





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

When searching for a fingerprinting location, the results returned by the search will use the address you provide and will 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 MLO saving money and time. 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
<b>Cost</b>	<p> <b>Lower</b>  <b>\$39.00</b>                      Criminal Background Check (CBC) Processing Fee Collected Through NMLS</p>	<p><b>Higher</b>  <b>\$59 to \$69 Total</b>                      \$39 – CBC Processing Fee Collected Through NMLS                      \$10 – Fieldprint Paper Card Package and Processing                      \$10 - \$20 – Law Enforcement Officer Fee</p>
<b>Scheduling</b>	<p> <b>Instantaneous</b>                      MLO selects an available date and time during the scheduling process.</p>	<p><b>Delayed</b>                      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>
<b>Fingerprint Capture Process</b>	<p> <b>Simple</b>                      The MLO must bring CBC Certificate and two forms of identification to fingerprinting location for scheduled appointment and have fingerprints captured.</p>	<p><b>More Complex</b>                      The MLO must:</p> <ol style="list-style-type: none"> <li>1) await receipt of Paper Card Package;</li> <li>2) complete the top portion of two paper fingerprint cards;</li> <li>3) bring CBC Certificate and two forms of identification to fingerprinting location for scheduled appointment;</li> <li>4) have fingerprints captured;</li> <li>5) place completed cards in pre-addressed postage paid envelope;</li> <li>6) drop the envelope in the U.S. Mail; and</li> <li>7) contact Fieldprint to let them know the fingerprint cards are in the mail.</li> </ol>
<b>% of Prints Returned as Illegible</b>	<p> <b>Lower</b>                      Fingerprints captured via the Live Scan method 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><b>Higher</b>                      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 much higher than for fingerprints captured via Live Scan.</p>