


 **FEDERAL BUREAU
of INVESTIGATION** 

ChoicePoint

A Partnership for the New Millennium




January 13, 2000


ChoicePoint Public Sector 

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Agenda

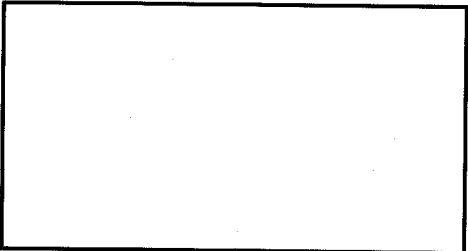



- Discussion

ChoicePoint Public Sector 

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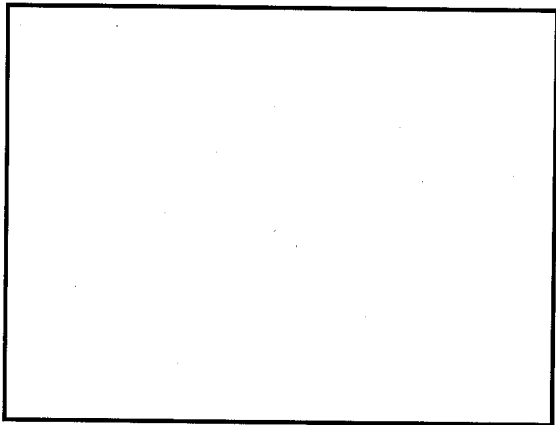
ChoicePoint Public Sector 

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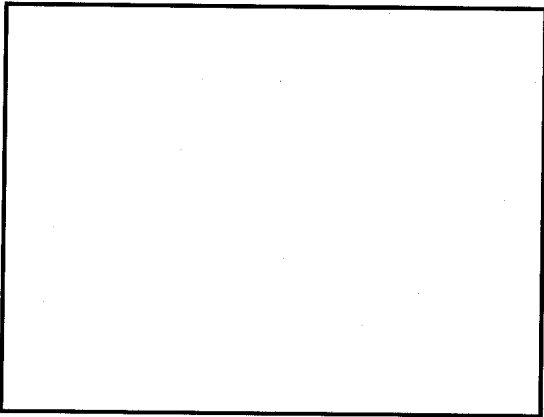
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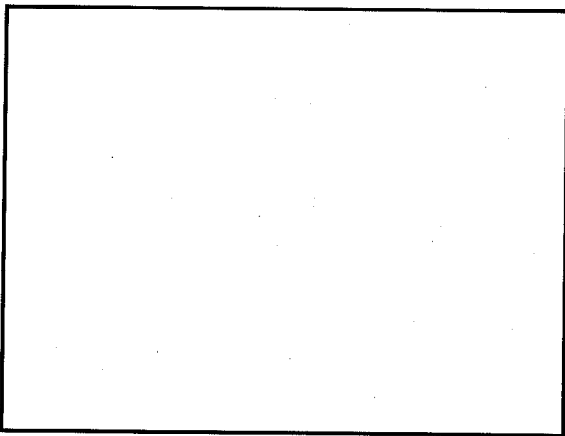
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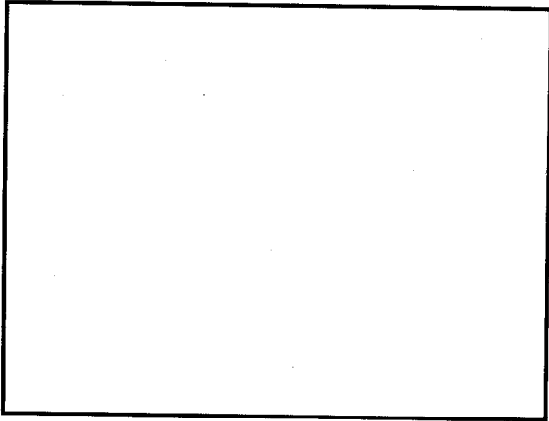
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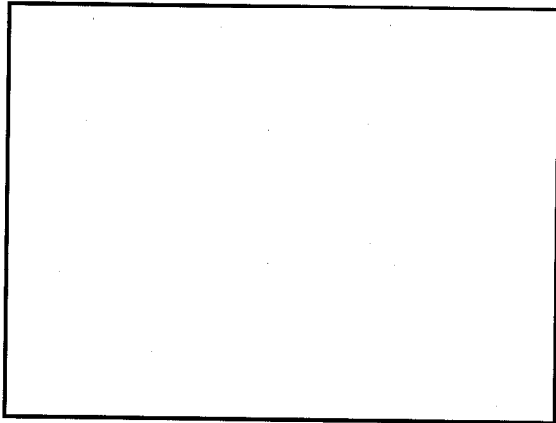
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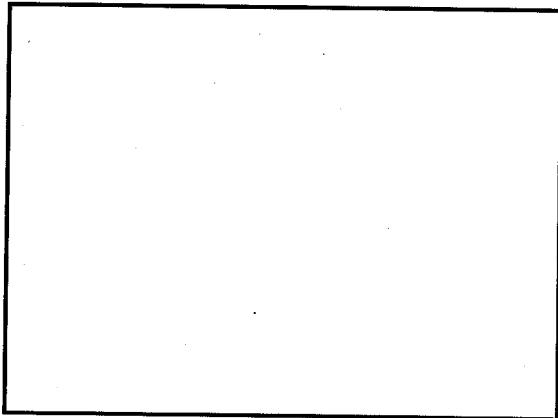
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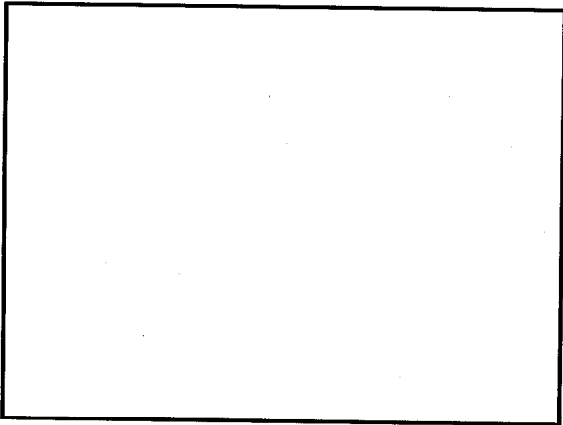
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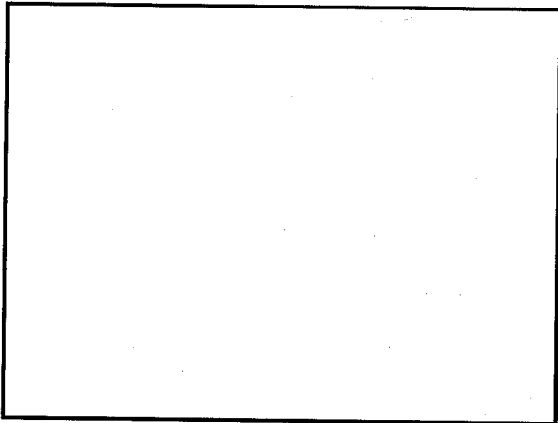


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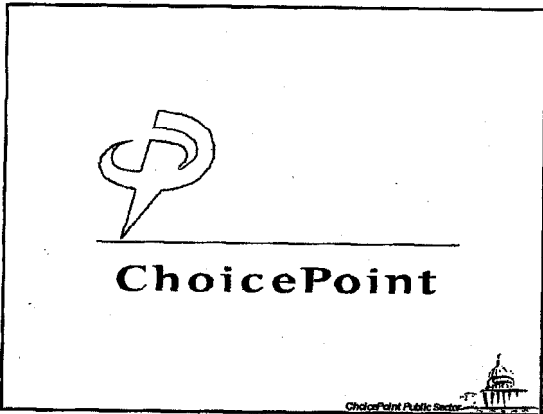
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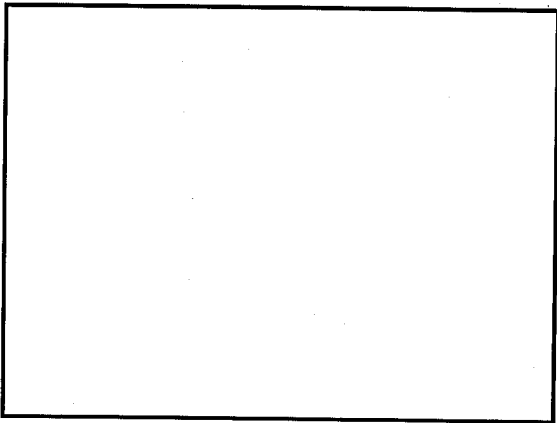


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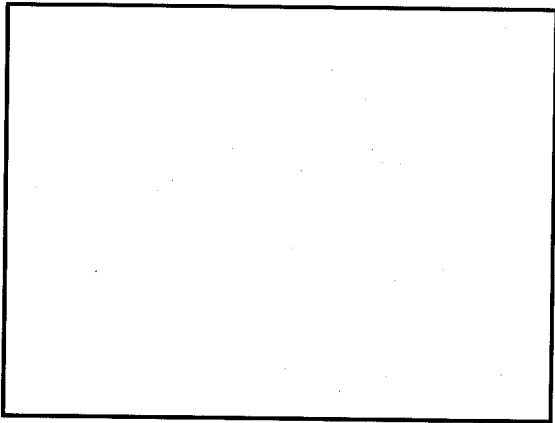


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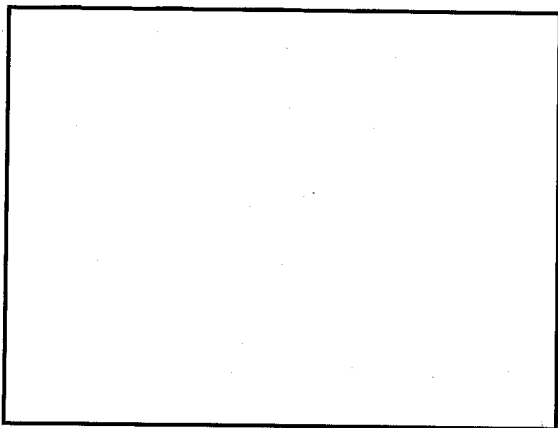
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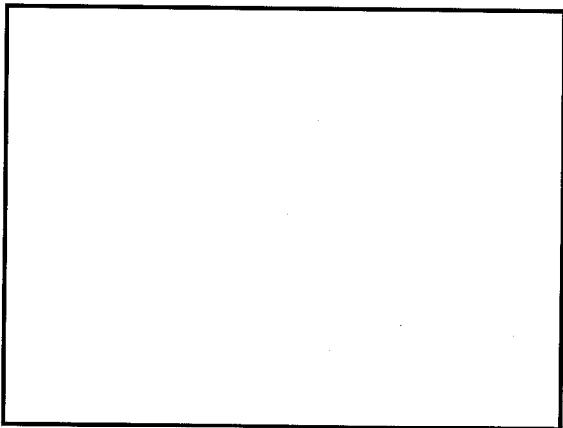
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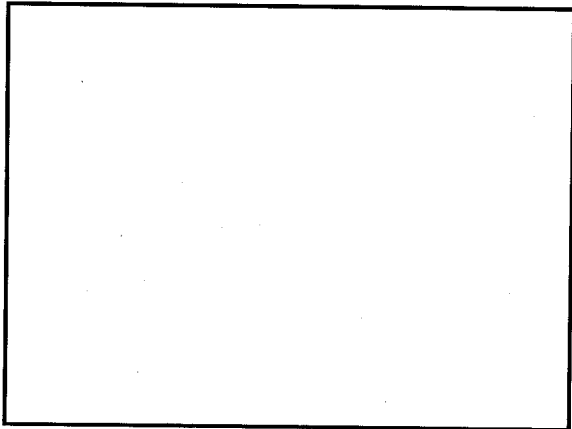
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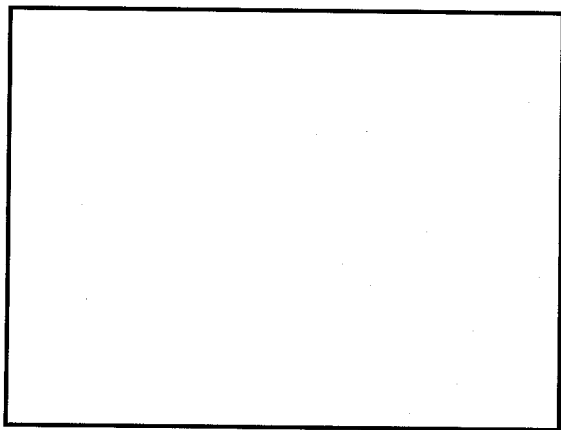
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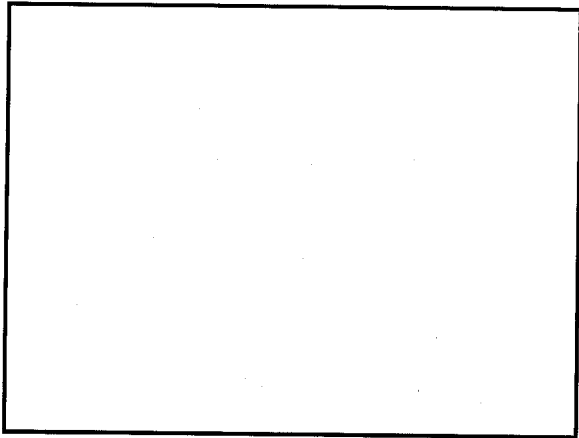
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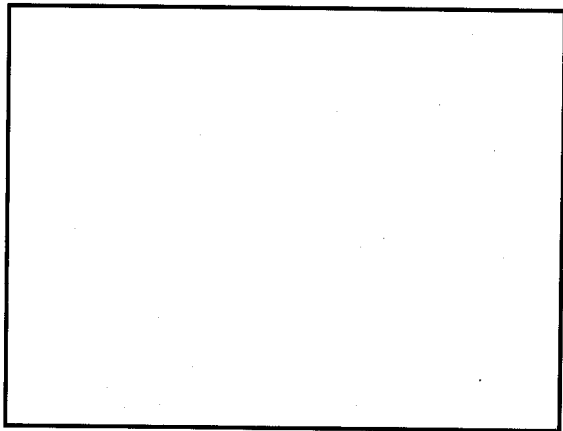


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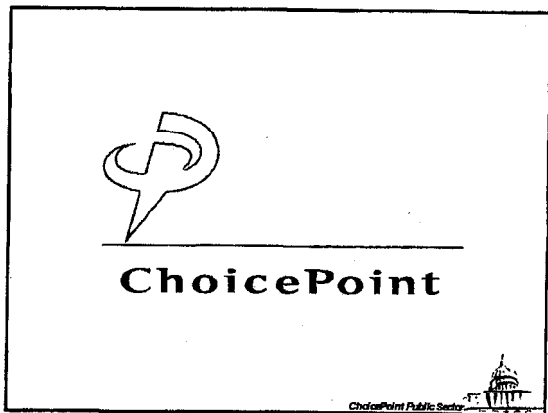
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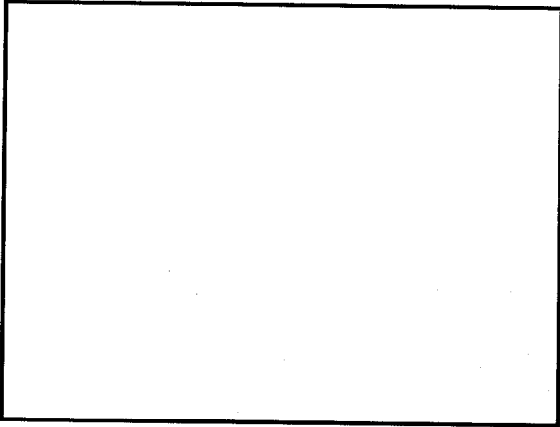


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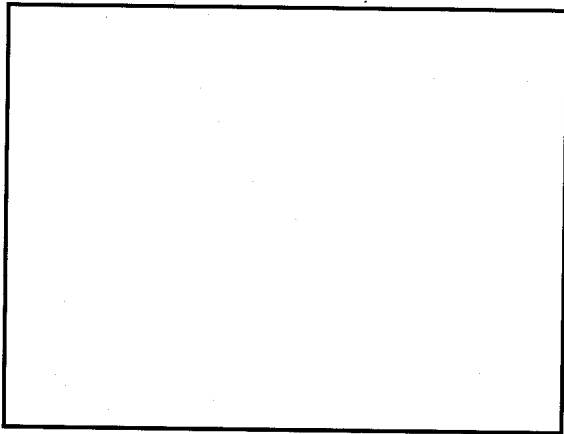


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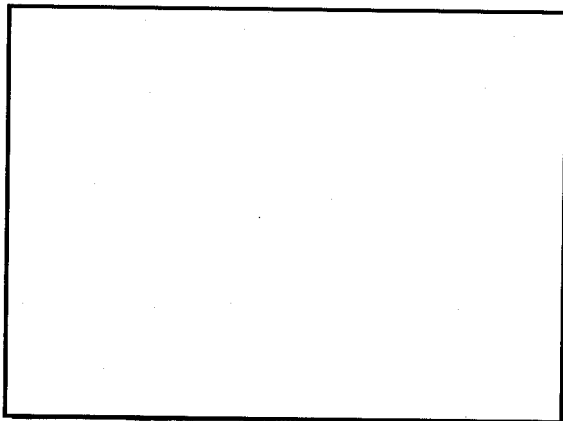




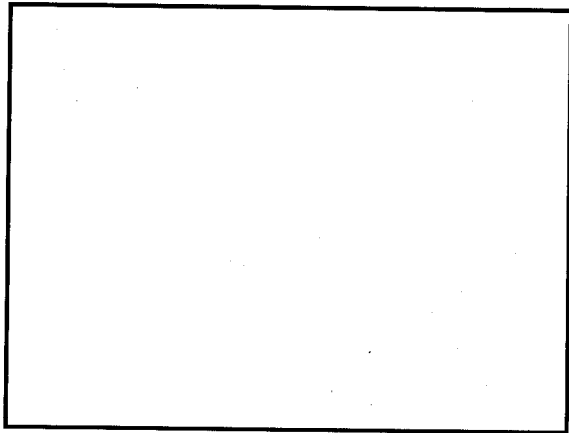
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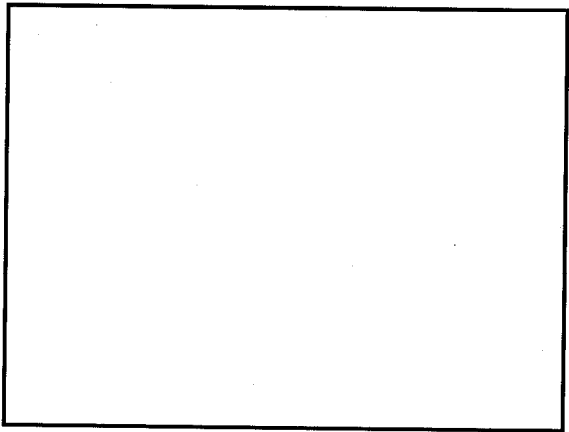
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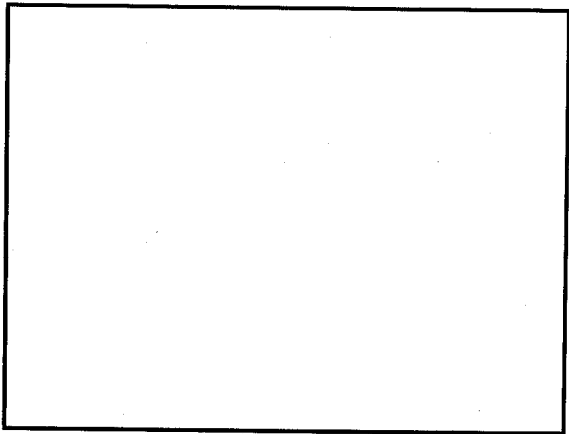
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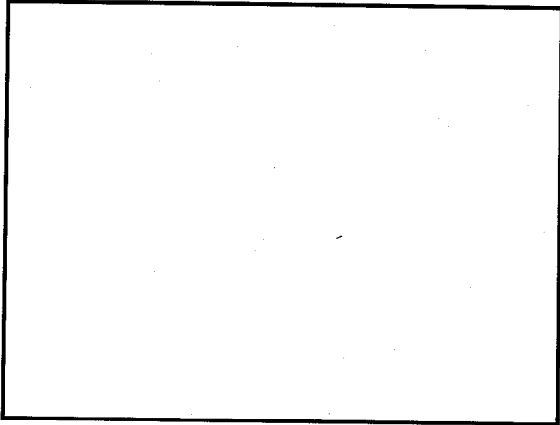
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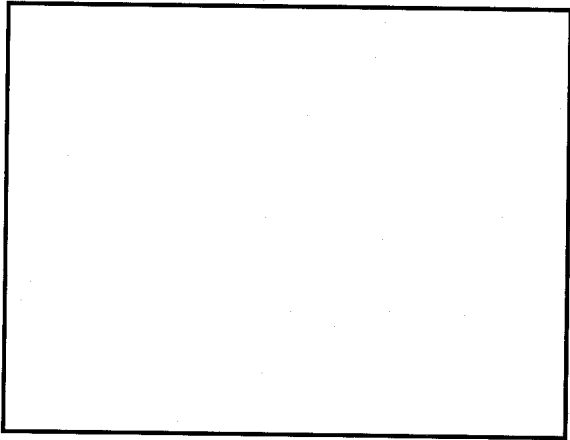
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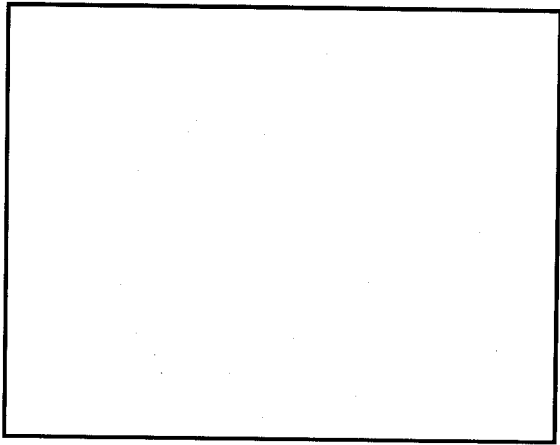
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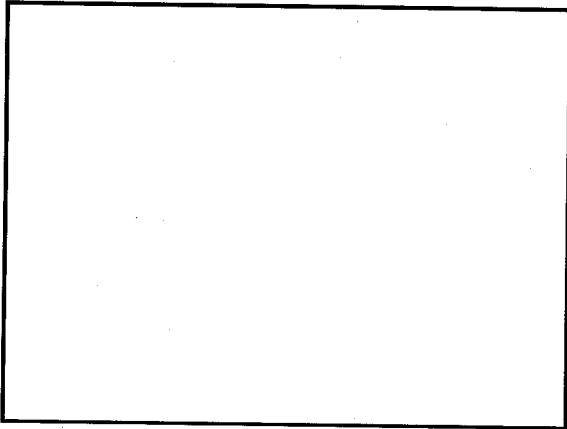
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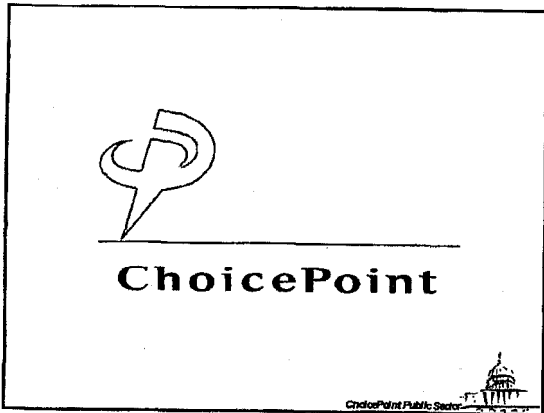
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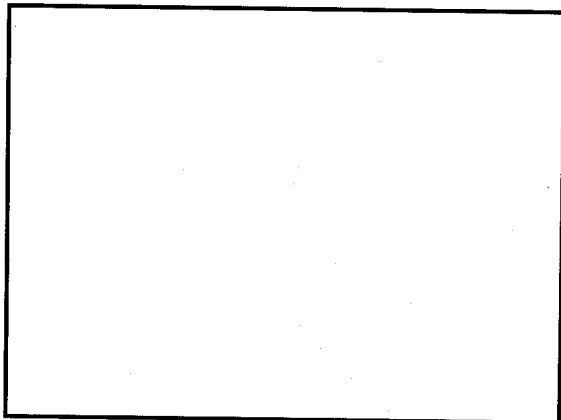


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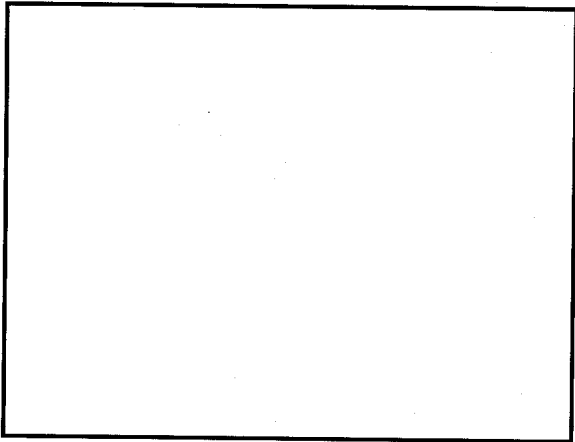


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ChoicePoint Public Sector™

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ChoicePoint is the leading provider of value-added information and services to help business and government make smarter choices. We have worked with many organizations to reduce their risk of fraud and abuse, and we can show you how the right information can make the difference between success and failure of any enterprise.

Globally, we provide solutions to more than 8,000 individual customers and institutions. ChoicePoint serves diverse organizations such as federal, state and local government agencies and Fortune 500 corporations, including insurance companies, financial service providers and retailers by providing information solutions to solve their complex problems.

We provide government agencies with easily accessible, actionable information. A unique combination of data and analytical capabilities provides the information needed to make smarter decisions that positively impact citizens. ChoicePoint puts the power of more than 1,600 databases and 3.5 billion records to work for organizations nationwide, ranging from law enforcement to child support and various entitlement agencies, including Medicaid and Medicare. We are a leading provider of pre-employment services, including pre-employment verification and drug testing services. ChoicePoint is also a proud sponsor of the National Center for Missing and Exploited Children, working for the safe return of missing and abducted children. We understand the diverse needs of our customers, and we're committed to developing innovative solutions tailored to their individual requirements.

While others merely sell data, ChoicePoint creates solutions that unite information with the most sophisticated technology available. By gaining an understanding of the potential fraud and abuse your organization faces, we can utilize your current technology to deliver the information you need - without compromising your budget. We can even provide access methods that allow our information to be seamlessly integrated into your daily workflow, creating significant cost savings.


ChoicePoint Public Sector wants to partner with you to successfully navigate your environment of choices. We're committed to providing innovative, smart solutions to the decisions faced by your organization every day. We understand the risks you face, and we're here to help. **Choicepoint-6196**



THE RIGHT
INFORMATION HELPED
LOCATE HIS FATHER,
AND EVERY YEAR IT
HELPS MILLIONS OF
KIDS JUST LIKE HIM.

CHOICEPOINT PUTS THE POWER

OF INFORMATION TO WORK



WE CAN HELP MAKE
SURE THE RESOURCES
ONLY GO TO THOSE
IN NEED.



WE CAN HELP
ENSURE THE
QUALITY OF THEIR
HEALTHCARE AND
THE CREDENTIALS
OF THE DOCTORS
THEY SEE.

FOR THOSE WHO NEED IT MOST

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Choicepoint-6197



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ChoicePoint

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www.choicepointinc.com

PRE-EMPLOYMENT SCREENING

INFORMATION CAN MAKE ALL THE DIFFERENCE IN THE WORLD™

LAW ENFORCEMENT

CHILD SUPPORT ENFORCEMENT

HEALTHCARE FRAUD

ENTITLEMENT FRAUD

PRE-EMPLOYMENT SCREENING

As the world's leading provider of pre-employment screening services, ChoicePoint is the only company offering a **complete, tailored package** to help manage the risks involved in the hiring and retention process. Using our Pre-Employment Screening Package, an agency can verify Social Security Numbers, employment history, educational background, criminal and motor vehicle records, credit history and military records. The following is a typical ChoicePoint Public Sector story:

A government agency was recruiting a manager to head up a high-level, security-intensive program. The decision had come down to two applicants who seemed to be equally qualified. Using ChoicePoint's pre-employment screening services, the agency discovered that one of their candidates had misrepresented his educational background and employment history. What had appeared to be the perfect candidate was, in fact, a perfect sham. Thanks to this information, they were able to hire a qualified manager for the program.

As you can see, access to the right information can make the difference between hiring the candidate who wants to ensure your success and one who is just there to draw his pay. ChoicePoint Public Sector is committed to providing **quality, actionable information** that allows you to meet the challenges faced by your organization every day. We understand your risks, and we can provide the answers you need to save time and money while making your program a success.

For more information on how ChoicePoint Public Sector can help your organization, please call (toll-free) **877-317-5000** or visit us at **www.choicepointinc.com**.

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Choicepoint-6199

RecordCheck Expertise

The National Safe Workplace Institute reports that employee theft costs companies \$120 billion a year, while workplace violence and harassment add another \$4 billion. In today's litigious society, it's important to protect the company's financial stability as well as the health and well-being of your employees. One of the easiest ways to minimize exposure to employee-related risk is to make sure that you're receiving an applicant's complete story. In addition to verifying the information on the application, public record searches provide insight that can go beneath the surface. Consider that a recent ChoicePoint audit showed that 26% of the driving records had at least one type of violation, 47% of the credit files indicated a problem, as did more than 5% of the criminal record checks.

The types of public records that you check will usually depend on the job being filled. A good rule of thumb is to make sure that the information you use is job related.

The first step is to verify the person's identity. The following identification information is available:

- ID Report™ verifies a person's identity by automatically returning the matching individual's name, known aliases or former names, Social Security number, birth date, current and former addresses and last reported employers, when available.
- DTEC™ warns when a Social Security number may never have been issued, may have been issued to a person who has been reported deceased, may be currently used by other individuals (lists up to four names using the number) or has been issued after 1989, which indicates that the number belongs to a minor.
- SAFESCAN® alerts customers to possibly fraudulent address and Social Security number data by comparing applicant-provided information against a nationwide fraud-alert system. This is available as an option to the credit report and is not a stand alone product.

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ChoicePoint™

This information is obtained from the identification section of the credit file. We use a credit database of 190 million consumer files.

Our national organization of 1,000 record collectors makes it possible to access state and federal criminal conviction records from the 8,000 court locations around the country. It's important to work with a company that has court house contacts because each court sets its own guidelines for storing and accessing information. Because delays are sometimes experienced as a result of court facility limitations, we can provide a list of "problem locations" upon request. The following criminal record checks are available:

- **Felony records at the state level** – Generally defined as a record of crimes which normally carry a penalty of imprisonment for one year or more.
- **Misdemeanor records at the state level** - Generally defined as a record of crimes with penalties of less than one year imprisonment. Felony and misdemeanor records are sometimes filed at the same location; at other times they are filed at separate locations, either close-by or miles apart.
- **"Related" misdemeanor record** - Refers to misdemeanor charges that are filed in the same index as felonies.
- **Combination state felony and state misdemeanor record** - A check of both the state felony index and the state misdemeanor index (regardless of the location of the indices). It is our most comprehensive record search.
- **Federal felony records** - Generally defined as charges brought by the Federal government.
- **Statewide record checks** - 39 states and the District of Columbia have a statewide record repository. Information contained in the databases varies greatly by state and the information needed to access the database varies from a notarized authorization to the applicant's fingerprints. A list of requirements by state is available upon request.

Additional Records Services:

- Motor vehicle records (MVRs) are available from all 50 states and in most cases can be transmitted on-line. In the past, each state's reporting idiosyncrasies have sometimes made it difficult to interpret exactly what the severity of the violation was. With ChoicePoint's MVR services, violation descriptions from each state are translated into a single table of codes for easy readability.
- Credit file information is useful in the hiring process and can also be used for the purpose of evaluating an employee for promotion, reassignment or retention. The reports are provided in easy to read language, not the jargon and acronyms sometimes seen on consumer credit reports. They are in full compliance with FCRA guidelines regarding credit reports for employment purposes.
- Worker's compensation records are available based on Americans with Disabilities (ADA) guidelines.
- Military records are available from the National Personnel Records Center in St. Louis. Full records and Discharge Summaries (DD214) are available.

ChoicePoint's expertise can be helpful when ensuring that your company complies with all Fair Credit Reporting Act (FCRA) provisions that relate to the use of information during the entire hiring and employment process. The FCRA applies to any information ordered that is used for employment purposes whether it is driving information, criminal record information or credit reports. Sample FCRA compliance forms are available upon request.

We strive for 100% accuracy in all of our reports. Quality and customer service at a fair price are among our highest priorities. Customer opinions are solicited and reviewed, and appropriate changes are made based upon your input.

For more information on the full range of ChoicePoint services, please phone us at 1-800-342-5339. Or visit our web site at www.choicepointinc.com.

Choicepoint-6203

Provider Screen™

*"There's nothing unusual about the claims.
The doctor files once a week.
The clinic's 9th floor address looks right."*



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ChoicePoint

Choicepoint-6204

"It's located in an 8 story

As an Online Healthcare Provider Verification System, Provider Screen™ will verify provider information on claims, or existing provider files. This verification tool will help you

Provider Screen™ is a single point of contact to access all of your verification information. Online access via the Internet reduces costly administration and down time spent searching multiple data sources. The result is enhanced productivity and the opportunity to verify more cases and manage more files.

Through Provider Screen, ChoicePoint™ offers customized information solutions designed to meet your exact needs. Nationwide coverage of key fraud detection databases such as high risk address, fictitious business names and disciplinary actions offer a distinct advantage over individual state data searches.

Access the most current, accurate and complete databases instantly, including proprietary ChoicePoint databases, Medi-Net and Address Inspector.™

With Medi-Net data, you access information on every MD and DO ever licensed in the United States. Background data includes licensure, disciplinary actions, medical specialty, current address and sanctions, which captures key information from all states in which a doctor has ever practiced. Information is obtained from the AMA, FDA, DEA, HHS and 67 state medical and osteopathic boards.

Address Inspector compares any address in the U.S. against nearly 2 million fraudulent and potentially fraudulent addresses. Different from typical Internet high risk address look-ups, Address Inspector offers SIC codes along with identifiable high-risk addresses. Most Internet high risk address look-up services flag only when the address is high risk and offer no other information. In addition, the information is usually self reported and not updated on a regular basis. Address Inspector actually validates the address and provides the government assigned SIC code which allows you to confirm the legitimacy of the business.

Other Selectable Data Sets Accessed By Provider Screen Include:

- Tax Identification Number (FEIN)
- Credit Header Information
- Uniform Commercial Code Filings
- OSHA Inspection, Violation & Accident Reports
- Professional Licensing Information
- High Risk Address
- Business Directory
- Fictitious Business Name Records
- Corporate Information
- Hospital Information
- Bankruptcies, Liens & Judgements

Get It All Online, All At Once. No more phone books, CD-Roms

building."

out-of network providers
prevent provider fraud.

*"In Florida, an unemployed
tow-truck operator
masqueraded as a
Medicare Provider,
billing and collecting
\$332,000 in just two months,
never delivering
any service to anybody.
His business
consisted of a mailbox."*

- NPR Morning Edition
"Healthcare Fraud" May 27, 1997



Use Provider Screen to pre-screen and qualify healthcare service providers and medical groups or clinics, update your provider database and retrieve licensing, certification and sanction information.

These online comprehensive reports will give you and your organization the ability to screen fraudulent claims before a single dollar goes out the door:

Choicepoint-6206

**Start screening for fraud today
by registering with us on our
web site or call 800.427.3747**



ChoicePoint™

or waiting for an answer.

Access Provider Screen at www.providerscreen.com

For almost 100 years, ChoicePoint has been providing customers with decision-making intelligence. We've grown from the nation's premier provider of data to the insurance industry to the leading source of information that helps corporations, governments and individuals make smarter choices. Today, through the identification, retrieval, storage, analysis and delivery of data, ChoicePoint helps its customers make better, more timely, and more informed business decisions.

ChoicePoint is headquartered outside of Atlanta and has over 3,500 employees in more than 40 locations around the United States. ChoicePoint shares are traded on the New York Stock Exchange under the symbol CPS.

**Use Provider Screen to prevent fraud.
Get it at www.providerscreen.com**

1000 Alderman Drive
Alpharetta, Georgia 30005

1 800.427.3747

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LAW ENFORCEMENT

INFORMATION CAN MAKE ALL THE DIFFERENCE IN THE WORLD™

LAW ENFORCEMENT

Through our CDB Infotek subsidiary, ChoicePoint is the leading provider of public records to law enforcement and other investigative agencies. Every federal law enforcement agency as well as many state and local police departments have been able to stretch limited resources thanks to ChoicePoint's timely, relevant and cost-effective mission-critical information. The following is a typical ChoicePoint Public Sector story:

CHILD SUPPORT ENFORCEMENT

After knocking over a bank and killing two security guards, Ricky "the Weasel" Biggs had been a fugitive for two years. With leads growing cold and witnesses afraid to talk, authorities were beginning to fear that he was going to get away with his crimes. At a ChoicePoint training session, officers were asked for the name of a most wanted. "The Weasel's" name came up immediately. Trainers entered his information into the computer and, within 60 seconds, they had a recent address in a neighboring state. Within hours, Ricky "the Weasel" Biggs was behind bars, awaiting extradition.

HEALTHCARE FRAUD

By providing over 3.5 billion records in more than 1,600 databases, ChoicePoint can help your agency improve the accuracy and speed of investigations. ChoicePoint databases use powerful, proprietary information to augment a vast collection of public records data. Customer feedback helps us continually improve and expand our data offerings and customize our products and services to meet unique requirements. The Immigration and Naturalization Service, for example, asked us to assist in the investigation of marriage and green card fraud, and in locating deportees. In response, we developed an automated training software program that helps them to do just that.

ENTITLEMENT FRAUD

ChoicePoint's flexible databases allow you to focus resources on the most important tasks throughout the entire law enforcement process, from initial investigation through parole. You'll find our predefined, low-risk, low-investment solutions make information easy to access from any PC. Most importantly, we understand risks you face every day and can provide the answers your organization needs to succeed.

PRE-EMPLOYMENT SCREENING

For more information on how ChoicePoint Public Sector can help your organization, please call (toll-free) **877-317-5000** or visit us at **www.choicepointinc.com**.



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II.

INTERIM REPORT
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INTERIM REPORT

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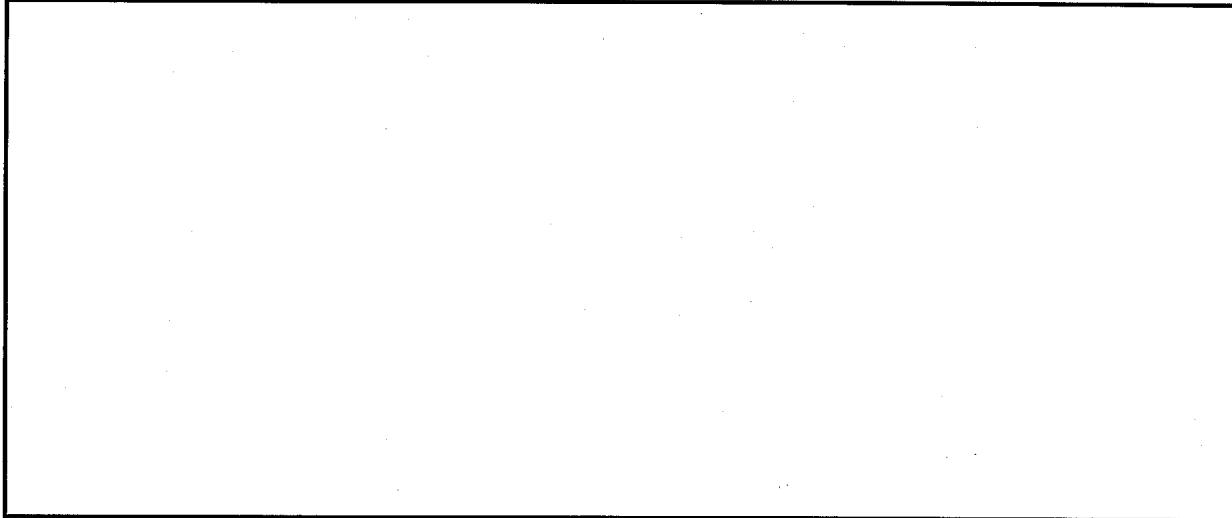
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INTERIM REPORT

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VI. ELECTRONIC MAIL

Current surveys estimate that about half of all Americans over the age of 10 have at least one electronic mail account, whether accessed at home, at work, at school, or via public access computer (library, shopping mall kiosk, Internet café). Establishing an account is almost ridiculously easy. [redacted] the user (S) need only determine which email provider to use, a user name and password, and perhaps some general information required by the email provider. For example, to establish an account with the email provider Hotmail (www.hotmail.com), a user need pay nothing (in exchange for a free account, the user must put up with advertisements, commercial solicitation emails and the occasional "spam"), selects a user name and password (Hotmail will indicate whether a given user name is already in use, in which instance another name must be selected), and provides some general personal information (birthdate, gender, zip code of residence). Hotmail has no way of verifying whether the personal information is correct and indeed states it has no intention of doing so. The user is required to agree to a list of terms and conditions for use, after which the account is enabled.

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- Hotmail publicly states that they do not attempt to verify any of the information provided; if a user violates the terms and conditions of use, Hotmail will simply disable the account. In the event that a criminal violation is involved, Hotmail indicates that it will provide what information it is technically able, and legally required, to provide, which is generally limited to the Internet address from which an offending email originated.

- Most free email services provide the email addresses of their users to various Internet "white pages" and "people finder" sites. For example, establishing a Hotmail account automatically places the user's Hotmail address (including the account user name) in the "Infospace" (www.infospace.com) white pages site. The only information listed for that individual in the Infospace site is the

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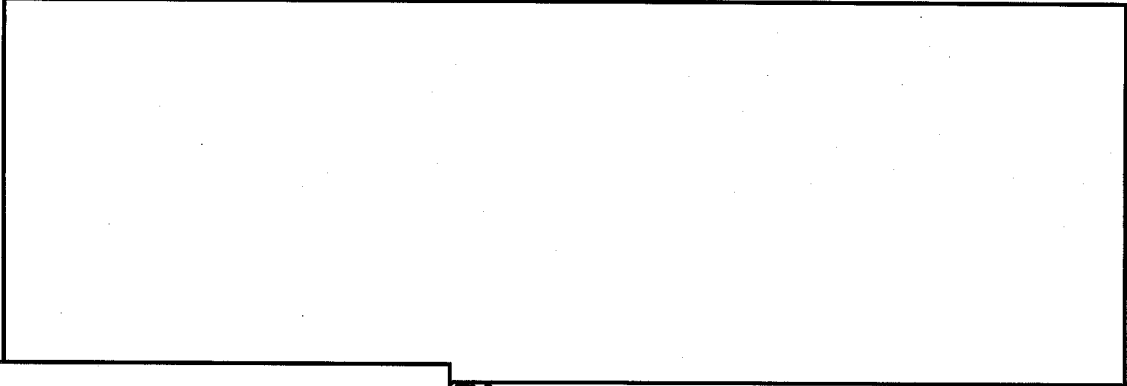
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information originally provided to Hotmail.

- Many email sites and services allow users to post additional personal information, including photographs, video and sound clips, and links to other websites.



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- As outlined in a previous report, various Internet technologies can provide information about individuals. "Cookies" are sent by a Web server to a browser to be stored for later use, for example when a browser stores a user id and password. Cookies can be used to track the sites visited by a user, and where on a given site the user travels. The most common uses for cookies include online ordering systems, site customization, website tracking (to determine which sites, and which areas of sites, are most visited), targeted marketing, and user identification and security. Similar programs are used to monitor those who log into "chat" rooms.

- "Finger" servers run on email networks to collect information about accounts on that network. If an account is "fingerable," "fingering" it via a fingering program will show various information about that account, such as the real name of the account owner, the last login date and time, if they are currently logged in. Some older systems include "plan" files, which are short text files containing information provided by the account holder as a user profile. Most accounts on .edu systems are fingerable, as are some .net and .org accounts. Most .com accounts, however, are not, owing to privacy concerns. Some accounts are aliased, that is, the email address appears differently in an email than in computer language, so that "finger" searches can return wrong or misleading results. Also, accounts that are run through an anonymizer program will not return finger results.

- "Spyware," one of the most controversial Internet developments to date, is a program that runs undetected, either when a new software program is installed on an individual's computer, or when an individual visits a particular Web site. Spyware is intended to transmit information back to its owners about what Web sites people visit and where they go within a given site. Some do relatively benign things such as transmit customized banner advertisements based on

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what seems to interest a given Web surfer; some do housekeeping chores such as remembering passwords and account information. However, spyware can also store personal and sensitive information, such as consumer preferences, medical information and financial data such as bank and credit card account numbers. Spyware can also trace an Internet connection from a Web site back to the computer used to access it. Spyware can be used to link information from different sites to create a profile on a Web user – for example, if a user visits several different sites, including one that requires registration or an account, the spyware program can then link that information to subsequent sites visited.

VII. EMPLOYMENT

Requirements for employment vary widely between and among job types, career fields, pay scales, and between employers of similar types. Employers vary equally widely in the ways in which they evaluate and select employees and the means used to do so.

Employers almost automatically require a Social Security number, as it is necessary for the reporting of the employee's earnings to the appropriate federal agencies (the Social Security Administration and the Internal Revenue Service). Despite administrative law rulings that an employer cannot be held responsible if an employee refuses to obtain or disclose an SSN, few if any employers are willing to take this risk,

- Although present federal law appears to indicate that an individual can legally refuse to use his/her SSN for employment due to religious objections, the process required to have this authorized by, and certified with, the concerned federal agencies is byzantine and time-consuming (it is estimated to take, at a minimum, six months to one year). Also, the employee and employer must create another discrete means of identifying the individual and his/her earnings with the appropriate agencies

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Most employers in the US require proof of US citizenship, legal residency, or temporary residency with right to work. Therefore, this almost always requires a birth certificate, passport, or appropriate immigration document. Given that passports are issued by the State Department and "green cards" by the INS, both federal agencies with interests and operations similar to the Bureau, the latter two documents probably would be easier to obtain than a state birth certificate. Certificates of birth registration, available only from the state of birth, are accepted in some circumstances. Certificates of baptism, which were accepted as proof of birth and identity in some situations, are seldom accepted now.

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However, many employers, especially owners of small businesses, are willing to hire employees on a cash basis. Because the employee is paid in cash, the employer pays no Social Security or other related payroll taxes for that employee and therefore will not require proof of identity and/or legal residency. (Indeed, many businesses specifically target illegal immigrants for hire as a cheap source of labor; because of the lack of payroll taxes, such employees are paid less than the prevailing wage, receive no benefits and have little recourse against the employer.)

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VIII. PRE-EMPLOYMENT SCREENING

Pre-employment screening has become a growth industry as employers take advantage of the increasing availability of personal information, much of it drawn from various members of the information industry. Such screening reduces employee turnover, enhances productivity, and ultimately saves the employer money. In many ways it reduces risk to the employer, by revealing potential trouble signs in an employee's history as well as verifying the employee's identity and background.

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Pre-employment screenings may include one or more of the following:

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[Redacted] It may not include all states; it may also cover only some counties within a given state. Records may be compiled from county- and state-level courts, and infrequently from municipal-level courts, from state departments of correction, from state and/or county incarceration facilities, and sometimes from individual law enforcement agencies. Information is generally based upon adjudication – that is,

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conviction – rather than arrest, as with NCIC. Misdemeanor arrests and convictions are not widely covered. Misdemeanor arrests which may result in disqualification for firearms purchases are conducted through law enforcement sources.

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- **A credit and/or financial check.** Because this can only be done by an employer with a signed consent from the prospective employee, this will include not only the more familiar "credit header" information (name, Social Security number, date of birth, current and former addresses, telephone number, and perhaps employer and/or information on relatives and cohabitants) but actual credit and financial information.

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Therefore, background screening firms make direct contact (usually by telephone) with previous employers as reported by the potential employee.

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- Screening of driver record history and qualifications

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[Redacted] The information originates from the same original source (the state motor vehicle bureau), regardless of how and where accessed.

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- Vehicle identification information is also now readily available from state motor vehicle bureaus as well as from information industry sources.

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- ChoicePoint's Autotrack Nationwide Comprehensive report will return all vehicles registered to a given address for the previous five years, as well as showing any previous owners of those vehicles for the same time period.

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- **A drug test.** Since 1989, the use of both pre-employment and ongoing drug testing of individuals working for private employers has grown exponentially. The Departments of Health & Human Services and Labor have estimated that some 70% of those who use illegal drugs are gainfully employed, and that 93% of private industry is affected in some way by employees with substance abuse problems. Employers also have discovered that eliminating employees who use illegal drugs also decreases absenteeism, fraud, theft and "inventory shrinkage," workplace conflicts and violence, and health- and disability-related costs.

- For example, a ChoicePoint subsidiary provides pre-employment screening services, including drug testing. This system tests for a standard panel of five illegal drugs set by the National Institute on Drug Abuse (NIDA) and the Substance Abuse and Mental Health Administration (SAMSHA) for all holders of commercial-class driver's licenses. Because of this federal requirement, most commercial drug testing labs offer a basic service which tests for these five drugs: cannabinoids (marijuana, hashish), cocaine (including crack),

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LAW ENFORCEMENT SENSITIVE
INTERIM REPORT

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amphetamines (including methamphetamine), opiates (heroin, opium, morphine, codeine) and phencyclidine (PCP). Most companies offer extended testing to cover one or more of the following: barbiturates, methaqualone (Quaalude), benzodiazepines (Valium and related drugs, including rohypnol), methadone, propoxyphene (Darvon), and ethanol (ethyl alcohol, or ETOH). Most drug labs have the capability to test for LSD and other hallucinogens (including Ecstasy (MDMA), inhalants, and steroids, but will not do so unless the client employer specifically requests such testing.

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- **Verification of professional licensing, credentials, and certificates.** These may range from commercial or specialized vehicle operator qualifications, to licenses required by county, state and/or federal agencies for the practice of a given profession.

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- **References.** It is not clear which, and how many, employers check the references provided by prospective employees, but research to date suggests that only a small minority of employers do so, either themselves or via a background screening

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IX. BUSINESS AND PROFESSIONAL INFORMATION AND DOCUMENTS

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Official corporate documents filed with the state agency registering corporate entities generally identify individuals either as officers of a corporation, or as agents, or both. Individuals usually are identified only by name, but occasionally by name and address. Unique personal identifiers such as Social Security number and/or date of birth are rarely if ever used in official state documents. However, Social Security numbers for corporate officers and principals frequently appear in documents filed with the Securities and Exchange Commission, and, less frequently, with other federal agencies.

Any information provided by an individual concerning a business address, telephone number, Internet web page/address and/or electronic mail address should match all other information available for that business. Documents generated by a government agency generally contain only street and/or mailing addresses and telephone numbers; however, an increasing number of non-official documents, such as business directories, are now listing Internet and email addresses.

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Fictitious business name statements ("doing business as" statements, "dba's") are required only when a non-corporate commercial entity is doing business in a name or names other than that of the principal agents of that business. A dba statement is then

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filed, generally at the state level (often via the county recorder of documents) identifying the fictitious business name and the individual(s) operating it, so that in the event of lawsuit, the true operators of the business can be identified. Non-corporate businesses whose name(s) reflect those of the business principals generally are not required to file a dba statement, as other documents (tax permits, business licenses) will adequately reflect the true owners.

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UCC filings generally contain the name and address of individuals when they are principal members of, or agents for, the business or corporation whose debt is being recorded. Social Security numbers are sometimes included.

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X. MILITARY DOCUMENTS AND RECORDS

Since 1971, all military personnel have been identified by their Social Security number rather than by a service-issued serial number. Military personnel records are generally maintained by the service for three to five years after an individual leaves active service; the records may then be maintained by the respective service's reserve branch if the individual participates in reserve programs, or may be sent to the National Personnel Records Center in St Louis, Missouri. While an individual's actual military service record is not available to the general public (and is difficult and time-consuming to obtain even for law enforcement), much information about an individual's military service, purported or otherwise, is available from a number of public sources, including historical societies, reunion groups, re-enactment groups, and non-official organizations such as Military City Online.

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XI. VOTER REGISTRATION:

Voter registration can be accomplished with a document demonstrating proof of identity and legal residency in the U.S. as well as of the state and county where registration is sought. For example, to register in Fairfax County, Virginia, an individual would need to provide a birth certificate, passport, or residency document, and a document showing residency in Fairfax County (for example, a driver's license, utility bill, library card, or property tax bill). Exercising the franchise generally requires at least one and sometimes two forms of identification. Voter registrations are available through the information industry for approximately 24 states but can be easily checked at the county registrar's office.

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XII. OTHER GOVERNMENT INFORMATION AND DOCUMENTS

These include personal property taxes (such as the tax on personal vehicles by the state of Virginia), hunting, fishing, and game licenses, animal licenses, registrations and permits, gaming and lottery licenses, liquor licenses, and weapons licenses, including concealed carry permits. Such documents are variously available on line and through commercial information companies; most are considered publicly available documents as well, in that the general public is free to check with the relevant agency to determine if an individual holds (or does not hold) a given license or permit.

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XIV. MARKETING AND RELATED INFORMATION

As outlined in a previous report, the "technology transformation" of the last decade has benefited the marketing industry as well as the information industry. A great deal of information is collected about individuals by businesses and marketers eager to keep existing customers and find new ones. Consumer-provided information remains the backbone of marketing information collection, as well as the most detailed source.

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However, members of the Individual Reference Services Group (IRSG) have mutually agreed not to use marketing information in their information systems or to make it available to their clients. Many charitable organizations, political groups, and publishers of specialized documents such as church directories, alumni catalogs, industry magazines and special interest phone directories resell their subscription lists.

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XVI. CONCLUSIONS

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- A report on the frequency and distribution of surnames, male first names and female first names in the U.S., based on the 1990 U.S. Census, can be located at www.census.gov/ftp/genealogy/names.

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From: b7C -1 [redacted]

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To: (S) [redacted]

Supervisors, [redacted] SSAs, [redacted] SSAs

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ALL INFORMATION CONTAINED
HERE IS UNCLASSIFIED EXCEPT
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Date: (S) [redacted]

Fri, Sep 21, 2001 3:56 PM

Subject: [redacted] (S)

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CC:

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Research to date has determined that the single most essential element of information for establishing a personal identity is the Social Security number, from which all other elements then flow. Once the SSN is obtained, other essential elements of personal identity can be secured.

Created in 1936, the SSN was intended to be an account number to track the earnings, wages and accrued benefits of individuals under the then-new Social Security Retirement Act. It was never intended to be used as a means of identification, and indeed a number of federal laws and regulations specifically prohibit its use as such. Unfortunately, no single law governs the overall use of the number, resulting in a mishmash of federal laws and regulations that sometimes conflict with each other and with similar laws at the state level, as well as routine business practices that may or may not have anything to do with the original purpose of the SSN. These confusions and inconsistencies have thus far ensured that the SSN continues to be used as a method of identifying an individual. (The 1999 Gramm-Leach-Bliley Act (Public Law 106-102) specified new privacy restrictions on consumers' personal information as handled by financial institutions. The impact of this law on the individual reference service industry, in particular on personal information drawn from credit reporting bureaus, remains unclear.)

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Today, nearly everyone living in the US has an SSN, which is used for a variety of identification purposes. The Social Security Administration (SSA) estimates that about 277 million people currently have them. It is frequently the only unique nonbiologic personal identifier about an individual, and is the only one that by law (under most circumstances) does not change. Its use allows rapid matching of individuals from disparate data sources with a reasonable level of confidence that all the information gleaned pertains to the same individual.

For the general public, a Social Security number may be obtained with a birth certificate, certificate of birth registration, certificate of legal residency (including temporary residency visas carrying the right to work) or certificate of citizenship. The Social Security number is generally all that is required, in addition to name and address, to obtain other proofs of identity such as a driver's license, bank account, credit card or voter registration (proof of address may be necessary for some documents, but a piece of first class mail addressed to the individual at the given address is usually sufficient proof).

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Although the laws and regulations conflict and have not been clarified to date, it appears that there are circumstances in which individuals are not required by law to have a Social Security number. These can be summed up as follows: individuals with serious religious objections; aliens legally resident, ineligible to work in the US but who nonetheless have taxable income; individuals who have legally obtained a new SSN under guidelines from the Department of Justice for the protection of their lives and those of their children (usually limited to victims of domestic violence and those in the Witness Protection Program) and those who simply refuse to comply.

- Parents are not required to obtain SSNs for their children at birth, but cannot claim them as dependents to the IRS without one. In general, the papers a new parent fills out to register a birth and request a birth certificate also function automatically to obtain an SSN for the newborn. For example, in the state of Maryland, parents are required to fill out a lengthy state-issued form for birth registration, which is then submitted to the secretary of state. The form meets the requirements necessary for registering the child's birth with the state, and also the requirements for applying for a Social Security number. This results in the issuance of a birth certificate and certificate of birth registration for the child from the state. The Maryland secretary of state automatically forwards the form to the Social Security Administration, which issues a Social Security number and card for the child.

- The IRS insists that individuals must use an SSN to report income and to file tax returns, and that employers must report employees' income using their SSNs. However, a 1992 EEOC ruling upheld an employee's refusal to use an SSN on religious grounds, and stated that while a business must ask for the employee's SSN, if the employee refuses to disclose it the business cannot be held liable for sanction by the federal government. In all such cases, individuals have been required to use some other unique method of identification. However, employees' Social Security withholding may be delayed in processing because of the administration necessary to match the individual with his/her SSA account.

- An IRS "Taxpayer Identification Number (TIN)" may be issued to aliens ineligible to work in the US, but who nonetheless have taxable income to report.

- Individuals by federal law cannot be required to have or to disclose an SSN to obtain a state driver's license, voter registration, or to donate or receive blood products from a noncommercial blood bank.

- Individuals cannot be required to obtain or to provide an SSN to obtain a bank account, credit cards, utility services, or any other good or service from similar "quasi-governmental" agencies (this includes casinos and other regulated gaming sites, the U. S. Post Office, colleges and universities, airlines and railroads, and public school

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districts). Nor can these goods and services be denied to individuals who refuse to provide an SSN.

Under certain circumstances, the Social Security Administration will issue a new SSN to an individual. For example, as of 2000, victims of domestic violence can obtain a new SSN to enable them to escape their abusers and not be tracked via the old SSN through individual reference services. It is not yet clear, however, if the SSA's computer databases will prevent the linking of the old and new numbers, or what impact the information and databases used and offered by individual reference services will have.

Use and Disclosure of SSNs

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Several information companies, of which ChoicePoint is the most prominent and widely used, offer "comprehensive reports" in which a great deal of information on an individual is compiled into a single report from a variety of databases.

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These comprehensive searches did not exist before about 1995. At present, ChoicePoint offers these reports as "Discovery" and "Discovery Plus" via ChoicePoint Online (formerly CDB Infotek) and as "Nationwide Comprehensive" via AutoTrack.

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LAW ENFORCEMENT SENSITIVE

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