

Commercial Fraud InsightSM sample report

Business and Business Principal CFI - CHUCKS HARDWARE

Subcode: 997193 **Ordered:** 10/04/2006 13:49:35 CDT
Customer reference: This is your reference num. **Transaction number:** C307335149
Search inquiry: Rule set: CFI_All_Rules Chuck's Hardware / 2929 E Brookwood Ct / phoenix / AZ / 85042 / 602-243-4231 / 260311406 / 1402 E. South Mountain Avenue / toleme / AZ / 58130 / charles l. bono
 SSN:88X-XX-XXXX / 7645 S. Willow / Englewood / CO / 80112 / 323-585-5318 DOB: 01/01/1969 DL: XXXXXXXX;TX / Carlos Rosa SSN:88X-XX-XXXX / 370 Harmon / Las Vegas / NV / 89109 / 205-362-9608 DOB: 04/17/1951 DL: XXXXXXXX;IL



Input Criteria ¹

CHUCKS HARDWARE			
Primary address:	2929 E BROOKWOOD CT PHOENIX, AZ 85048-7744 (602) 243-4231	Tax ID:	26-0311406
		Alternate address:	1402 E. SOUTH MOUNTAIN AVENUE TOLOME, AZ 58130
Business Principal #1			
	CHARLES L. BONO 7645 S WILLOW WAY CENTENNIAL, CO 80112-2724 (323) 585-5318	SSN:	88X-XX-XXXX
		DL#:	TX XXXXXXXXXXXXXXXXXXXX
		DOB:	01/01/1969
Business Principal #2			
	CARLOS ROSA 370 E HARMON AVE LAS VEGAS, NV 89169-7003 (205) 362-9608	SSN:	88X-XX-XXXX
		DL#:	IL XXXXXXXXXXXXXXXXXXXX
		DOB:	04/17/1951

The Business and Business Principal report verifies application information, identifies application irregularities and flags submitted data elements that match the Office of Foreign Assets Control (OFAC) Specially Designated Nationals list.

Executive Summary

Business Verification Matrix ²

Input business name or DBA compared to Experian's databases.

CHUCKS HARDWARE			
Primary address			X
Alternate address			Invalid
Phone number			X
Tax ID		NF	

Critical business alerts ³

High-risk address alerts:	0
High-risk phone alerts:	2
Historical alerts:	1
Possible OFAC matches:	0

Business Principal Verification Matrix

Input business principal criteria compared to Experian's databases.

Business Principal #1 CHARLES L. BONO			
Address	V		
SSN	V		
Phone number			X
Driver's License	V		
Date of Birth		Partial	
Business Principal #2 CARLOS ROSA			
Address			X
SSN	V		
Phone number		Mobile	
Driver's License			Invalid
Date of Birth			X

Critical business principal #1 alerts ⁴

Consumer risk score:	720
High-risk SSN alerts:	0
Historical alerts:	2
Possible OFAC matches:	0

Critical business principal #2 alerts

Consumer risk score:	458
High-risk SSN alerts:	0
Historical alerts:	2
Possible OFAC matches:	0

V = Verified NF = Data not found X = Not verified NI = No input data

- Commercial Fraud InsightSM quickly analyzes a business name or "doing business as" (DBA) name at up to two addresses, with up to two business principals in a single inquiry.
- Verifies at a glance that the business, DBA and principal name match key input fields such as address, phone number, Tax ID, date of birth and driver's license.
- Delivers high-level alerts and detailed information from multiple sources in a simple, cost-effective report.
- Includes score indicating the probability that the business principal is who he or she claims.

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Business Alerts and Verification Details ⁵

- CHUCKS HARDWARE, 2929 E BROOKWOOD CT, PHOENIX, AZ 85048-7744	
Address High-risk Result:	NO ADDRESS HIGH RISK INFORMATION FOUND
Address Verification Result:	NO MATCH TO NAME - MIXED USE ADDRESS details
Address Type Result:	MIXED USE
Phone High-risk Result:	A HIGH RISK BUSINESS WAS IDENTIFIED FOR THE ADDRESS AT THIS PHONE details
Phone Verification Result:	NO MATCH TO NAME OR ADDRESS - BUSINESS PHONE details ⁶
OFAC Result:	NO MATCH
⁷ Tax ID Verification Result:	UNVERIFIABLE - NOT IN DATABASE

- CHUCKS HARDWARE, 1402 E. SOUTH MOUNTAIN AVENUE, TOLOME, AZ 58130	
Address High-risk Result:	NO ADDRESS HIGH RISK INFORMATION FOUND
Address Verification Result:	CITY/STATE - ZIP MISMATCH
Address Type Result:	NO INFORMATION AVAILABLE
Phone High-risk Result:	A HIGH RISK BUSINESS WAS IDENTIFIED FOR THE ADDRESS AT THIS PHONE details
Phone Verification Result:	NO MATCH TO NAME OR ADDRESS - BUSINESS PHONE details
OFAC Result:	NO MATCH
Tax ID Verification Result:	UNVERIFIABLE - NOT IN DATABASE

Business Principal Alerts and Verification Details

- CHARLES L. BONO, 7645 S WILLOW WAY, CENTENNIAL, CO 80112-2724	
SSN Validation Result:	SSN ISSUED details
Consumer ID Verification Result:	MATCH TO FULL NAME AND ADDRESS, MATCH PERFORMED USING SSN details
Date of Birth Verification Result:	PARTIAL MATCH -INQUIRY YOB MATCHES EXACTLY OR WITHIN 1 YEAR PLUS/MINUS (EXCLUDES MONTH/DAY)
Address Verification Result:	MATCH TO FULL NAME - RESIDENTIAL ADDRESS details
Address Type Result:	RESIDENTIAL
Change of Address Result:	NO CHANGE OF ADDRESS INFORMATION FOUND
Phone Verification Result:	NO MATCH TO NAME OR ADDRESS - BUSINESS PHONE
Driver's License Verification Result:	MATCH TO FULL NAME AND ADDRESS details
OFAC Result:	NO MATCH

- CARLOS ROSA, 370 E HARMON AVE, LAS VEGAS, NV 89169-7003	
SSN Validation Result:	SSN ISSUED details
Consumer ID Verification Result:	MATCH TO FULL NAME ONLY (USING SSN) details
Date of Birth Verification Result:	NO MATCH
Address Verification Result:	NO MATCH TO NAME - RESIDENTIAL ADDRESS details
Address Type Result:	RESIDENTIAL
Address Unit Mismatch Result:	UNIT NUMBER IS MISSING - EXPECTED AT THIS ADDRESS
Change of Address Result:	NO CHANGE OF ADDRESS INFORMATION FOUND
Phone Verification Result:	PROBABLE CELLULAR PHONE
Driver's License Verification Result:	DL STATE AND NUMBER FORMAT INVALID details
OFAC Result:	NO MATCH

- ⁵ Business Alerts and Verification Details quickly summarizes authentication findings for each input name and address combination.
- ⁶ Hyperlinks provide quick navigation to report details.
- ⁷ Tax ID Verification sources a database of more than 13 million unique IDs.

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Authentication Details 8
CHUCKS HARDWARE, 2929 E BROOKWOOD CT, PHOENIX, AZ 85048-7744

9 - High-risk Address Indicators - 2929 E BROOKWOOD CT, PHOENIX, AZ 85048-7744
No high-risk address indicator identified.

- Business Address Detail - 2929 E BROOKWOOD CT, PHOENIX, AZ 85048-7744
HANDYMAN JIM (908) 541-8553
2929 E BROOKWOOD CT
PHOENIX, AZ 85048-7744

- Residential Address Detail - 2929 E BROOKWOOD CT, PHOENIX, AZ 85048-7744
ALLISON J. RHOADES (908) 541-8553
2929 E BROOKWOOD CT Length of Residence: 113 MONTHS
PHOENIX, AZ 85048-7744 Last Touched Date: 08/01/1995

- High-risk Phone Indicators - (602) 243-4231
Phone High-risk Result: Bars & Lounges
CADILLAC JACKS (602) 243-4231
1402 E SOUTH MOUNTAIN AVE
PHOENIX, AZ 85042-7925

10 - Business Phone Detail - (602) 243-4231
CADILLAC JACKS (602) 243-4231
1402 E SOUTH MOUNTAIN AVE
PHOENIX, AZ 85042-7925

11 - OFAC Validation
No OFAC matches identified.

- Tax ID Detail - 26-0311406
No match to business name or address.

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- 8 Provides key details associated with the input criteria for quick analyst review.
- 9 Identifies details associated with high-risk addresses and phone numbers.
- 10 Identifies phone number anomalies and confirms the phone number is associated with the business or consumer.
- 11 Checks inquiry information against the Office of Foreign Assets Control (OFAC) watch list.

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Authentication Details

CHUCK'S HARDWARE, 1402 E. SOUTH MOUNTAIN AVENUE, PHOENIX, AZ 85042

-High-risk Address Indicators - 1402 E. SOUTH MOUNTAIN AVENUE, PHOENIX, AZ 85042

No high-risk address indicator identified.

-Business Address Detail - 1402 E. SOUTH MOUNTAIN AVENUE, PHOENIX, AZ 85042

No business identified at input address.

-High-risk Phone Indicators - (602) 243-4231

Phone High-risk Result: Bars & Lounges

CADILLAC JACKS (602) 243-4231
1402 E SOUTH MOUNTAIN AVE
PHOENIX, AZ 85042-7925

-Business Phone Detail - (602) 243-4231

CADILLAC JACKS (602) 243-4231
1402 E SOUTH MOUNTAIN AVE
PHOENIX, AZ 85042-7925

-OFAC Validation

No OFAC matches identified.

-Tax ID Detail - 26-0311406

No match to business name or address.

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Authentication Details
CHARLES L. BONO, 7645 S WILLOW WAY, CENTENNIAL, CO 80112-2724

12 - SSN Validation - 88XXX-XX-XXXX

Issue State: TX
Deceased: N
Format: V-VALID FORMAT
Issue Result Code: I-SSN ISSUED
Issue Start Range: 1979
Issue End Range: 1981

13 - Business Principal #1 ID Verification

CHARLES L. BONO 7645 S WILLOW WAY CENTENNIAL, CO 80112-2724	SSN Reported Date: 12/15/2004 Last Touched Date: 12/15/2004 Date of Birth: 1969 DOB Result Code: PARTIAL MATCH -INQUIRY YOB MATCHES EXACTLY OR WITHIN 1 YEAR PLUS/MINUS (EXCLUDES MONTH/DAY)
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- Previous Address Detail

1930 COLEMAN RD
ANNISTON, AL 36207-6862
Update Date: 05/04/2004
Report Date: 05/04/2004

16829 MONITOR AVE
BATON ROUGE, LA 70817-2346
Update Date: 03/06/2004
Report Date: 03/06/2004

- Residential Address Detail - 7645 S WILLOW WAY, CENTENNIAL, CO 80112-2724

CHARLES L. BONO 7645 S WILLOW WAY CENTENNIAL, CO 80112-2724	Length of Residence: 1 MONTHS Last Touched Date: 12/15/2004
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- Driver's License Information - TX XXXXXXXXXXXXXXXXXXXX

DL Verification: MATCH TO FULL NAME AND ADDRESS
DL Format: V-VALID FORMAT

- OFAC Validation

No OFAC matches identified.

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- 12 Verifies that the business principal's Social Security number has been issued and is not associated with someone who is deceased.
- 13 Verifies the current and previous addresses of the business principal.

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Authentication Details

CARLOS ROSA, 370 E HARMON AVE, LAS VEGAS, NV 89169-7003

- SSN Validation - 88XX-XX-XXXX

Issue State: AL
Deceased: N
Format: V-VALID FORMAT
Issue Result Code: I-SSN ISSUED
Issue Start Range: 1936
Issue End Range: 1953

- Business Principal #2 ID Verification

CARLOS ROSA 825 SALISBURY ROAD 238 SHEFFIELD, MA (205) 854-3771	SSN Reported Date: 02/22/2003 Last Touched Date: 04/19/2004 Date of Birth: 1927 DOB Result Code: NO MATCH
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- Previous Address Detail

540 DICKINSON ST
SPRINGFIELD, MA 01108-2776
Update Date: 08/28/1999
Report Date: 08/28/1999

110 SANDISFIELD RD
SANDISFIELD, MA 01255-9624
Update Date: 05/14/2002
Report Date: 05/14/2002

- Residential Address Detail - 370 E HARMON AVE, LAS VEGAS, NV 89169-7003

PATRICK X. KUDER 370 E HARMON AVE UNIT 116Q LAS VEGAS, NV 89169-7003	Length of Residence: 3 MONTHS Last Touched Date: 10/26/2004
SHAWN JACKSON 370 E HARMON AVE # N203 LAS VEGAS, NV 89169-7003	(760) 762-6326 Length of Residence: 9 MONTHS Last Touched Date: 04/13/2004

- Driver's License Information - IL XXXXXXXXXXXXXXXXXXXX

DL Verification: DL STATE AND NUMBER FORMAT INVALID
DL Format: I-INVALID FORMAT

- OFAC Validation

No OFAC matches identified.

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Historical Match Detail ¹⁴

Previous Application ID:	C307335135	Date ordered:	13:34:09 CD
CHUCKS HARDWARE Primary address:	2929 E BROOKWOOD CT PHOENIX, AZ 85048-7744 (602) 243-4231		
Alternate address:	1402 E. SOUTH MOUNTAIN AVENUE TOLOME, AZ 58130		
Business Principal #1 CHARLES L. BONO 7645 S WILLOW WAY CENTENNIAL, CO 80112-2724 (323) 585-5318		SSN: 88XX-XX-XXXX DL#: TX XXXXXXXXXXXXXXXXXXXXX DOB: 01/01/1969	
Business Principal #2 CARLOS ROSA 370 E HARMON AVE LAS VEGAS, NV 89169-7003 (205) 362-9608		SSN: 88XX-XX-XXXX DL#: IL XXXXXXXXXXXXXXXXXXXXX DOB: 04/17/1951	
Data matched from current application			
Business Name	CHUCKS HARDWARE		
Business Address	2929 E BROOKWOOD CT, PHOENIX, AZ 85048		
Business Phone	(602) 243-4231		
Business Address	1402 E. SOUTH MOUNTAIN AVENUE, TOLOME, AZ 58130		
Principal Name	CHARLES L. BONO		
Principal Address	7645 S WILLOW WAY, CENTENNIAL, CO 80112-2724		
Principal Phone	(323) 585-5318		
Principal SSN	SSN: 88XX-XX-XXXX		
Principal Drivers License	DL#: TX XXXXXXXXXXXXXXXXXXXXX		
Principal Name	CARLOS ROSA		
Principal Address	370 E HARMON AVE		
Principal Phone	(205) 362-9608		
Principal SSN	SSN: 88XX-XX-XXXX		
Principal Drivers License	DL#: IL XXXXXXXXXXXXXXXXXXXXX		
Previous Application ID:	C307335086	Date ordered:	13:34:09 CD
HANDYMAN JIM Primary address:	2929 E BROOKWOOD CT PHOENIX, AZ 85048-7744 (602) 243-4231		
Alternate address:	1402 E. SOUTH MOUNTAIN AVENUE PHOENIX, AZ 58130		
Business Principal #1 CHARLES L. BONO 7645 S WILLOW WAY CENTENNIAL, CO 80112-2724 (210) 625-1641		SSN: 88XX-XX-XXXX DL#: TX XXXXXXXXXXXXXXXXXXXXX DOB: 01/01/1969	
Business Principal #2 KEITH RICARDO 370 E HARMON AVE LAS VEGAS, NV 89169-7003 (323) 585-5318		SSN: 88XX-XX-XXXX DL#: IL XXXXXXXXXXXXXXXXXXXXX DOB: 04/17/1951	
Data matched from current application			
Business Address	2929 E BROOKWOOD CT, PHOENIX, AZ 85048		
Business Phone	(602) 243-4231		
Business Address	1402 E. SOUTH MOUNTAIN AVENUE, TOLOME, AZ 58130		
Principal Name	CHARLES L. BONO		
Principal Address	7645 S WILLOW WAY, CENTENNIAL, CO 80112-2724		
Principal SSN	SSN: 88XX-XX-XXXX		
Principal Drivers License	DL#: TX XXXXXXXXXXXXXXXXXXXXX		
Principal Address	370 E HARMON AVE		
Principal SSN	SSN: 88XX-XX-XXXX		
Principal Drivers License	DL#: IL XXXXXXXXXXXXXXXXXXXXX		

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End of report 1 of 1 report

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¹⁴ Historical matching of previously submitted application data identifies when a business or individual is making additional attempts to obtain services by changing the application information.

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