

# Employment Credit Report

Deciding on potential candidates and re-evaluating current employees are some of the most important decisions you make as a human resource professional. You want to make sure you have the relevant information for each candidate and employee. The Employment Credit Report is specifically designed to give you the pertinent information you need to make decisions quickly and easily.

The Employment Credit Report gives you a completely unbiased account of a potential candidate's background information. It helps you assess the candidate's financial responsibility by showing a comprehensive credit history. Employment Credit Report traces credit history and provides public record information, plus other items individuals usually don't include in their job applications.

By revealing potential patterns of inability to meet obligations, Employment Credit Report can also help you identify those applicants who may be financially overextended.

Employment Credit Report is delivered in a format that's more descriptive than a standard credit report. This helps you interpret the data and make quick, consistent decisions, without the extra details of a full credit report.

## Features

Provides current and up to two previous addresses

Returns up to four employment segments (if present on file)

Date of birth and account numbers are suppressed

A public record notification letter is automatically generated and sent to the consumer (if public record is present on file)

FCRA Summary of Rights returned with every report

## Add-ons

Credit Summary

High Risk Fraud Alert

ID Mismatch Alert

Phone Append

Creditor Contact Information

Income Estimator

## Input Requirements

Name

Address

## Optional Input

All other indicative information

TransUnion Direct

## Delivery Options

Print Image

CPU (ARPT 3.0 & 3.1, TU 4.0)

TransUnion Direct

## Print Image

<p><b>A</b> TRANSUNION EMPLOYMENT CREDIT REPORT FOR: DEF BANK E 1234567 BUREAU: 06 CH</p> <p>SUBJECT NAME: WAULK, SANDRA S.</p> <p>CURRENT ADDRESS REPORTED 05/1998: 123 ANY ST, CHICAGO, IL 11111</p>	<p>USER REF: 123456789012345678901234 DATE REPORT PRINTED: 1/10/2006 CENTRAL STANDARD TIME: 13:18 IN OUR FILES SINCE: 05/1998</p> <p>SOCIAL SECURITY NUMBER: 123-45-6789 PHONE: ###-####</p>
<p><b>B</b> EMPLOYMENT DATA REPORTED: YARMOUTH GROUP CHICAGO, IL POSITION: SENIOR ACCOUNTANT</p> <p>DATE REPORTED: 03/2001</p>	<p>CREATIVE CONCEPTS NEWARK, NH POSITION: ACCOUNTANT</p> <p>DATE REPORTED: 09/1999</p>

----- CREDIT INFORMATION -----

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON THE FILE. IN COMPLIANCE WITH THE FAIR CREDIT REPORTING ACT, A NOTIFICATION HAS BEEN MAILED ADVISING THE CONSUMER THAT A REPORT CONTAINING PUBLIC RECORD INFORMATION HAS BEEN REQUESTED IN CONNECTION WITH AN EMPLOYMENT BACKGROUND INVESTIGATION.

<p><b>C</b> SOURCE: Z 1234567 DOCKET #98765432 COUNTY COURT PLAINTIFF: MICHAEL BURNS PLAINTIFF ATTORNEY: JOSEPH L VAN DYKE CLEVELAND STATE: OH ASSETS \$25000</p>	<p>PAID: 12/1999 LIABS: \$14190</p>
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## Print Image

## Print Image Legend

**D** SPECIAL MESSAGES:  
 \*\*\*HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION\*\*\*  
 \*\*\*ID MISMATCH ALERT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)\*\*\*

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THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY:

**E**

PUBLIC RECORDS:	01	CURRENT NEGATIVE ACCTS:	00	# REVOLVING ACCTS:	00
COLLECTIONS:	01	PREVIOUS NEGATIVE ACCTS:	01	# INSTALLMENT ACCTS:	01
TRADE ACCOUNTS:	01	PREVIOUS TIMES NEGATIVE:	01	# MORTGAGE ACCTS:	00
# CREDIT INQUIRIES:	01	# EMPLOYMENT INQUIRIES:	01	# OPEN ACCTS:	00

  

	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MNTHLY PAY	AVAILABLE
INSTALLMENT	\$1320		\$330		\$55	
TOTALS:	\$1320		\$330		\$55	

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**F** THE FOLLOWING ACCOUNT WAS TURNED OVER TO A COLLECTION AGENCY FOR PAYMENT:

NATIONAL COLLECTION AGENCY Y 1234567	COLLECTION ACCOUNT	
PAID COLLECTION		
UPDATED 09/2005	BALANCE: \$0	JOINT ACCOUNT
OPENED 08/2004	MOST OWED: \$200	
CLOSED 05/2005		
STATUS AS OF 05/2005:	PAID COLLECTION	

**G** THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST NEGATIVE MANNER OF PAYMENT (MOP) AND DATE MOST RECENTLY UPDATED.

ABC BANK	B 1234567	INSTALLMENT ACCOUNT
VERIF' D 10/2005	BALANCE: \$330	INDIVIDUAL ACCOUNT
OPENED 04/2004	MOST OWED: \$1320	PAY TERMS: 24 MONTHLY \$55
STATUS AS OF 10/2005:	PAID AS AGREED	
IN PRIOR 18 MONTHS FROM DATE VERIF' D 1 TIME 30 DAYS LATE		
MAXIMUM DELIQUENCY of 30 DAYS OCCURED IN 06/2005		
PAYMENT PATTERN: 111211111111111111		

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**H** THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S CREDIT REPORT:

DATE	SUBCODE	SUBSCRIBER NAME
10/09/2005	B0000001	XYZ BANK (###) ###-#### 123 MAIN STREET, ANYTOWN, IL 12345

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THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S REPORT FOR EMPLOYMENT REASONS:

DATE	SUBCODE	SUBSCRIBER NAME
11/20/2005	E 1234567	DEF BANK (###) ###-#### 111 1ST STREET, CHICAGO, IL 60000

- A. Returns name, Social Security number (SSN), addresses and telephone number (Phone Append is optional).
- B. List of current and previous employers, addresses, titles and dates of employment, when available.
- C. Notification of civil judgments, tax liens or bankruptcies.
- D. Highlights specific credit file conditions or optional add-on services. High Risk Fraud Alert (optional) messages play a critical role in warning you of suspected fraudulent activity, such as misuse of a SSN, address or telephone number. An ID Mismatch Alert (optional) message appears when the input address, SSN or surname does not match what is on file.
- E. Overview of applicant's financial status (optional). This is an excellent first place to look for inconsistencies.
- F. Unpaid bills turned over to a collection agency.
- G. Record of applicant's credit and payment history.
- H. Displays other credit or employment inquiries that have been made on the applicant.