

BACKGROUND CHECK AUTOMATION SYSTEM

Overview



What is Background Check Automation System (BCAS)?

- BCAS is the fingerprint-based criminal background check processing functionality of the Nationwide Multistate Licensing System (NMLS)
- The SAFE Act requires mortgage loan originators (MLOs) to submit fingerprints to NMLS for a criminal background check for which CSBS has FBI channeling authority
- In December 2015, the FAST Act was passed and included the provision to enable NMLS to process criminal background checks for non-depository financial services providers as part of state licensing
- For more information, please visit the [NMLS Resource Center](#)

Why is SRR issuing an RFP?

SRR is exploring alternative vendor solutions for the following components:

- BCAS software platform to process criminal background checks (including integration with NMLS 1.0 and 2.0)
- Operations and management of BCAS
- FBI Rap Back functionality
- Centralized fingerprint acquisition appointment scheduling functionality
 - Coordination with multiple fingerprint acquisition vendors. Fingerprint acquisition to be bid separately at a TBD date.

NMLS and BCAS Today

- NMLS manages licenses for over 135,000 state licensed MLOs and over 407,000 federal registrations
- As part of the licensing and registration process for these MLOs, NMLS processes 230,000 criminal background checks each year which is expected to grow 10%
- Functionality will be added later in 2016 to process criminal background checks for non-depository financial services providers licensed through NMLS
 - 34 agencies currently manage one or more licenses in this category including consumer debt, consumer finance, and money services businesses
 - Licenses for 7,895 companies are managed through NMLS by state agencies

Implementation Phases

	Functionality	RFP Scope	Scope of Vendor Response	Scope of Contract Award
Phase 1	BCAS 2.0 integrated with NMLS 1.0	Mandatory	Mandatory	Mandatory
Phase 2	Rap back added to BCAS 2.0 integrated with NMLS 1.0	Mandatory	Mandatory	TBD: Based on Vendor Performance
Phase 3	BCAS 2.0 with Rap back integrated with NMLS 2.0	Mandatory	Mandatory	TBD : Based on Vendor Performance
Phase 4	Centralized scheduling	Mandatory	Mandatory	TBD : Based on Vendor Performance

Contracting Models

SRR will be flexible to consider services and pricing models based on:

- Traditional System Integration and Operations models, based on deliverable-based System Integration fees and volume-based (user, transaction, storage, etc.) Operations fees
- Vendor investment in the core software product development and ongoing enhancements, with the vendor retaining the ability to commercialize the software to other clients
- Vendor share of revenues from other services in the ecosystem (e.g. Fingerprint services, background check fees, etc.)

The RFP will provide vendors with options to propose alternative pricing models