

# Background Screening News



## Governmental Source Data as an Alternative to TALX/The Work Number

Many HR Departments and Background Screening firms (CRA's) are alarmed that TALX/The Work Number have significantly raised their pricing. The good news is that direct access to US governmental databases to get the same type of information has been available for many years, however, these services are not advertised by the feds, so the vast majority of businesses have not heard about nor benefited from them.

The Internal Revenue Service (IRS) and Social Security Administration (SSA) both provide access to relevant official government records and information on applicants (with their consent).

### Income Tax Return & Employer Verification (ITRV)

The IRS administers a verification solution called **Request for Transcript of Tax Return** which provides source applicant data that is less expensive than non-government services. It uses IRS Form 4506-T.

**Hiring Managers should never accept applicant-provided documents** which can easily be forged or purchased online. Official IRS transcripts prevent misrepresentation of employment by revealing employers omitted by the applicant and absolutely confirm the income claimed. Employers need to make sure they comply with municipalities that have banned the use of salary data in establishing compensation decisions.

ITRV is consent based and can be used for employment and tenant screening purposes.

### Consent Based SSN Verification (CBSV)

The Social Security Administration (SSA) developed **CBSV** to protect vital business interests. It provides absolute 100% validation from the SSA Master File/Death Index and can be processed on every applicant to mitigate fraud and ID theft. CBSV matches Name, SSN, Date of Birth, and Death Indicator with *instantaneous results to reduce losses, bad and negligent hires, along with unauthorized applicants and workers.*

If you are not using CBSV, your clients are at greater risk of identity theft incidents and may be allowing preventable fraud. In fact, your CRA is exposed to potential litigation if you only offer inferior and inaccurate SSN Trace data. Credit headers and proprietary databases are flawed, polluted, easily manipulated, and contain stale data. Perpetrators exploit system vulnerabilities with fraudulent identities and your best defense is from official governmental data. CBSV is updated daily to battle fraud more effectively.

CBSV can be used for employment and tenant screening purposes.

**Use official government records to acquire superior data at reasonable rates.**

Contact Chuck Salvia today at (956) 457-4116 or [Chuck@SalviaConsulting.com](mailto:Chuck@SalviaConsulting.com) to learn more about the pricing advantages of IRTV and CBSV.