

Red Flag Checklist for Establishing New Accounts

Section 1 of 3 - Alerts and Warnings from Consumer Reporting Agencies

<input type="checkbox"/> True	<input type="checkbox"/> False	No fraud alerts or active duty alerts have been included
<input type="checkbox"/> True	<input type="checkbox"/> False	No credit freezes have been reported
<input type="checkbox"/> True	<input type="checkbox"/> False	No address discrepancies have been reported
<input type="checkbox"/> True	<input type="checkbox"/> False	No unusual activity patterns
<input type="checkbox"/> True	<input type="checkbox"/> False	No recent significant increase in volume of inquiries
<input type="checkbox"/> True	<input type="checkbox"/> False	No unusual number of recently established credit relationships
<input type="checkbox"/> True	<input type="checkbox"/> False	No recent material change in the use of credit
<input type="checkbox"/> True	<input type="checkbox"/> False	No accounts have been closed for cause or identified for abuse of account privileges

Section 2 of 3 - Suspicious Documents

<input type="checkbox"/> True	<input type="checkbox"/> False	Documents appear authentic and bear no signs of forgery or alteration
<input type="checkbox"/> True	<input type="checkbox"/> False	The photograph on the identification is consistent with the appearance of the applicant
<input type="checkbox"/> True	<input type="checkbox"/> False	All information on the identification is consistent with the information provided by the applicant on applications and documentation
<input type="checkbox"/> True	<input type="checkbox"/> False	All information on the identification is consistent with other information the organization already has on file, when available (such a signature cards, recent checks, etc...)
<input type="checkbox"/> True	<input type="checkbox"/> False	The application does not bear any signs of being forged, altered, or destroyed and reassembled in any way

Section 3 of 3 - Suspicious Personal Identifying Information

<input type="checkbox"/> True	<input type="checkbox"/> False	Inconsistent Personal Information
<input type="checkbox"/> True	<input type="checkbox"/> False	a. The address provided matches the address in the consumer report
<input type="checkbox"/> True	<input type="checkbox"/> False	b. The social security number provided is not listed as "not issued", nor is it included in the Death Master file
<input type="checkbox"/> True	<input type="checkbox"/> False	All personal information provided is consistent with all other personal information provided
<input type="checkbox"/> True	<input type="checkbox"/> False	Known Fraudulent Information
<input type="checkbox"/> True	<input type="checkbox"/> False	a. The provided address does not match any address that we have on file as having committed fraud in the past, when access to this information is available.

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|-------------------------------|--------------------------------|
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |
| <input type="checkbox"/> True | <input type="checkbox"/> False |

<p>b. The provided phone number does not match any phone number that we have on file as having committed fraud in the past, when access to this information is available.</p>
<p>Information Commonly Used for Fraud</p>
<p>a. The address provided is not fictitious, a mail drop, or a prison.</p>
<p>b. The phone number is not invalid, nor is it associated with a pager or an answering service.</p>
<p>The Social Security Number provided is not the same as another account we have on file, when access to this information is available.</p>
<p>Neither the address nor the telephone number is not the same or similar to the address or telephone number submitted by other persons opening accounts recently, when access to this information is available.</p>
<p>Neither the address nor the telephone number is not the same or similar to the address or telephone number that we have on file, when access to this information is available.</p>
<p>The customer has not failed to provide any required documentation or personally identifying information required to complete the application.</p>
<p>The provided information is not different than information than we already have on file for the customer.</p>
<p>If challenge questions are used, the applicant can provide information beyond what would normally be available from a wallet or credit report.</p>

****Note – Answering False to any of the above questions indicates the presence of Red Flags that need further investigation before the transaction can be completed***