



# + 7 SCREENING PREDICTIONS

1



LAWYERS LOOKING FOR “CLASS ACTION” **FCRA VIOLATION** OPPORTUNITIES TO INCREASE IN 2015 AND 2016.

+ Review your FCRA compliance. Get your house in order.

2



**DISCLOSURE FORMS** WILL REMAIN UNDER ATTACK FOR 2015 AND 2016.

+ Clearly separate the disclosure and authorization.

3



**BAN THE BOX** TO INCREASE IN 2015 AND 2016.

+ Remove criminal record questions from applications.

4



CHALLENGES AND LITIGATION WILL GROW OVER ANYONE HAVING **ONE-SIZE-FITS ALL** OR “**BRIGHT LINE**” RULES.

+ Use automated alert processes that includes human review.

5



**CRIMINALS ARE ON THE MOVE.**

+ Use a national criminal search to find the crime—37% of hits found in the First Advantage national criminal file service are from other states than where the applicant lives.

6



**EMPLOYMENT VERIFICATION DISCREPANCIES** HAS SPIKED AS BUSINESSES CLOSED FROM RECESSION.

+ Expect a higher level of unable to verify past employment to level off this year.

7



**CREDIT SEARCH REQUESTS** WILL CONTINUE TO DECLINE.

+ Remove from your orders where not necessary.

