



**Quality
Pre-Employment
Information
Helps You
Make The
Right Decisions**

EQUIFAX
The
Information
Source

Which applicant has the strongest background? Can he or she really do the job? Is everything on the resumé accurate? How trustworthy is this person?

Before you decide which applicant to hire, you need answers to these and other important questions. And you need the very best pre-employment information—the kind only Equifax provides.

At Equifax, we understand that recruiting and retaining quality men and women is the key to success in business, industry, and government. We also understand that you seek to avoid the risk of negligent hiring suits and minimize problems such as employee theft.

Therefore, to meet your needs, we provide information that's reliable, timely, and complete. When you use Equifax, you're in the best possible position to make sound hiring decisions.

The Equifax quality difference derives from a unique blend of capabilities and innovations.

For example, with more than 15,000 trained information specialists in 1,100 locations, we're in an unmatched position to serve you. A full array of services and options are available so you can tailor reports to fit your specific information needs. Equifax is your complete decision support source.

Another important consideration is that we're at the forefront of technology in the information industry. Our extensive communications network is linked to far-ranging private and public databases.

Equifax experience offers some special advantages, too.

We've set the standards for positive consumer relations. Examples of our efforts include disclosure procedures and underwriting of consumer opinion surveys. With Equifax, you can be assured that we'll treat your applicants objectively and fairly.

When you work with Equifax, you work with the company that decision makers in areas such as high tech, utilities, transportation, insurance, retailing, manufacturing, banking, finance, government agencies, personal and professional services, and others consider "The Information Source." You work with the leader.

Quality, depth of resources, innovation, a complete line of services, technology, experience, consumer relations, and leadership—these are just some of the Equifax differences.

PROTECT YOUR INVESTMENT AND BUILD YOUR COMPETITIVE POSITION

The wrong person for a job costs your company money—lots of it. You lose productivity. You lose all the costs incurred in hiring, training, and developing the individual.

The expense is considerable at all levels. According to estimates, the loss of one entry-level person who doesn't work out after three months costs you between \$5,000 and \$7,000. And that's just a fraction of the cost for a sales representative or manager.

Beyond this, even more dollars are lost each year through internal theft, fraudulent workers' compensation claims, absenteeism, and the costs associated with lower productivity.

Of course, it's also important to define the value of a good employee. In business and industry, good employees enable a firm to enhance its competitive position. They better serve customers. They come up with new ideas to strengthen the company's future. And they contribute in so many other ways.

Effective employment screening helps you put the best person in a job, helps you protect your investment, and helps your company grow and prosper.

There's too much at stake to use any information source other than "The Information Source" for pre-employment screening.

The Scope of Resume Fraud

Distortion, exaggeration, dishonesty—these are the prime factors constituting resume fraud.

How severe is the problem? From a cross-section of files from various industries, an Equifax study showed inaccuracies in the following areas:

Employment Dates (three months or more was deemed significant)	29%
Job Title	4%
No Record of Employer	3%
No Record of Employment	3%
Reason for Leaving (fired, terminated, etc., was deemed significant)	11%
Eligibility for Rehire (was deemed significant only when applicant was not eligible for rehire)	7%
School Dates (three months or more was deemed significant)	8%
Diploma (had not earned the diploma listed)	3%
Major (either did not declare a major or listed it incorrectly)	4%

To help you verify resume information, Equifax provides thorough, in-depth background checks. Our core reports focus on the key issues. And a wide range of options gives you the flexibility to tailor information to meet specific requirements.

In recent years, numerous lawsuits have been filed against employers for negligent hiring and retention of individuals who engage in criminal, violent, or other wrongful acts. Thorough pre-employment screening reduces the risk while helping to protect your employees and customers.

REPORTS THAT FIT YOUR NEEDS

Choose from seven special Equifax reports which fit most hiring decisions:

Management Profile
Sales Profile
Professional/Technical Profile
General Profile
Vehicle Operator Profile
Profile Verification
Nuclear Background Verification

All provide in-depth coverage of employment history for five years or the time period you specify. Key areas of focus are job experience, performance, absenteeism, eligibility for rehire, special training or skills, reputation for honesty, health, and alcohol or drug abuse problems. We even include a search of state felony and misdemeanor records.

If you need additional information, our options will almost certainly cover what you require. We can handle residence, reference, school transcript, workers' compensation, motor vehicle, police, military, litigation, and bankruptcy checks. For the fastest possible response, our Telephone Clearance option can speed valuable decision support information to you.

→ Persona, from Equifax Credit Information Services, complements our Profile line. With it, you can quickly and easily access credit information. The result is that you can hire with more confidence—especially when filling sensitive positions.

For those with Drug Testing programs, Equifax can handle specimen collections and the associated chain of custody procedures.

THE BEST ANSWERS FROM THE BEST SOURCE HELP YOU MAKE THE BEST CHOICES

With Equifax, we answer your most important questions about applicants. You get complete, timely, and reliable information from the very best source. No one can match our resources, capabilities, and experience in pre-employment services.

You'll find that Equifax can help you realize savings by:

- spotting potential problems before hiring;
- lowering costly turnover;
- reducing absenteeism;
- reducing fraudulent workers' compensation claims;
- reducing internal theft;
- avoiding the costs associated with lower productivity; and
- decreasing the risks involved in negligent hiring suits.

Then, too, finding the best person for each job gives your company a competitive edge. In the "knowledge age," in the "information era," this edge may very well determine the level of success achieved by an enterprise in the 1990s.

Over 14,000 employers in North America know the Equifax difference. They rely on us to do the job right.

We help you meet EEO and legal hiring requirements by providing a consistent system of pre-employment reporting. We fully adhere to the principles stated in the Fair Credit Reporting Act including its accuracy requirements.

Let information from Equifax help you through the pre-employment hiring maze. Make your next turn the right one by contacting your local Equifax representative or calling our Marketing Manager at (404) 885-8000.

The U.S. Chamber of Commerce estimates that dishonesty costs business at least \$40 billion annually. A rule of thumb is that a company can lose 1-2 percent of sales to crime, mostly committed by insiders. Studies have shown, for example, that bank employees steal nine times more money than bank robbers. The best way to slow the rise in employee theft is to avoid applicants who pose a risk. Equifax can help you do so.