

Fraud Shield Indicator Guide



Fraud Shield Indicator Guide

Fraud Shield Indicator	What Does it Mean?	Suggested Course of Action
01 Inquiry/onfile current address conflict	<ul style="list-style-type: none"> The address used on the inquiry is different than the address Experian has as the consumer's best, most current address. 	<ul style="list-style-type: none"> Verify input address Contact consumer using application information Use CheckPoint to further verify consumer's information
02 Inquiry address first reported <90 days	<ul style="list-style-type: none"> The address used on inquiry was first reported for the consumer within the last 90 days 	<ul style="list-style-type: none"> Verify input address Contact consumer using application information Use CheckPoint to further verify consumer's information
03 Inquiry current address not onfile	<ul style="list-style-type: none"> The inquiry address does not match an address File One has for this consumer 	<ul style="list-style-type: none"> Verify input address Contact consumer to verify address Use CheckPoint to further verify consumer's information
04 Inquiry SSN has not been issued	<ul style="list-style-type: none"> The SSN on the inquiry has not been issued by the Social Security Administration (SSA) 	<ul style="list-style-type: none"> Verify applicant SSN Contact consumer using application information Use CheckPoint to verify further consumer
05 Inquiry SSN recorded as deceased	<ul style="list-style-type: none"> SSA reports death benefits are being paid on the SSN used on inquiry 	<ul style="list-style-type: none"> Verify applicant SSN Verify survivor of consumer is not using SSN of deceased Ask for a copy of another form of identification (i.e. DL, credit card #) Use CheckPoint to further verify consumer
06 Inquiry age younger than SSN issue date	<ul style="list-style-type: none"> The age used on the inquiry is younger than the SSN issue date Possible case of identity theft 	<ul style="list-style-type: none"> Verify consumer's age Ask for a copy of the consumer's SSN card
07 Credit established before age 18	<ul style="list-style-type: none"> Consumer established credit before the age of 18 Possible identity theft with DOB 	<ul style="list-style-type: none"> Verify consumer's age Ask for a copy of the consumer's SSN card
08 Credit established prior to SSN issue date	<ul style="list-style-type: none"> Consumer's first trade was opened prior to the SSN issue date 	<ul style="list-style-type: none"> Verify consumer's age Ask consumer for a copy of SSN card Ask for a copy of another form of identification
09 More than 3 inquiries in the last 30 days	<ul style="list-style-type: none"> More than 3 inquiries have been posted to the consumer's profile within the last 30 days 	<ul style="list-style-type: none"> Contact consumer and verify they are shopping for credit or service Use CheckPoint to further verify consumer
10 Inquiry address: High Risk	<ul style="list-style-type: none"> Inquiry address is a business address having a potential for fraudulent activity 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information Use CheckPoint to further verify address

Fraud Shield Indicator	What Does it Mean?	Suggest Course of Action
11 Inquiry address: Non-residential	<ul style="list-style-type: none"> The inquiry address is a business address 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information Use CheckPoint to further verify address
12 Security statement present on report	<ul style="list-style-type: none"> This consumer has been reported as a fraud victim 	<ul style="list-style-type: none"> Verify consumer Contact consumer and verify they are shopping for credit or service
13 High probability SSN belongs to another	<ul style="list-style-type: none"> According to File One, the SSN used on the application if more closely associated to another consumer 	<ul style="list-style-type: none"> Verify accuracy of input Look for Fraud Shield indicators 04, 05, 06, 14 Ask consumer for copy of SSN card
14 Inquiry SSN format is invalid	<ul style="list-style-type: none"> The SSN provided is not a valid number as reported by the SSA 	<ul style="list-style-type: none"> Verify accuracy of SSN Ask consumer for copy of SSN card
15 Inquiry address: Cautious	<ul style="list-style-type: none"> Fraud has been perpetrated at the inquiry address 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information
16 Onfile address: High Risk	<ul style="list-style-type: none"> One of the consumer's onfile addresses is a business address having a potential for fraudulent activity 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information Use CheckPoint to further verify address
17 Onfile address: Non-residential	<ul style="list-style-type: none"> One of the consumer's onfile addresses is a business 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information Use CheckPoint to further verify address
18 Onfile address: Cautious	<ul style="list-style-type: none"> Fraud has been perpetrated at one of the consumer's onfile addresses 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer using application information
19 Current address reported by new trade only	<ul style="list-style-type: none"> The consumer's current address on the credit report has only been reported by the most recently opened trade 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer to verify application
20 Current address reported by trade open <90 days	<ul style="list-style-type: none"> The consumer's current address has been reported by a trade opened within the last 90 days New accounts can be an indication of identity theft 	<ul style="list-style-type: none"> Verify consumer's address Contact consumer to verify application Use CheckPoint to further verify address and phone number
21 Telephone # inconsistent with address	<ul style="list-style-type: none"> Telephone number used on inquiry doesn't correlate to the consumer's current address 	<ul style="list-style-type: none"> Contact consumer to verify application address Use CheckPoint to verify phone number
22 Drivers license # inconsistent with onfile	<ul style="list-style-type: none"> Drivers license number used on inquiry doesn't match consumer's drivers license number onfile 	<ul style="list-style-type: none"> Ask consumer for a copy of driver's license Verify accuracy of drivers license # Use CheckPoint to further verify license number