



March 2006

# High Risk Fraud Alert and ID Mismatch Alert Message Guide

**HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE**

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Security Alert or Consumer Statement on file relates to true name or credit fraud	The consumer's file with TransUnion contains a statement indicating that the consumer has been a victim of true name or credit fraud.	<ul style="list-style-type: none"> <li>• The consumer has added a protective statement to their file or has been a victim of fraud</li> <li>• Applicant may be misusing the consumer's identity to obtain credit</li> </ul>	<ul style="list-style-type: none"> <li>• Review Consumer Statement found at the end of the report</li> <li>• Contact consumer directly at the telephone number listed in the Consumer Statement before issuing credit</li> </ul>
Active Duty Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer is on active military duty.	<ul style="list-style-type: none"> <li>• The consumer put a statement on file to alert credit grantors that he or she is currently out of the country on active military duty</li> <li>• Applicant may be misusing the consumer's identity to obtain credit</li> <li>• The consumer may have forgotten to remove the alert upon returning home</li> </ul>	<ul style="list-style-type: none"> <li>• Review Alert Notification found in the Special Messages section of the report</li> <li>• Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit</li> </ul>
Initial Fraud Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer could be the possible victim of fraud.	<ul style="list-style-type: none"> <li>• The consumer put a statement on file to alert credit grantors that he or she could potentially be the victim of fraud</li> <li>• Applicant may be misusing the consumer's identity to obtain credit</li> </ul>	<ul style="list-style-type: none"> <li>• Review Alert Notification found in the Special Messages section of the report</li> <li>• Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit</li> </ul>
Extended Fraud Victim Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer has submitted an ID Theft Report and is a victim of true name or credit fraud.	<ul style="list-style-type: none"> <li>• This consumer has been a victim of fraud and has filed an identity theft report.</li> <li>• Applicant may be misusing the consumer's identity to obtain credit</li> </ul>	<ul style="list-style-type: none"> <li>• Review Alert Notification found in the Special Messages section of the report</li> <li>• Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit</li> </ul>

**HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE**

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Address ... SSN ... Telephone Number ... Reported Used in True Name or Credit Fraud</p>	<p>Address, Social Security number (SSN) or Telephone Number matches an address, SSN or telephone number identified as being used in a true name or credit fraud.</p>	<ul style="list-style-type: none"> <li>• Someone may be misusing the consumer's identity</li> <li>• Applicant may be misusing application information to create a new identity or to obtain credit under another's legitimate identity</li> <li>• Applicant may be reusing information used in a previous fraud</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Contact consumer using information on application</li> <li>• Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
<p>SSN Used in Death Benefits Claim for <u>John Consumer</u>. DOB: 01/01/1950. DOC: <u>02/02/1990</u>. ZIP Code Where Benefits Were Paid is <u>60657</u>, Most Likely <u>Chicago, IL</u>. ZIP Code Last Residence is <u>60657</u>, Most Likely <u>Chicago, IL</u></p>	<p>Social Security number (SSN) invalid. Person assigned that SSN is reported deceased by Social Security Administration (SSA).  DOB= Date of Birth DOC= Date of Claim</p>	<ul style="list-style-type: none"> <li>• Surviving spouse receiving death benefits from SSA may be using SSN of decedent</li> <li>• Applicant may be using SSN to commit fraud under another person's identity or to create new identity</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Contact consumer using information on application                             <ul style="list-style-type: none"> <li>- Verify that spouse is not using deceased spouse's SSN</li> </ul> </li> <li>• Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
<p>SSN Not Issued by the Social Security Administration</p>	<p>The Social Security Administration has not issued the Social Security number (SSN).</p>	<ul style="list-style-type: none"> <li>• Applicant may be using Canadian SSN equivalent</li> <li>• Applicant may be using Employer Identification Number or Tax Payer ID issued by the IRS in place of a valid SSN</li> <li>• Applicant may be using the SSN to create a new identity</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Contact consumer using information on application</li> <li>• Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
<p>Address is a ... Mail Receiving/Forwarding Service Hotel/Motel/Temporary Residence Credit Correction Service Camp Site Secretarial Service Check Cashing Service Restaurant/Bar/Nightclub Storage Facility Airport/Airfield Truck Stop Commercial</p>	<p>Address matches a list of commercial, non-residential addresses on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> <li>• Applicant may be in temporary residence</li> <li>• Applicant may be an employee or resident at commercial site</li> <li>• Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>• Verify other information of application                             <ul style="list-style-type: none"> <li>- Telephone number: Contact applicant at telephone number</li> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>

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High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>SSN Issued Within the Last (2, 5, 10) Years: Year Issued: <u>1992-1993</u>; State: HI, (Est. Age Obtained <u>16 to 18</u>)</p>	<p>Social Security number (SSN) has been issued within the range shown in the message, either in the last 2, 5 or 10 years.</p> <p>Estimated Age Obtained is calculated by comparing the year(s) issued to a date of birth included on input or found on a file. The estimate may be a negative number.</p>	<ul style="list-style-type: none"> <li>• Applicant may be a recent immigrant to the United States</li> <li>• Applicant may be using Canadian SSN equivalent</li> <li>• Applicant may be using Employer Identification Number issued by the IRS in place of a valid SSN</li> <li>• Applicant may be using a minor's SSN</li> <li>• Applicant may be using SSN to create a new identity</li> <li>• Negative estimated age obtained may indicate misuse of an SSN</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Compare Date of Birth on application to Estimated Age Obtained                             <ul style="list-style-type: none"> <li>- Check for negative number indicating an SSN was issued before date of birth</li> <li>- Check for recent year issued and year range selected (2, 5, or 10)</li> <li>- May indicate use of minor's SSN or an SSN issued late in life</li> </ul> </li> <li>• Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
<p>SSN Issued: <u>1965-1966</u>; State: <u>IL</u>, (Est. Age Obtained: <u>14 to 16</u>)</p>	<p>Social Security number (SSN) has been issued in the year(s) and state shown in the message.</p> <p>Estimated Age Obtained is calculated by comparing the year(s) issued to a date of birth included on input or found on a file.</p> <p>The estimate may be a negative number.</p>	<ul style="list-style-type: none"> <li>• Applicant may be a recent immigrant to the United States</li> <li>• Applicant may be using Canadian SSN equivalent</li> <li>• Applicant may be using Employer Identification Number issued by the IRS in place of a valid SSN</li> <li>• Applicant may be using a minor's SSN</li> <li>• Applicant may be using SSN to create a new identity</li> <li>• Negative estimated age obtained may indicate misuse of an SSN</li> </ul>	<ul style="list-style-type: none"> <li>• Verify accuracy of operator input</li> <li>• Compare Date of Birth on application to Estimated Age Obtained                             <ul style="list-style-type: none"> <li>- Check for negative number indicating an SSN was issued before date of birth</li> <li>- Check for recent year issue</li> <li>- May indicate use of minor's SSN or an SSN issued late in life</li> </ul> </li> <li>• Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>

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High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Address is a ... Correctional Institution Hospital or Clinic Nursing Home Institutional	Address matches a list of institutional, non-residential addresses on the High Risk Fraud Alert database.	<ul style="list-style-type: none"> <li>Applicant may be in temporary residence or incarcerated</li> <li>Applicant may be an employee at a residential institution</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Telephone number: Contact applicant at telephone number</li> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Address is a ... U.S. Post Office Governmental	Address matches a list of governmental, non-residential addresses on the High Risk Fraud Alert database.	<ul style="list-style-type: none"> <li>Applicant may be renting a P.O. Box</li> <li>Applicant may be in temporary residence or an employee at a governmental site</li> <li>Applicant may be misusing governmental address to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Telephone number: Contact applicant</li> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Telephone Number is a(n) ... Answering Service Cellular Telephone Public/Pay Telephone Commercial Institutional Governmental	Telephone Number matches a list of various non-residential telephone numbers on the High Risk Fraud Alert database.	<ul style="list-style-type: none"> <li>Applicant may be in temporary residence</li> <li>Applicant may be misusing non-residential telephone number to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify telephone number through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Address ... SSN ... Telephone Number ... Reported Misused and Requires Further Investigation	Address, Social Security number (SSN) or Telephone Number matches address, SSN or telephone number on High Risk Fraud Alert file that was reported used in a potential or known fraud.	<ul style="list-style-type: none"> <li>Applicant may be a victim of someone misusing his or her identity</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions</li> </ul> </li> </ul>

**HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE**

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Address is a Multi-Unit Building Reported Misused and Requires Further Investigation	Address matches multi-unit building address, such as an apartment building address, on High Risk Fraud Alert file that was reported used in a potential or known fraud.	<ul style="list-style-type: none"> <li>Applicant may be a victim of someone misusing his or her identity</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Address ... SSN ... Telephone Number ... Reported as Suspicious	Address, Social Security number (SSN) or Telephone Number matches an address, SSN or telephone number on the High Risk Fraud Alert file that could not be verified when it was used on a previous application.	<ul style="list-style-type: none"> <li>Applicant may be a victim of someone misusing his or her identity</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Address is a Multi-Unit Building Reported as Suspicious	Address matches multi-unit building address on High Risk Fraud Alert file, such as an apartment building address, that could not be verified when it was used on a previous application.	<ul style="list-style-type: none"> <li>Applicant may be a victim of someone misusing his or her identity</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
SSN is Reported Deceased	Social Security number associated with deceased person.	<ul style="list-style-type: none"> <li>Applicant may be using SSN to commit fraud under another person's identity or to create a new identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions</li> </ul> </li> </ul>

**HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE**

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Input Address has been Used # Times in the Last (30, 60, 90) Days                      Input SSN has been Used # Times in the Last (30, 60, 90) Days</p>	<p>The address or Social Security number (SSN) was used on multiple TransUnion inquiries within the listed time frame.</p>	<ul style="list-style-type: none"> <li>Applicant may be applying for new credit</li> <li>Members of the applicant's household may be applying for credit</li> <li>Someone other than the applicant may be using the address/SSN to commit a fraud</li> </ul>	<ul style="list-style-type: none"> <li>Confirm recent credit activity with consumer</li> <li>Look for discrepancies between the two messages:                             <ul style="list-style-type: none"> <li>If the address counter is larger than the SSN counter, verify if the other members of the applicant's household have recently applied for credit</li> <li>If the SSN counter is larger than the address counter, applicant should be contacted because he or she may be a fraud victim</li> </ul> </li> <li>Compare to Inquiry section of the Credit Report                             <ul style="list-style-type: none"> <li>If all numbers are equal, applicant may be legitimately attempting to increase his or her amount of credit</li> <li>Look for inquiries which have not generated new tradelines</li> </ul> </li> </ul>
<p>Address, SSN, or Telephone Number Reported by More Than One Source</p>	<p>More than one subscriber has previously reported at least one of the input or file elements as suspicious.</p>	<ul style="list-style-type: none"> <li>Applicant may have been a victim of an account takeover</li> <li>A fraud perpetrator may have used some of the input or file information to fraudulently obtain credit</li> <li>Applicant may be attempting to obtain credit fraudulently</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Evaluate other High Risk Fraud Alert messages; proceed with recommended action given under those messages</li> </ul> <p>Note: generally, this message will appear in conjunction with other High Risk Fraud Alert messages, and will provide a stronger indication of potential fraud</p>
<p>Input Address(es), SSN, and/or Telephone Number Reported Together in Suspected Misuse</p>	<p>At least two of the input elements were used together in suspected or confirmed fraud.</p>	<ul style="list-style-type: none"> <li>Applicant may have been a victim of an account takeover</li> <li>Applicant may be attempting to obtain credit fraudulently</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant; attempt to determine if applicant has previously been a victim of fraud</li> </ul>

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High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Address has been Reported More Than Once <i>(up to 10 unit #s or POB #s can be appended to the message)</i></p>	<p>The address is a multi-unit building or a rural route, and the address has previously been reported to High Risk Fraud Alert as questionable.</p>	<ul style="list-style-type: none"> <li>Same street address reported to High Risk Fraud Alert with more than one apartment or P.O. Box number</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer and verify information</li> <li>Examine unit numbers/P.O. Box numbers appended to end of message, looking for possible fraud trends</li> </ul>
<p>Input SSN Associated with Additional Subjects Not Displayed or Returned</p>	<p>The TransUnion database links the input Social Security number (SSN) to more than one consumer file.</p>	<ul style="list-style-type: none"> <li>Person other than the applicant may have used this SSN improperly</li> <li>Applicant may have intentionally used the SSN in fraudulent activity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Are other High Risk Fraud Alert messages provided?                             <ul style="list-style-type: none"> <li>Look for inconsistencies (e.g. SSN Used in Death Benefits Claim message will indicate the decedent's name)</li> </ul> </li> <li>Contact consumer and verify application information</li> <li>Pull a TransUnion SSN Search or SSN Report for a full list of all consumers linked to the SSN on the TransUnion database</li> </ul>
<p>Address ... SSN ... Telephone Number ... Requires Further Investigation</p>	<p>Address, Social Security number (SSN) or Telephone Number matches information on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> <li>Applicant may be a victim of someone misusing his or her identity</li> <li>Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact consumer using information on application</li> <li>Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>Verify other information on application                             <ul style="list-style-type: none"> <li>Employment</li> <li>Credit references from financial institutions or other creditors</li> </ul> </li> </ul>

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High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Address is a Multi-Unit Building	Address matches address of multi-unit building, such as apartment building address, on the High Risk Fraud Alert database.	<ul style="list-style-type: none"> <li>· Applicant may be a victim of someone misusing his or her identity</li> <li>· Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>· Verify accuracy of operator input</li> <li>· Contact consumer using information on application</li> <li>· Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>· Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
SSN May Have Been Issued in Error	SSN may have been issued to more than one person. SSN may have been assigned to one region, but issued in another region.	<ul style="list-style-type: none"> <li>· Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity</li> </ul>	<ul style="list-style-type: none"> <li>· Verify accuracy of operator input</li> <li>· Contact consumer using information on application</li> <li>· Verify address through other sources, such as White Pages, directory assistance, etc.</li> <li>· Verify other information on application                             <ul style="list-style-type: none"> <li>- Employment</li> <li>- Credit references from financial institutions or other creditors</li> </ul> </li> </ul>
Clear for All Searches Performed	None of the processed High Risk Fraud Alert searches generated an indication of potential fraud.		<ul style="list-style-type: none"> <li>· Continue processing the application</li> </ul>

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ID Mismatch Alert Message	Possible Explanations	Suggested Actions
ID Mismatch Alert: (#) Inquiries in last # days	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Applicant's lifestyle change prompted need for multiple accounts</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used "shotgun" approach to obtain as much credit as possible</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review need and ability to pay</li> </ul>
ID Mismatch Alert: Current input address does not match file address(es)	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> <li>Applicant has recently moved to a new address</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used another's identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review information</li> </ul>
ID Mismatch Alert: Previous input address does not match file address(es)	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used another's identity</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review information</li> </ul>
ID Mismatch Alert: Input surname does not match file surname	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Maiden name</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Subject uses alias</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review last name information</li> </ul>
ID Mismatch Alert: Input subject SSN does not match file SSN	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used a fictitious Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review Social Security information</li> </ul>
ID Mismatch Alert: Input spouse SSN does not match file SSN	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used a fictitious Social Security number</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review Social Security information</li> </ul>
ID Mismatch Alert: Current input ZIP code invalid	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used an incorrect or fictitious ZIP code</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review ZIP code information</li> </ul>
ID Mismatch Alert: Previous input ZIP code invalid	<p><b>Legitimate:</b></p> <ul style="list-style-type: none"> <li>Operator made data entry error</li> </ul> <p><b>To Be Verified:</b></p> <ul style="list-style-type: none"> <li>Applicant used an incorrect or fictitious ZIP code</li> </ul>	<ul style="list-style-type: none"> <li>Verify accuracy of operator input</li> <li>Contact applicant to review ZIP code information</li> </ul>



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