

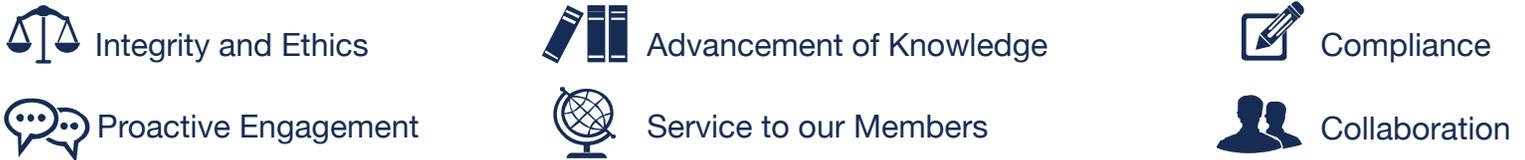


WHO WE ARE

ABOUT US

The Professional Background Screening Association (PBSA) was founded in 2003 to advance excellence in the screening profession by advocating for the interests of employment and tenant background screening companies and by establishing and promoting the highest level of ethics and performance standards for the profession. PBSA currently represents more than 900 member companies around the globe, ranging from Fortune 100 companies to small local businesses that conduct millions of employment and tenant background checks each year as part of the hiring and leasing process. PBSA's core members are defined as "consumer reporting agencies" (CRAs) pursuant to the Fair Credit Reporting Act (FCRA) and are regulated by both the Federal Trade Commission (FTC) and Consumer Financial Protection Bureau (CFPB).

OUR CORE VALUES



WE HELP PROTECT CONSUMERS

Background checks are only conducted with the consumer's written consent. Further, consumers are also protected by state consumer protection and privacy laws. Professional screening companies must follow the FCRA, which was drafted as a consumer-protection body of law. Its intent, importantly, is to protect consumers who are the subject of consumer reports or background checks. FCRA compliance is crucial for both professional screening companies as well as their clients, including employers, both of whom have distinct responsibilities under the FCRA. Consumers have a right under the FCRA to challenge the information in a background check in a well-defined dispute resolution process, at no cost to the consumer. In addition to the FCRA, PBSA members are subject to strict regulations under the Fair and Accurate Credit Transactions Act of 2003 and are trained to properly handle sensitive information including personally identifiable information.

ACCREDITATION

PBSA offers an accreditation program for CRCs in the U.S. Governed by a strict and thorough set of professional standards of specified requirements and measurements called the Background Screening Agency Accreditation Program (BSAAP), firms must demonstrate compliance in six critical areas during a desk and on-site audit to achieve accreditation. The BSAAP has become a widely recognized seal of achievement that advances professionalism in the employment screening industry through the promotion of best practices, awareness of legal compliance, and development of standards that protect consumers.

INDIVIDUAL CERTIFICATE

The PBSA Individual FCRA Certificate program consists of Basic and Advanced Certificates for individuals. The FCRA Basic Certificate Program provides a basic knowledge of FCRA regulations. Upon completion of the FCRA Basic Certificate Program, individuals may progress to FCRA Advanced Certificate which focuses on complex and cutting-edge FCRA compliance issues and includes a series of seminars and/or webinars followed by a written exam.