



## The Dispute Process

According to Sec. 611 of the FCRA, the subject of a background report may dispute any information on the background report that is inaccurate.

### 30 day

Permitted by the FCRA for a CRA to complete a reinvestigation

### \$12 million

Settlement in March 2016 for not providing a copy of the background report when taking adverse action. In effect, this eliminated the ability of an applicant to submit a dispute...

[Manuel v. Wells Fargo](#)



Background screeners cannot charge for a reinvestigation

You're the employer

They're the applicant

You've provided the applicant with a copy of their background report.

They tell you there is something wrong on the report.

You send the applicant to [choicescreening.com/dispute-background-report](http://choicescreening.com/dispute-background-report) to submit a dispute online or download the PDF.

They submit a dispute, initiating the reinvestigation.

Choice Screening notifies you a dispute has been submitted. We then go directly to the source of the record to verify the information identified by your applicant.

If Choice Screening requires additional information, we'll contact your applicant.

As soon as the reinvestigation is complete, a copy of the report is sent to you and to your applicant.

You receive the report and proceed according to your company policy.

They can contact us or you with any additional questions.



# 30

## Days

(often less)

## Rules to Remember:

- 1 Always provide your applicant a copy of their report if they ask for a copy. Contact us if you need a hand.
- 2 Always follow the Adverse Action process according to the FCRA and your state/local laws.
- 3 Never refuse your applicant the right to submit a dispute to rectify an inaccuracy on their report. Even if it didn't influence your decision.
- 4 Always talk to an attorney to answer your legal questions because Choice Screening can not provide legal advice.

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