



Credit Bureau Inquiry

Desperate people may do desperate things

BackCheck's Credit Bureau Inquiries are provided to our clients through our partnership with TransUnion, a major credit bureau clearinghouse that is widely used by many financial, private, and government institutions to obtain and monitor credit profiles. BackCheck completes each Credit Bureau Inquiry requested via soft inquiry of an individual's credit record.

BackCheck's Credit Bureau Inquiry offers client organizations the information they need to make informed hiring decisions. With industry leading technology and world-class data security, our systems and processes guarantee next business day turnaround time, with an expedited 'rush' service available.

BackCheck Credit Bureau Inquiries verify:

- Identifying Information: Including names and aliases, spouse's names, addresses, date of birth, social insurance numbers and employment history.
- Financial Information: Includes account history and the payment history of those accounts.
- Public Records: Includes bankruptcies and legal items.
- Collections: A history of collections.
- Banking: Includes any fraudulent activity with one's financial accounts, missed payments, and bad debt write-offs.

BackCheck also confirms candidate identity by comparing the names, date of birth, address from each credit report with the information declared on their consent forms. When our Credit Bureau Inquiries are ordered in conjunction with a Criminal Record Check, BackCheck is able to uncover additional candidate aliases, increasing the number of candidate criminal records discovered by over 30%.

If a potential candidate is in poor financial shape, or has exhibited poor financial responsibility in the past, it is believed that they may be tempted to be dishonest when handling the company's assets. Our service provides affordable, timely information allowing client organizations to better know their candidates.



Know Who You're Hiring!

Phone: **1.877.308.4663** | Email: info@backcheck.net | Web: www.backcheck.net

