



**NAPS**  
Background Checks

## *Bridging Solutions with Connections*

**Due to the increasing Regulations for release of Consumer Report information, an ON-SITE Physical Inspection of the Client's premises is required before account is activated!**

# Products & Services



**OUR MISSION:** To provide our customers with the necessary tools and reliable background screening information designed to protect their interest in selecting qualified tenants and/or hiring and retaining honest, dependable, and trustworthy employees, while demonstrating truthfulness and fairness using ethical and moral codes of conduct with each other, our customers, our suppliers, and each consumer we investigate.

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**LEGAL NOTICE:** NAPS Background Checks is not acting as legal counsel and cannot provide legal advice. Customers should recognize the importance of working with counsel to develop a screening program specific to your needs. We encourage customers to work with their legal counsel to ensure that client's policies and procedures related to the use of CRA-provided information are in compliance with applicable local, state and federal laws.

**The synonym for "Customer Satisfaction" is NAPS**  
**Let us *show you* what that means!!**

# ***NAPS BACKGROUND CHECKS***

## **THE FOLLOWING IS NECESSARY TO CREATE AN ACCOUNT**

**1. FCRA CERTIFICATION:** Setting up an account requires the “End User” to certify its permissible purpose for ordering consumer and/or investigative consumer reports under section 604 of the Fair Credit Reporting Act (FCRA). Application for membership must be made and the permissible purpose(s) identified. **Companies must; provide a copy of one (1) of the following;**

- A. Valid business license under name of application
- B. Documentation of “DBA/Doing Business As” Filing
- C. Articles of incorporation
- D. Company charter
- E. Tax ID statement or current tax record
- F. 501-c3 Tax Exemption Certificate

**2. COMPANIES MUST ALSO PROVIDE;**

- A. Signed “Letter of Intent”
- B. Operate from a commercial business location
- C. Display a permanent company sign identifying the name of the business
- D. Be open during normal business hours
- E. Be listed in one of the business yellow pages or Internet yellow pages directory.
- F. If business is less than one year old, company must provide individual authorization for personal credit report and a copy of current utility bill under company name and address listed on application.

**3. ON-SITE INSPECTION REQUIRED:** Once we have received a signed Application and supporting documents, a physical “on site” inspection will be ordered for the physical location of the business. This inspection includes a brief walk through of the department(s) responsible for running background checks, digital pictures of the company signage, secure storage area via a locking device or room and brief interview. This is a *one-time* on-site physical inspection fee unless your physical location changes. **Should your physical address change, then NAPS is to be notified and another inspection is required.**

**IMPORATANT NOTICE:** *Clients are expected to be familiar with the federal FCRA regulations and/or be aware of their responsibilities. Be sure to review the provided FCRA Exhibits for regulation requirements.*

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## ***NAPS BACKGROUND CHECKS***

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**Credit Reports** – Credit reports for **Tenant or Employment screening**. The employment version of a consumer credit report is specifically designed with more detailed information than a standard report and can provide insight into an applicant's financial responsibility as well as verify previous employment and past address information.

**Social Security Number Verification** – SSN Person Search - The applicant's social security number is traced through a vast resource of over 400 data sources including the national credit bureaus uncovering additional names, aliases or addresses that the applicant may have utilized, making sure all known names and jurisdictions are incorporated while conducting the search. Secondly, the trace will validate the year and state in which the Social Security Administration issued the number.

**Criminal Record Search Options** – a critical component of the background screening process to protect your business from internal theft, fraud and provide a safe working environment.

♦ **County Criminal:** This direct access provides the most up to date information for Due Diligence reporting. Courthouse researchers go directly into a county courthouse and “hand search” records for criminal history information. Records may include felony, misdemeanor as well as criminal traffic offenses. Combined with Federal and Statewide searches, this combination will provide the most coverage and accuracy possible.

♦ **Statewide Criminal:** Data submitted by Counties within a state varies and most only collect arrest or felony data. There are a few states that do not receive information from all of their counties. **NAPS cautions its client’s about the proper use of state repositories because they lack complete record information and may not contain up to date information.** Statewide searches cover more area and are extremely more effective when used in conjunction with federal and county search investigations.

♦ **Federal Criminal:** It is conceivable that a person that is not a career criminal could have no record in a state or county court but have a record in a Federal Court. Crimes not prosecuted or recorded at the county or state level, which involve federal offenses such as tax evasion, mail and wire fraud, drug trafficking, immigration law violations, custom violations, interstate firearms violations, and postal offenses violations will be recorded in a separate **Federal Court**. A **Statewide Federal Criminal Search** provides a criminal history from the date of disposition, parole or release from imprisonment.

♦ **National Criminal:** **This is not a Government Database!!** National Criminal search is actually a “private database” search and it “DOES NOT” include records from all states. It is a **multi-jurisdictional** compilation of criminal and sex offender records in “participating” states and counties across the US. “Buyer Beware” This service **DOES NOT** substitute for an in-person courthouse search of criminal records and **this database product should only be used in conjunction with Statewide, Federal and County criminal searches.** **NOTE: This service “used by itself” is a Non-FCRA Compliant Product!**

♦ **Homeland Security Terrorist Watch List:** Search of 137 National & International Terrorist and Fugitive Watch Lists Databases. Some examples are **National:** DEA Major International Fugitives, DEA Most Wanted Fugitives, Defense Trade Controls (DTC) Debarred Parties, FBI Crime Alerts, FBI Fugitives - Crimes Against Children, FBI Fugitives - Cyber Crimes, FBI Fugitives - Criminal Enterprise Investigations, FBI Fugitives - Domestic Terrorism, FBI Fugitives - Violent Crimes: Additional, FBI Fugitives - Violent Crimes: Murders, FBI Fugitives - White Collar Crimes, FBI Kidnappings & Missing Persons, FBI Most Wanted Terrorists List, FBI Parental Kidnappings, FBI Seeking Information, FBI Seeking Information on Terrorism, FBI Televised Sexual Predators, FBI Top Ten Most Wanted List, **Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN)**, Palestinian Legislative Council (PLC), U.S. Air Force Office of Special Investigations Most Wanted Fugitives, U.S. Bureau of Alcohol, Tobacco & Firearms (ATF) Most Wanted, U.S. Bureau of Industry & Security Denied Entities List, U.S. Bureau of Industry & Security Denied Persons List, U.S. Bureau of Industry & Security Unverified Entities List, U.S. Immigration & Customs Enforcement (ICE) Most Wanted Fugitives, U.S. Immigration & Customs Enforcement (ICE) Most Wanted Human Smugglers, U.S. Immigration & Customs Enforcement (ICE) Wanted Fugitive Criminal Aliens, U.S. Marshals Service 15 Most Wanted, U.S. Naval Criminal Investigate Service (NCIS) Most Wanted Fugitives, U.S. Postal Inspection Service Most Wanted, U.S. Secret Service Most Wanted Fugitives, **International:** Australia Department of Foreign Affairs and Trade List, Bank of England Financial Sanctions List, European Union Terrorist List, Foreign Agent Registrations List, Interpol Most Wanted List, OSFI Canada List of Financial Sanctions, Politically Exposed Persons List, Royal Canadian Mounted Police Most Wanted, Russian Federal Fugitives, Scotland Yard's Most Wanted, United Nations Consolidated Sanctions List, World Bank List of Ineligible Firms, World's Most Wanted Fugitives. **NOTE: This service “used by itself” is a Non-FCRA Compliant Product unless record accuracy is verified before taking adverse action.**

**National Sex Offender Search:** – The Department of Justice (DOJ) National Sex Offenders Registry (NSOR) retains the offender’s current registered address and dates of registration, conviction, and residence. Sex offenders are considered to be a sexually violent predator when they have two or more convictions for an offense, and/or have been convicted under Title 18, U.S. Code. Section 2241 – Aggravated Sexual Abuse. **NAPS Background Checks provides a nationwide “hand-search” through the (DOJ) Sex Offenders Registry (SOR) website for those who are “required” to register.**

**Motor Vehicle Report:** – is regulated by the Driver’s Privacy Protection Act (DPPA) and prohibits the release and use of certain personal information from State Motor Vehicle records. Sec 2721 of the DPPA allows “permissible use” in the normal course of business by a legitimate business or its agents, employees, or contractors, but only to verify the accuracy of personal information submitted by the individual to the business or its agents, employees, or contractors or to verify information relating to a holder of a commercial driver’s license that is required under Chapter 313 of title 49 U.S.C.S. MVR reports contain information dating back 3 years up to 10 years depending on the state searched.

**PSP Crash History Reporting** – The Pre-Employment Screening Program (PSP) gives access to a commercial driver’s safety record to approved individuals and organizations. Data is derived from the Federal Motor Carrier Safety Administration’s (FMCSA) Motor Carrier Management Information System (MCMIS). The PSP record includes a 5-year crash and 3-year inspection history from FMCSA’s MCMIS database.

**Commercial Driver's License Information System (CDLIS) Provides present jurisdictional State and Driver's License Number, Name, DOB, Social Security Number Match, Up to Three (3) Previously held CDL Numbers and AKA Information.** Mandated by the Commercial Motor Vehicle Safety Act (CMVSA) of 1986, CDLIS supports the issuance of commercial driver licenses (CDLs) by the jurisdictions, and assists jurisdictions in meeting the goals of the basic tenet "that each driver, nationwide, have only one driver license and one record" through the cooperative exchange of commercial driver information between jurisdictions.

**MED SANCTION FACIS SEARCH:** – Medicare and Medicaid Government Sanctioning, Debarment or Exclusion, will determine if your applicant is excluded from participation in Medicare, Medicaid, and other Federal health care programs as imposed by the U.S. Department of Health and Human Services Office of Inspector General and the General Services Administration’s Excluded Parties List System (OIG/GSA). They are excluded from participation if they have any sanctions in a specific category that include but are not limited to: *patient abuse/neglect conviction, felony or misdemeanor health care fraud conviction, felony or misdemeanor controlled substance conviction, license revocation, suspension, surrender, federal/state health care program exclusion/suspension, quality of care violation, fraud/kickbacks, failure to disclose required information, failure to grant immediate access, failure to take corrective action, default on health education loan or scholarship obligation.*

♦ **FACIS LEVEL 3** The most robust search option, allowing you to conduct a search of disciplinary actions taken by federal agencies as well as those taken by licensing and certification agencies in all “50” states.

**Verification and Reference Checks** – It is approximated that 53% of all resumes and employment applications contain falsified information. Our trained interviewers are well prepared to provide the most accurate and complete information available.

♦ **Employment Verification:** This easy to read report will detail falsified or inaccurate information in a comparative format. Some companies will only provide the basic information such as dates of employment and title, while others provide more detail and interesting comments. Our investigators are trained to seek answers on job performance and character related issues. **There are a number of companies, which outsource verifications to 900 number clearinghouse services, which only provide dates and title for liability reasons. 900 number verifications are subject to additional fees.**

♦ **Education Verification:** Fake degrees “Diploma Mills” are becoming a very real problem but can be verified through proper investigation. Statistics reveal that education is often falsified on job applications. We recommend never taking an applicant’s word or apparent diploma without verifying its accuracy.

♦ **Professional License Verification:** Verifying an applicant’s professional accomplishments assures your organization’s professional standards will be consistently maintained.

♦ **Personal or Professional Reference:** Our investigators will verify the type and length of relationship between the applicant and the reference. Since employers are hesitant to provide this information, personal and professional references can be a valuable tool in uncovering the character of an individual.

### **E-Verify - Employment Verification Program (EVP) & Electronic I-9 Form**

The Immigration Reform and Control Act of 1986 (IRCA) legally mandates that U.S. employers must verify the employment eligibility status of newly hired employees and makes it unlawful for employers to knowingly hire or continue to employ unauthorized workers. Through our affiliation with Form I-9 Compliance, a federally approved Designated Agent of the Department of Homeland Security (DHS) and the Social Security Administration (SSA) for Form I-9 employment verifications, our firm increases the efficiency and validity of Form I-9 employment verifications and processes. Using information on newly hired employees’ I-9 Forms, you will be able to verify the accuracy of Social Security numbers, Immigration “A” numbers and I-94 numbers and in real-time obtain employees’ legal right to work status through a unique DHS issued verification number.

## **Tenant Screening:**

**Renter Records:** Provides background profile intelligence derived from tens of millions of landlord-tenant records, the largest compilation of its kind, delivering critical information not available through credit reports alone. **Renter Records** examines billions of name and address history records to develop a thorough picture of an individual's historical residential leasing behaviors, including past court actions, unlawful detainers, monetary judgments, court-ordered possession and property damage claim.

**Consumer Credit Report, Tenant Score, Bankruptcy History Report, Eviction History Report, Previous Address History, Homeland Security Terrorist Alert, Comprehensive Criminal History Search**

**Business Credit Profile Risk Report, Business Commercial Fraud Report, Business Predictive Score Report**

**Civil Record Search** – will help you identify non-criminal litigation.

- ♦ **County Civil:** Researchers go into the county level court to research civil cases for upper and lower courts. This report can be utilized to understand the character of an individual who may prove to be litigious in the future, and reveals what county civil court actions they have been involved in. Civil Judgments, Liens, and Bankruptcy records can be an important part of information for our clients in determining hiring and promotion decisions.
- ♦ **Federal Civil:** Civil actions filed in the U.S. District Court are recorded in Federal District Courts. Includes plaintiff and defendant in civil litigation, judgments or liens relating to Federal statutes.

## **INTERNATIONAL BACKGROUND SERVICES**

With the increase in global recruiting efforts, more and more employers are requesting overseas applicant data before making a hiring decision. The more information obtained and provided at the start of the search will improve your success since it minimizes communications and narrows the scope. Call our International Services Group to obtain specifics for your international needs.