



## What separates Affirm from other wholesale providers to CRA's?

### 1) Company History/Experience

Affirm was founded in 1996. At that time we had ten fax machines, all with rollover lines so that we could receive back results from our researchers overnight without failures. In the beginning, there was only one county that had an online presence: Maricopa AZ. From the start, we relied on hands on court runners to get the case information for us. Everything was done by experts in the jurisdictions they covered. Because of this, we got the very best information, every time. Over many years, we have developed not only a very deep researcher network nationwide, but also a robust team of in-house jurisdictional experts on criminal record law for all US jurisdictions, decades ago. **This is critical.** The difference between a conviction and a non-conviction is the difference that keeps a person from getting a job or apartment, and keeps people safe from dangerous people that shouldn't get jobs and live in places with vulnerable populations. Here are just a few items of interesting jurisdictional differences in dispositions that we see every day:

Suspended Imposition of Sentence in Alaska is a **conviction**

Suspended Imposition of Sentence in Missouri is a **non-conviction**

Conditional Discharge in Illinois is a **conviction**

Conditional Discharge in Georgia, Indiana, New Jersey, New Mexico, and Oregon is a **non-conviction**

Deferred Sentence in Oregon and Washington is a **conviction**

Deferred Sentence in Colorado is a **non-conviction**

This is just the tip of the iceberg. What is a pardon in Louisiana? Proposition 36 and expungement in California? Plea in Bar in Texas? Jurisdictional knowledge is critical. You will find that Affirm far exceeds other wholesale criminal research companies in jurisdictional knowledge and experience. We have worked very hard to build and maintain this expertise among our staff. We have structured our staff so that they are in multiple teams that are in charge of researchers and jurisdictions of only a few states each. Everyone that touches our record searches knows the jurisdiction specificities and has access to the best information.

### 2) End user reporting:

When our clients receive records back from Affirm, you can rely on them being ready for the end user, with very little QA(quality assurance) to be done. We verify all information, translate judgements and abbreviations, and only report information that is reportable under the Fair Credit Reporting Act.(FCRA) Our clients will not get records with jumbled information and abbreviations that are hard to understand and report. If a case is still pending, we will get the next court date for you. We won't ever

report a warrant on a case without telling you whether it is still active or not. We have gone through all of the heavy lifting so that you don't have to!

3) **Quality Assurance:**

Affirm has an intense method for the vetting of researchers to assure due diligence and the very best research reporting available. Affirm is very strict in who we will approve as a researcher. From the start we test new researchers very intensely with known hits to be sure of the quality of their work. We send these tests with many different variables, to be sure that they are doing the best work possible. I.e: We will send searches with differences in name and dob, to be sure that they are reaching our best standards in research. (i.e: For records under Robert, we will send the search under Bob, and if the dob on the record is 11/13/1978, we will send the dob as 11/13/80.) After a researcher has gone through our intense scrutiny, we will continue sending test searches to them monthly, as long as they are searching for Affirm. Many researchers have worked for Affirm for over 10 years, with a good number who have done work for Affirm for 20 years or better. All records returned by researchers go through quality assurance. Our quality assurance teams and Account Managers are experts in their assigned jurisdictions. All records are checked for accuracy and readability. Any possible case with any question will be reviewed by secondary QA reviewers, and anything that has any further legal questions or ambiguity will be reviewed by one of the directors before being returned to the client.

4) **Legal Compliance:**

Legal compliance is a top priority at Affirm. Today, almost all parts of the data chain are being challenged legally to follow US and state FCRA laws. Everyone from traditional CRA's and wholesale providers like Affirm, to database companies and others are subject to having lawsuits brought against them as a CRA, and being held to the standards of a CRA. This is why we decided in 2015 to follow the Federal FCRA in all of our reporting. As such, we will not report any non-convictions where the offense date is more than seven years old. Pam Devata is our attorney. She is very well known in our space. Many consider her to be the premier expert on FCRA law. She has developed all of the forms we use, and has kept us very informed about changes in our legal landscape as they happen.

5) **Staffing and Scalability:**

We have structured Affirm to be very elastic and scalable in nature. We have structured teams within Affirm to be responsible for the research of only a few states each. This provides the best quality end product, and allows for exponential growth and scalability. Over the years we have seen major population centers that have a large swelling of numbers from time to time, based on climate and other variables. We have each of these major population centers covered by individual groups of people that are experts in those jurisdictions. This allows for us to easily double or triple in searches for these jurisdictions while barely even noticing it. We also have a great redundancy in trained and tested researchers in all jurisdictions of any populace. We have had times where we have experienced tens of thousands of extra searches in a jurisdiction, without a problem. The way that we have set up our teams, coupled with our streamlined processes make it possible for us to grow very quickly.

6) **Customer Service:**

Last but far from the least important is our customer service. With Affirm, you will have a dedicated account manager who knows your individual needs who will be working through all of your searches every day. We strive to have the answers to your questions before you ask them, as well as status updates and eta's before you even inquire. This proactive approach makes it much easier for Affirm's clients to spend more time taking care of their clients!