

## Additional Background Check Information

When reviewing a Background Check for approval, there are two major parts to review:

1. Social Security Number remarks at the top of the report (See next page for examples.)
2. Notation of any criminal charges in the body of the report

When there is a discrepancy noted for the applicant's Name, Addresses or Social Security Number, consider and confirm with the applicant the information they submitted in their application.

1. Name discrepancy:
  - a. legal name; nick name, any other name combination
  - b. a recent name change
  - c. any other name they may have applied for credit under
2. Address discrepancy:
  - a. the addresses on the application are correct
  - b. their most current address is listed
  - c. that a church, school or organization is not listed as an address
  - d. if an international address is listed
3. Social Security Number discrepancy:
  - a. applicant's age, as a young person may not have ever applied for credit; an older person may not have applied for credit in over ten years
  - b. if their Social Security Number is correct
  - c. their citizenship status
4. **If the confirming information does not match the submitted information, call the Safeguarding Office for direction.** (Other conditions may exist that are not covered here, so please contact the Safeguarding Office for assistance.)
5. Once the discrepancies are resolved, and before approving the background check, write a specific note in the internal notes box that the discrepancy has been resolved.
6. If there is a question about approving a background check, please consult with the Head of Congregation, School or Organization and the Safeguarding Office.

**Examples of problematic Social Security Number remarks:**

1. NO RECORD FOUND AT THE CREDIT BUREAU.
2. AN ADDRESS DISCREPANCY WAS FOUND. SUBJECT ADDRESS DOES NOT MATCH ADDRESS ON FILE.
3. HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.
4. A SOCIAL SECURITY NUMBER VERIFICATION SEARCH HAS BEEN COMPLETED AND DISCREPANCIES WERE FOUND. SOCIAL SECURITY NUMBER PROVIDED DOES NOT MATCH THE SOCIAL SECURITY NUMBER ON FILE AT THE BUREAU.
5. NAME DISCREPANCY WAS FOUND.
6. CONSUMER HAS REPORTED POSSIBLE FRAUDULENT ACTIVITY ON THE INFORMATION PROVIDED. POSSIBLE VICTIM OF FRAUD.