

Fed Submit™ in Action

UMB Bank Eliminates Background Check Delays with Mentalix's Fed Submit

UMB Bank, n.a., headquartered in Kansas City, Mo., serves as the lead bank in a group of 165 banking centers that operate throughout Missouri, Illinois, Colorado, Kansas, Oklahoma and Nebraska.

UMB Bank processes approximately 25 to 30 fingerprint cards each week, as part of performing required background checks on potential employees. To expedite this process, UMB Bank utilizes Mentalix, Inc.'s Fed Submit system.

Before UMB Bank began using Fed Submit, the entire background check process could take as long as six to eight weeks. This delay was mainly due to the fact that the bank had to mail the ten-print cards by hand. Multiple agencies are involved, so mailing the cards from one agency to the next, then returning the results along the same route, caused delays.

Once UMB Bank has taken an applicant's fingerprints, the bank sends the data to the American Bankers Association (ABA), which processes fingerprint identification requests for its member banks. The ABA subsequently forwards the identification transactions to the Federal Bureau of Investigation (FBI) for comparison searches against the FBI's automated fingerprint database. Banks are encouraged to run background checks on all job applicants for positions that require the employee to be bonded. Legally, an employee in a financial institution cannot be bonded if that person has prior convictions for financial crimes.

Under the previous system, UMB Bank had to hire and train a new employee while the background check was still underway. Hence, if a "hit" for disqualifying criminal convictions showed up in the fingerprint comparison, UMB had to release the employee and start a new search to fill the position. This situation cost the bank time and money, due to the lengthy turnaround.

Mentalix's Fed Submit addresses the speed issue by enabling users to scan and submit fingerprint cards electronically, bypassing the mailing steps. And because Fed Submit is certified for use not only with the FBI's Integrated Automated Fingerprint Identification System (IAFIS) but also with the ABA's system, it offers an ideal method for expediting background checks -- specifically for banks.

Mentalix pre-configures the Fed Submit system for customers. For UMB Bank, Mentalix staff also performed an on-site installation and sent test transactions to the ABA to ensure the system was up and running. "Support has been outstanding," Terra Null, vice president/fraud investigator of the UMB corporate security department, says.

"With Fed Submit, we get results in less than a week ... we no longer have to hire new employees only to later find that they can't be bonded because of a prior arrest, which forces the bank to let them go."

Terra Null, UMB Bank



UMB Bank can now process background checks in a matter of days, rather than weeks. Secure electronic transactions are transmitted directly to the ABA, which forwards the data to the FBI. When the FBI completes the comparison, the results are sent back to the ABA, and then to UMB Bank.

"With Fed Submit, we get results in less than a week," Null says. "We do realize a significant savings because we no longer have to hire employees and spend the money training them only to later find that they can't be bonded because of a prior arrest, which forces the bank to let them go."