

UNUSUAL ACTIVITY



1. Shortly after submitting a change of address, a cardholder **asks** for more cards or **adds** users.

- A cardholder requests new, additional or replacement cards.
- A cardholder adds authorized users on the account.

2. A new revolving credit account is used in a manner associated with **known fraud patterns**.

- The majority of available credit is used for cash advances or merchandise that can be easily converted to cash.
- A new account holder fails to make the first payment on the account.
- A new account holder makes the first payment on the account but no subsequent payments.

3. An account is used in a manner **inconsistent** with established patterns of activity.

- Nonpayment occurs when there is no history of late or missed payments.
- There is a material increase in the use of available credit.
- A material change occurs in purchasing, spending or electronic fund transfer patterns.

4. **Unexpected activity** occurs after a reasonably lengthy period of inactivity.

MORE UNUSUAL ACTIVITY

- Mail is repeatedly returned as **undeliverable although account activity continues**.
- An account holder notifies you that he is **not receiving statements** in the mail.
- An account holder notifies you of **unauthorized charges or transactions**.