Background Checks for Employment Purposes – Introduction, understanding and process

Zaeplex is a “Consumer Reporting Agency” that provides “consumer reports” for “employment purposes” as defined and regulated by the federal Fair Credit Reporting Act (FCRA). A Consumer Reporting Agency is an entity that regularly engages in the practice of assembling or evaluating information on a consumer (person) for the purpose of furnishing consumer reports to third parties. A consumer report is also referred to as a background check report, and will include the types of information required by the company’s background check policy for employment. Information contained in a background check can include items such as a criminal records check, educational and employer verification, credit history, driving record and other reports depending on what is required for the specific job position or by regulation. You are considered a consumer which is defined as the person who is the subject of a consumer report (an applicant or employee who is the subject of a background screening report for employment). Employment purposes, when used in connection with a consumer report, means a report used for the purpose of evaluating a consumer for employment, promotion, reassignment or retention as an employee. Organizations sometimes conduct background checks as part of a normal hiring and retention policy, or because they are regulated to do so. This may also include volunteers or contractors.

To initiate the background check, you will be asked to complete a Background Inquiry Form (BIF), in either electronic or written format, which requests information about you that is required to conduct the background check. The “BIF” requests data such as your name, date of birth, SSN, driver’s license number, other names used, address history, and employer and educational history. This is information necessary to complete most background checks.

Zaeplex has taken all reasonable measures to protect the security of your personal information. Zaeplex protects sensitive personal information through applicable organizational, physical, and technical safeguards to ensure it is not accessed by unauthorized individuals and used only for the purpose necessary to conduct the background check.

You will be provided with a Fair Credit Reporting Act (FCRA) required Disclosure Notice, which informs you that a background check (consumer report) may be obtained about you from a consumer reporting agency (Zaeplex), what information it may include, and other general information about consumer reports.

You will be provided with the FCRA required Authorization to Obtain Consumer Reports and when signed by you, provides authorization the company to request your background check from Zaeplex.

Once submitted, the background check will be processed and generally completes within 2-5 business days, depending on the type and number of reports processed. Upon completion the background check will be reviewed by the company that requested it.

**Steps to initiate a background check**

→ Complete the electronic or written Background Inquiry form (BIF)
→ Read and acknowledge the Disclosure Notice
→ Read and sign the Authorization form and submit

To understand your rights, please read the federal document titled “A summary of Your Rights Under the Fair Credit Reporting Act.” Links to this document are provided before and after your electronic background check submission.