

Equifax: Safescan



Equifax's 'Safescan' fraud alerts package offers 17 fraud alerts of which 4 are unique compared to the other bureaus. When used in combination with alerts from the other bureaus, these create a foundation of identity and behavioral data that empowers better risk underwriting and establishes a core for FACTA Red Flags compliance.

Below are the potential alert messages available through Equifax Safescan:

| Type | ID | Message |
|------|----|---------|
|------|----|---------|

| Name | 3* | Possible true name fraud. Thorough verification suggested.* |
|------|----|---|
|------|----|---|

| SSN | 4* | Possible Individual Taxpayer Identification Number (ITIN). Thorough verification suggested.* |
|-----|----|---|
| | A | Social Security number has never been issued by the Social Security Administration. |
| | B | Social Security number has been reported misused. Thorough verification suggested. |
| | I | Social Security number is issued to person who has been reported deceased. |
| | M* | Social Security number issued by the Social Security Administration within the last five years.* |
| | O | Inquiry Social Security number is issued prior to inquiry date of birth. Thorough verification suggested. |

| Address | 2 | Inquiry address has been reported misused. Thorough verification suggested. |
|---------|----|--|
| | C* | Inquiry address has been associated with more than one name or Social Security number. Thorough verification suggested.* |
| | E | Inquiry address is a storage facility. Thorough verification suggested. |
| | F | Inquiry address is a check cashing facility. Thorough verification suggested. |
| | G | Inquiry address is a U.S. Post Office Street Address. Thorough verification suggested. |
| | H | Inquiry address is a campground. Thorough verification suggested. |
| | J | Inquiry address is a hotel/motel. Thorough verification suggested. |
| | K | Inquiry address is a telephone answering service. Thorough verification suggested. |
| | P | Inquiry address is a state/federal prison or detention facility. Thorough verification suggested. |
| | Z | Inquiry address is a mail receiving service. Thorough verification suggested. |

* Unique alerts to Equifax and are not available with any other Bureau.

As the bureau alerts are generic across all industries, consider using Informative Research's "Red Flags Risk Platform" to streamline the detection and prevention efforts specific mortgage fraud. IR's risk report is the only mortgage-centric solution that prioritizes alerts, defines them, and offers best practice suggestions.

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