



Client (End-User) Permissible Purpose For Background Check

Moneta is considered a credit reporting agency (CRA); we provide background investigative reports, pre-employment reports, consumer reports, and, collectively, Moneta Reports. Moneta Reports are only offered to verified, legitimate companies with a specific permissible purpose:

You have been verified as a legitimate company. Now, you must attest that you will use Moneta Reports for only ONE of the following permissible purposes under the Fair Credit Reporting Act (FCRA):

- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. Sections 604(a)(3)(B) and 604(b).
- When there is a legitimate business need in connection with a business transaction that the consumer initiates. Section 604(a)(3)(F)(i).
- As ordered by a court or a federal grand jury subpoena. Section 604(a)(1).
- As instructed by the consumer in writing. Section 604(a)(2).
- For the extension of credit as a result of an application from a consumer or the review or collection of a consumer's account. Section 604(a)(3)(A).
- For the underwriting of insurance as a result of an application from a consumer. Section 604(a)(3)(C).
- To review a consumer's account to determine whether the consumer continues to meet the account terms. Section 604(a)(3)(F)(ii).
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrument required by law to consider an applicant's financial responsibility or status. Section 604(a)(3)(D).
- For use by a potential investor, servicer, or current insurer to evaluate or assess the credit or prepayment risks associated with an existing credit obligation. Section 604(a)(3)(E).
- For use by state and local officials to determine child support payments or modifications and enforcement thereof. Sections 604(a)(4) and 604(a)(5).