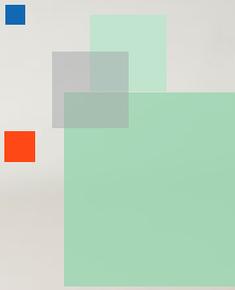


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# SterlingNOW Welcome Guide

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## Why SterlingNOW

For businesses who want a convenient and cost-efficient way to run up to 100 top-quality background screens per year, SterlingNOW is the one self-service solution optimized for trust.

Only with SterlingNOW will you find the integrity, industry expertise, and customer commitment you need to deliver the superior level of protection your brand and customers deserve.



### Decades of trusted experience

Sterling has pioneered background screening innovation for more than 40 years, serving over 25,000 customers and conducting more than 100 million annual screens. SterlingNOW makes the same thorough, high-quality background screening used by Fortune 500 companies available to businesses of any size.



### Industry-leading protection

Many other providers rely exclusively on a national database search, with no data verification. Unfortunately, those databases lack depth and breadth—and some states don't participate. SterlingNOW uses a multi-step process that takes advantage of primary data sources and undergoes a rigorous QA process for validation.



### Easy (and free!) account setup

No sales calls or hidden setup fees. Create an account online and order a self-service background check in under five minutes.



### Fast results

SterlingNOW leverages proprietary CourtDirect™ technology to deliver trusted results quickly. 66% of criminal searches are complete within the hour, and 90% are done within a day.



### Self-service customizations

We offer three different levels of background checks to match the needs of your business and the roles you're filling. Packages start at \$29.95, and you can add customizations including driver's records, employment verification and education verification.



### Compliance by design

With constantly evolving compliance regulations that vary from state to state, and even city to city, it can be difficult to ensure you're following the latest legal requirements. SterlingNOW is fully compliant with the Fair Credit Reporting Act (FCRA) and accredited by the National Association of Professional Background Screeners (NAPBS).



NAPBS is the leading national resource for issues related to the background screening profession. NAPBS promotes and advocates for ethical business practices and fosters awareness of privacy rights and consumer protection issues.



# Screening Packages

BASIC	PREFERRED	PRO
<b>\$29.95</b>	<b>\$59.95</b>	<b>\$79.95</b>
<ul style="list-style-type: none"> <li>✓ Social Security Number Trace</li> <li>✓ Multi-State Instant Criminal Check with Verification</li> <li>✓ DOJ Sex Offender Search</li> <li>✓ Single-County Criminal Search</li> </ul>	<ul style="list-style-type: none"> <li>✓ Social Security Number Trace</li> <li>✓ Multi-State Instant Criminal Check with Verification</li> <li>✓ DOJ Sex Offender Search</li> <li>✓ 7-Year County Criminal Record Search</li> <li>✓ Federal Criminal District Search</li> <li>✓ Office of Foreign Asset Control (OFAC) Terrorist Watchlist</li> </ul>	<ul style="list-style-type: none"> <li>✓ Social Security Number Trace</li> <li>✓ Multi-State Instant Criminal Check with Verification</li> <li>✓ DOJ Sex Offender Search</li> <li>✓ 7-Year County Criminal Record Search</li> <li>✓ 7-Year Federal District Criminal Record Search</li> <li>✓ Locator Select with Verification</li> <li>✓ Office of Foreign Asset Control (OFAC) Terrorist Watchlist</li> </ul>
<b>Get Started</b>	<b>Get Started</b>	<b>Get Started</b>



**66%**  
of criminal checks will be completed within the hour.

**90%**  
of criminal checks will be completed within a day.

## Customizations

You can select from the following add-ons for any screening package.



**Driver's Record**  
**\$9.95**



**Education Verification**  
**\$19.95**



**Employment Verification**  
**\$19.95**

## How it Works

Start hiring with confidence by completing these simple steps:

### 1. Set Up Your Account

- Provide basic information about your company
- Accept SterlingNOW service agreement and required certifications

### 2. Get Credentialed

We are required to complete a business verification process as required under the Fair Credit Reporting Act (FCRA), to ensure that you are a valid business entity with a legitimate purpose to access protected and sensitive consumer information. Upon creating your account, our credentialing team will process your request, which typically takes 1-2 business days.

You can start screening today and we will process those orders as soon as your account is approved.



#### Customer quotes:

*"Very easy to set up and use, customer service was extremely helpful and responsive, and the results came quickly."*

- Director of HR, Global Brand Agency, NYC

## How it Works Continued

### 3. Order a Background Screen

- Select your screening package
- Customize your search with add-on services
- Invite your candidate to provide their information or enter it yourself

If you select to perform an employment and/or education verification as an add-on to your order, you will be prompted to provide your candidate's history.

- Check out and pay with your credit card
- Manage and monitor your orders in the SterlingNOW dashboard.



#### Customer quotes:

*“Awesome I could just get going on my own—looking around, other options seemed unnecessarily complicated.”*

- Owner, Web Development Firm, Seattle

## Product Descriptions

### Social Security Number Trace

The SSN Trace compares the provided social security number to credit header and public records data. The trace may locate possible alternative names or addresses associated with the SSN for the purpose of performing additional searches.

### Single County Criminal Search

Criminal record search performed in the candidate's current county of residence, unless otherwise specified by you. The central court search reveals felony and misdemeanor convictions and pending cases within a minimum of the last seven years, subject to availability and applicable reporting limitations.

### Sex Offender Registry Search

Search conducted through the U.S. Department of Justice National Sex Offender Public Website (NSOPW). The NSOPW includes registry data covering 49 states, the District of Columbia, and U.S. territories. Per state law, it excludes Nevada. The NSOPW is the most authoritative source available for sex offender searches.

### 7-Year Federal District Criminal Record Search

Statewide Federal criminal record search based on the last seven years of the candidate's address history as derived from SSN trace results. U.S. District Court search reveals convictions and pending cases within a minimum of the last seven years, subject to availability and applicable reporting limitations.

### Driver's Record

Candidate's Department of Motor Vehicles (DMV) state driving records, including all license classes. Available information varies by state and is subject to applicable reporting limitations. Please note that we do not currently offer this service for searches in the states of Utah and Washington.

### 7-Year County Criminal Record Search

Criminal record search based on the last seven years of the candidate's address history as derived by the SSN trace results. The central court search reveals felony and misdemeanor convictions and pending cases within a minimum of the last 7 years, subject to availability and applicable reporting limitations.

### Federal Criminal District Search

Federal criminal record search performed in the candidate's current district of residence, unless otherwise specified by client. The U.S. District Court search reveals convictions and pending cases within a minimum of the last 7 years, subject to availability and applicable reporting limitations.



### Locator Select with Verification

Locator Select queries more than 3,500 jurisdictions for bookings and incarcerations, covering 70 percent of the incarcerated population in the United States to identify up to 20 percent more criminal records. Prior to reporting, possible felony and misdemeanor convictions and pending cases within a minimum of the last seven years are verified against central court records to confirm the accuracy and completeness of potentially adverse information. When this search returns a criminal record, a county search is initiated to validate the results. There may be fees associated with the county search.

## Product Descriptions Continued

### **Multi-State Instant Criminal Check with Verification**

The Multi-State Criminal Database is a compilation of criminal records from over 43 states. Prior to reporting, Sterling verifies possible felony and misdemeanor convictions and pending cases within a minimum of the last seven years against central court records to ensure the accuracy and completeness of potentially adverse information. This search is subject to availability and applicable reporting limitations. When this search returns a criminal record, a county search is initiated to validate the results. There may be fees associated with the county search.

### **Office of Foreign Asset Control (OFAC) Terrorist Watchlist**

A search for restriction, sanction and exclusion records maintained by the Office of Foreign Asset Control (OFAC). The list of restricted counter parties includes Specially Designated Nationals (SDNs).

### **Education Verification**

Attempts to verify a candidate's educational degree, certificate or enrollment from any U.S. educational institution. Information obtained may include type of degree, diploma or certificate received, major, graduation date and/or attendance dates, to the extent information is provided by the verifying source.

### **Employment Verification**

Attempts to verify a candidate's employment. Information obtained may include job title, start date, end date and reason for leaving (if applicable), to the extent information is provided by the verifying source.

### **Alias Names**

We are able to identify possible names your candidate has used, such as a maiden name, via our Social Security Number Trace. Court records are generally filed using the legal name of the person at the time of conviction, so if you only search the current name on a criminal record search, you would most likely miss the record. Product not yet available, but is coming soon.

### **Adverse Action Notification Process**

Adverse action is an action that denies an individual or business, credit, employment, insurance or other benefits. Adverse action regulations apply to new hire candidates who have been offered a position with a company on a conditional basis or current employees.

If the results of a background screening cause you to pause the hiring process, the law requires that you send the candidate a notice of Pre-Adverse Action. SterlingNOW has built-in functionality to allow you to request a Pre-Adverse Notice to be sent to a candidate. If, after review, you decide not to hire, SterlingNOW facilitates sending a Final Adverse Notice to fulfill your responsibilities under federal law.



## FAQs

### How do I get started?

Click Get Started above or [here](#) to create an account. You will need to have your business information ready in order to create your account.

### What will I need to set up an account?

To create an account, you will need to provide your business information including type of organization, size of organization, years in business, business name, address, phone number, website and email. If you have business verification documentation, such as a current business license or articles of incorporation, uploading it when you are creating an account will expedite the process.

For sole proprietors, we ask for proof of identity, which is a government-issued identification card.

For nonprofit organizations you can provide an IRS Tax Exempt 501(c)3 as a proof of business.

For household employers, we ask for proof of identity, which is a government-issued identification card and a proof of intent to employ, which is a signed consent form.

### What if I didn't get a confirmation link after creating an account?

Please email us at [Support@sterlingnow.io](mailto:Support@sterlingnow.io) to request the confirmation link be sent again.

### What will I need to order an education verification?

To complete the education verification request, you will need to provide your candidate's certification/degree, school name, city, and state, attendance dates, whether they graduated or not and the name they were known as while attending school.

If you select the option for the candidate to fill out their background screening details, you will not need to provide any additional education information at this time. The candidate will complete their education history.

### What will I need to order a driver's record verification?

To complete the driver's record verification, you will need to provide your candidate's driver's license number and issuing state.

If you select the option for the candidate to fill out their background screening details, you will not need to provide any additional driver information at this time. The candidate will provide their driver's license number and issuing state.

### Why do I have to verify my business?

To comply with the federal Fair Credit Reporting Act (FCRA) and privacy laws, SterlingNOW must verify that a background screen order is being placed on behalf of a valid business for employment purposes only. This is called "credentialing," and once your business is credentialed, you can order additional checks without going through the verification step again.

### How long does credentialing take?

Typically, the credentialing process takes 1-2 business days. Ensuring you have all of your business documentation uploaded when you create your account will help speed up the credentialing process.

### How long do background checks take?

90% of criminal checks are complete within a day (following credentialing).

For education and employment verification, the average turnaround time is 3-5 business days depending on the responsiveness of the organization.

### Is SterlingNOW available outside the US?

At this time SterlingNOW is only available for companies and candidates based in the United States.

### **Do I need to wait until my account is credentialed to order a background check?**

No, you can submit your first background check order after you have set up your account. The order will process as soon as your business has been verified.

### **Is the package pricing per candidate?**

Yes, the prices listed are per candidate, per report.

### **Do I have to pay a fee to use your system?**

Creating an account on SterlingNOW is free and pricing is per candidate, per report. There are no minimum order requirements.

### **Why am I being charged a state or county processing fee?**

Depending on the candidate's current address and the addresses found on their 7-year address history, there may be additional court fees that will be added to the total report order. Some courthouses charge a court fee for accessing the criminal records, and we add that charge to the cost of the report. Please note that not every state searched has a pass-through court fee.

### **Why am I being charged a processing fee for the motor vehicle records check?**

Some states charge a fee to access motor vehicle records, so depending where the candidate's license was issued, there may be a fee. We add that charge to the cost of the report. Please note that not every state searched has a pass-through motor vehicle record fee.

### **Can I run an online background check on myself?**

At this time, SterlingNOW is not set up for individuals to run a background check on themselves. There are industry regulations and separate legal documents required to run self-screens that SterlingNOW does not currently support.

### **What happens if I decide not to hire based on background check results?**

If the results of a background screening cause you to pause the hiring process, the law requires that you send the candidate a notice of Pre-Adverse Action. SterlingNOW has built-in functionality to allow you to request a Pre-Adverse Notice to be sent to a candidate. If, after review, you decide not to hire, SterlingNOW facilitates sending a Final Adverse Notice to fulfill your responsibilities under federal law.

### **Does SterlingNOW offer Fair Chance for Los Angeles and New York City?**

At this time, SterlingNOW does not specifically address Fair Chance regulations for Los Angeles and New York City. However, other Sterling solutions do support Fair Chance—please [contact us](#) and we will follow up to help.

### **What if I didn't get a confirmation link requesting a password reset?**

Please email us at [Support@sterlingnow.io](mailto:Support@sterlingnow.io) to request the confirmation link be resent.



### **What are the criminal check limitations?**

SterlingNOW is governed by the federal Fair Credit Reporting Act (FCRA) and State laws. Sterling may only report on criminal records that are within the reportable limits of state and federal law.

### **How do I contact Support?**

Please email us at [Support@sterlingnow.io](mailto:Support@sterlingnow.io) for a fast and detailed response to your questions.

