

Background Verification and Data Analysis

Utsav Shah¹, Dhaval Vasant², Shubham Shinde³, Nikita Patil⁴

¹(Computer Engineering, Atharva College of Engineering / Mumbai University, India)

²(Computer Engineering, Atharva College of Engineering / Mumbai University, India)

³(Computer Engineering, Atharva College of Engineering / Mumbai University, India)

⁴(Assistant Professor, Atharva College of Engineering / Mumbai University, India)

Abstract: Xverify is a web-application that will verify background of individuals as well as companies. It will find the credit score/ credit health of individuals. This product will help customers with the credit and financial health check of spouses, their family, their employers, recruiters, etc. so that they will be assured of a bright financial future together. After all, getting into marriage or business is one of the biggest decision of one's life. It will also provide trust and transparency to the entire process. Xverify brings the offline verification system online, powering the individuals with quick and hassle free access to information and results.

I. Introduction

In recent years, we have seen the growing attention to the issue of background verification. This was driven by various reasons; first some evidence suggest that job candidate engage in some misrepresentation of academic and work credentials listed on resumes and job applications. Second, a business who neglects to play out an intensive personal investigation on a forthcoming representative might be defenseless against the charges of careless procuring or work separation. Businesses can be held at risk for careless contracting in the event that they neglect to complete an individual verification on an imminent worker who at that point carries out a wrongdoing or incurs hurt on a client or outsider over the span of playing out his or her activity obligations.

Document verification, background check, CIBIL score etc. has now become a necessity in every sector from schools to corporates to marriages. It is very important to know an individual before trusting him with work, personal information or finances. Thus, in the current scenario, it helps in understanding an individual's credit and financial health. This is also part of the risk assessment and risk management aspect of the organisation.

II. Material And Methods

Independent companies and the central government utilize diverse procedures for leading personal investigations. Preceding directing an examination, both must find out about and agree to the government and state laws that sway how an examination is led, including the Fair Credit Reporting Act (FCRA). The FCRA, which was ordered in 1970, controls the utilization of individual data obtained amid a foundation examination. The FCRA's underlying center related to credit reports; be that as it may, current arrangements allude to extra kinds of gathered data. The FCRA must be viewed as when the individual data is gathered by a Consumer Reporting Agency (CRA), characterized as "any individual which, for fiscal charges, duty, or on a helpful philanthropic premise, routinely takes part in entire or to a limited extent in the act of amassing or assessing buyer credit data or other data on customers to furnish shopper reports to outsiders. Hence, the FCRA applies to organizations and associations that hold an insightful organization characterized as a CRA in which the intention is to lead business screenings. A case of a FCRA arrangement expresses that before the examination, total honesty about the buyer report must be made recorded as a hard copy to the worker or employment candidate; additionally, he/she should approve the examination either, recorded as a hard copy, orally, or electronically. At the end of the day, the individual verification procedure will dependably start by acquiring assent.

Thoroughness of background check: This audit recommends that individual verifications should dependably be directed. In any case, there is no single standard for how exhaustive record verifications must be. The meticulousness of a background check may rely upon a mix of open arrangement and the idea of the job (Walsh 2007). A few enterprises and occupations have explicit lawful necessities for screening workers. For instance, criminal individual verifications are obligatory in childcare, trucking, and airplane terminal security. In the meantime, an amazingly basic suggestion in HR is that the significance of foundation checking and the careful quality of the checking depend at work.

III. Existing System And Proposed System

A. Existing System

The existing system is an offline based system that is accessible only at certain places. It is available only with banks and government authorities. The background verification process is full of high probability errors as it includes humanly checking. The chances of error increases with fake documents that can easily fool human eyes. This process is also highly time consuming with a lot of man power required, As the human power requirement is high, it gets expensive to deal with.

Drawbacks In Existing System

1. Forged Identity Documents
2. Chances of human error and omissions in validations and audits
3. Expired, surrendered or invalid/ non-existing documents.
4. High turnaround time due to manual processing
5. Employee/CPV frauds
6. Expensive per document cost that deter through verification.

B. Proposed System

The system will consist of Web based application wherein the user/customer/interviewee will register on the portal and will get the login credentials. Through which he/she will login, update his/her profile details and select the documents he/she wants to verify. Based on the number of documents online payment will be taken and then their will be page where he can enter his details and can get the response from government APIs. The diagram below explains the basic flow of the system.

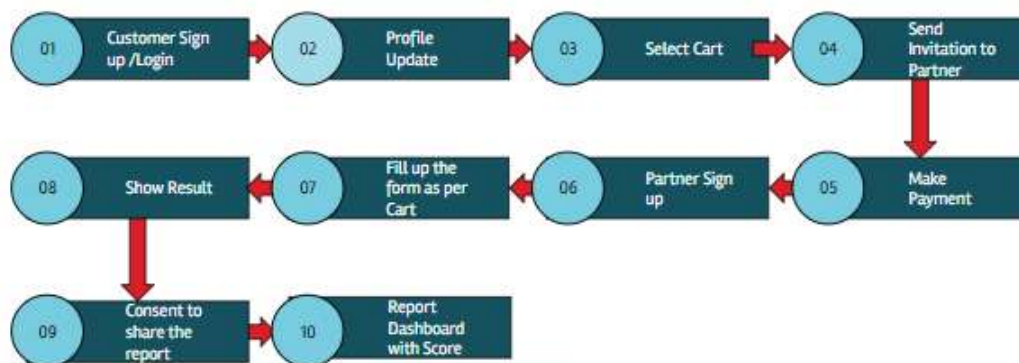


Fig No. 1

IV. Future Scope

This audit has a few ramifications for training and suggestions for future research. In spite of the way that logical and proficient writing has prescribed that practitioners perform individual verifications for quite a while, not all businesses pursue that recommendation. At the point when businesses don't perform foundation checking they may face many negative outcomes, for example, careless employing obligation, charges of discrimination, decreased authoritative execution, negative hierarchical notoriety, and decreased employee spirit. Future research ought to be directed to investigate why managers are not doing what they ought to do (e.g., absence of assets, time, or information).

Foundation checking is a normal practice in the United States as well as in many different nations. Human asset professionals around the world are confronting the same problems, and resume misrepresentation might be a genuinely worldwide issue. A news organization in South Korea detailed that few noticeable people have been uncovered as having misrepresented or fabricated their scholastic accreditations. For example, one of the educators at Dongguk University, the best college in Korea, professed to have a Ph.D. degree from Yale and other degrees from the University of Kansas. Be that as it may, it was found that the educator had never went to Yale and never moved on from the University of Kansas. The educator was fired from the college and left for the United States (Lee 2007). A comparable circumstance was reported in Russia. An educator worked in seven distinct colleges with a faked Ph.D. degree in law before misrepresentation was found and the teacher was terminated.

V. Result

| Validation | Source | Matched Score | Redzone |
|------------|---|---------------|-------------|
| Name | 1. PAN 2. Adhaar 3. Driving Licence | 80 % | Adhaar Card |
| Salary | 1. Bank Statement 2. Salary Slip 3. ITR 4. Form 16 | 100 % | No Red Zone |

Liability

Success Red Zone

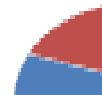


Fig No. 2

VI. Conclusion

Foundation checking is an imperative duty of businesses. It is trusted that this article will enable associations to comprehend this duty and the particular moves that should be made to dodge risk and improve their procuring rehearses.

Hence creating value for customers, stakeholders and investors and achieving our goal to make India a credit healthy society.

Acknowledgement

We owe sincere thanks to our college Atharva College Of Engineering for giving us a platform to prepare a project on the topic "Background verification and data analysis" and would like to thank our Principal Dr. Shrikant Kallurkar for instigating within us the need for this research and giving us the opportunities and time to conduct and present a research on the topic. We are sincerely grateful for having Prof. Nikita Patil as our guide and Prof. Mahendra Patil, Head of Computer Engineering Department, and our project coordinators Prof. Deepali Maste and Prof. Mamta Meena during our research on "Background verification and data analysis", which would have seemed difficult without their motivation, constant support and valuable suggestions. Moreover the completion of this research would have been impossible without the co-operation, suggestions and help of my co-authors, our friends and family.

References

- [1]. Andler, E. C., & Herbst, D. (2003). "The complete reference checking handbook: the proven (and legal) way to prevent hiring mistakes (2nd ed.)". New York, NY: American Management Association.
- [2]. Burke, M. E. (2005). "2004 Reference and background checking."
- [3]. Alexandria, VA: "Society for Human Resource Management"
- [4]. Camacho, R. A. (1993). How to avoid negligent hiring litigation. Whittier Law Review, 14, 787-807.
- [5]. Crebs, P. T., & Rush, C. M. (1996). Employer's liability for employee's criminal or other wrongful act: the tort of negligent hiring. Federation of Insurance and Corporate Counsel Quarterly, 47, 11-40 Davis, G. M. (2006). Criminal background checks for employment purposes. Alexandria, VA: Society for Human Resource Management. DeCenzo,
- [6]. Edwards, G., & Wilkinson, P. (2013, January 15). Improving background investigations requires full lifecycle perspective. Retrieved from <http://breakinggov.com/2013/01/15/improving-background-investigations-with-open-architecture>.