

IMPORTANT NOTICE:

Infortal does not provide legal advice and nothing on our website should be construed as such. Further details are necessary for a complete understanding of how these forms are to be used in order to comply with Federal and State laws. Viewers are encouraged to consult legal counsel to obtain advice on how to comply with the background checking laws applicable in their State.

FCRA COMPLIANCE OUTLINE

Easy Steps to FCRA Compliance for Employers

- Provide separate disclosure to applicants and have written consent to obtain consumer report (within 3 days of background initiation).
- Certify to the Consumer Reporting Agency (Infortal) that this has been done. Certify that your company is using these background checks for pre-employment purposes. Send copy of written and signed consent form with background request to Infortal.
- Provide copy of Consumer Report (Background Report) to applicant before taking adverse action with copy of Consumer's Right To Know.¹
- Notify applicant when taking adverse action and provide information on how to contact CRA (Infortal) with disclaimer that CRA was not responsible for adverse action decision. Notify of consumer's right to dispute the accuracy or completeness of the report with the agency. Provide complete copy of final background report to candidate when taking adverse action.

¹ A free summary of consumer's rights can be found at 16 Code of Federal Regulations Section 610 on the Internet at: <http://www.ftc.gov>.