



# **Cursory Indicator New York White Paper**

COMMERCIAL INVESTIGATIONS LLC released CURSORY INDICATOR NEW YORK in July 2011. After being in development since 1999, this proprietary database was deemed market worthy. COMMERCIAL INVESTIGATIONS LLC worked with New York State law enforcement to bring this to the non law enforcement world. COMMERCIAL INVESTIGATIONS LLC is the exclusive supplier of CURSORY INDICATOR NEW YORK to its clients and other background screening companies.

Joe Baudo, President of the New York State Amateur Hockey Association said *“the information we are getting from the system is terrific. It has flagged those volunteers who don't meet our criteria for working with minors. It is helping us protect our youth and providing a safer environment for our sport. The entire CI staff is very responsive and helpful. It's a pleasure working with them.”*

### **CURSORY INDICATOR NEW YORK BRIEF DESCRIPTION**

COMMERCIAL INVESTIGATIONS' LLC (CI) President, Michelle Pyan, has been involved in the development of CURSORY INDICATOR NEW YORK (CI NY) since 1999.

This proprietary inquiry allows CI to quickly assess when additional criminal record research is needed in New York state. CI's investigative staff handles the tiered inquiry and will automatically proceed to tier two if CURSORY INDICATOR NEW YORK indicates that it is necessary to perform more comprehensive inquiries.

CURSORY INDICATOR NEW YORK positively identifies the subject. This occurs because the data being searched usually contains two, if not all four main identifiers; name, date of birth, social security number, and address. Therefore, we know the data matches the subject before we incur any additional costs required to research the data at the primary source (court record) for the applicable conviction details. Thus, eliminating costs incurred for name match only research.

**Why CURSORY INDICATOR NEW YORK:**

- ◆ New York Statewide Law Enforcement Criminal Data Available to Non Law Enforcement Entities
- ◆ Cost Effective Easy to Use System
- ◆ Tiered System Indicates When More Comprehensive Inquiries are Needed
- ◆ Positively Identifies the Subject
- ◆ Includes Misdemeanor and Felony Convictions
- ◆ Discloses Misdemeanor Convictions that Might be Missed in County Criminal Searches
- ◆ Includes Local, Town and City Criminal Data
- ◆ Includes Federal Criminal Data
- ◆ Drastically Reduces Costs Associated with the New York Statewide (OCA) Searches
- ◆ Most Results Available Within 2 to 4 Hours
- ◆ Fair Credit Reporting Act (FCRA) Compliant
- ◆ Proprietary to COMMERCIAL INVESTIGATIONS LLC



### **HOW DOES CURSORY INDICATOR NEW YORK WORK?**

If Cursory Indicator New York reveals the potential for a criminal record, which happens approximately ten percent of the time, COMMERCIAL INVESTIGATIONS LLC will run the appropriate County or Statewide criminal record inquiry. This saves our clients the cost of running the OCA New York Statewide inquiry on nine out of ten applicants. It also saves the costs of running non-essential county criminal record inquiries. Most importantly, CURSORY INDICATOR NEW YORK makes a 100% positive identification before additional inquiries are run. This is done through name match and a match on at least one additional identifier, such as date of birth, Social Security Number and/or address. This eliminates unnecessary additional searches based upon name match only and allows for a very short turnaround time – saving time and money in this time deficient and cost conscious economy.

CURSORY INDICATOR NEW YORK is extremely comparable to the New York Statewide Office of Court Administration (OCA) inquiry in all respects except cost. CURSORY INDICATOR NEW YORK has been proven to be more effective than running county court criminal record inquiries in New York. This is so because CURSORY INDICATOR NEW YORK contains levels of misdemeanor information, which is not usually found in New York County Court Criminal record inquiries. CURSORY INDICATOR NEW YORK contains local, town and city criminal data not found at the county level. It also contains Federal criminal data.

That being said, CURSORY INDICATOR NEW YORK is an exceptional value when compared to the New York Statewide Office of Court Administration (OCA) search where the state charges \$65 per name plus financial transaction fees.

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CURSORY INDICATOR NEW YORK is Fair Credit Reporting Act (FCRA) compliant and abides by the “primary source verification” rule and not the “simultaneous notice” rule. By doing additional inquiries when indicated, CI goes to the primary source of the data and thus complies with the FCRA Primary Source Verification rule. CI utilizes “primary source verification” for all its inquiries. This means that if our client chooses CURSORY INDICATOR NEW YORK, their employees and volunteers will be given the time and dignity they deserve through our thorough research and positive identity match before any adverse information is relayed to the client and subject.

Please Note: Many large data broker background screening organizations utilize the “simultaneous notice” rule. What this means is that if a database reveals a match, most times only a name match, the background screening data broker simply sends a notice to the client and subject at the same time and thus complies with the FCRA. This causes many issues for employees and volunteers with common names, as they will be reported as criminals or sex offenders simply by name match only. Imagine how many people named John Smith exist in the United States. That may lead to quite a list of criminal and sex offender activity all by name match only.



Commercial Investigations LLC  
 CURSORY INDICATOR NEW YORK  
 Comparison Chart

	County	NYS OCA	CI NY
Arrest Information			X
Conviction Information	X	X	X
Pending Information		X	X
Felony Information	X	X	X
Misdemeanor Information ^		^	X
Variations of Name Reported			X
Variations of DOB Reported			X
Sealed records are disclosed			X
County/Supreme, City, Town and Village data of all 62 counties		X	X
Town & Village criminal disposition data is NOT limited ^			X
Does NOT Limit Criminal Data Reported ^			X
Federal Criminal Information			X
Online Direct Access		X	X
Data is Updated ^		Weekly	Hourly
Results Available	Varies	Next Day	2 Hours
Holidays (Days Results Not Available Outside of Weekends)	12	12	6
Additional Fees May Need to be Incurred		X	X

^ NYS OCA has implemented Misdemeanor Redemption—NYS OCA does not report a criminal conviction if older than ten years without and subsequent conviction; NYS OCS does not contain town and village data from 1991-2002 and is not complete from 2002-2007; within New York City, cases are updated approximately every 24 hours and outside NYC an average of once a week.

### **ABOUT COMMERCIAL INVESTIGATIONS LLC**

COMMERCIAL INVESTIGATIONS LLC (CI), a certified woman owned licensed private investigative agency, offers thorough and affordable employment, tenant and volunteer BACKGROUND INVESTIGATIONS. CI provides the PROACTIVE TRUTH™ regarding applicants, thereby reducing turnover and limiting exposure to civil liability. CI provides accurate, timely, cost effective and fully compliant reports supported by exceptional customer service. CIWARE, a user friendly, secure online application, allows clients to select the inquiries they need and view results in progress. CI is the industry leader in volunteer background solutions. Its epic VOLCHECKED service is the new norm in volunteer backgrounds.



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