

Technical White Paper

LexisNexis[®] InstantID[®]

Analyzing Results

For the following:

LexisNexis[®] Bridger Insight[™] XG

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Executive Summary

LexisNexis® InstantID® can help you automate much of your identity verification process to more efficiently prevent identity theft from harming your organization. InstantID is a configurable service helping you validate and verify identity information based on your business needs.

With its detailed results, you can gain confidence that you know who your customers are. InstantID results include:

- Index summarizing the level of verification from 0 (high identity theft risk) to 50 (low identity theft risk).
- Potential risk indicators to alert you to higher-level issues.
- Additional identity information to enhance your due diligence efforts.

Reviewing these results individually and in their entirety helps provide you a clear understanding of who you are doing business with.

This white paper describes InstantID results returned in LexisNexis® Bridger Insight™ XG.

Service Overview

InstantID is the only identity verification and validation solution endorsed by the American Bankers Association. You can use InstantID to incorporate identity verification into your business processes. InstantID can help you prevent identity theft before it strikes your organization. This service quickly compares your business or individual data to LexisNexis® public record and proprietary identity data. By automating this identity verification process, InstantID can help reduce exception reviews and customer acquisition delays in your customer identification program (CIP).



Corporation for American Banking, L.L.C.

A major key to the effectiveness of InstantID is its access to one of the largest collections of proprietary and public identity information available, the LexisNexis data repository. LexisNexis continuously gathers identity intelligence directly from thousands of reliable public and proprietary data sources. These sources include identity information from civil filings, property deeds, mortgages, phone directories, credit headers, utility records, driver license records, voter registration records, and many more. Each InstantID analysis compares your identity data to a large number of original sources for more current and relevant results.

- **Verifies** input data belongs to a single identity:
 - SSN/FEIN/EIN is linked to the name and address
 - Phone number is linked to the name or address
 - Name is linked to the address
 - Address is the current address
 - DOB is linked to the name
- **Identifies** compromised or suspicious identities:
 - Multiple identities associated with a single SSN or address
 - SSN deceased or issued prior to date of birth

Exact Search Options

You can set InstantID to require exact matches on:

- Last Name
- First Name
- First Name Allow Nickname
For example, Mike may be considered a match for Michael.
- Home Phone
- SSN

Index Override Options

You can set InstantID to automatically return an index of 10 for individuals when:

- An address is a P.O. Box.
- Multiple SSNs are associated with the input entity.
- The input SSN is not the primary SSN for the input entity.

Possible Business Input Information

- Name
- Address Line 1
- City
- State
- Zip Code
- Phone Number
- Federal Employer ID Number (FEIN/EIN)

For example, many organizations consider P.O. Box addresses to be a high identity theft risk, and these addresses are not typically allowed as primary addresses.

DOB Match Options

You can set how InstantID determines date of birth (DOB) matches. The following match options are available:

- Fuzzy match CCYMMDD—Result DOBs must be a close match to the year, month, and day of birth of your full input DOB.
For example, an input 12/15/1955 DOB search may return results with a 12/15/1954 DOB, 11/15/1955 DOB, or 12/14/1955 DOB.
- Fuzzy match CCYMM—Result DOBs must be a close match to the year and month of birth of your full input DOB.
For example, an input 12/15/1955 DOB search may return results with a 12/DD/1954 DOB or 11/DD/1955 DOB. The day of birth does not affect results.
- Exact CCYMMDD—Result DOBs must be an exact match to the year, month, and day of birth of your full input DOB.
For example, an input 12/15/1955 DOB search only returns results with a 12/15/1955 DOB.
- Exact CCYMM—Result DOBs must be an exact match to the year and month of birth of your full input DOB.
For example, an input 12/15/1955 DOB search only returns results with a 12/DD/1955 DOB.
- Radius match CCYY—Result DOBs must be within a specified range of years of your full input DOB. You can set the range between 0-3 years.
For example, you set the radius to 2 years. An input 12/15/1955 DOB search may return results with a DOB between MM/DD/1953 and MM/DD/1957.

LexisNexis[®] Red Flags Rule Report

The Fair and Accurate Credit Transactions (FACT) Act Identity Theft Red Flags Rule may require you to evaluate the effectiveness of your existing fraud prevention, detection, and response capabilities and create or update policies and procedures to improve your processes.

You can configure InstantID to return Red Flags Rule Report for individual comparisons. This report can help you comply with the FACT Act Identity Theft Red Flags Rule by revealing patterns, practices, and suspicious activities that may indicate the possibility of identity theft.

Possible Results

InstantID provides easy-to-read, segmented results, which can help you incorporate meaningful identity verification information into your review process and CIP. Possible results include:

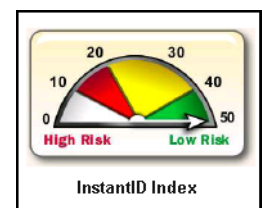
- Identity verification index
- Potential risk indicators
- Potential follow-up actions
- Identity verification details
- Red Flags Rule Report—individuals only
- Civil filings—businesses only

Working together, these results are designed to provide a better understanding of how well the input identity data was verified. Examined separately, each result can pinpoint specific identity details helpful in your review process.

Indexes

InstantID calculates a consumer verification index for individual searches or a business verification index for businesses searches. These indexes summarize the level of identity verification with a numeric value ranging from 0 (high identity theft risk) to 50 (low identity theft risk).

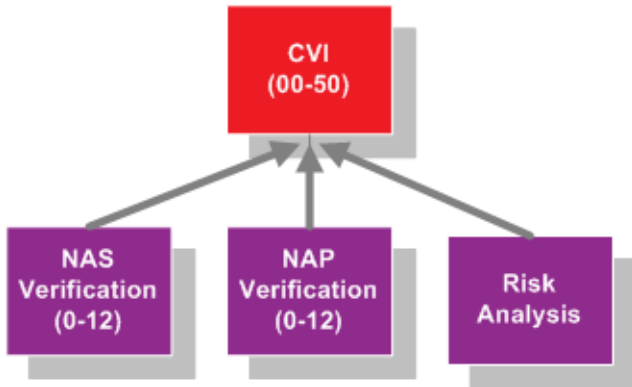
Indexes are designed to indicate if the input identity data exists in other sources and if it is associated with the same identity. They do not indicate how likely the individual is committing ID theft. An index of 0 does not mean an individual or business is “bad.” It means InstantID did not find any identity information that matched your input data. For example, input data on



young people may return an index of 0 because they do not have records in the data sources that were used to perform the identity verification.

Consumer Verification Index

InstantID generates a consumer verification index (CVI) using a name-address-SSN (NAS) verification, name-address-phone number-utility records (NAP) verification, and identity theft risk analysis.



CVI Index Derivation

Many identity data sources do not contain DOBs or driver license information. For this reason, indexes are not lowered if this identity information cannot be verified. However, DOB and driver license information may be provided as risk indicators.

Possible CVI Values

Code	Description
0	Nothing verified
10	Critical ID elements not verified, associated with different people, or indicate potential risk such as deceased/invalid SSNs, SSN issued prior to input birth date provided, etc.
20	Minimal verification, critical ID elements not verified or associated with different person(s)

Possible CVI Values (Continued)

Code	Description
30	Several ID elements verified
40	Last name, address and SSN or phone verified; first name, phone or SSN verification failures
50	Full name, address, phone, SSN verified

NAS verifications summarize the level at which the name, address, and SSN can be linked to the input individual.

Possible NAS Values

Code	Description
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address
2	Input First name and Last Name matched
3	Input First name and Address matched
4	Input First name and SSN matched
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name, and Address matched
9	Input First name, Last name, and SSN matched

Possible NAS Values (Continued)

Code	Description
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address, and SSN matched

NAP verifications summarize the level at which the name, address, phone number, and utility records can be linked to the input individual.

Possible NAP Values

Code	Description
0	Nothing found for input criteria
1	Input phone is associated with a different name and address
2	Input First name and Last name matched
3	Input First name and Address matched
4	Input First name and Phone matched
5	Input Last name and Address matched
6	Input Address and Phone matched
7	Input Last name and Phone matched
8	Input First name, Last name, and Address matched
9	Input First name, Last name, and Phone matched

Possible NAP Values (Continued)

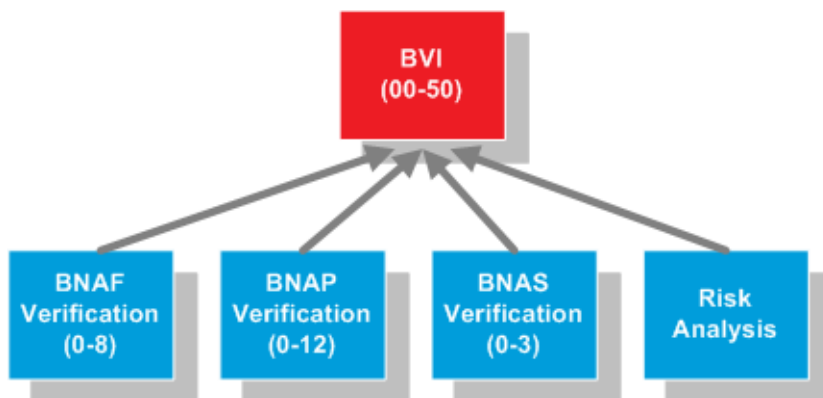
Code	Description
10	Input First name, Address, and Phone matched
11	Input Last name, Address, and Phone matched
12	Input First name, Last name, Address, and Phone matched

An identity theft risk analysis identifies high risk factors that may override NAS or NAP results. An index of 10 is automatically returned if the risk analysis determines:

- Input SSN is reported as deceased.
- Input SSN was issued prior to the input date of birth.
- Input SSN is invalid or not yet issued.
- Input address and phone are invalid.
- If configured, multiple SSNs are associated with the input entity.
- If configured, the input SSN is not the primary SSN for the input entity.
- If configured, input address contains a P.O. Box number.

Business Verification Index

InstantID generates a business verification index (BVI) using a business name-address-FEIN (BNAF) verification, business name-address-phone number (BNAP) verification, business name-address-SSN (BNAS) verification, and identity theft risk analysis.



BVI Index Derivation

Possible BVI Values

Code	Description
0	Nothing found to confirm the existence of the business
10	Significant contradictory findings or only valid input address and phone
20	Partial verification of the input data; business may exist but can't be positively confirmed
30	Business identity is confirmed, but failure to verify all identity elements
40	Business identity is confirmed at the input address
50	Business is verified on multiple sources with no contradictory findings

An identity theft risk analysis identifies high risk factors that may override BNAF, BNAP, or BNAS results.

BNAP verifications summarize the level at which the business name, address, and FEIN can be linked to the input business.

Possible BNAF Values

Code	Description
0	Input not verified
1	Input FEIN returns a different Name and Address
2	Input Business Name or Address found, but not the input FEIN
3	Input FEIN matches the Address, but not the Business name
4	Input FEIN matches the business name, but not the Address
5	Input FEIN matches the business name, input Address missing on input
6	Input name was matched to the input Address, but the FEIN is listed to a different Name and Address
7	Input Name was matched to the input Address. The input FEIN was not found or is missing
8	Input Name, Address, and FEIN number is verified

BNAP verifications summarize the level at which the business name, address, and phone number can be linked to the input business.

Possible BNAP Values

Code	Description
0	Input not verified
1	Input Phone number returns a different Name and Address
2	Input Business Name or Address found, but not with the input Phone.

Possible BNAP Values (Continued)

Code	Description
3	Input Phone matches the Address, but not the Business name
4	Input Phone matches the Business name, but not the Address.
5	Input Phone matches the Business name, input Address not found.
6	Input Name was matched to the input Address, but the Phone is listed to a different Name and Address
7	Input Name was matched to the input Address, but the Phone was not found or is missing
8	Input Name, Address, and Phone number is verified

BNAS verifications summarize the level at which the business name, address, and SSN can be linked to the input business.

Possible BNAS Values

Code	Description
0	Input not verified
1	Input FEIN matches a consumer SSN record with an Address, but returns a consumer Name that is not similar to the input Business Name
2	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name, but returns an Address that is different
3	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name and a matching Address

Potential Risk Indicators

Risk indicators alert you to unverified identity data, missing input data (that may have affected the results, if provided), or the need for further due diligence. For example, you may need to verify that a business is operated in a home for results containing the “The phone number is associated with a residential listing” risk indicator.

It is important to consider the risk indicators in the context of the individual's situation when your organization analyzes the results. The “Input SSN is associated with multiple last names” risk indicator may help you identify a person trying to commit identity theft. However, the same risk indicator may be generated for a person whose name recently changed due to marital status. The “Potential address discrepancy-the input address may be a previous address” risk indicator may help you determine that you need to update an individual's identity information. Or, you may discover someone is trying to commit identity theft using someone else's old identity information.

For individuals, InstantID default functionality returns up to six potential risk indicators. You can set InstantID to return all potential risk indicators. For businesses, InstantID returns up to eight potential risk indicators. For a list of potential risk indicators, see Appendix A—Risk Indicators, page 23.

Verification Details

On a field-by-field, source-by-source level, InstantID shows where your input identity information matched, conflicted, or was not available for matching. These details include corrected mis-keyed information. InstantID may correct minor data discrepancies like a missing apartment number or transposed numbers.

Mis-keyed Information Examples

Input Data	Correct Data
789 Example St (555) 555-4311	7889 Example St Apt A (555) 555-4321

Corrected mis-keyed information does not affect the index, but the correction is listed as a risk indicator. In addition, verification details show possible alternate data, including:

- Phone number listed to input name/address

- Name/address listed to input phone number
- Up to three alternate/prior addresses with mail activity dates
- Up to two alternate last names associated with the input SSN
- SSN date of issuance ranges and state of issuance

Verification Details - The table below represents the key indicators substantiating the InstantID® Index. Note that missing or not entered input data may impact risk indications.

	Input Data	Verified Data	Supplemental Data Found
First Name	IMAGINARY	✓ IMAGINARY	Addresses Found: 321 SAMPLE AVE ANYTOWN, AA 12345 09/1995 - 01/2012 444 GRAND AVE ANYTOWN, AA 12345 07/1996 - 01/2012 999 FIRST ST ANYTOWN, AA 12345 02/2006 - 11/2011 Input phone returns: N/A Input Name and Address Returns: N/A Issued: Montana 1/1/1985 - 12/31/1986
Last Name	PERSON	✓ PERSON	
Street	123 MAIN ST	✗	
City	ANYTOWN	✗	
State			
Zip	12345	✗	
Phone	(555) 555-1234	✗	
SSN	###-##-####	✓ ###-##-XXXX	
DOB	5/5/1955	✗	
DL Number			

Legend ✓ Data Verified ✗ Data Not Verified ▲ High Risk Indication






Verification Details Example for an Individual

Possible Follow-up Actions

For individuals, InstantID lists actions you can take to perform further due diligence. For example, InstantID may suggest that you ask the individual for a utility bill or other documentation showing a physical address location for P.O. Box addresses.

Red Flags Rule Report

If configured for the search, InstantID returns a Red Flags Rule Report for individual comparisons. This report highlights suspicious personal identifying information and displays warning codes when red flags risk factors are present. Red flag alerts inform users of suspicious activity with warning conditions or red flag alerts, clearly associated with red flags guidelines. Users will be alerted to suspicious identity information such as false or disconnected telephone numbers, mis-keyed or mismatched social security numbers, invalid zip codes, and more.

Red Flags Rule Report	
Red Flags Categories	Red Flags Alerts
 Alerts, Notifications, or Warnings from a Consumer Reporting Agency: Address Discrepancy	Unable to verify address The input address may be invalid according to postal specifications Address mismatch between city/state and zip code
 Suspicious Personal Identifying Information: High Risk Address	The input address may be invalid according to postal specifications The input zip code is a corporate-only, military zip code
 Suspicious Personal Identifying Information: DOB	Unable to verify date-of-birth
 Suspicious Personal Identifying Information: Address	Unable to verify address Address mismatch between city/state and zip code
 Suspicious Personal Identifying Information: Phone	Unable to verify phone number The input phone number may be disconnected The input phone number is potentially invalid The input phone number is not found in the public record

Red Flags Rule Report Example for an Individual

Civil Filings

For businesses, InstantID may return civil filings information. This includes the number of bankruptcy filings, judgments/liens, and details about the most recent judgment/lien.

Analyzing Results

You should analyze each segment of results individually and consider how they relate as a whole when deciding the next step in your business process. Indexes indicate the level of identity verification at a quick glance. By itself, however, an index does not provide a complete understanding of the InstantID results.

For example, the inability to verify a DOB or drivers license is listed as a risk indicator but does not lower the index. If a risk indicator is returned, your business processes may require you to perform additional due diligence in this area.

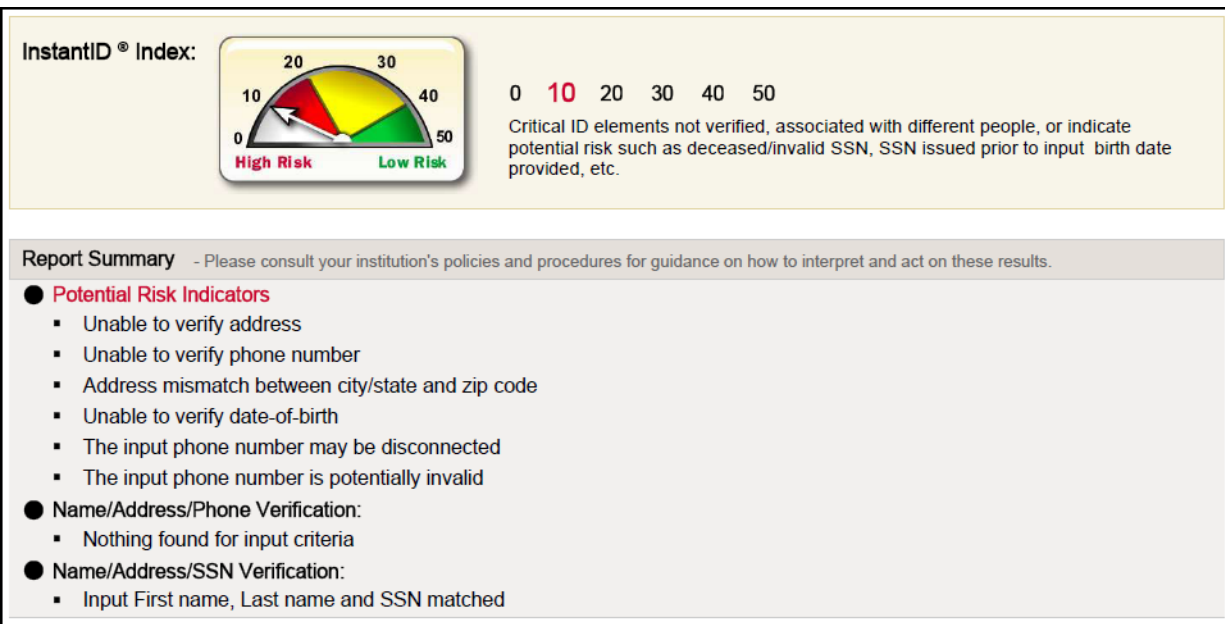
Also, keep in mind results can be affected by factors external from InstantID—such as the accuracy and currency of the input identity data or the public records data it is compared to.

InstantID Consumer Verification Report Example

The following are sample results for an individual comparison. Actual results are determined by your input data and search configuration. In this example, the name and SSN were verified. A low index was derived because the address and phone number could not be verified. This may indicate suspicious behavior or that the individual recently moved and the new information is not yet part of our identity data sources.

Report Summary

The overall index score indicates there is a high identity theft risk. Potential risk indicators pinpoint areas for concern. They also note missing input identity information. The NAP and NAS verifications provide details supporting the index.



Report Summary Example for an Individual

Additional Report Details

The verification details show that the name and SSN were found in LexisNexis data sources. The address, phone number, and date of birth were not found. Address chronology information, including activity dates lined to the input identity, are displayed.

Suggested actions to verify the address and phone number are provided. For example, a utility bill may help you verify that an individual just moved.

Verification Details			
- The table below represents the key indicators substantiating the InstantID® Index. Note that missing or not entered input data may impact risk indications.			
	Input Data	Verified Data	Supplemental Data Found
First Name	IMAGINARY	✓ IMAGINARY	Addresses Found: 321 SAMPLE AVE ANYTOWN, AA 12345 09/1995 - 01/2012 444 GRAND AVE ANYTOWN, AA 12345 07/1996 - 01/2012 999 FIRST ST ANYTOWN, AA 12345 02/2006 - 11/2011 Input phone returns: N/A Input Name and Address Returns: N/A Issued: Montana 1/1/1985 - 12/31/1986
Last Name	PERSON	✓ PERSON	
Street	123 MAIN ST	✗	
City	ANYTOWN	✗	
State			
Zip	12345	✗	
Phone	(555) 555-1234	✗	
SSN	###-##-####	✓ ###-##-XXXX	
DOB	5/5/1955	✗	
DL Number			
Legend ✓ Data Verified ✗ Data Not Verified ▲ High Risk Indication			
Potential Follow-up Actions Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID) Verify phone (Directory Assistance, utility bill)			

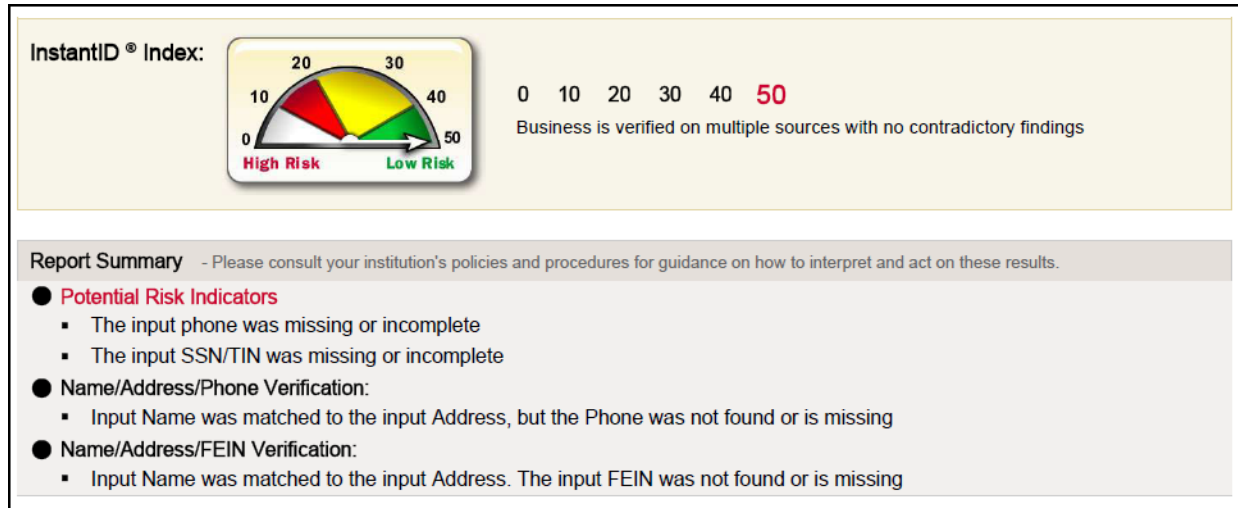
Report Details Example for an Individual

InstantID Business Verification Report Example

The following are sample results for a business comparison. Actual results are determined by your data, delivery method, and comparison options.

Business Summary

The overall index score indicates that there is a low identity theft risk. Potential indicators pinpoint areas of concern. They also note missing input identity information. The BNAP, BNAT, and BNAS verifications provide details supporting the index.



Report Summary Example for a Business

Additional Business Details

The verification details show that the name and address were found in our data sources. The phone number was not entered in the search.

Verification Details - The table below represents the key indicators substantiating the InstantID® Index. Note that missing or not entered input data may impact risk indications.

	Input Data	Verified Data	Supplemental Data Found
Business Name	IMAGINARY COMPANY	✓ IMAGINARY COMPANY	
Street	123 MAIN ST	✓ 123 MAIN ST	
City	ANYTOWN	✓ ANYTOWN	
State	AA	✓ AA	
Zip	12345	✓ 12345	
Work Phone			
FEIN			

Legend ✓ Data Verified ✗ Data Not Verified ▲ High Risk Indication

Report Details Example for a Business

Civil Filings Results

No bankruptcy or judgment/lien filings were found.

Bankruptcy Filings
0 bankruptcy filings found related to input business and related businesses.

Judgment / Lien Filings
0 unreleased judgment / lien filings found related to input business and related businesses.
0 released judgment / lien filings found related to input business and related businesses.

Report Civil Filing Results Example for a Business

Summary

InstantID is powered by proprietary modeling, advanced matching logic, and a high-quality collection of public records and proprietary identity data. InstantID compares individual or business information to validate and

verify input identity data. Use its index value and potential risk indicators to help you better know your customers.

Appendix A—Risk Indicators

Possible Risk Indicators

XML Code	Description	Business (B) Individual (I)
02	The input SSN is reported as deceased	I
03	The input SSN was issued prior to the input date-of-birth	I
04	The input name and SSN are verified, but at a different address and phone	I
06	The input SSN is invalid	I
07	The input phone number may be disconnected	B I
08	The input phone number is potentially invalid	B I
09	The input phone number is a pager number	B I
10	The input phone number is a mobile number	B I
11	The input address may be invalid according to postal specifications	B I
12	The input zip code belongs to a post office box	B I
14	The input address is a transient commercial or institutional address	B I
15	The input phone number matches a transient commercial or institutional address	B I
16	The input phone number and input zip code combination is invalid	B I
19	Unable to verify name, address, SSN and phone (individuals) Unable to verify name, address, SSN/FEIN and phone (businesses)	B I
25	Unable to verify address	B I

Possible Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
26	Unable to verify SSN (individuals) Unable to verify SSN/FEIN (businesses)	B I
27	Unable to verify phone number	B I
28	Unable to verify date-of-birth	I
29	The input SSN may have been miskeyed (individuals) The input SSN/FEIN may have been miskeyed (businesses)	B I
30	The input address may have been miskeyed	B I
31	The input phone number may have been miskeyed	B I
37	Unable to verify name	B I
38	The input SSN is associated with multiple last names	I
39	The input SSN is recently issued	I
41	The input driver's license number is invalid for the input DL State	I
43	The input name and address match the bankruptcy file	B
44	The input phone area code is changing	B I
48	Unable to verify first name	I
49	The input phone and address are geographically distant (>10 miles)	B I
50	The input address matches a prison address	B I
51	The input last name is not associated with the input SSN	I

Possible Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
52	The input first name is not associated with input SSN	I
54	The input business name and address match a different FEIN, not the input FEIN	B
64	The input address returns a different phone number	B I
66	The input SSN is associated with a different last name, same first name	I
69	The input business phone number is associated with a residential listing	B
70	The input business address may be residential address (single family dwelling)	B
71	The input SSN is not found in the public record	I
72	The input SSN is associated with a different name and address	I
74	The input phone number is associated with a different name and address	B I
75	The input name and address are associated with an unlisted/non-published phone number	I
76	The input name may have been miskeyed	B I
78	The input address was missing	I
79	The input SSN/FEIN was missing or incomplete (businesses)	B I
80	The input phone was missing or incomplete	B I
81	The input date-of-birth was missing or incomplete	I
82	The input name and address return a different phone number	B I

Possible Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
83	The input date-of-birth may have been miskeyed	I
85	The input SSN was issued to a non-US citizen	I
86	The input Business Name is not found, alternate business name found	B
89	The input SSN was issued within the last three years	I
90	The input SSN was issued after age five (post-1990)	I
A0	The input FEIN is associated with a different business name and address	B
A4	The input business is not in good standing per the Secretary of State	B
A5	A judgement and/or lien filing was found related to the subject business	B
A6	The input business is inactive per the Secretary of State	B
A7	No updates to the business record in the past three years	B
CO	The input zip code is a corporate only zip code	B I
CL	The input SSN is the primary SSN for the input identity	I
CZ	Address mismatch between city/state and zip code	B I
DD	A different driver's license number has been found for the input applicant	I
DM	The input driver's license number may have been miskeyed	I
DF	The input driver's license number is not found in the public record	I
DV	Unable to verify driver's license number	I

Possible Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity	I
IT	The input SSN is an ITIN	I
MI	Multiple identities associated with input social	I
MO	The input zip code is a military only zip code	B I
MS	Multiple SSNs reported with applicant	I
PA	Potential address discrepancy - the input address may be a previous address	B I
PO	The primary input address is a P.O. Box	B I
RS	The input SSN was possibly randomly issued by the SSA	I
SR	Address mismatch on secondary address range	I
ZI	Unable to verify zip code	B I

Appendix B—Red Flags

Possible Red Flags

Category	XML Code	Description
Fraud Alert Codes	93	Identity Theft Alert (CRA corrections database)
Credit Freeze Codes	91	Security Freeze (CRA corrections database)
Address Discrepancy Codes	04 11 25 30 CZ PA SR ZI	The input name and SSN are verified, but not with the input address and phone The input address may be invalid according to postal specifications Unable to verify address The input address may have been miskeyed Address mismatch between city/state and zip code Potential address discrepancy - the input address may be a previous address Address mismatch on secondary address range Unable to verify zip code
Suspicious Documents Codes	06 41 DD DF DM DV	The input SSN is invalid The input driver's license number is invalid for the input DL State A different driver's license number has been found for the input applicant The input driver's license number is not found in the public record The input driver's license number may have been miskeyed Unable to verify driver's license number
Suspicious Address Codes	04 19 25 30 CZ PA SR ZI	The input name and SSN are verified, but not with the input address and phone Unable to verify name, address, SSN/TIN and phone Unable to verify address The input address may have been miskeyed Address mismatch between city/state and zip code Potential address discrepancy - the input address may be a previous address Address mismatch on secondary address range Unable to verify zip code

Possible Red Flags (Continued)

Category	XML Code	Description
Suspicious SSN Codes	02	The input SSN is reported as deceased
	06	The input SSN is invalid
	29	The input SSN/TIN may have been miskeyed
	39	The input SSN is recently issued
	71	The input SSN is not found in the public record
	89	The input SSN was issued within the last three years
	90	The input SSN was issued after age five (post-1990)
	IT	The input SSN is an ITIN
	MS	Multiple SSNs reported with applicant
Suspicious DOB Codes	03	The input SSN was issued prior to the input date-of-birth
	28	Unable to verify date-of-birth
	83	The input date-of-birth may have been miskeyed
High Risk Address Codes	11	The input address may be invalid according to postal specifications
	12	The input zip code belongs to a post office box
	14	The input address is a transient commercial or institutional address
	40	The input zip code is a corporate-only, military zip code
	50	The input address matches a prison address
	PO	The primary input address is a P.O. Box
Suspicious Phone Codes	07	The input phone number may be disconnected
	08	The input phone number is potentially invalid
	09	The input phone number is a pager number
	10	The input phone number is a mobile number
	15	The input phone number matches a transient commercial or institutional address
	16	The input phone number and input zip code combination is invalid
	27	Unable to verify phone number
	31	The input phone number may have been miskeyed
	49	The input phone and address are geographically distant (>10 miles)
	73	The input phone number is not found in the public record
	74	The input phone number is associated with a different name and address

Possible Red Flags (Continued)

Category	XML Code	Description
SSN Multiple Last Codes	38	The input SSN is associated with multiple last names
	66	The input SSN is associated with a different last name, same first name
	72	The input SSN is associated with a different name and address
	MI	Multiple identities associated with input social
Missing Input Codes	77	The input name was missing
	78	The input address was missing
	79	The input SSN/TIN was missing or incomplete
	80	The input phone was missing or incomplete
	81	The input date-of-birth was missing or incomplete
Identity Theft Codes	93	Identity Theft Alert (CRA corrections database)

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