

SOCIAL MEDIA BACKGROUND CHECK

Alliance Risk Group - Demo
Date ordered: 09/23/2019
Date completed: 09/23/2019
Report number: 2

CANDIDATE INFORMATION



Nicole Doe
123 1st Avenue
New York, NY 10001
347-123-4567
nicole.doe@gmail.com

EMPLOYMENT

Starbucks, Barista
McDonalds, Assistant Manager

EDUCATION

REPORT SUMMARY

A review of Nicole Doe's publicly available online content was completed by Alliance Risk Group Inc. We confirmed that they maintain accounts and profiles on **Etsy, Facebook, Instagram, and Twitter**. These sites were reviewed for any red flag behavior.

4 flagged hits pertaining to the subject were discovered on the following filters.

Additional information is located on page 2.

- Racism and/or Demonstrations of Intolerance
- ⊙ Potentially Violent Behavior
- Potentially Unlawful Activity
- ⊙ Sexually Explicit Material

■ = flagged content was discovered ⊙ = no flagged content was found

Disclaimer: Social media is ever growing and changing. Alliance looks for **anywhere** that the subject could have public user-generated content. A minimum of two identifiers must be present for identity resolution purposes. The following is a **sample** of the sites that were potentially searched. **THIS IS NOT AN EXHAUSTIVE LIST.**

Facebook	Twitter	YouTube	Pinterest	AskFM	LinkedIn	Instagram	Tumblr
SoundCloud	Foursquare	Etsy	GitHub	Reddit	Quora	Blogger	Flickr

REVIEW OF FLAGGED CONTENT

Hit #1

Source: Facebook

Filter: Racism and/or Demonstrations of Intolerance

Sub-Filter: Potentially derogatory verbiage against or towards a protected group of people

Content Year: 2019

Content Type: Subject generated content

Identifiers: First Name, Last Name, Image, Current Address

Facebook profile page for Nicole Doe. The profile picture is a woman with long dark hair. The name "Nicole Doe" is highlighted with a green box. Below the name are buttons for "Add Friend" and "Message". The "Intro" section shows "Lives in New York, New York" with a green box around the location. A post from Nicole Doe, dated February 9, is visible, containing the text "Who ever said actions speak louder than words has clearly never meet a Hispanic or ghetto black bitch", which is highlighted with a red box. Below the post are buttons for "Like", "Comment", and "Share".

Hit #2

Source: Facebook

Filter: Potentially Unlawful Activity

Sub-Filter: References to theft, fraud, or other unlawful activities

Content Year: 2019

Content Type: Subject generated content

Identifiers: First Name, Last Name, Image, Current Address

The image is a screenshot of a Facebook profile for a user named Nicole Doe. The profile header shows the name "Nicole Doe" and a search icon. Below the header is a profile picture of a woman with long dark hair, smiling. To the right of the profile picture is the name "Nicole Doe" and buttons for "Add Friend" and "Message". Below the profile picture are navigation tabs for "Timeline", "About", "Friends", "Photos", and "More".

Below the profile information is an "Intro" section with a globe icon and the text "Lives in New York, New York".

The main content area shows a post by Nicole Doe, dated January 9. The post features a black background with white text that reads: "Fuck sex ... can I lay up with you and you tell me how To do fraud 🤔💳". The text is framed by a red border.

Hit #3

Source: Twitter

Filter: Potentially Unlawful Activity

Sub-Filter: Photos, videos or references to drugs (All others)

Content Year: 2019

Content Type: Subject generated content

Identifiers: First Name, Last Name, Image, Email

The image shows a screenshot of a Twitter profile for Nicole Doe (@nicoledoe). The profile header includes a back arrow, the name "Nicole Doe", and "303 Tweets". The profile picture is a circular image of a woman with long dark hair. To the right of the profile picture are three dots and a "Follow" button. Below the profile picture, the name "Nicole Doe" and handle "@nicoledoe" are displayed. The bio reads "Pulling up on that you can't afford this", with location "Neverland" and "Joined February 2015". It also shows "458 Following" and "139 Followers". There are four tabs: "Tweets", "Tweets & replies", "Media", and "Likes". Two tweets are visible, both with their text highlighted in red boxes:

- Tweet 1:** Nicole Doe @nicoledoe · September 16
When the Xan hits you and you feel your head do a little twirl around the room. Gnight 🤪🕶️
- Tweet 2:** Nicole Doe @nicoledoe · July 28
Got so many different pills I could run a mini pharmacy 🤪

Hit #4

Source: Instagram

Filter: Racism and/or Demonstrations of Intolerance

Sub-Filter: Potentially derogatory verbiage against or towards a protected group of people

Content Year: 2019

Content Type: Subject generated content

Identifiers: First Name, Last Name, Image, Email



The image shows an Instagram post. On the left is a meme with the text "When your Uber driver arrives but you're probably safer driving drunk" above a photo of a smiling woman driving. On the right is the Instagram interface showing the user profile "nicoledoe34" with a "Follow" button, the caption "#asianpeople #chingy #uber", and engagement metrics including "3w", "2,363 likes", and the date "AUGUST 30". A "Log in to like or comment." prompt is at the bottom.

When your Uber driver arrives but you're probably safer driving drunk

nicoledoe34 • Follow

nicoledoe34
#asianpeople #chingy #uber

3w

2,363 likes
AUGUST 30

Log in to like or comment.

THE ALLIANCE RISK GROUP METHOD



Subject
Resume



Proprietary
Software



Human
Analytics



Flag
Content



Protected
Class Info



Completed
Report

STEP ONE: Subject signs consent form, and Alliance receives candidate resume containing PII (Personally Identifiable Information). PII can include name, addresses, email addresses, phone numbers, employment and education history, references.

STEP TWO: Alliance's proprietary software is used to identify where the candidate is living online. We are specifically looking for user-generated information, which is typically posted on accounts and profiles. Everything from Facebook, to Twitter, to Tumblr, and obscure blogs can be discovered during the search process.

STEP THREE: Human analysts confirm that the accounts and profiles belong to the correct subject. A combination of identifiers must be present for identity resolution purposes. For example, first name, last name, and email address.

STEP FOUR: The subject's accounts and profiles are reviewed for any red flag behavior pertaining to the filters selected. If flaggable content is found, a screen shot is made and it is highlighted on the completed report.

STEP FIVE: Any Federal or State Protected Class Information is redacted.

STEP SIX: The completed report is ready for review.

Alliance provides the information contained in this report to End-User to be used solely for a permissible employment purpose as defined in the Fair Credit Reporting Act. If the End-User intends to take adverse action based in whole or in part on the contents of this report, the End-User must provide the consumer with notices that it is taking adverse action and those notices must comply with the FCRA and state law. All information contained in this report is provided pursuant to the terms of the End-User Agreement. End-User further understands that it uses any and all information provided by Alliance at its own risk and End-User is solely liable for complying with all federal, state, and local laws.

The information contained in this report is confidential and may only be accessed by authorized employees of End-User, provided to the consumer about who it relates, or provided as otherwise required by law.

CALIFORNIA LAW REQUIRES THAT THE FOLLOWING BE GIVEN TO CALIFORNIA APPLICANTS/EMPLOYEES:

"This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it was accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report."

You may view the file maintained on you by Alliance Risk Group during normal business hours. You may also obtain a copy of this file, upon submitting proper identification and paying the costs of duplication services, by appearing at Alliance Risk Group offices in person, during normal business hours and on reasonable notice, or by mail; you may also receive a summary of the file by telephone upon written request with proper identification. Alliance Risk Group has trained personnel available to explain your file to you, including any coded information. If you appear in person, you may be accompanied by one other person, provided that person furnishes proper identification. If you would like additional information regarding your disclosure rights, you can request this information from Alliance Risk Group.

Telephone | 518-514-2944

Mail | Headquarters: 23 Executive Park Drive, Clifton Park, NY 12065

"Este informe no garantiza la certeza ni la veracidad de la información en cuanto al sujeto de la investigación, pero sólo que fue copiado exactamente de archivos públicos. La información engendró a consecuencia del robo de la identidad, inclusive la evidencia de la actividad criminal, puede ser asociado inexactamente con el consumidor que es el sujeto del informe".

Los Consumidores de California: Usted puede ver el archivo mantenido en usted por Alliance Risk Group durante horas de oficina normales. Usted puede obtener también una copia de este archivo, a someter identificación y pagar apropiados los costos de servicios de duplicación, apareciendo en oficinas de Alliance Risk Group en la persona, durante horas de oficina normales y en la nota razonable, o por el correo; usted puede recibir también un resumen del archivo por teléfono sobre el pedido escrito con identificación apropiada. Social Intelligence ha entrenado el personal disponible para explicarle su archivo a usted, inclusive información codificada. Si usted aparece en la persona, usted puede estar acompañado de uno otra persona, con tal de que persona proporcione identificación apropiada.

Consumer Rights Under California Civil Code 1786.22

FOR CALIFORNIA RESIDENTS ONLY

- (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.
- (b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:
- (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
 - (2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
 - (3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.
- (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.
- (d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.
- (e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.
- (f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

Consumers have the right to obtain a security freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

For Canada and UK Only

Canada: The following information was collected from publicly-available social media sources. Alliance Risk Group does not guarantee its accuracy or relevance for the purpose for which it was requested. Social media may contain information related to protected status under federal or provincial human rights laws. You are responsible for compliance with your obligations under applicable law in the collection and use of this information.

UK: The following information was collected from publicly-available social media sources. Alliance Risk Group does not guarantee its accuracy or relevance for the purpose for which it was requested. Social media may contain information considered sensitive personal data under the Data Protection Act 1998 or a protected characteristic under the Equality Act 2010. You are responsible for compliance with your obligations under applicable law in the collection and use of this information.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:

CONTACT:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

a. Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

b. Federal Trade Commission: Consumer Response Center –
FCRA
Washington, DC 20580
(877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

b. Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface Transportation Board

	Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
6. Small Business Investment Companies	
	Securities and Exchange Commission 100 F St NE Washington, DC 20549
7. Brokers and Dealers	
	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	
	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	