



## SAFESCAN

### For Fast, Cost-Effective Fraud Protection Nationwide

SAFESCAN® is a fraud prevention tool that compares consumer-provided information against a separate nationwide warning system and alerts you to fraudulent or potentially fraudulent information elements.

SAFESCAN automatically monitors each inquiry request. It combines nationwide coverage with a complete Social Security number check and a comprehensive address search. SAFESCAN provides superior fraud protection that practically pays for itself — even if it stops just one fraud loss out of thousands of applications.

### Reduce Application Fraud Losses

SAFESCAN can be used online or off-line and is built on current, fraud-related information. SAFESCAN also:

- Helps detect data-entry errors and flags applications that should be examined more closely to verify address or Social Security number
- Issues warnings on applications that contain potentially fraudulent data elements, helping deter potential fraud activity before it happens
- Warns you when an applicant's address is a mail receiving service, prison, lodging facility, check cashing site, etc.
- Warns you when an applicant's address has been misused in the past or is associated with two or more names or Social Security numbers
- Provides a clear warning when a Social Security number has never been issued by the Social Security Administration, has previously been misused, was issued to a person who has been reported deceased, or was issued in the last five years
- Has no consumer disclosure requirement — warnings are not part of the consumer's file, cannot be used as a basis for denying credit or employment and apply only to information elements (not individuals)

SAFESCAN is a cost-effective enhancement to a wide range of Equifax risk assessment products including ACROFILE®, ACROFILE PLUS™, PERSONA®, ID REPORT™ and FINDERS®.

SAFESCAN automatically checks every request made and is available through Equifax ePORT™ (Internet delivery), Direct Access Terminal (DAT), Personal Computer (PC) or System-to-System.

### The Equifax Total Solution

SAFESCAN is part of a growing family of innovative products and services that comprise the Equifax *Total Solution* — your strategic master plan for business growth and risk management. Call 1-800-879-1025 to contact an Equifax representative today. For more information about Equifax, visit us online at [www.equifax.com](http://www.equifax.com).

*continued*

SAFESCAN can return one of the following 15 warnings with every report. These messages clearly warn you when credit, employment or other application information should be examined more closely before granting approval, cross-selling or making management decisions.

SAFESCAN MESSAGE	MEANING
SAFESCAN Warning: Possible true name fraud. Thorough verification suggested.	Criteria has been met indicating that a person's identity and personal information is possibly being used by another person
SAFESCAN Warning: Social Security number is issued to person who has been reported deceased.	Social Security number invalid because the person to whom it was assigned has been reported deceased. Social Security numbers are never re-assigned.
SAFESCAN Warning: Social Security number has never been issued by the Social Security Administration.	Social Security number invalid because number has never been issued by the Social Security Administration.
SAFESCAN Warning: Social Security number issued by the Social Security Administration within the last five years.	Social Security number has been issued within the past five years; could belong to a minor (child).
SAFESCAN Warning: Inquiry address is U.S. Post Office street address. Thorough verification suggested.	The address is the street address of a U.S. Post Office.
SAFESCAN Warning: Social Security number has been reported misused. Thorough verification suggested.	The Social Security number has reportedly been used in connection with known or suspected fraud cases.
SAFESCAN Warning: Inquiry address has been associated with more than one name or Social Security number. Thorough verification suggested.	The exact address was used with different name(s) or different Social Security number(s) on multiple applications within a short period of time. <i>NOTE: This warning will not appear when different family members are applying for credit from the same address.</i>
SAFESCAN Warning: Inquiry address is a state/federal prison or detention facility. Thorough verification suggested.	The address is the same as a state or federal prison or adult or juvenile detention facility.
SAFESCAN Warning: Inquiry address is a mail receiving service. Thorough verification suggested.	The address is the same as a commercial mail receiving service.
SAFESCAN Warning: Inquiry address is a check cashing facility. Thorough verification suggested.	The address is a commercial check cashing company.
SAFESCAN Warning: Inquiry address is a storage facility. Thorough verification suggested.	The address is a mini-storage warehouse.
SAFESCAN Warning: Inquiry address is a campground. Thorough verification suggested.	The address is a campsite in a commercial campground.
SAFESCAN Warning: Inquiry address is a hotel/motel. Thorough verification suggested.	The address is a lodging facility.
SAFESCAN Warning: Inquiry address has been reported misused. Thorough verification suggested.	The address has reportedly been used in connection with known or suspected fraud cases.
SAFESCAN NEEDED: Your inquiry has gone through our SAFESCAN database.	Each inquiry automatically passes through the SAFESCAN database. SAFESCAN customers will receive this message at the end of each completed transaction.

# Sample File Showing SAFESCAN Message Areas

BEACON 96 SCORE: 577 00038/00002/00034/00013  
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 LEVEL OF DELINQUENCY ON ACCOUNTS  
 AMOUNT OWED ON DELINQUENT ACCOUNTS  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

**SAFESCAN  
MESSAGE  
AREA**

\*\*\*\*\*  
 SAFESCAN WARNING:  
 SOCIAL SECURITY NUMBER IS ISSUED TO PERSON WHO HAS BEEN REPORTED DECEASED.  
 \*\*\*\*\*

SSN ISSUED- 79 STATE ISSUED- MI

\*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

\*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238  
 9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00  
 TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00  
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99  
 46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96

Credit cannot be denied based on a SAFESCAN message; however, a SAFESCAN warning does mean the application should be thoroughly verified before approval.

\*\*\*\*ALSO KNOWN AS-CCONSUMER, JACK\*\*\*\*  
 \*\*\*\*FORMER NAME-CONSUMER, QUINCY\*\*\*\*

BDS-03/03/1961, SSS-900-00-0000 SSN VERIFIED: Y  
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA  
 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA  
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

\*SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE, 1-OTHER.

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 05 05/98 COLL 03/98 111YC363 ACB COLLECTIONS FOR DR JONES  
 AMT:\$532 BAL:\$300 PAYMENT DLA:11/97, I, 202012  
 06 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
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\*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01  
 SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

* FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER	
SUNTRUST *111BB6875	09/01	07/01	2500	20	650		R1	2	J	86934 DLA 09/01	
AMEXTRVLSV *1110N250	09/01	01/95	450	123	123		01	08	J	75250 DLA 09/01	
WACH IL 111BB771	08/01	07/82	5000	135	4500		R1	99	I	27043 DLA 07/01	
SEARS *111DC29	08/01	10/99	1478	30	903 155		R5	22	J	81750 DLA 03/01	
30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2 ACCOUNT CLOSED BY CREDIT GRANTOR											
FORDMOTOR *111FA2982	03/98	02/93	12500	275	0		I1	60	I	02F16 DLA 03/98	
AUTO LOAN											
WAMU *111FM1117	08/01	05/96	160K	1350	156K 1350		I2	63	J	85632 DLA 07/01	
30(02)60(01)90+(00) 07/01-I2, 10/00-I3 HOME LOAN											
WACH 111BB771	04/97	07/82	LOST OR STOLEN CARD						24567		
&											

Notification that inquiry has gone through SAFESCAN database

END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01

SAFESCAN

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