Normally, not a concern when performing a background search.

Second, if the other person's SSN is similar to your applicants, it might simply be a typographical error in the Credit Bureau files. When they were inputting the secondary person's information, a typo was made, erroneously matching your subject's SSN. Now that person is showing up on your applicant's report.

Third, if a secondary person is using your applicant's SSN fraudulently, that would cause them to show up as well. In both scenario two and three, it is most important to rule out that this is not an alias for your applicant. Typically, if the first name is different or the address does not match an entry that is linked to your subject, we can be relatively assured that it is not an alias. Again, probably not a major concern from a background check prospective, however it might be advisable to let the applicant know about the discrepancy that was found. TruDiligence would recommend that the applicant contact the Credit Bureau to have the erroneous information investigated and removed from their report.

What is a HAWK Alert?

At the end of each address section you will find an entry titled "Hawk Alert". To explain, TruDiligence has each of our Social Traces checked against a secondary database called HAWK. The HAWK database compiles information on Social Security Numbers that have suspicious activity reported against them. For example, if the SSN is invalid and has not been issued by the Social Security Administration, you would see a statement to that effect. Another alert that comes up from time to time indicates that the SSN has been used in a death benefits claim for a deceased individual. In either of these cases, the applicant has obviously provided a fraudulent SSN and further investigation is recommended. In many

cases, the applicant simply wrote their SSN down incorrectly. If the SSN does not have any fraudulent or suspicious activity reported against it, then HAWK will simply validate the number is correct and return the date of issuance and state where issued.

PRODUCT: CRIMINAL HISTORY

What is the difference between an Arrest Record and a Court Record?

An arrest record is simply a listing of offenses for which the applicant was contacted by law enforcement and subsequently arrested. The applicant would be taken to the appropriate police department, fingerprinted and booked on the charges. Typically, most arrest records do not contain information on the final outcome of the case. Only that the person was arrested. A court record would be housed at the appropriate District, County or Municipal courthouse. If after an arrest, a subject is subsequently tried in court, a record of these events is kept on file in the court clerk's office. The court record will show the final outcome of the case. This could be either that the subject was convicted and sentenced or that the charges were dismissed.

If I run a court record search through TruDiligence, why don't all of the subject's known cases show up?

When TruDiligence performs a Court Record search, we always encompass the two highest courts whenever possible. This would be the District and County level courts. Municipal, or "city level" courts are not encompassed in this search because most states do not have their Municipal courts in a central repository. The Municipal courts can be searched, but must be handled one by one and are considered a separate search.

What do the different classification of a crime mean?

Within each category, there are three crime levels: Felony, Misdemeanor and Petty Offense. To further confuse matters, each level is broken down into classifications. At the Felony level, there are 6 classifications. A class 1 Felony being most serious and class 6 Felony being the least serious. Likewise, the Misdemeanor level has different classifications, but in this case there are only 3. Again, class 1 being worse than a class 3. Finally, the Petty Offense level has only 2 classifications with 1 being the most severe.

PRODUCT: DRIVERS HISTORY

Are driver's history searches available?

Yes, driver's history searches are available in approximately 40 states. Call your TruDiligence representative for details.

PRODUCT: WORKERS COMPENSATION CLAIMS

Are Workers Compensation Claim searches available?

Yes. Workers Compensation searches are available in approximately 20 states. The Americans With Disabilities Act states that a review of Workers Compensation files can only be completed after a conditional job offer has been made.

Is a special release form required?

Yes. Most states require that a release form be completed. In some cases, these release forms are state specific and may even require a notary. Call your TruDiligence account representative for details.

What information is returned to me?

Information may vary from state to state, but in most cases the results will contain:

The file number, The date of injury, The body part affected, The employer at time of injury.

PRODUCT: CREDIT REPORTS**Are Credit reports available?**

Yes. Credit reports can be processed for employment or tenant screening purposes only.