



# Need Help Finding Safe Passage? 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
- Be compliant with the new account opening requirements as outlined in Section 326 of the USA PATRIOT ACT
- Get assurance that 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 that are found

Have peace of mind with Instant ID!



**Advantage Credit**

Credit Reporting Services

**Questions? Contact:**

**Client Care at**

**[ccs@advcredit.com](mailto:ccs@advcredit.com)**

**303-670-7993 | [www.AdvCredit.com](http://www.AdvCredit.com)**



REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
475839	1904000068	TARA HRDLICKA	7/23/2019 8:47:24 AM

FRAUD RISK SUMMARY

<b>Comprehensive Verification Index(0-50):</b>	<b>10</b>	Critical ID elements not verified, are associated with different person(s.) or indications such as OF AC matches, deceased/invalid SSN, or SSN issued prior to birth date provided, etc. exist			
0	10	20	30	40	50

**Input Data:**

Name	Address	SSN	Date of Birth	Phone	Driver's License
DAMD TESTCASE ✓	19 FOREST DR, ROLLA, MO 65488 ✓	000-00-0002 ⚠	01/XX/1972 ✓	--	--

**Potential Risk Indicators:**

Description	Status	
The input SSN is invalid	CLEARED	<a href="#">Update</a>
<b>Note Log:</b> verified w/ borr SSN card - {DAN BECKER, 08/01/2019 08:39:49 AM}		
The input last name is not associated with the input SSN	CAUTION	<a href="#">Update</a>
The input SSN is associated with a different name and address	CAUTION	<a href="#">Update</a>
Multiple identities associated with the input SSN	CAUTION	<a href="#">Update</a>
Unable to verify SSN/TIN	CAUTION	<a href="#">Update</a>
The input first name is not associated with input SSN	CAUTION	<a href="#">Update</a>
The input address may be invalid according to postal specifications	CAUTION	<a href="#">Update</a>
The input phone was missing or incomplete	CAUTION	<a href="#">Update</a>

**Potential Follow-up Actions:**

- 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)

CONSUMER FRAUD RISK DETAILS

**Identity Cohesion:**

Name, Address, SSN	Name, Address, Phone
Input First name and Last name matched	Input Last name and Address matched [Data Source=Utility records]

**SSN Information:**

SSN	Validity Indicator	Location Issued	Issued Date Range	# Additional SSN's Found for Subject
000-00-0002			-	

