

Hire With Confidence

"Frank was one of my best sales people. I just couldn't believe it when he skipped town over the weekend. Left owing two months' rent, and left us minus four personal computers, three printers and several software programs. We had no idea when we hired him that he was having financial problems."

Unfortunately, the author of this quote is not alone! Sad tales of embezzlement, fraud and theft on the part of employees not only abound, they are on the rise.

As you might expect, the companies and departments most vulnerable are those where employees are handling sensitive information, security, money, stocks, bonds and expensive equipment.

Typically, these might be personnel departments, insurance benefits departments, manufacturing companies, service companies, banks, stockbrokers, investment services and private security companies.

ONE WAY TO AVOID SUCH INCIDENTS IS TO AVOID HIRING SUCH PEOPLE.

Needless to say, a person's tendency to lie, cheat and steal doesn't show up on a resume. And in some cases, it's more than an error of omission. The resume itself may be falsified.

A recent study of resumes for a large firm showed discrepancies in 68 out of 100, with an average of two discrepancies per resume. These ranged from incorrect dates of employment and wrong previous salaries to false educational background. And even the 32 remaining weren't telling the truth—just smaller lies!

The employer is indeed vulnerable. And what's made matters worse is that the courts and legislation have tied employers' hands with consumer rights. Frequent law suits have left employers afraid to share employee information with one another.

So how does an employer avoid hiring the wrong person when it's so difficult to get the right information on a candidate?

The Credit Bureau of Baton Rouge has a very good answer.

PERSONA IS A HIGHLY EFFECTIVE TOOL FOR PRE-EMPLOYMENT SCREENING.

Prevention through investigation is really the only protection an employer has. That's why CBI created Persona, a credit report for employment purposes. It's useful not only for pre-employment, but for other employment decisions such as promotions and transfers as well.

Basically, Persona quickly and easily verifies and corroborates employment application information.



CREDIT BUREAU OF BATON ROUGE

But, of course, Persona also yields an applicant's credit history—information which would not appear on an employment application, but which might have an impact on job performance.

Persona reveals information different from that offered in some investigative reports. That's one of the reasons it is so very effective in the development of relevant questions to the applicant during the interview.

For example, an individual's employment application might list only an address in Chicago while that same person's credit report lists a previous address in New York. An employer's question might then be, "Have you always lived here in Chicago?"

Needless to say, conflicting or additional information from the Persona report would not be your basis for a decision. It would simply offer opportunities for further questions and discussions. Even when Persona returns a "no record" message, it can be a tip. The person might be using a different name. And that may mean you need to investigate further.

PERSONA IS SO EASILY ACCESSIBLE.

Employers can access a job applicant's Persona credit report through teletype, by phone or by written request. Firms now communicating with databases outside their companies can access the CBI system through their own personal computers, a modem and specially developed software.

Of course, to access Persona, proper identification, CBI network membership, and a Credit Bureau of Baton Rouge membership are prerequisites.

PERSONA AND THE LAW.

According to the Fair Credit Reporting Act (FCRA), employers can use credit reports for employment purposes when job-relatedness is established.

HIRE WITH CONFIDENCE.

No one has to remind you of the savings in time and money when you can spot undesirable employees before they're hired—when you can eliminate problems before they happen.

Persona is an ideal preventive tool. It can help confirm or refute application information and be a real aid in assessing those traits you're interested in.

Whether your firm hires two or 2,000 people a month, Persona can provide fast, added protection at minimal cost.

To put Persona to work for you, call us at 1 (800) 272-8458, (504) 926-6161 or write us at P.O. Box 1427, Baton Rouge, LA 70821.

What
Isn't
Private?

The poor and
credit-extended
consumers are
unworthy of
employment or
promotion?