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Checklist:

Essential questions to guide your search for the right fraud prevention data and solutions vendor for employment screening

Selecting the right fraud prevention and data solutions partner is critical to enhancing your screening process and **staying ahead of evolving risks.** As experts in identity verification and fraud prevention, we've compiled the essential questions to help you navigate this decision with confidence. Whether you're evaluating capabilities, security, compliance, or support, this checklist will guide you toward finding the ideal vendor **tailored to your unique needs.**

FRAUD & IDENTITY AUTHENTICATION

- ☐ Does the vendor offer identity verification tools **early in the process?**
- ☐ Can they verify candidates' identities **during the application stage** to prevent fraudulent submissions?
- ☐ Can the solution detect **synthetic identities?**
- ☐ Are biometric or **behavioral analytics** tools incorporated?
- ☐ Does the solution leverage **biometric technologies** like facial recognition for added security? Document verification?

INNOVATION, COMPLIANCE & FUTURE-PROOFING

- ☐ Does the vendor keep up with **emerging fraud trends?**
- ☐ Are they **consistently updating** their solutions to stay ahead of evolving fraud techniques?
- ☐ How does the vendor's solutions help ensure **compliance with regulations** such as FCRA, GDPR or other local or national laws?

DATA QUALITY & ACCURACY

- ☐ Does the vendor use **multiple data sources** to verify identities?
- ☐ Do they cross-reference IDs with **government records and documents,** Social Security numbers and address histories?
- ☐ **How frequently** is the data updated to reflect changes or new risks?
- ☐ Do they provide **insights** into the data coverage across regions or industries?

TURNAROUND TIME & REPORTING

- ☐ What is the **average turnaround time** for identity verification and fraud checks?
- ☐ Does the vendor provide **detailed reporting** on identity checks?

FRAUD & IDENTITY AUTHENTICATION

☐ **Does the vendor offer identity verification tools early in the process?**
Early-stage verification tools prevent fraudulent applications from progressing, saving time and resources. Ask if the vendor offers fraud prevention and identity verification tools at different early stages of the hiring-preemployment process (e.g. identity verification checks at the point of application submission).

☐ **Can they verify candidates' identities during the application stage to prevent fraudulent submissions?**
Verify whether the vendor uses methods like document verification or knowledge-based authentication (KBA) of passive authentication methods during initial candidate screening to flag potentially fraudulent submissions.

☐ **Can the solution detect synthetic identities?**
Synthetic identities, created using a mix of real and fabricated information, are a growing fraud risk. Ask whether the solution can identify anomalies that signal synthetic identity fraud.

☐ **Are biometric or behavioral analytics tools incorporated?**
Evaluate whether the vendor uses advanced tools like behavioral biometrics (mouse movements, typing patterns) to strengthen fraud detection without adding friction for legitimate candidates.

☐ **Does the solution leverage biometric technologies like facial recognition for added security? Document verification?**
Biometric tools such as facial recognition or liveness detection can enhance the verification process. Confirm whether these tools are part of the solution and how they comply with privacy laws. Lastly, ask if the vendor can validate government-issued documents (e.g., driver's licenses, passports, and visas) to confirm authenticity and reduce fraudulent submissions.

INNOVATION, COMPLIANCE & FUTURE-PROOFING

☐ **Does the vendor keep up with emerging fraud trends?**
Fraud methods evolve rapidly. Inquire whether the vendor monitors and adapts to emerging fraud risks, such as synthetic identity fraud or AI-generated fake documentation.

☐ **Are they consistently updating their solutions to stay ahead of evolving fraud techniques?**
Ask about the vendor's innovation roadmap and frequency of solution updates. Look for a commitment to staying ahead of the curve through new technology adoption.

☐ **How does the vendor's solution help ensure compliance with regulations such as FCRA, GDPR, or other applicable laws?**
Compliance with global and regional laws is critical. Confirm that the vendor's processes adhere to regulations like the Fair Credit Reporting Act (FCRA) in the U.S. and the General Data Protection Regulation (GDPR) in Europe. Ask how they manage data privacy and secure consent.

☐ **Is the vendor's solution scalable and adaptable to future needs?**
As business needs grow, the vendor's solution should scale accordingly. Assess whether they offer flexible solutions that can adapt to changes in workforce size, geographic reach, or regulatory environments.

DATA QUALITY & ACCURACY

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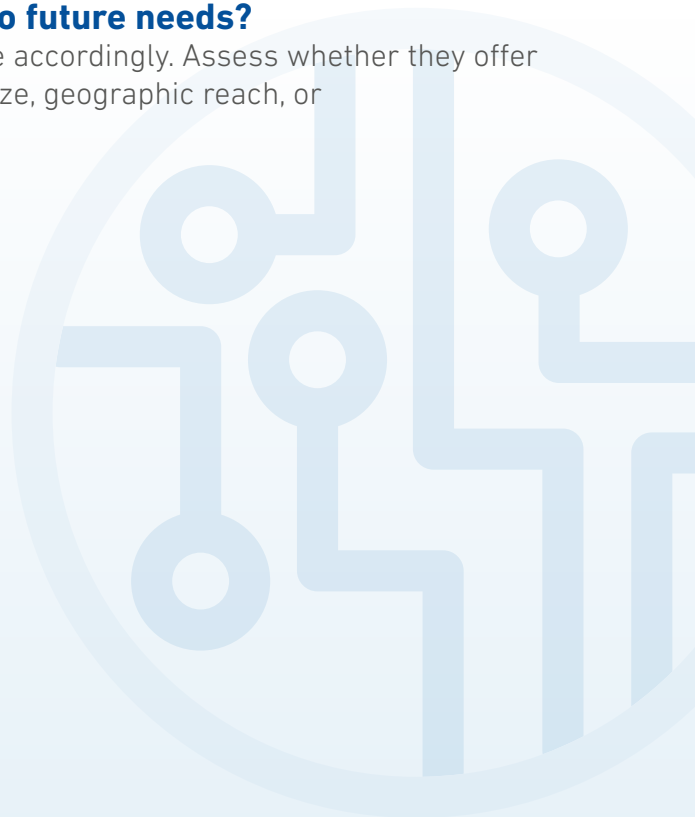
☐ **Does the vendor use multiple data sources to verify identities?**
Ensure the vendor integrates or leverages data from various reliable sources, such as credit bureaus, public records, utility bills, and other authoritative databases. Multiple data sources improve verification accuracy and reduce false positives.

☐ **Do they cross-reference IDs with government records, Social Security numbers, and address histories?**
Ask if the vendor's system validates identity information (e.g., SSN, driver's license, or passport) by cross-referencing government and authoritative data sources. This reduces the risk of identity manipulation or errors during the hiring process.

☐ **How frequently is the data updated to reflect changes or new risks?**
Data must be regularly updated to account for address changes, name changes or newly issued IDs. Ask how often their databases are refreshed to ensure timely and accurate results.

☐ **Do they provide insights into the data coverage across regions or industries?**
Check if the vendor's data solutions offer comprehensive geographic and industry-specific coverage. This ensures consistency and compliance across jurisdictions for global or regional hiring.

TURNAROUND TIME & REPORTING

○ **What is the average turnaround time for identity verification and fraud checks?**
Fast, confident results are crucial to avoid delays in the hiring process. Assess the vendor's average response and turnaround times and solution integrations to ensure streamlined and expedited timelines.

○ **Does the vendor provide detailed reporting on identity checks?**
Comprehensive reporting enables employers to understand the outcomes of identity checks and fraud detection. Ask whether the reports include clear explanations, risk flags, and actionable insights.

Experian's fraud and identity verification solutions offer **comprehensive protection against employment fraud.**

With access to data on millions of consumers, **our tools can offer a holistic view of a candidate's risk profile to reduce exposure to fraud.** To learn more about how our solutions can secure your hiring process, **click here** to explore our fraud solutions.

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For background screening companies striving for reliability, compliance and efficiency in employment screening, **Experian stands as the premier provider of data-driven solutions.** Our data and verification solutions and actionable insights are designed to empower businesses to **hire confidently and make well-informed decisions quickly.**

Visit us online to discover how we can **enhance your preemployment screening process** — from access to credit reports, income verification and employment history validation.

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