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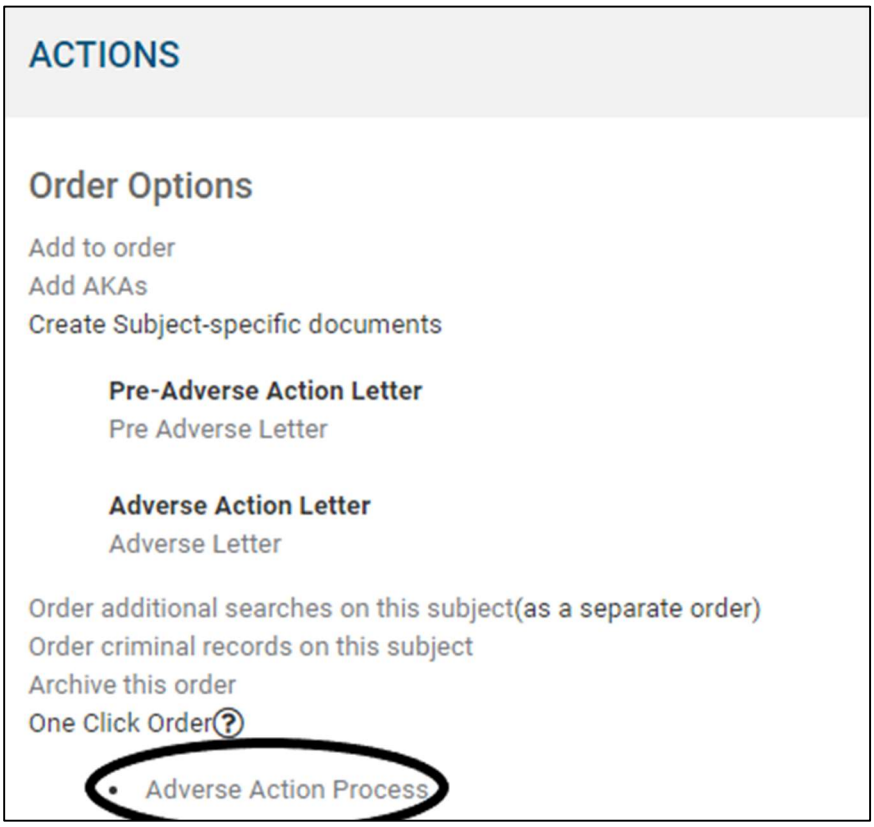
ONE SOURCE ADVERSE ACTION PROCESS

This guide is designed to walk you through the process of initiating the adverse action process in the One Source portal. If you have questions as you're doing so, please reach out to our One Source Client Relations Department at 402-933-9999, or tollfree at 800-608-3645, and choose option 1. Thank you!

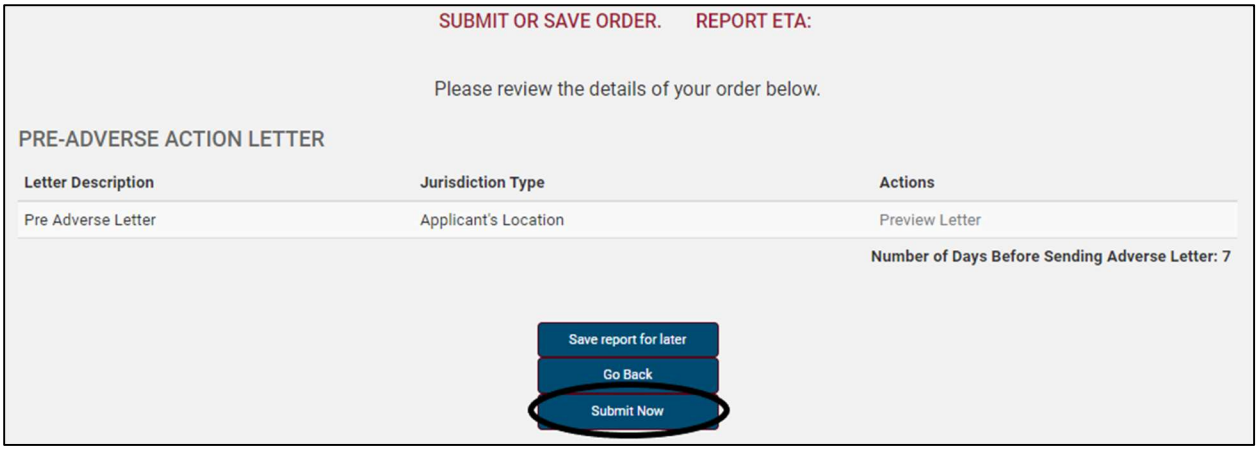
1. Log into the One Source portal and navigate to the order that you want to initiate the adverse action process on.

2. Click on the **HTML** link for the order.

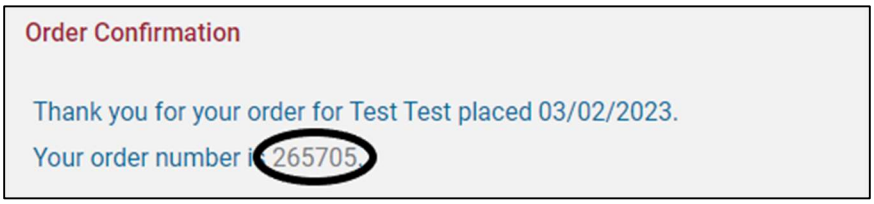
3. On the righthand side under ACTIONS, click on the **Adverse Action Process** button.



4. On the next page, you'll be prompted to save the request for later or submit it now. Click on the **Submit Now** button.

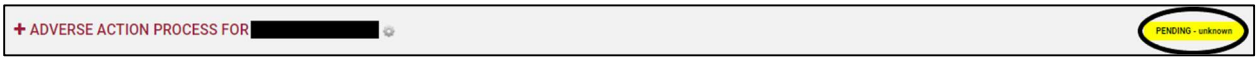


5. You will receive an *Order Confirmation* box indicating the process has been initiated. An order number will also be listed.



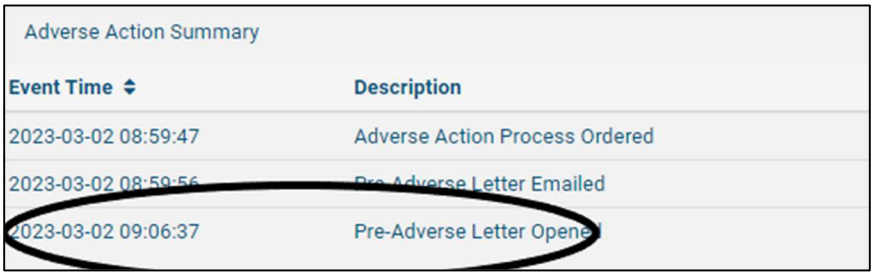
6. Back on the applicant's order, there will now be an *Adverse Action Summary* box. The box will have time stamps for when the process was initiated and when the letter was emailed to the applicant.

The component on the search will also show as "PENDING - unknown".

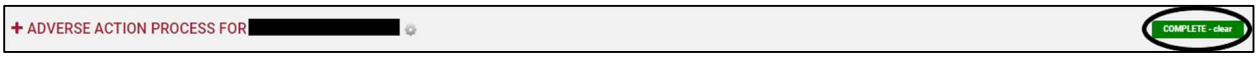


7. Once the applicant opens and reviews the letter, an additional time stamp is added to their order in the *Adverse Action Summary* box indicating that. If the applicant receives and review the letter but doesn't initiate a dispute with One Source, then the adverse letter will automatically be sent after the 5-day wait period.

   If the applicant doesn't review the letter within the first 2 business days of it being sent, then One Source will mail a hard copy to the applicant at the address listed on the background check. The adverse action letter would then be sent out 5 business days after that. Additionally, if the initial email generates a bounce back and can't be delivered via email, then a hard copy will be sent out.



8. Once the entire process has been completed, the component on the search will show as “COMPLETE - clear”.



Additionally on the applicant’s order, the last line in the *Adverse Action Summary* box will show that the adverse action letter was sent via the automated process or via mail.

Adverse Action Summary

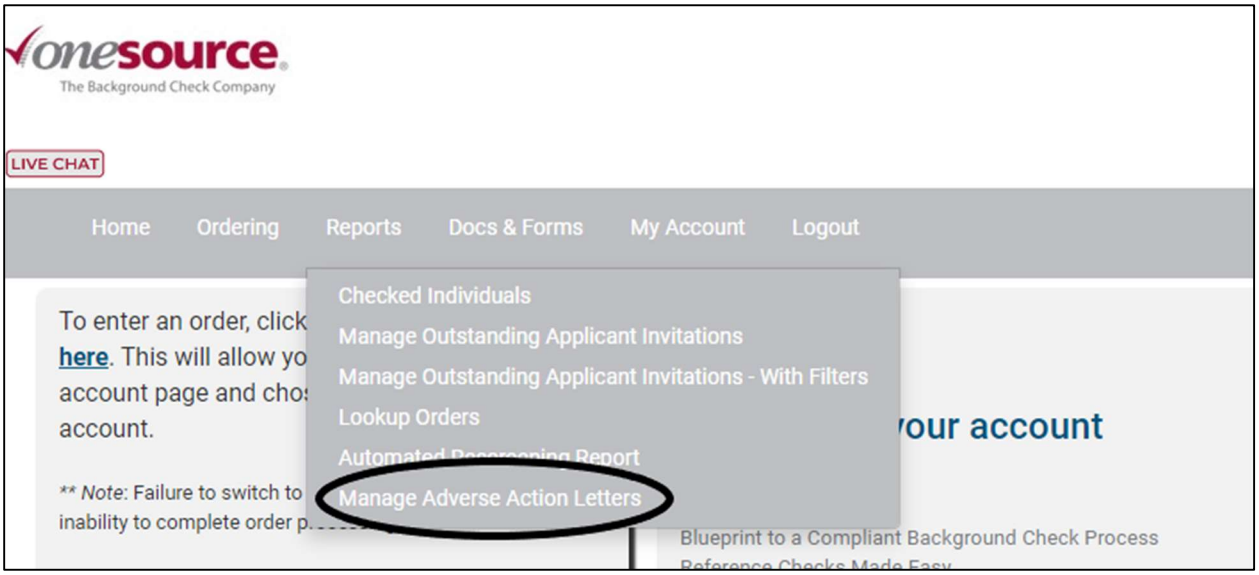
Event Time	By	Description
2023-02-22 16:42:57	4582/sdwm384396	Adverse Action Process Ordered
2023-02-22 16:43:01	systemdispatcher/systemqueueprocessor	Pre-Adverse Letter Emailed
2023-02-22 21:05:52	Applicant	Pre-Adverse Letter Opened
2023-03-02 09:06:42	onesource/[redacted]	Adverse Letter Printed

PULLING THE ADVERSE ACTION PROCESS REPORT

Within the One Source portal, you can also generate a “report” of the orders that have the adverse action piece in process.

1. Log into the One Source portal and navigate to the order that you want to initiate the adverse action process on.

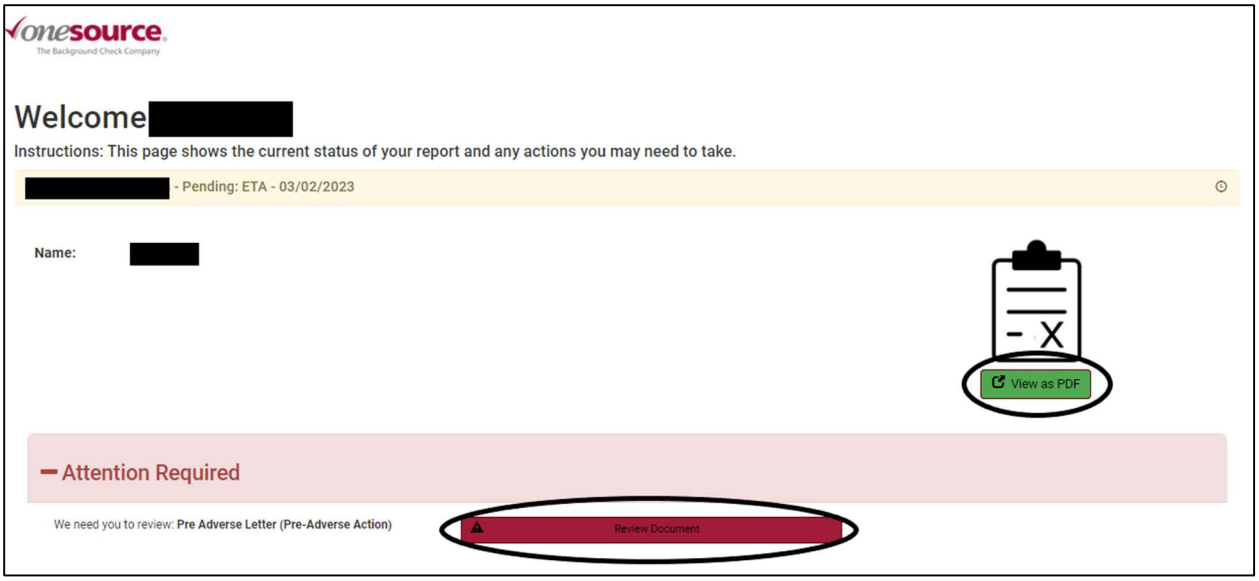
2. Hover over Reports and then click on Manage Adverse Action Letters.

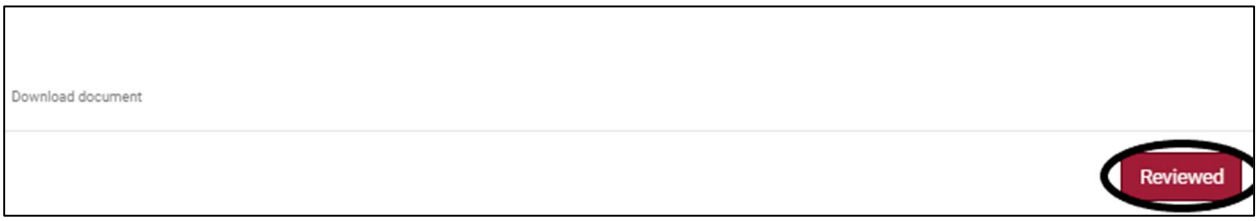


3. This will then populate a list of the orders that have the adverse action in process. Click on an order number will take you into that order and you’ll be able to view the *Adverse Action Summary* box from there.

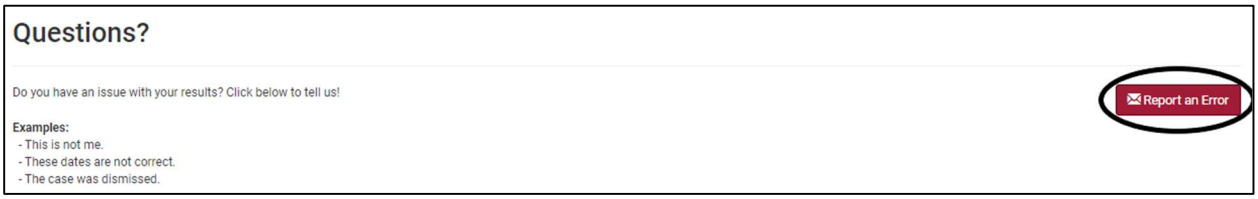
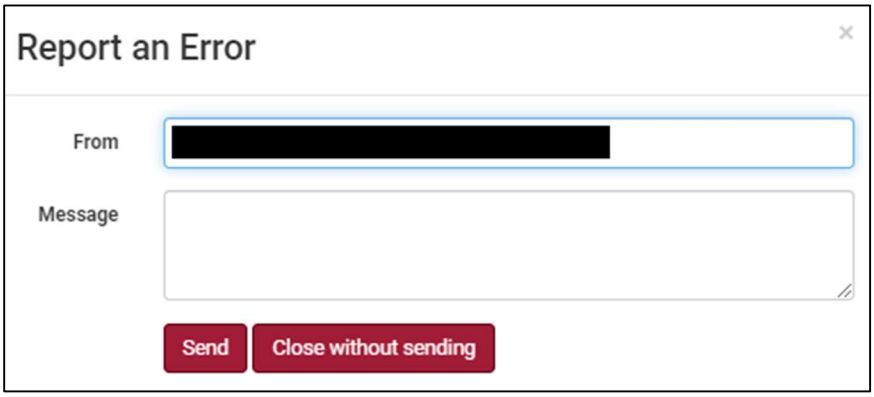
WHAT THE APPLICANT SEES ON THEIR END OF THE ADVERSE ACTION PROCESS

1. Once the process has been initiated, the applicant will receive a link via email. The email will come from our orders@onesourcebackground.com email address. When the applicant clicks on the link, they'll be prompted to enter their date of birth or last four of their Social Security Number for verification purposes. The applicant will then be able to click on the button to *View as PDF*, which will populate a copy of their report. Clicking on the *Review Document* button will populate the adverse action letter. After reviewing the letter, the applicant is prompted to click on the **Reviewed** button.





If the applicant sees any discrepancies on the report, they can then click on the Report an Error button.



This pops up a Report an Error box that allows them to type a message that is then sent to One Source.