



Panel Background Check User Guide



SecurTest, Inc.
2500 Daniells Bridge Road
Building 200, Suite 1-B
Athens, GA 30606
(800) 445-8001
panel@securtest.com
www.securtest.com



Table of Contents	
Section	Page
SecurTest Website Login Instructions	3 - 4
Ordering a Panel Background Check	5 - 9
Viewing Reports Online	10
Using Your Panel Background Check Results	11
iReviewNow – The Missing Piece of the Background Screening Puzzle	12 - 14

SecurTest Website Login Instructions

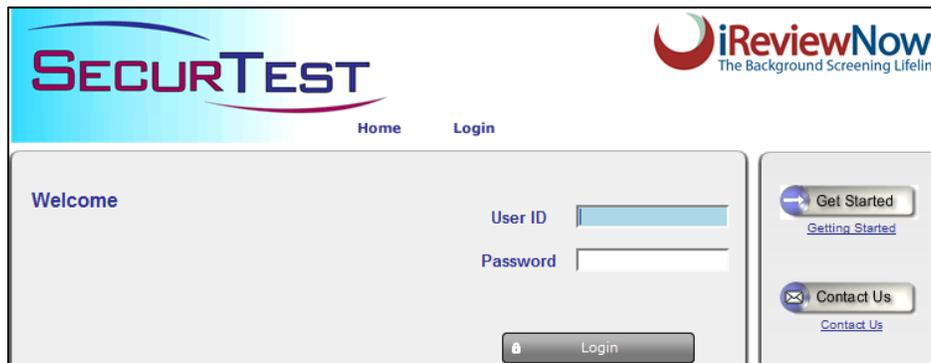
Important Notice: You will receive a User ID and Password via email for the SecurTest website to order and view your background report(s). Passwords can be changed after your initial login. Please maintain your User ID and password in a secure location.

PII (personal identifiable information) such as SSNs or DOB will never be transmitted through email or sent in background reports.

1. Go to www.securtest.com
2. Click “See Reports” in the top right corner.



Enter your case-sensitive User ID and password on the login page. When finished, click “Login.”



The image shows the SecurTest website login page. At the top left is the SecurTest logo. To the right, it says 'iReviewNow® The Background Screening Lifeline'. Below this are links for Home and Login. The main content area features a login form with fields for 'User ID' and 'Password', a 'Login' button, and links for 'Get Started' and 'Contact Us'.

3. You can create a password of your choice by selecting “Change Password” under “User Information” at the bottom of the home page



SECURTEST

iReviewNow[®]
The Background Screening Lifeline

Home Admin Request Results Status Logout

Thank you for using SecurTest, Inc.!

Messages and Notifications -

View Messages

New Messages (0) / Previously Read (0)

View Orders In Draft Mode

Results Quick-Search -

Last Name

First Name

SSN - -

Reference

Requestor

Find

User Information -

Edit Profile

Change Password

Please disable your popup blocking software to use this application
[click here for more information](#)

General Information

Welcome to SecurTest and the exclusive patented iReviewNow System.

Click the link below to open a new Consumer Authorization, which must be executed by each individual/consumer that will require a Background Check. You may also use your custom SecurTest Consumer Authorization.
[Click here for the Authorization.](#)

For California consumers: This report does not guarantee the accuracy or truthfulness of the information in regards to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the subject of the report. If the consumer seeks to obtain a copy of this report or to review his or her file, we will provide the consumer a written notice in simple, plain English and Spanish of his or her right to receive all disclosures required by California law.

Consumers have the right under Section 1786.22 of the California Civil Code to contact SecurTest during normal business hours to obtain copies of their file.

SecurTest also uses the patented iReviewNow.com System, which is the only invention designed to help consumers (subjects of background reports) obtain real-time access to their files (reports), dispute inaccuracies (if any), explain information that may negatively impact an employer or other user of our reports, and explain steps they have taken to improve themselves since the reported negative life-event. Go to www.iReviewNow.com for more information. [Click here to go to iReviewNow.](#)

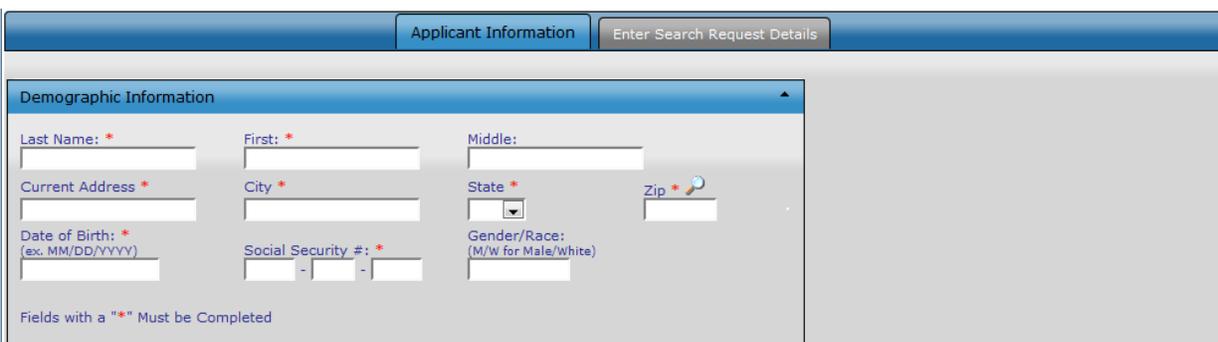
Please Note: If you have issues with your User ID and/or Password, please email panel@securtest.com or call 1-800-445-8001 (International Toll Free) for assistance.

Ordering your Panel Background Check

1. Before ordering a background report, you must complete and sign the SecurTest Consumer Authorization form (this will be provided to you via email along with your login credentials).
2. You will need the following information to submit a Panel Background Check request:
 - A. Name
 - B. Address
 - C. Date of Birth
 - D. Social Security Number (or government issued ID if the candidate does not have a SSN)
 - E. **Contact Telephone Number** (preferably a cell phone number)
 - F. **Email Address** (if available)
 - G. SecurTest Consumer Authorization form (“iReviewNow Agreement”) (completed and signed by the subject of the background check)
3. We recommend saving the completed forms as PDFs (.pdf) and submitting them through the Document Management feature (described below). Other file types or delivery methods may delay processing the report.
4. Log in to the SecurTest website and click “**Request**” near the top of the page to order reports.

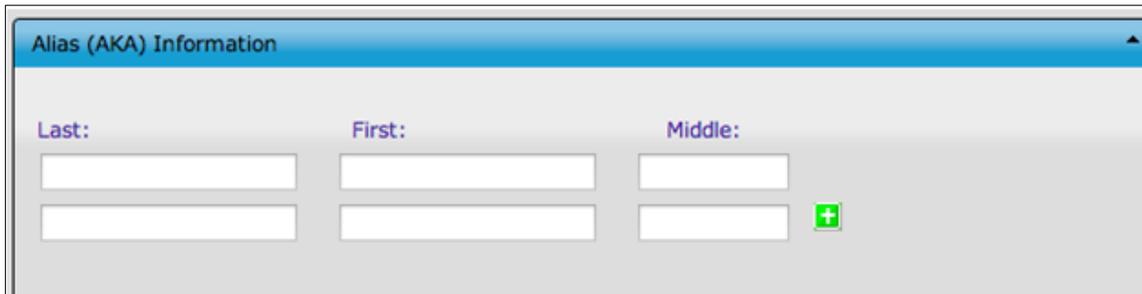


5. Enter your information in the appropriate fields



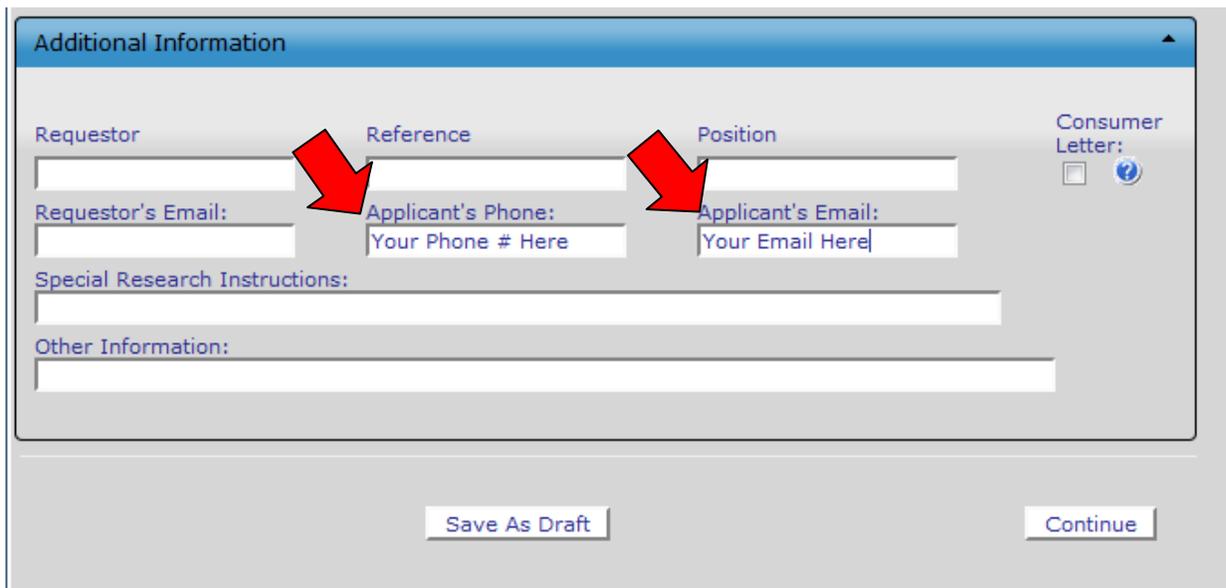
6. Alias (AKA) Information

- Enter maiden names or other aliases you have used into the “**Alias (AKA) Information**” section. Leave these fields blank if you do not know of any alternate names. Click the Green  button to enter additional names.



7. Additional Information ****Important****

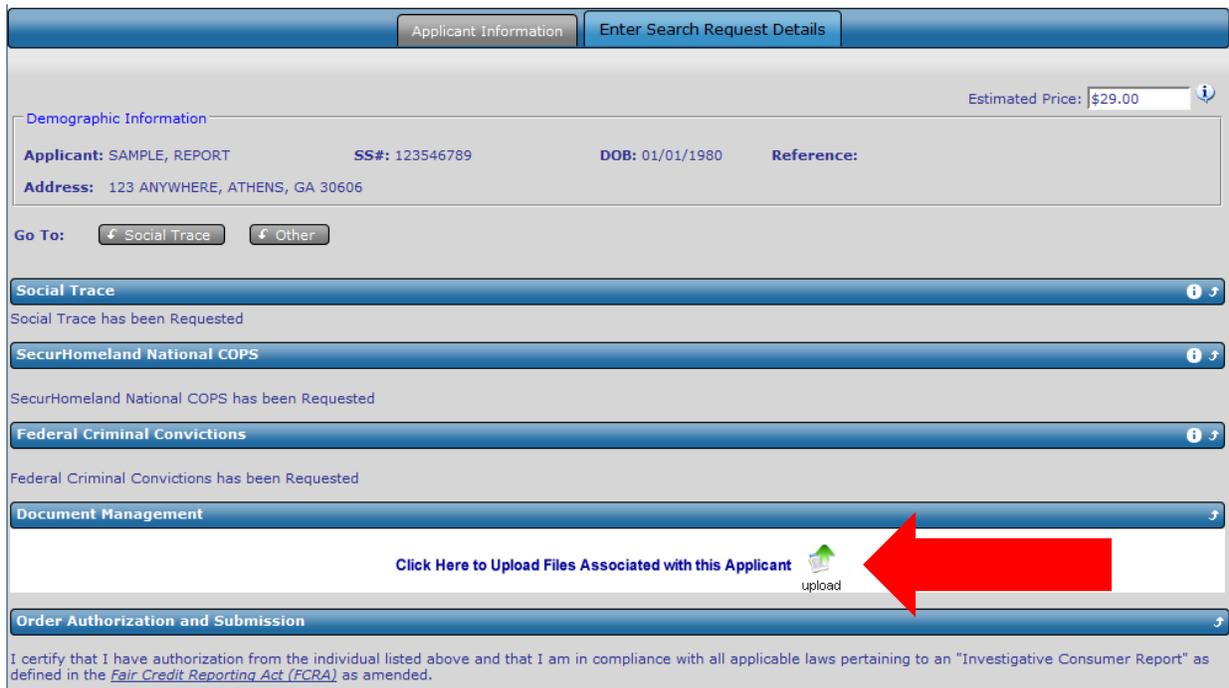
- It is extremely important that you enter your **phone #** and **email** into the “**Additional Information**” section as they will allow us to notify you that the background report is ready for viewing. Free email addresses can be obtained from providers such as www.gmail.com, www.yahoo.com, and many others.



8. Click “Continue”

9. Uploading the Disclosure and Authorization Form

- a. The SecurTest Consumer Authorization form must be submitted before any research can be conducted. This form gives us your permission to conduct a Background Check.
- b. Click “Click Here to Upload Files Associated with this Applicant” under “Document Management”



The screenshot displays the iReviewNow web application interface. At the top, there are two tabs: "Applicant Information" and "Enter Search Request Details". Below the tabs, the "Demographic Information" section is visible, showing fields for Applicant (SAMPLE, REPORT), SS# (123546789), DOB (01/01/1980), Reference, and Address (123 ANYWHERE, ATHENS, GA 30606). An "Estimated Price" of \$29.00 is also shown. Below this, there are buttons for "Go To: Social Trace" and "Other". The "Social Trace" section is expanded, showing "Social Trace has been Requested". The "SecurHomeland National COPS" section is also expanded, showing "SecurHomeland National COPS has been Requested". The "Federal Criminal Convictions" section is expanded, showing "Federal Criminal Convictions has been Requested". The "Document Management" section is expanded, showing a link "Click Here to Upload Files Associated with this Applicant" with an "upload" icon. A large red arrow points to this link. Below the "Document Management" section, there is a section for "Order Authorization and Submission" with a disclaimer: "I certify that I have authorization from the individual listed above and that I am in compliance with all applicable laws pertaining to an 'Investigative Consumer Report' as defined in the Fair Credit Reporting Act (FCRA) as amended."

- c. This will take you to the File Upload page. Click “Browse” to locate the scanned Authorization on your computer or server. Upload a PDF copy of the signed consumer authorization form.

File Upload

File Attachments

Click the **Browse** button to select a file for upload.

File 1 :	<input type="button" value="Browse..."/>	No file selected.	Description 1 :	<input type="text"/>
File 2 :	<input type="button" value="Browse..."/>	No file selected.	Description 2 :	<input type="text"/>
File 3 :	<input type="button" value="Browse..."/>	No file selected.	Description 3 :	<input type="text"/>
File 4 :	<input type="button" value="Browse..."/>	No file selected.	Description 4 :	<input type="text"/>
File 5 :	<input type="button" value="Browse..."/>	No file selected.	Description 5 :	<input type="text"/>

Total files you can upload: **5**
Total allowed upload size: **10 MB.**

Instructions

Note: You are required to select at least one valid file and enter an associated description to successfully complete the attachment process and submit the form.

Files not containing an extension, or with an extension that appear to be potentially dangerous will not be uploaded.

[List of Blocked Extensions](#)

- d. Once you have attached the Authorization form, enter a brief Description (i.e. “Consumer Authorization”)
- e. Click “Submit” to securely transmit your SecurTest Consumer Authorization form along with your request for the

10. In order to provide the affordable price of \$29.00 per Panel Background Check, you must enter payment information by selecting “Use alternate credit card for this payment.”

Order Authorization and Submission

I certify that I have authorization from the individual listed above and that I am in compliance with all applicable laws pertaining to an "Investigative Consumer Report" as defined in the *Fair Credit Reporting Act (FCRA)* as amended.

Payment Information

Enter Payment Information

Payment For	Total
Background Screening Order	\$29.00 USD

Credit Card Information

Use credit card on file
 Use alternate credit card for this payment

Card Information	Billing Address
<p>Company: <input type="text"/></p> <p>* First Name: <input type="text"/></p> <p>* Last Name: <input type="text"/></p> <p>* Card Number: <input type="text"/></p> <p>* Exp Date: <input type="text"/> / <input type="text"/></p> <p>* Security Code: <input type="text"/></p>	<p>* Street Address: <input type="text"/></p> <p>* City: <input type="text"/></p> <p>* State: <input type="text"/></p> <p>* Zip Code: <input type="text"/></p> <p>Phone: <input type="text"/></p> <p>* Notification E-mail: <input type="text"/></p>

<input type="button" value="Agree and Submit Order"/>	<input type="button" value="Save As Draft"/>	<input type="button" value="Do Not Agree and Cancel Order"/>
---	--	--

ATTENTION: Please Click the "Agree and Submit Order" Button Above Only Once ... Multiple Clicks may Result in Duplicate Orders ... An Order May Take 1 to 2 Minutes to Process

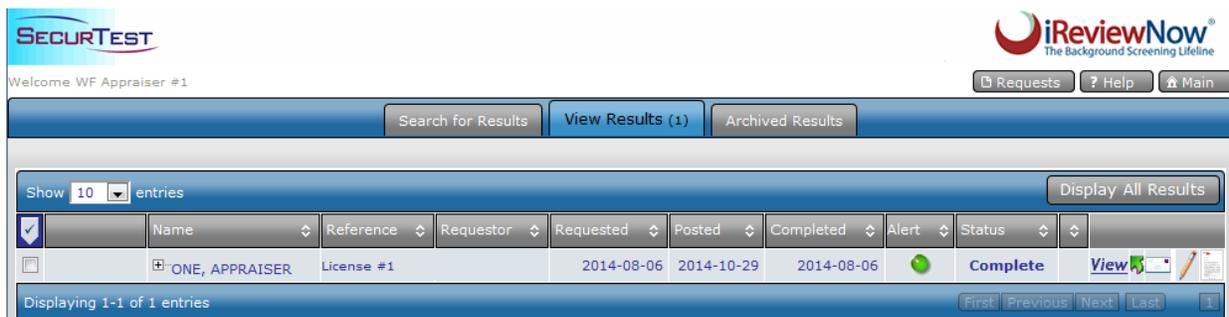
PLEASE NOTE: Our system is only able to accept **Visa** and **MasterCard** through the website.
We do not offer monthly invoicing option for this program

Viewing Reports Online

1. **Completed Reports:** After logging into the website, completed reports may be viewed by utilizing the “**Results**” tab near the top of the screen.



2. Under the “Results” tab you will see a list of reports that have been added to the website for your review under the “**View Results**” tab.



3. Click “**View**” on the right side of the screen to view and/or print the full report in a PDF format. You may also print the background report by selecting the box to the left of the Name and then clicking “**Print All Selected**” below the list results.

NOTE: POPUP BLOCKERS WILL SOMETIMES PREVENT OPENING REPORTS. BE SURE securtest.secure-screening.net IS ALLOWED TO OPEN POPUPS

Reminder: Reports will not contain full Social Security Numbers or Dates of Birth.

4. If you are unable to view reports using the “View” button, you can click the [+] next to the candidate’s name to view the entire report as plaintext.

Using Your Panel Background Check Results

Please use the following steps and guidelines upon receiving the results of a background check.

1. Pass / Eligible Results:

- If you receive a “Pass” or “Eligible” result for a report, you do not need to take any further action. There was no information discovered in the background check that would disqualify you for access or participation with Wells Fargo.

2. HR Review Results:

- Candidates with a status of HR Review meet the criteria established by Wells Fargo for the specific package ordered; **HOWEVER**, information was located during the course of research which may be of concern for individuals working in sensitive areas and was provided for your internal risk mitigation strategies.

3. Fail / Ineligible Results:

- Where a Panel Background Check is adjudicated as “Fail” or “Ineligible,” that means that there was a criminal history uncovered during the background investigation that disqualifies you from access or participation in the Panel Background Check program. In the event your report has disqualifying criminal history, you may reach out to your point of contact at Wells Fargo to see if there are any additional steps you can take.
- If a candidate receives a derogatory, adverse, or potentially adverse result from a background check that negatively impacts your hiring, retention, or access control decisions, please follow the below **Pre-Adverse Action** and **Post-Adverse Action** sections as well as the iReviewNow section to ensure compliance with the SecurTest User Agreement, FCRA, EEOC, and other state and federal laws. Feel free to reach out to a member of our team at panel@securtest.com or (800) 445-8001 if you have any questions or concerns.

iReviewNow – The Missing Piece of the Background Screening Puzzle

New FCRA and EEOC mandates along with other federal and state laws or regulations make using iReviewNow a critical aspect of your background screening program. iReviewNow is the only patented background screening solution that will help ensure you are compliant with these rules. The following section will help you understand iReviewNow.



TRANSPARENT

iReviewNow is the only system that allows candidates to see their report (pass or fail) at the same time as you. This step allows candidates the crucial opportunity to dispute any inaccuracies before adverse hiring decisions are made or provide context and rehabilitation history in accordance with the EEOC mandates.

ACCURATE

When background reports identify adverse or potentially derogatory information, candidates are able to see exactly what has been found as our system notifies them through text messages and emails to review their results. They can then dispute any inaccuracies or misidentification of criminal records securely online at www.ireviewnow.com/go

Reporting mistakes often lead to a candidate being passed over for a job in favor of other candidates. These unfair and now illegal hiring practices have led to the new EEOC and FCRA guidelines and multi-million dollar lawsuits against employers and their background screening providers.

The iReviewNow process is interactive with candidates as they are able to add details in the report to explain any potentially negative information. This allows the candidate to give context to their past by telling their side of the story and demonstrating what self-rehabilitative steps they have taken since the event occurred.



RELIABLE

When you have the 360-degree view of the candidate, you can make fully informed hiring decisions. This mitigates, if not eliminates, your risk of making discriminatory hiring decisions and negligently hiring unfit candidates that do not meet your criteria. SecurTest's quality background screening programs, with Accuratized[®] reporting powered by iReviewNow, protect candidates' legal rights and ensure employers' hiring practices comply fully within EEOC and FCRA regulations.

HOW IREVIEWNOW WORKS

The iReviewNow Agreement found on the Consumer Authorization form is filled out by the candidate prior to the background check request. After the request has been processed, a copy of the report is made available to the candidate at iReviewNow.com and he or she will receive a text message, email notification, or will be notified by you that the report is complete. The candidate can then login to the SecurTest website with a unique User ID and password to review the report and answer the user-friendly iReviewNow questions ensuring transparency, fairness, and accuracy. If he or she does not create an online login account, we will transmit a copy of the background report to the candidate's provided email address. The report will not contain any PII information such as Social Security Numbers or Dates of Birth which mitigates misuse of the report or identity theft concerns.

If the candidate would like to dispute any item in the report, iReviewNow will instantly alert you and will instantly trigger our reinvestigation of the disputed item(s). Though the FCRA provides 30 days to complete the investigation, SecurTest finds this unacceptable as positions are usually filled during this period. Our average reinvestigation time is one business day which will allow you time to wait for our results before making any final decisions regarding the position. This will also help to eliminate claims of damages by the candidate. We will instantly transmit the reinvestigation results to the subject upon completion.

iReviewNow allows the subject to provide context for the adverse information. The EEOC guidelines expect employers to allow candidates to present themselves in the most favorable light. iReviewNow also allows the candidate or employee to provide what the EEOC and FCRA define as "self-rehabilitation" information and evidence. Candidates can explain the proactive steps taken to rehabilitate themselves since the derogatory event such as changing their behavior and improving their qualifications thus giving you a 360-degree view of the "whole person." Though you have the final authority to determine the best and most qualified candidate for the position, you will have more than a stark black-and-white background report—you have additional information, often known only by the candidate.

Example: A person with a conviction for writing a bad check can explain the circumstances that resulted in the conviction. A person can tell you what he or she have done to improve themselves since the conviction such as completing or continuing their education, community service, or other positive behaviors that demonstrate their efforts toward rehabilitation. Candidates can upload documents that may help support their commentary.

Your applicants are often your existing customers and your best advocate in your community and beyond. We treat your applicants with respect and dignity and allow them to see their report at the same time as you. This ensures that candidates and employees continue to see your organization as being fair, transparent, and committed to reporting the highest standards. Clients that use iReviewNow are using the only patented solution that ensures compliance with state and federal laws, guidelines, and mandates. iReviewNow is the solution that protects your organizational brand by ensuring accuracy and transparency.

Contact us today and discover the iReviewNow difference!

(800) 445-8001 panel@securtest.com

© 2014 SecurTest, Inc. All rights reserved. SecurHomeland, iReviewNow, Accuritized, SecurTest, and Getting the Most Accurate Information with Our Exclusive 360 ° Degree Process is a registered trademark of SecurTest, Inc.

U.S. Patent No. 7,979,908 and 8,646,101 are the patents of Steven C. Millwee, as assigned to licensed users, including SecurTest, Inc. and iReviewNow LLC.