

**IMPORTANT NOTICE:**

Infortal Worldwide does not provide legal advice and nothing on our website should be construed as such. Further details are necessary for a complete understanding of how these forms are to be used in order to comply with Federal and State laws. Viewers are encouraged to consult legal counsel to obtain advice on how to comply with the background checking laws applicable in their State.

## **FCRA COMPLIANCE**

### **Easy Steps to FCRA Compliance for Employers**

- Provide separate disclosure to applicants and have written consent to obtain consumer report (within 3 days of background initiation).
- Certify this has been done to the Consumer Reporting Agency (Infortal). Send copy of written and signed consent form with background request to Infortal.
- Provide copy of Consumer Report (Background Report) to applicant before taking adverse action with summary of consumer's rights.<sup>1</sup>
- Notify applicant after taking adverse action and provide information on how to contact CRA (Infortal) with disclaimer that CRA was not responsible for adverse action decision. Notify of consumer's right to dispute the accuracy or completeness of the report with the agency.

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<sup>1</sup> A free summary of consumer's rights can be found at <http://www.ftc.gov> search FCRA (Fair Credit Reporting Act). Summary of Rights for Consumers (Federal Trade Commission).  
16 Code of Federal Regulations Section 610.