Employment Insight℠
Make confident, informed hiring decisions

The wrong hiring decision can jeopardize your assets, reputation and security — as well as your constituents’ well-being. Employment Insight℠ provides objective and factual information quickly and cost-effectively to help you make the right decisions.

An objective picture of each applicant
Employment Insight enhances traditional employment decision-making tools, such as job applications, interviews, testing and reference checks by:

- Quickly verifying information you receive from applicants and other sources
- Expanding on information received from other sources
- Revealing conflicting information that may need further review or clarification
- Providing credit information that normally would not appear on an application but may impact job performance

Credit information provides insight into an applicant’s:

- Responsibility toward obligations
- Integrity and ability to fulfill financial obligations

High-quality and cost-effective
Experian’s nationwide database contains files on more than 220 million credit-active consumers, providing the most current, comprehensive and accurate credit information available in the industry.

With our low per-report cost, you can include Employment Insight as an additional guidance tool for every applicant. The solution provides an inexpensive first step in determining what other methods of employment verification and background checking are required.

The right tool for the right decisions
Your success in selecting quality employees depends on choosing the right tools to help you in your hiring process.

Employment Insight includes:

- Consumer identification, including Social Security number
- Address information, including length of time at current and previous addresses
- Employment information that provides insight regarding an applicant’s previous work history
- Other names used, such as maiden names and aliases
- Public record information on bankruptcies against the applicant
- Credit history with an objective overview of how financial obligations are handled over a period of time
- Demographics (including geographic code and phone number), Profile Summary (including payment patterns), Fraud Shield℠ and Direct Check℠ are optional add-on services
Sample report

A sample Employment Insight report is included below. Demographics and Profile Summary are optional add-on services included with the sample report.
Easily order Employment Insight reports
Reports can be accessed online within seconds, eliminating
the need to wait the days or weeks that other background
reports often take.

- **Personal computer access** — Employment Insight
  reports are available through various inexpensive
  software packages.

- **Internet access** — Employment Insight reports are
  also available via our “Access” web delivery platform.

Authorized subscribers can access Experian’s database for
employment purposes by using an inquiry type of "H" or
"HX." (See the data entry example below.)

Employment Insight and the law
The Fair Credit Reporting Act (FCRA), as amended by the
Consumer Credit Reporting Reform Act of 1996, allows
users access to a consumer’s credit report for employment
purposes. The law imposes several conditions on users
who pull consumer reports for employment purposes
(Experian’s Employment Insight report).

The law requires users to certify that:

- Prior to pulling a consumer report, they provide a
  separate, written document to the consumer disclosing
  that a consumer report may be obtained for employment
  purposes and obtain written authorization from the
  consumer to pull the consumer report.

- Prior to taking adverse action, based in whole or in
  part on the consumer report, the user will provide the
  consumer with a copy of the consumer report and a
  summary of the consumer’s rights as prescribed by the

- The user will not employ a consumer report in violation
  of any applicable federal or state equal employment
  opportunity law or regulation.

The FCRA has specific requirements for users taking
adverse actions based on information contained in
consumer reports. One of these duties includes providing
consumers with our name, address and telephone number.

Your Experian® sales representative can provide you a copy
of the complete requirements as prescribed by the FCRA.

We strongly recommend that employment not be denied
solely on the basis of Employment Insight reports. Some
states require additional notifications to consumers. (See
state laws affecting Employment Insight in the next section.)

The law also requires Experian to provide Consumer Rights
to users of consumer reports for employment purposes.

An initial supply of Consumer Rights documents will be
provided to you by your Experian sales representative.
We require users to attach the Consumer Rights to each
Employment Insight report received.

As part of the Employment Insight service, we notify
consumers that their file was accessed whenever the
file contains derogatory public record information,
such as bankruptcies.

Employment Insight suppresses year of birth and spousal
references to prevent users from inadvertently violating
equal employment opportunity laws.

It’s also our policy to suppress account number information
that doesn’t affect hiring decisions. In addition, Employment
Insight inquiries display only on consumer reports provided
to the consumer.

State laws affecting Employment Insight

**California**
California Civil Code prescribes additional responsibilities
for subscribers who procure an Employment Insight
report on a consumer with a current address in California.
California law requires that, in addition to the written
disclosure required by the FCRA, the user must offer the
consumer a copy of the report free of charge.

**Maryland**
Maryland requires account numbers associated with
individual tradelines to be suppressed from all credit
reports used for employment purposes. In compliance with
this law, we suppress account numbers on all Employment
Insight reports, including reports on consumers who have
current addresses in Maryland.
Minnesota

Minnesota’s law affects subscribers who procure an Employment Insight report on a consumer with a current address in Minnesota. In addition to the written disclosure required by the FCRA, the user must offer the consumer a copy of the report free of charge.

To find out more about Employment Insight, contact your local Experian representative or call 1 855 339 3990.

The information provided herein is intended as a guide only and does not constitute legal advice. Clients are advised to consult legal counsel regarding their obligations under the FCRA or any related state law.