

## **Permissible Purposes for Consumer Reports**

ADP Screening and Selection Services is a consumer reporting agency as defined by the Fair Credit Reporting Act (FCRA). Under the FCRA, a consumer reporting agency may provide a consumer report for the following permissible purposes:

- In response to a court order or federal subpoena.
- In accordance with the consumer's written instructions: a consumer reporting agency may furnish a consumer report when the consumer provides the reporting agency with written instructions to do so.
- Credit transactions: a consumer reporting agency may provide a consumer report in connection with a credit transaction involving the consumer and involving the extension of credit to, or review or collection of an account of the consumer.
- Employment purposes: a consumer reporting agency may provide a consumer report for the purpose of evaluating a consumer for employment, promotion, reassignment or retention as an employee.
- Underwriting insurance: a consumer reporting agency may provide a report to be used in connection with the underwriting of insurance involving the consumer.
- License or benefit eligibility: a consumer reporting agency may provide a consumer report in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality when required by law.
- Potential investor or current insurer: a consumer reporting agency may provide a consumer report to a potential investor or servicer, or current insurer in connection with the valuation of or assessment of the credit or prepayment risks associated with an existing credit obligation.
- Other legitimate business need: a consumer reporting agency may provide a report to a person with a legitimate business need in connection with a business transaction that is initiated by the consumer, or in order to review an account to determine whether the consumer continues to meet the terms of the account.
- Child Support Agencies: a consumer reporting agency may furnish reports in response to a request by the head of a state or local child support enforcement agency or to an agency administering a state plan to set an initial or modified child support award.

ADP Screening and Selection Services primarily offers background screening reports for employment purposes. Please contact ADP Screening and Selection Services if you are unsure about whether it offers reports that are suitable for the purpose for which you seek them.