

# SUSPICIOUS PERSONAL IDENTIFYING INFORMATION



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1. It is inconsistent with other identifying information on file.

- A Social Security number (SSN) range that does not correspond to the date of birth.

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2. It is inconsistent with external sources.

- An address that fails to match any address in the consumer report.
- An SSN that has not been issued.
- An SSN listed on the Social Security Administration's Death Master File.

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3. It is associated with known fraudulent activity.

- An **address** or **phone number** that was provided on a known fraudulent application.

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4. It is commonly associated with fraudulent activity as indicated by internal and external sources.

- A **fictitious address** on an application.
- An address that is a **mail drop** or a **prison**.
- An **invalid phone number**.
- A number associated with a **pager** or an **answering service**.

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## Additional Suspicious Personal ID Information

- The SSN is the **same as** recorded for other individuals.
- The address or telephone number **matches or is similar to** an address or phone number used by an **unusually large number** of account holders.
- The person **fails to provide** all required personal identifying information on an application or when notified that the application is incomplete.
- *In response* to a **challenge question**, the person **provides only** information that **generally would be available from a wallet or consumer report**.

(A challenge question is a **consumer-chosen question** that is answered with **unique** personal information.)