

Benefits of Electronic (Live Scan) vs. Paper Card Fingerprint Capture

When searching for a fingerprinting location, the results returned by the search use the address you provide and display either (1) Live Scan locations only or (2) Live Scan and Paper Card locations. As illustrated below, fingerprint capture via Live Scan costs less, can be scheduled more quickly, requires less action by the MLO, and results in fewer illegible prints than the Paper Card method. Therefore, even if the selection of a Live Scan location is not as convenient it may result in the individual being fingerprinted saving time and money. Please use alternate addresses (e.g., work) to find an appropriate Live Scan location.

Basis for Comparison	Live Scan Fingerprint Capture	Paper Card Fingerprint Capture
Cost	<p> Lower \$36.25 Criminal Background Check (CBC) Processing Fee Collected Through NMLS</p>	<p>Higher \$56.25 to \$65.25 Total \$36.25 – CBC Processing Fee Collected Through NMLS \$10 – Fieldprint Paper Card Package and Processing \$10 - \$20 – Law Enforcement Officer Fee</p>
Scheduling	<p> Instantaneous MLO selects an available date and time during the scheduling process.</p>	<p>Delayed MLO must identify three preferred appointment times and will be contacted by a Fieldprint representative with the final appointment date and time. In addition, sufficient lead time must be included to allow for Fieldprint to deliver the Paper Card Package to the MLO.</p>
Fingerprint Capture Process	<p> Simple The MLO provides two forms of identification at fingerprinting location for scheduled appointment and have fingerprints captured.</p>	<p>More Complex The MLO must: 1) await receipt of Paper Card Package; 2) complete the top portion of two paper fingerprint cards; 3) bring two forms of identification to fingerprinting location for scheduled appointment; 4) have fingerprints captured; 5) place completed cards in pre-addressed postage paid envelope; 6) drop the envelope in the U.S. Mail; and 7) contact Fieldprint to let them know the fingerprint cards are in the mail.</p>
% of Prints Returned as Illegible	<p> Lower Fingerprints captured via Live Scan can be analyzed electronically to determine readability. Fingerprints can be captured more than one time during the same appointment if the analysis suggests the fingerprints may not be legible.</p>	<p>Higher Although two paper cards are provided allowing two sets of prints to be captured, the Paper Card method relies on the ability of the individual capturing the prints to visually assess the quality of the prints. Generally, illegibility rates of fingerprints captured using the Paper Card method are higher than for fingerprints captured via Live Scan.</p>