
RHR Information Services, Inc.

September, 2004 – 10505 Wayzata Blvd., Suite 200, Mtna., MN 55305 • Tel (952) 545-3953 • Fax (952) 545-3973 • www.rhris.com



another busy season has past. As a service provider our goal is to assist in making your

screening operations as smooth as possible. We have improved our website by creating a hyper link to all joined applications. If you have Internet access, feel free to visit us at www.rhris.com. We would like to also thank everyone for their cooperation during this busy season. **THANK YOU!!**

Legislative News

The Fair and Accurate

Credit Transactions Act (FACTA) was signed nine months ago. Final provisions are now wrapping up. It is time to take a look at how this will affect screening and reporting procedures. All though the act is in full effect it is subject to regulations currently being outlined that may expand and clarify many of its provisions and detail how to comply with them.

Procedures to look at closely will involve reports containing fraud alerts and blocked data.

When accepting an application, your organization will want to examine and determine what procedures will be taken when an applicants report is flagged due to identity theft. Your utmost concern will be confirming you are dealing with the correct person and developing steps to insure this, especially with online applications.

If the applicant has been subjected to identity theft the information in their file claimed as

fraud will be blocked and will not be available for viewing. This may cause you to adjust your procedures when making a leasing decision based on blocked information. We urge you to pre-screen prospective residents.

Most of our commonly used packages include a social security fraud alert product, however if you are not currently receiving this product or are not sure if it is included in your package, please contact our office for assistance.

FTC (Federal Trade Commission) is also concerned about information reported after the fraud has been discovered.

They have developed a notice known as “605B” to notify anyone who may have furnished information about that person. For example if you supply information to a Consumer Reporting Agency and that person claims the information is incorrect due to identity theft, you’ll get a 605B notice stating the information was blocked. It is then your responsibility not to report that same information to any other reporting agencies. This notice is geared to reduce “re-pollution” which occurs when information resulting from fraud or identity theft is passed along after the fraud has been discovered. This also includes any debt you or a third party may be collecting. Once a 605B is received you will need to direct all third parties to stop their collection efforts.

Enhancements

We have experienced several format changes this season because we are

committed to growing with the industry to meet all screening needs. We are planning to release a completely new platform for our criminal reporting to simplify this area September 30, 2004. Unfortunately this change will cause us to eliminate the use of our software. The software was designed in 1994 and has limitations caused by outdated programming. We will continue to expand our website and urge website access to Internet users. If you would like information on how you can access your account through the website please contact us.



RHR would like to introduce team members...Robyn and Tess.

Robyn has been with RHR close to a year and a half. She has taken on many responsibilities with her new position as a quality control analyst. She enjoys working with such a close team and feels her position makes a positive difference in quality of reports.

Tess is going on her 4th year with the company. She assists with managing criminal record search orders and enjoys the investigation aspect of her position. She is newly married and works part-time in retail.