



REFERENCE SERVICES, INC. PRODUCT DESCRIPTIONS



Nationwide Criminal Search

This report is compiled from over **600 million criminal records from 1500+ sources**, including Counties, Department of Corrections (DOC) and Administration of the Court (AOC). It identifies state felony convictions, including incarceration. **It also other national, international, state and federal searches, including the following:**

U.S. Sex Offender Report – Included with Nationwide Criminal Report

This report identifies sex offenders by searching records in all 50 states, Washington, D.C., Guam and Puerto Rico. (Photos are also included.) **With over 100,000 sex offenders in the U.S. frequently on the move, this information is critical for every employer, regardless of position or industry.**

OFAC Patriot Act Search (Office of Foreign Assets Control), OIG (Office of the Inspector General) & Other Key Sources -- Included with Nationwide Criminal Report

A powerful high-speed search of U.S. and foreign sanctions and **watch lists** including the **Office of Foreign Assets Control "OFAC" – A global security watch list for terrorism, international narcotics traffickers and other security threats.** It also includes SDN List (Specially Designated Nationals – which is a list of individuals and companies owned, controlled or acting on behalf of targeted countries). Others include the U.S. Department of Labor – Forced & Child Labor List, U.S. Department of the Treasury – Primary Money Laundering Concern List, Federal Reserve Board Enforcement Actions List, FDIC – Failed Bank List, National Credit Union Administration – Administrative Orders List, the Australian Reserve Bank Sanctions List, Bank of England Sanctions List, Debarred Parties List, Denied Persons List, European Union Terrorism Sanctions List, **FBI Fugitive List**, OIG – Department of Health & Human Services Exclusion List, Interpol Most Wanted, Office of Thrift Supervision, OFI (Canadian Sanctions List), UN Consolidated Sanctions List, US General Services Administration (GSA) Excluded Parties List (EPLS), and World Bank Listing of Ineligible Individuals.

NOTE: This source list is NOT all-inclusive. There are 1500+ sources that make up the data contained in this report.

Social Security Trace

The SSN Trace provides the state and year of Social Security Number issuance, even when the number does not match the applicant information provided, **in addition to an expanded address history for the life of the SSN. This expanded address history shows all of the addresses where an applicant has resided and is used to select the counties to run for the manual County Courthouse Search.** All records are also indexed against a deceased registry to verify validity. **The SSN Trace is also a great tool for ensuring an applicant isn't intentionally omitting an address from an application, where criminal activity may have occurred.**

County Criminal Search

This is a jurisdictional **hand search** of the court records in any one of the more than 3,347 counties in the United States. **These records provide the most up to date information available and include pending charges, dismissed charges *and* any deferred charges (such as drug charges that may be deferred due to the offender's willingness to complete a deferral program such as probation or rehabilitation). A Nationwide Criminal Report will only capture convictions, so a County Search is essential in obtaining information about pending charges.** Cases held at the County level include felonies and misdemeanors as well as criminal traffic offenses. **HR best practices recommend doing searches for 7 years of address history per applicant, but ultimately the decision belongs to the client, and we are happy to guide clients through that decision making process based on their particular needs and concerns.** Cost does not include any county fees, which if applicable will be passed straight through to the client.

Note: Research shows that on *average* an individual lives in 2 – 3 counties in 7 years.

OTHER RECOMMENDED PRODUCTS & SERVICES

Driving History (MVR)

Driving records are available in all 50 states. These reports can include records of minor traffic violations, as well as felonies, DUI's and suspended licenses. Unless otherwise specified, records go back 3 years. If you have employees driving a company vehicle, driving clients, or operating equipment, we highly recommend MVR's. **Each state charges an additional state fee that we pass straight through to our clients. All results are available within 5 minutes, with the exception of IL, AK, CA & MO, which are available early morning the next day.**

Employment Credit Report

This credit report is for employment purposes only and complies with the FCRA (Fair Credit Reporting Act). It provides address and employment history, social security fraud and public records searches, along with a financial summary. Public records searches can include bankruptcies, liens, judgments and collection. As I'm sure you are well aware, this report should only be ran when the job truly justifies it. It is most commonly used for management positions, cashiers, accounting, etc. – positions that will either accept or make payments, handle cash or be privy to sensitive company financial information.

Verification of Employment

We specialize in contacting an applicant's prior employer(s) and conducting phone interviews to verify the applicant's previous or current employment, including start and end dates, title, salary and eligibility for rehire. Prices are per employer contacted. Many clients find our verification services invaluable based on the amount of time they can spend tracking down the appropriate person to verify info, exchanging voice mail messages, etc. Custom questions can also be asked by our Specialists at no extra cost. Any third party fees are passed straight through to our clients, when applicable.

Verification of Education

Our specialists will verify education, confirming dates of attendance and highest degree completed. Cost is per verification. Any third-party fees are passed straight through to our clients, when applicable.

Verification of Professional License

We will verify the license(s) held, licensure status, expiration date and other information as provided by the licensing agency. Cost is per verification.

Reference Checks – Personal/Professional

Our Specialists are trained to contact personal and/or professional references and verify all information submitted, as well as ask pertinent questions to identify key information of interest.

E-Verify I-9 Verification

I-9 data is used to check work eligibility status through E-Verify. E-Verify is an internet-based system operated by the Department of Homeland Security in partnership with the SSA that allows participating employers to electronically verify the employment eligibility of their newly hired employees. RSI can act as your agent to conduct verifications through this system. E-Verify can only be conducted POST hire, and must be completed within 72 hours.

ADDITIONAL PRODUCTS & SERVICES

Nationwide Criminal with Alias

Nationwide with Alias is a multi-faceted search that combines National search with the known aliases provided from a SSN trace. The process begins with a full SSN Trace to obtain verification of the SSN and a list of alias names, including maiden names. We then use this information to make a final pass through our National criminal database.

National Federal Criminal

This is a repository search for federal criminal cases files in U.S. District Courts nationwide. U.S. District Courts are trial courts for matters involving federal law. **PLEASE NOTE: Most Federal courts do NOT record personal identifying information and therefore this information is a NAME MATCH ONLY. For that reason, we recommend that the data from this report is used with caution and the understanding that a NAME ONLY match may not be a valid data source.**

National Federal Civil

This is a search of ALL 94 Federal District Courts for civil records. Federal Civil cases may include anti-trust activity, violations of federal codes, interstate commerce, federal weapons statutes, debt collection, land usage, civil rights issues and breach of contracts. **PLEASE NOTE: Most Federal courts do NOT record personal identifying information and therefore this information is a NAME MATCH ONLY. For that reason, we recommend that the data from this report is used with caution and the understanding that a NAME ONLY match may not be a valid data source.**

Federal Bankruptcy Search

A search of the 94 Federal Judicial District Courts based on the county ordered for bankruptcy records. Searches are performed based on first and last name. Please note that federal courts often do not record personal identifying information and the information is **name match only**.

NOTE: Bankruptcy information is also found in both Employment Credit Reports and Tenant Credit Reports.

Sex Offender Registry (SOR)

With the Sex Offender Registry search, you will get information from 49 states (plus Washington, D.C.), Guam, and Puerto Rico, all with photos.

NOTE: SOR information is also found in the Nationwide Criminal Report.

Suits, Liens & Judgments (County Civil – Lower Court)

County Civil Search examines the county civil courts' index for civil lawsuits, liens, and judgments (not divorces). By searching the court of general jurisdiction, it can be determined whether the individual or business has been the defendant in a civil lawsuit and the outcome of the case. The report includes: Plaintiff, Complaint, Civil Case Type and Judgment. Cost does not include any county fees, which if applicable will be passed straight through to the client.

Statewide Criminal Search

This search contains criminal record information from a variety of reporting agencies throughout a single state. **Sources and data will vary by state.** Some sources include AOC's, judicial branches, Departments of Law Enforcement, Crime Information Centers, State Police Departments, Departments of Public Safety and State Bureaus of Investigation. Records *may* contain trial court information for state, civil, criminal and traffic courts, and include active and disposed cases. Cost does not include any applicable state fees, which will be passed straight through to the client if appropriate. Turnaround time varies by state.

Access Indiana (Indiana Limited Criminal History)

A Limited Criminal History contains only felonies and Class A misdemeanor arrests within the state of Indiana. Completeness of this information is based upon county participation.

Worker's Compensation

This individual State report is only available POST job offer. It will identify applicants who have filed worker's compensation claims. Reports include date of accident, case number, type of injury, how injury was incurred and how long the employee was absent from work. Some states may require additional fees that will be passed on directly to our clients.

INDIVIDUALIZED ASSESSMENT PACKAGE

Individualized Assessment Base Package

As a result of the EEOC's New Guidance as of April 26, 2012, this service was developed to remove the burden from our clients of performing Individualized Assessments on candidates they are considering rejecting from employment due to a criminal record.

The RSI Individualized Assessment Package covers all key assessment categories with information and data gathering and reporting including, but not limited to: the nature of the crime, number of offenses, age of the crime, facts and circumstances around the crime and an evaluation of the offender's accomplishments after incarceration. Information is obtained by our IA Specialists from criminal records and phone interviews. All information is completed in a client report that will document a client's compliance with the Individualized Assessment process, set forth by the New EEOC Guidance and will allow clients to make fair hiring decisions. Average turnaround time is 1-3 business days.

IA Verification

This service verifies completion of court ordered Offender Programs or Drug Rehabilitation in conjunction with the Individualized Assessment Package. Pricing is per verification. Average turnaround time is 1-3 business days.

IA Character References

The EEOC New Guidance recommends obtaining and verifying character references for those applicants undergoing an Individualized Assessment. Character references are defined as outlined by the National Association of Bar Associations. Pricing is per reference. Average turnaround time is 1-3 business days.

MENU ITEMS BY INDUSTRY – DOT (FMCSA)

DOT Employment Verification

We are experts in the area of DOT Employment Verification, which has rules and regulations specific to the Department of Transportation. This service verifies the applicant's previous Department of Transportation (DOT) related employment: start date, end date, title, salary, eligibility for rehire, and reason for leaving, in addition to DOT regulated questions regarding crash history and drug and alcohol testing compliance. A separate written consent by the applicant driver is required.

DOT PSP (Pre-Employment Screening Program) Report

The DOT PSP Detailed Report helps motor carriers (employers) review driver's crash and safety records during the hiring process. This report is filled with great information such as crash details, carrier name, number of fatalities, number of injuries, inspection result details, and vehicle safety violations. A separate written consent by the applicant driver is required.

MENU ITEMS BY INDUSTRY – HEALTH CARE

OIG LEIE Database (Medical Exclusion List)

The Office of the Inspector General’s List of Excluded Individuals/Entities list includes individuals and businesses excluded from participating in federally-funded healthcare programs. This report is a must use for any healthcare business that participates in Medicare or other federally funded health programs. **The OIG includes the OI (Office of Investigations) that conducts criminal, civil and administrative investigations of fraud and misconduct related to HHS programs, operations and beneficiaries.** State of the art tools and technology assist OIG investigators around the country and help OI meet its goal of becoming the world’s premier health care law enforcement agency. Data is updated monthly. Results may include name, address, DOB, professional classification, profession specialty, exclusion type, exclusion date and reinstatement name. Searches are based on a name match.

NOTE: OIG LEIE information is included in our NATIONWIDE CRIMINAL SEARCH.

OIG Plus

In addition to all of the information listed above in the basic OIG LEIE report, the OIG Plus includes additional sanctions from GSA, FDA Disqualified or Restricted List, FDA Debarment List, DEA List 1 Chemical, DEA SCA & Retired Registrant List, Tricare Sanction List and PHS Administrative Actions Listing.

OIG Plus One State License Search

This report contains all of the information in the OIG Plus, in addition to a search for disciplinary action and sanction listings available within a selected state.

OIG Plus All States License Search

This report contains all of the information in the OIG Plus, in addition to a search for disciplinary action and sanction listings available for all 50 states, consisting of over 900 available regulatory and certification agencies.

Nurse Aid Registry Check

The Certified Nurse Aide Registration Program ensures that certified nurse aides meet the qualifications for a certified nurse aide and are appropriately registered on the Aide Registry.

MENU ITEMS BY INDUSTRY – TENANT SCREENING

Tenant Credit Report

The report includes address and employment history, social security fraud and public records search, along with a financial summary. Public records can include bankruptcies, liens, judgments and collections. This credit report includes FICO score. This report cannot be used for employment purposes.

Enhanced Evictions Search

This search combines multiple data sources of civil eviction records to provide a complete National Eviction Search. This report covers 45 states (not including ND, RI, SC, SD, & VI). Case history goes back 7 years and information returned typically includes the defendant's name, address where evicted, date, judgment amount, disposition status, plaintiff and phone number, plaintiff's attorney and phone number. Eviction searches are civil records, matched by last name, partial first name and address (current or previous).

Rental Verification

We will verify the applicant's previous rental history, including dates of tenancy, payment history, proper notice, condition of the property and other information as provided by the previous landlord. Cost is per verification.

MENU ITEMS BY INDUSTRY – BUSINESS TO BUSINESS

Business Credit Summary

The Intelliscore Plus report, provided by Experian, provides access to the most predictive business scores and is critical for companies to make quick, reliable credit decisions and manage portfolios. **IntelliScore Plus is a predictive risk management tool that assesses more than 800 variables – resulting in an unparalleled view of your prospects and customers. It provides a highly predictive summary of business credit information, legal filings and collection.** It is available with a blended score – with both business owner and business information. **All data is third party sourced to ensure that information is accurate and unbiased.** Experian accepts no self-reported data.

Business Reference Check

Our specialists will verify information about your prospective business clients and partners, including payment history and timeliness along with account balances and other pertinent information as provided by the reference. Cost is per verification.

OTHER COST INFORMATION

Credentialing Fee

As part of our responsibility as a CRA, a reseller and provider of consumer information, we are required to 'credential' those that receive it. This process consists of completing a packet of paperwork which requests information about your organization, how you intend to use the information, the projected volume, etc. We are also required to collect and verify business reference to ensure that each entity to which we pass information is a legitimate business, using consumer information for approved purposes under the FCRA. This is all done for the protection of all parties involved, and must be performed regardless of size or type of organization. This is a one-time fee, which will be billed on the first invoice.

Education Verification

Although there are no additional internal fees associated with verifying education, there are external charges that when applicable are passed along to our customer with NO mark up. These fees are detailed below.

National Student Clearinghouse - \$9.95 - \$14.95

This is a third party company who manages education verification services for colleges & universities across the country. When a college subscribes to this service, as many do, transcript and processing fees are charged, ranging in price from \$9.95 - \$14.95, depending on the school.

***Plus fees where applicable**