

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



DETERRENT STRATEGIES: COST SAVING MEASURES

As a result of the high unemployment rate and poor economic times, more than ever, job applicants are taking great liberties by embellishing information they disclose, and in some instances, fail to disclose, on an application for employment. Some job applicants are trying to get a job at any cost. As you know, hiring is an expensive process no matter what level position you are filling. These days, as we all do more with less, CI would like to reiterate and expand upon our suggested deterrent strategies while emphasizing the cost savings you may realize.

You can easily eliminate an undesirable applicant from applying for an open position by using some of the following low cost, time saving deterrent strategies.

Here are a few processes that CI clients have found effective in eliminating undesirable applicants:

- Notify applicants through your job ads that you do background investigations and/or conduct drug testing. As a result, many prospective applicants with something to hide and/or a drug habit will not apply. Thus, saving your recruiters and hiring managers from weeding through those resumes and applications.

- Post a notice where application packets are distributed to alert applicants that you conduct background investigations and/or drug testing. Put the same or similar notice up on your website job page too. You will prevent undesirable applicants from taking the application packet or applying online. Thus, saving you the printing costs of the hard copy application packet.

- Have applicants complete the background investigation consent form along with their application prior to conducting interviews. Those with something to hide will most likely not return these documents or will

decline an interview. Thus, saving you interview time only to find out later that the applicant is undesirable.

- Have applicants complete the background investigation consent form prior to extending job offers, but not at the same time that they complete applications. Then, you can compare the two documents for discrepancies. For example, check for differences in disclosures of criminal record information. An applicant may indicate a criminal conviction on one form but not on the other. If an applicant indicates a criminal conviction on the consent form but has answered “no” to the same or similar criminal conviction question on the application you have falsification of hiring documents. At this point there is no need to run the background investigation and incur those costs and the time of the individual responsible for requesting background investigations.

- Most importantly, conduct proper background investigations. If you are not currently doing background investigations this is a crucial time to start. If you are already doing background investigations this is a crucial time to review your policy and make sure your are getting the best value.

CI recommends that all clients implement one or more of the strategies listed above to deter undesirable applicants. Paring down your applicant pool will save you both time and money. Please share your successful undesirable applicant deterrent strategies with CI by contacting us at 800-284-0906 or info@commercialinvestigationsllc.com. For assistance in implementing these strategies, conducting background investigations and reviewing your current background investigations policy to ensure you’re getting the best value please contact CI at 800-284-0906 or info@commercialinvestigationsllc.com.

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CLIENT CLUE

COMING SOON:

UPDATED CONSENT FORMS

CI clients were notified in December of the recent notification requirement regarding the NYS Corrections Law Article 23-A. In conjunction, CI had updated its consent forms to include the language required by the notice changes and developed the poster that is also required. CI clients can obtain these and the other forms necessary to ensure a compliant background investigations process on their client page.

Soon CI will once again be updating its consent forms based upon client feedback. These new changes are not legal in nature, they are procedural. By relocating some data fields CI clients will be less susceptible to data entry errors.

For assistance in obtaining the updated consent forms and other compliance related forms please contact CI at 800-284-0906 or info@commercialinvestigationsllc.com.

DUE DILIGENCE: CREDIT WORTHY?

Due is on yet another job search. This time he has decided to try a different industry and has been applying at various financial institutions. Credit Worthy Bank recently received his resume and background investigation consent form. As a client of Commercial Investigations, Credit Worthy Bank had requested a background investigation which will include a credit report in addition to criminal history and other inquiries.

Why would an employer want to run a credit report on a prospective employee such as Due? He seems like an intelligent, honest, and responsible individual. He came to his interview on time, he was prepared and he was dressed appropriately. Truth be told, a credit report can be a very responsible tool when trying to determine a prospective employee's personal responsibility. The credit report can be used to make intelligent hiring and promotional decisions. A credit report is a must if an employee will be handling money or if the person will be put in a position of financial trust with high responsibilities.

The fact is, many employers don't run credit reports and are putting their own company's reputation and financial stability at risk. The fact is, there is a correlation between those with adverse credit reports and the possibility of employees embezzling money from an employer. Logic says that a person who is having problems with their own personal finances may at some point succumb to the temptation to steal another's valuables. More importantly, he who cannot handle his personal finances should not be put in a position to handle your business' finances either.

A credit inquiry will reveal several things about a prospective employee such as financial status, debt, and potential debt. It's a record that goes back many years and it shows how financially respon-

sible a person can be. A credit report will show the true character and history of an applicant. It will also list any aliases an applicant may have as well as bankruptcies, liens, judgments, loans, credit cards, collections and payment patterns.

An inquiry into Due's credit report will show that he has a number of delinquent accounts and loans with one account assigned to a collection agency. Due also has non-satisfactory ratings on many accounts. The public records portion of the report shows that there was a \$1,200 judgment placed against him and that he filed for Chapter 13 bankruptcy. Due's credit report also reveals his most recent address along with his most recent place of employment. Using this information an employer would be able to determine that Due may not be the best candidate for a position that requires the handling of money. Due poses a significant risk to the financial stability and wellbeing of a company due to his irresponsibility with his personal finances; but, a company that does not run a credit report wouldn't have knowledge of the risk they're going to be taking.

In addition to Due's adverse credit report, the background investigations report prepared by Commercial Investigations for Credit Worthy Bank shows his criminal record which includes his registration as a sex offender.

Obviously, Credit Worthy Bank will not be extending a job offer to Due. To see a copy of Due's background investigation report including his credit report go to: www.commercialinvestigationllc.com/duespage.html and click on View Due's May 2009 Report.

Looks like Due will need to move on once again. But where to . . .

To Be Continued . . .



MEET DUE DILIGENCE

Last "Scene" from Due

In Due's last appearance in CI Times, we learned about CI's Cyber Investigation and how it can be used to screen individuals. We learned that Due's cyber history is less than favorable and that he will not be the next US Health and Human Services Secretary.

Upon reviewing Due's Cyber Investigation Report we were able to get to know Due a little better through his blog postings and pictures. Due had implicated himself on numerous occasions with unlawful and immoral behavior.

In the current edition, we are reviewing Due's credit report and how it relates to positions which require financial responsibility.

To see Due's past reports, view his page online at: www.commercialinvestigationllc.com/duespage.

Read previous issues of CI Times to see the full details of Due's life at:

www.commercialinvestigationllc.com/Newsletter.

CI-CHECKED AVAILABLE FOR CRAIGSLIST USERS

CIchecked, the identity verification service developed by Commercial Investigations LLC, is now compatible with Craigslist; the leading online classified website devoted to employment, housing, personals and sales and services. Craigslist has come under significant scrutiny in recent years for its “anything goes” classified advertisements which have ranged from sales of legitimate services to requests for hitmen and escorts. The controversy seems to have culminated in April 2009 with the arrest of proclaimed “Craigslist Killer” Philip Markoff. Markoff, a UAlbany graduate and current Boston University Med Student accused of luring a 26 year old masseur to a hotel room where she was murdered in what police theorized was a robbery gone wrong. The transaction that brought the victim and the accused killer together was a masseur advertisement posted on Craigslist.

Online transactions such as those found on Craigslist are not to be taken lightly. In an age where consumers are ever more skeptical and conscientious of those we conduct business with, that defense we have conditioned ourselves with seems to be let down when we find ourselves at our computers rather than in a traditional business setting. The bottom line is when we purchase or respond to a request for service via any online venue and a face-to-face communication will occur, one has no idea who will actually show. Your request for masseur

services could result in having Philip Markoff as a client. Yet one can never know what to expect as the theme for online transactions always seems to be “anonymous.”

Not until the consequences of these anonymous transactions are seen does the community begin to realize the virtual community is nothing to be taken lightly. We have the same right to know who we are doing business with online just the same as we would in any other business setting. CIchecked allows internet users to verify limited but important information about themselves in an effort to establish trust and credibility in an otherwise lawless setting. Through the use of our online identification verification product, CIchecked, users can “Screen In” to establish a sense of trust in those they conduct business with, and let others know that the person on the other end of the computer truly is the person they say they are. The internet has been a virtually unpatrolled area which has turned into a playground for predators of all types and through the use of CIchecked, we can help restore a sense of legitimacy to the tarnished web and build it into a reliable marketplace for which it is was once envisioned.

For more information go to www.cichecked.com, contact CI at 800-284-0906 or email us at: info@commercialinvestigationsllc.com.

∞ INQUIRY SPOTLIGHT ∞

MULTIJURISDICTIONAL CRIMINAL

CI's MULTIJURISDICTIONAL CRIMINAL inquiry is a powerful high-speed multijurisdictional search of state and county criminal record databases that quickly returns offender information in a condensed, easy to comprehend format. The addition of this inquiry to BACKGROUND INVESTIGATIONS allows CI clients to enhance their due diligence by adding another level to their criminal record data searches.

Our MULTIJURISDICTIONAL CRIMINAL inquiry searches over 300 million records from multiple sources within numerous jurisdictions. These records come from department of corrections records, statewide court repositories and individual county court data. However, not all counties, states or departments of correction data is included. Thus, CI does not recommend that clients utilize the MULTIJURISDICTIONAL CRIMINAL inquiry as their only criminal record inquiry but rather as an enhancement to their already established state, county and federal criminal record inquiries.

Included in CI's MULTIJURISDICTIONAL CRIMINAL inquiry is our Multistate Sex Offender Registry Database inquiry which provides sex offender case information in an easy-to-read report. The database contains sex offender data from the following nationwide sources: Bureaus of Investigation, Departments of Law Enforcement, Departments of Corrections, Departments of Justice, Departments of Public Safety, Sheriff's Departments, State Attorney Generals Offices, and State Police. Data is collected from all 50 states and the District of Columbia.

Please contact a CI representative for more information on CI's MULTIJURISDICTIONAL CRIMINAL inquiry, or to add this inquiry to your current requests.

COMMERCIAL INVESTIGATIONS LLC

A LICENSED PRIVATE INVESTIGATIVE AGENCY

Dedicated to providing innovative Private Investigative solutions to its clients and working with them to develop tailored services that meet their needs.

Services provided include:

BACKGROUND INVESTIGATIONS

CI provides accurate, timely, cost-effective and fully compliant reports delivered with exceptional client service.

CONSULTING SERVICES

CI assists you in implementing a compliant background investigation process as well as providing assistance in implementing in-house procedures.

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