



# Don't Get the Wool Pulled Over Your Eyes

## Detect Fraud Immediately

**With InstantID® from Advantage Credit You will now be able to mitigate risk by detecting potential identity fraud immediately!**

InstantID is the only identity verification solution that has been endorsed by the American Bankers Association (ABA).

### **InstantID will allow you to:**

- Validate and verify data provided by the applicant
- Clear alerts and audit corrections
- Comprehensive checks have been made against a robust set of databases to authenticate customer identity and information
- Check against current government lists of terrorists
- Obtain results from an SSN deceased file search
- See fraud red flag indicators with explanations of the discrepancies found

**Have peace of mind with Instant ID!**



**Advantage Credit**

Credit Reporting Services

**Questions? Contact:  
Client Care at  
[new@advcredit.com](mailto:new@advcredit.com)**

**REPORT INFORMATION**

Order ID:	Reference #:	Ordered By:	Date Ordered:
12345	FC25427905	WES Z	03/17/2015 01:28:32 PM

**FRAUD RISK SUMMARY**

Comprehensive Verification Index (0-50):

**10**

Critical ID elements not verified, are associated with different person(s), or indications such as OFAC matches, deceased/invalid SSN, or SSN issued prior to birth date provided, etc. exist.



**Input Data:**

Name	Address	SSN	Date of Birth	Phone	Driver's License
MARISOL TESTCASE ✓	220 LOCUST, ANTHILL, MO 65488 ✓	000-00-0001 ✓	--	--	--

**Potential Risk Indicators:**

Description	Status	Action
The input identity is reported as deceased	CAUTION	<a href="#">Update</a>
The input zip code belongs to a post office box	CAUTION	<a href="#">Update</a>
The input name matches the OFAC file	CLEARED	<a href="#">Update</a>
The primary address is a PO Box	CAUTION	<a href="#">Update</a>

**Note Log:**

Incorrect person on watchlist - {WESLEY ZAUNER, 03/18/2015 03:13:44 PM}  
The primary address is a PO Box

**Potential Follow-up Actions:**

- Follow your internal policy regarding potential matches to OFAC database information
- Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)
- Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)
- Verify phone (Directory Assistance, utility bill)
- Ask customer for a utility bill or other documentation showing a physical address location. CIP rules do not allow booking an account with a PO Box as a primary address.



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