

**Accuratized<sup>®</sup>**

Background Screening Services

**SECURTEST**

**HRO** TODAY Baker's Dozen  
Customer Satisfaction Ratings



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## Corporate Background

Founded in 1978, SecurTest has over 40 years of background screening experience. Headquartered in Panama City Beach, Florida, our company performs county, state, and federal criminal conviction record searches and verifications for all fifty states and all US territories and is relied on the U.S. Military for Accuritized Background Reports<sup>®</sup>.

HRO Today named SecurTest, Inc. the number one background-screening provider due to our key differentiators two consecutive years, the first in its history.

## Innovation Created from Challenges

The challenges of inaccurate consumer or background reports and the lack of transparency have created unprecedented litigation and internal costs impacting consumer reporting agencies, background screening providers, credit agencies, and employers, among other users of consumer reports. The multi-million dollar settlements over claims of violating the FCRA has impacted CRAs and their clients, where in each instance the information being reported proved to be inaccurate. The financial impact on consumers and users of these consumer reports, such as employers, financial institutions, and insurance companies have seen this “new tobacco-type class-action litigation”, according to industry and legal experts, reach critical mass that calls for an innovative solution that “equally protects” consumers, CRAs, information providers, enterprises, and employers.

- Applicants, employees, vendors, contractors, and sub-contractors, among others, rely on the accuracy of their background reports for employment.
- Consumers rely on the accuracy of credit records in the daily finances.
- Consumers rely on the accuracy of medical and insurance records to receive fair ratings for a host of insurance related products.

**Steven C. Millwee, CPP, the past president of ASIS International, and a leading expert witness in background screening, negligent hiring, and security saw the problem and created the solution, iReviewNow<sup>®</sup>. While many said no patent would ever be issued, Millwee’s invention has been granted three U.S. patents.**

## TRANSPARENT

The patented iReviewNow system is fully FCRA and EEOC compliant and is the only system that sends the consumer a copy of his or her background report—pass or fail—simultaneous to when you receive it. This step allows consumers the crucial opportunity to dispute any inaccuracies in their report before adverse hiring decisions are made.



## **Accuritized**<sup>®</sup>

When background reports identify adverse or potentially derogatory information, consumers are able to see exactly what has been found, as our system sends them a text message and an email to securely login to iReviewNow. They can then dispute any inaccuracies or misidentification of criminal records securely online. Reporting mistakes too 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 new EEOC guidelines and

multi-million dollar FCRA lawsuits against employers and their background screening providers. The process is interactive with consumers, who authenticate their reports to ensure accuracy and completeness. An option feature for clients is the Individualized Assessment feature. It allows the candidate to add additional details in order to make their reports accurately reflect true events, provide context to negative or derogatory information that is

accurate, and provide self-improvement steps in accordance with EEOC guidelines and several laws. The subject can also upload documents or identification in support of a dispute or the Individualized Assessment section. **iReviewNow provides the missing piece of the puzzle.**

## RELIABLE

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

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*iReviewNow gave us important context. We weighed the conviction history, facts of the crimes, and her rehabilitation efforts and concluded that she deserved a second chance.*

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## THE FULL STORY

iReviewNow is the only dispute system that gives applicants a voice and employers the full picture of a person's criminal record. In one instance, a nurse used iReviewNow when her background check revealed three convictions for writing bad checks. Her background report included her story:

*"I picked up groceries, my dry cleaning, and paid for childcare by writing three checks. When I got home, my apartment was empty. My husband had not only abandoned me, but he had also cleaned out our joint checking account. Two weeks later, I was arrested for writing bad checks. Embarrassed and broke, I went to court and pled guilty. I paid the fines and made restitution for the worthless checks. I never hired an attorney, as clearly I had written the checks, though I did not know there was no money in the bank to cover them. I didn't know about first offender programs and ended up with a criminal conviction record for the world to see."*

iReviewNow allowed her to document her rehabilitation and explain why the employer should consider her despite her conviction record. She wrote:

*"I went back to school and became a nurse. I took responsibility for my actions and have used the experience to help teach my daughters and others about personal accountability. I have no other criminal history, it has been over five years since my mistakes, and I have been employed full-time working in patients' homes, receiving outstanding reviews from my employers, patients, and their families. "*

SecurTest investigated and found in the divorce filings verification that the nurse had informed the court of her husband taking the money from their joint account. It also confirmed that she paid the fines and restitution as she had claimed. The new employer hired the nurse. The HR VP said, "iReviewNow gave us important context. We weighed the conviction history, facts of the crimes, and her rehabilitation efforts and concluded that she deserved a second chance."

### AT A GLANCE:

- Ensures the claims for damages by consumers are mitigated, if not eliminated
- Ensures the report belongs to the consumer or applicant
- Ensures the report is accurate or immediately identifies misinformation
- Uncovers self-disclosures about the accuracy of the consumer information
- Allows consumers to give positive reasons they should be considered for employment or authorized access despite derogatory information. You comply with the EEOC mandate to provide context to the consumer's background and protect your business's needs.
- Allows applicant to identify misinformation before adverse hiring decisions can be made, preventing EEOC or FCRA disputes.
- Under its patent, held by SecurTest, iReviewNow is the only system that can conduct online consumer report disputes, including disputes initiated via email or any other means.

- ◆ Provides a real-time, interactive verification system that authenticates criminal convictions, adverse credit histories, insurance, and other background, consumer, and archived or researched data used to screen applicants, employees, volunteers and consumers delivering assurance that Users and the consumers have the most reliable instantly usable information.
- ◆ The iReviewNow proprietary customizable questionnaire using the powerful SecurTest System allows the best "first source" – applicants/consumers – to instantly authenticate their data without the delays.
- ◆ The applicant and consumer instantly and securely receives a copy of their consumer report at the same time as the User or employer, resulting in the unique patent pending iReviewNow providing these additional key benefits:

1. Ensures the claims for damages by consumers are mitigated, if not eliminated.
2. Ensures the consumer authorized the report, which mitigates unauthorized access.

3. Ensures the report belongs to the consumer or applicant.
  4. Ensures the report is Accuritized<sup>®</sup> or immediately identifies misinformation with specificity.
  5. Uncovers self disclosure or admissions about the accuracy of the consumer information.
  6. Allows applicants to save face and withdraw his or her application; stopping the reinvestigation process.
  7. Allows an applicant to continue employment or consumer consideration with dignity.
  8. Allows applicants to give positive reasons he or she should be considered despite derogatory information for employment, insurance or credit despite adverse information; thus expanding the potential labor or credit pool and giving the User an insight into the subject's positive efforts to improve.
  9. Allows an applicant to calmly and objectively identify misinformation contemporaneous to the User and before potential preventable claims of damages.
  10. Allows an applicant to explain his or her adverse record without violating certain EEOC guidelines or state laws that give limited exceptions for disclosure.
  11. Applicants mitigate damages by giving an affirmation that by being allowed to answer the questionnaire, correct any errors, offer explanations, and participate in verifying information upfront that they were treated fairly by the User and information provider as the process exceeded immediate accuracy expectations.
  12. Provides an important audit mechanism that demonstrates state-of-the-art regulatory compliance that exceeds expectations and standards.
- ◆ Brings the consumer and applicant to the forefront of self authentication of adverse information becoming the first step in validating data versus conventional reinvestigation methods that cause delay in information delivery
- iReviewNow becomes part of any report whether reports contain adverse information that might impact hiring, selection, retention, insurance, credit or other FCRA or International regulated decisions
  - Applicants answer questions that authenticate their information – making them the First Step in FCRA or other regulatory Compliant Verification
  - Responses instantly usable by User
  - Establishes consistency and fairness
  - Responses returned to the background screening provider who instantly reports to the User



- Reinvestigation of records the applicant claims contain mistakes instantly reportable that reduce the mounting concern that reports contain inaccuracies
- Identifies unauthorized or fraudulent access that mitigates harm to consumers or applicants, as they get immediate remediation
- Enhances and dovetails with other products and services as the iReviewNow patent and copyrights cover the full scope of background or consumer investigations
- Applicants and consumers access their information through the secure iReviewNow system for instant alerts when their information is accessed, with our without their pre-authorization, and Accuritize their reports.



- ◆ Force multiplier giving uniquely compelling competitive advantage
- ◆ Patented copyright protected applicant and consumer authentication process that delivers data instantly to both the applicant / consumer and User
- ◆ Singular unique and pivotal element of credibility and acceptance
- ◆ Proactively anticipates and minimizes unacceptable Federal, State or International legislation that is counterproductive to the balance sheet
- ◆ Establishes a credible database of authenticated records by the applicant and consumer.



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