

CI TIMES



Origin Replaces Protection Plus and Adds a lot More

CI launched Origin in Fall of 2010 as "The New Beginning in Background Investigations". Since then virtually all new clients have started their background investigations with Origin.

Over the last two years we've converted many clients who had been using Protection Plus to Origin. Some clients who were using our SSN & Address Information inquiry in conjunction with our Multijurisdictional Criminal inquiry have also moved to Origin (Origin contains both of those inquiries and runs all names against the Multijurisdictional Criminal data).

Here's why you should convert to Origin today:

First off, what is Origin? Origin is a multidimensional inquiry that combines our Multijurisdictional Criminal inquiry with the known aliases provided from our SSN & Address Information inquiry. With a name, date of birth and SSN, we report the state and the approximate date that the SSN was issued and then run the SSN through the Social Security Administration's Death Master File. Next, we run the SSN trace to obtain a list of alias names, including maiden names. We then use this information to make a final pass through our Multijurisdictional Criminal inquiry in-

stant database on the primary name supplied and all aliases revealed in the SSN & Address Information.

Second, why should you choose Origin and leave Protection Plus behind by upgrading? As you can see in the table below, Origin searches more than twice as many records as Protection Plus. Origin searches more historical data, where Protection Plus is only a seven year search. Origin also includes anti-terrorist data, and most importantly, Origin searches all names against the multijurisdictional data. All for one set price (e.g. there is no per name fee with Origin).

Origin is the best way to start any and all background investigations by validating a subject's identity and personal identifiers, e.g. name(s), date of birth, Social Security Number and address(es). Origin reveals Criminal Information on all names associated with the subject and identifies jurisdictions where it would be prudent to do more thorough criminal, sex offender, and other inquiries.

Start your Background Investigations with Origin by contacting a CI Representative at (800) 284-0906 or info@commercialinvestigationllc.com.

	Origin	Protection Plus
SSN Validation	✓	✓
Address History	✓	✓
Primary Name	✓	✓
Sex Offender Registry (High Level)	✓	✓
Criminal Records (160 Million +)	✓	✓
Criminal Records (354 Million +)	✓	
Death Master Index Search	✓	
Aliases	✓	
Anti-Terrorist Databases	✓	
Depth of Records (7 Years)	✓	✓
Depth of Records (All Available, Average 12 Years)	✓	

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Client Clue

New Forms Effective Jan. 1, 2013

The Consumer Financial Protection Bureau (CFPB) now has primary rule making authority over the Federal Fair Credit Reporting Act. To make this known to consumers, employers and consumer reporting agencies, there were new forms out for the effective date of January 1, 2013.

The forms that changed are:

1. Summary of Rights (for the subject of the background investigation)
2. Notice to Users (for you, our client)
3. Notice to Furnishers (for Consumer reporting agencies (such as CI) and people who regularly furnish information for the background investigations reports)

If you would like more details about this update, please contact us at info@commercialinvestigationllc.com or 800-284-0906.

Due Diligence: Blizzard Mountain

In our most recent issue of CI Times we saw the Giving Thanks City Mission thwart Due's latest attempt at becoming a volunteer by using CI's Volunteer Screening Solutions (VSS) portal service. As you may recall, the portal provided the Giving Thanks City Mission a secure and seamless flow of information to help expedite the background screening process while controlling costs. Commercial Investigations uncovered Due's extensive criminal record and the City Mission was able to keep Due from coming into contact with their vulnerable clientele.

Fast forward to today, Due Diligence has decided to take advantage of the winter season and hit the slopes! Due scoured the classified ads and noticed that Blizzard Mountain Resort was hiring for a ski instructor position.

As an avid skier, Due decided that the position would be a perfect fit. Due was no stranger to navigating black diamond trails and he loves teaching others. Due has a passion for skiing and has been looking for a job for months. Due quickly prepared his resume and presumed that he would be a shoe-in for the position!

Blizzard Mountain Resort has had a longstanding relationship with Commercial Investigations for many years. Human Resources had been using CI's Protection Plus inquiry for all new hires but had recently switched to Origin. Origin is a SSN/Address/Criminal record search all combined into one search. Blizzard Mountain discovered that while Protection Plus was an excellent search, they could get much more for their money with better criminal records by using Origin. Origin contains approximately 194 million more criminal records than Protection Plus and searches all aliases in one search for one price. It was a no-brainer.

Due Diligence excelled in the interview process and it was readily apparent that Due was an expert skier and had a passion for the outdoors. Due was the perfect candidate for the job. Or was he? Human Resources submitted Due's information to Commercial Investi-

gations for a background investigation. Blizzard Mountain was astonished by what they found.

As it turns out, there was a wealth of information that was returned by Origin. Due Diligence has been out of work for quite some time and he recently was arrested for Welfare Fraud in the 3rd Degree, a Class D Felony. In fact, the case is pending in the Albany County Court and his case was adjourned to February 14th, 2013! According to New York State penal law, the monetary amount of public assistance obtained by Due Diligence has exceeded \$3,000. Origin also uncovered a previous conviction for Criminal Possession of a Controlled Substance, a Class A Misdemeanor in 2005. Due spent 60 days imprisoned and had his license suspended for 6 months. Luckily Blizzard Mountain switched to Origin because both court records appeared under his alias, Bad Diligence.

For comparison purposes, CI ran a Protection Plus for Blizzard Mountain and the report returned no records found because Protection Plus only searches criminal records on the subject's primary name. In contrast, Origin searches all aliases for one price which is why the criminal records were found. Blizzard Mountain sent Due a Preadverse Action Notice then followed up with an Adverse Action notice and was able to keep Due off the slopes thereby protecting their customers and the organization.

What will Due attempt next? Stay tuned to find out! To learn more about Origin and other products offered by Commercial Investigations, please contact a CI representative at (800) 284-0906 or info@commercialinvestigationllc.com.

See the comparison of the Origin vs. Protection Plus by viewing the background investigations that CI ran for Blizzard Mountain at: http://commercialinvestigationllc.com/files/Due_Origin_Report_01_2013.pdf and http://commercialinvestigationllc.com/files/Due_Protection_Plus_Report_01_2013.pdf

To be continued...



Meet Due Diligence Last Scene from Due

In the last edition of CI Times, Due attempted to volunteer for the Giving Thanks City Mission. The City Mission has been utilizing CI's Volunteer Screening Solution (VSS) portal. The portal provided the City Mission a great screening solution that helped foil Due's latest attempt at volunteering. The screening portal also gave the City Mission the option of allowing the volunteers to pay for the cost of their own background investigation.

The City Mission was able to protect its vulnerable clientele from coming into contact with Due Diligence, a known criminal and sex offender.

To see Due's past reports, view his page online at: www.commercialinvestigationllc.com/duespage

Read previous issues of CI Times to see the full details of Due's life at www.commercialinvestigationllc.com/newsolder



Inside CI

The team here at CI had a very busy few months, attending events and celebrating the holidays together. You can keep tabs on us every day by visiting our official Facebook page at [facebook.com/commercialinvestigationsllc](https://www.facebook.com/commercialinvestigationsllc). There you'll find pictures of our team, and latest news and happenings around the office.

Murder Mystery Dinner

CI sent staff to this event which benefitted the homeless women and children of St. Paul's Center in Rensselaer. It was a great event and much fun was had participating in the "whodunit."



Holiday Festivities

The CI team celebrated the holidays with a pot luck lunch consisting of a pork roast, turkey, pulled pork mac & cheese, cheese platter, salads, gnocchi, mashed potatoes and cheese cake (notably absent: a shrimp platter). This was followed by a gift exchange and Yankee Swap.

Tour of Stewarts

Stewarts, a long time client of CI, graciously invited several of CI's investigators to its facilities for a tour of the headquarters and factory in December. The team loved watching the process and thoroughly enjoyed the ice cream samples!



Inquiry Spotlight

Origin

Origin starts by taking the subject's Social Security number and running our SSN & Address Information inquiry:

Validates:

- ✓ the subject's disclosed name – criminals are experts at covering up information, including previous names used
- ✓ the proper spelling of the subject's name(s)
- ✓ the subject's disclosed date of birth
- ✓ the subject's disclosed address
- ✓ the disclosed SSN is a SSN issued by the Social Security Administration
- ✓ the subject's disclosed Social Security Number as being associated with the subject

Reports:

- ✓ the state in which the SSN was issued
- ✓ the year or approximate years the SSN was issued
- ✓ additional addresses related to the subject

All names, including subject's primary name as given on their Consent Form, and any additional names (aliases) revealed in the SSN & Address Information inquiry results are then run through our Multijurisdictional Criminal inquiry. With only one inquiry, you comb more than 345 million criminal records. Included in CI's Multijurisdictional Criminal inquiry is our Multistate Sex Offender Registry inquiry which provides sex offender case information. This provides the data you want, the quality you demand and the updates necessary to ensure you get the best possible information.

The addition of Origin allows CI clients to enhance their due diligence by adding another level to their criminal record data searches. However, not all counties, states or departments of correction data are included. Thus, CI does not recommend that clients utilize the Origin inquiry as their only criminal record inquiry but as an enhancement to an already established state, county and federal criminal record package.

Origin is the best way to start any and all background investigations. It is also the best way to validate a subject's identity and personal identifiers, e.g. name(s), DOB, SSN and address(es).

Origin identifies jurisdictions where it would be prudent to do more thorough criminal, sex offender searches, and other inquiries.

Contact CI at (800) 284-0906 or info@commercialinvestigationsllc.com for more information on CI's Origin™ inquiry.

Commercial Investigations LLC

A Licensed Private Investigative Agency

Providing the Proactive Truth in high quality Background Investigations through human intervention with an investigative approach.

Background Investigations

CI provides accurate, timely, cost-effective and fully compliant reports delivered with exceptional client service.

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