

Experian: FraudShield



Experian's 'FraudShield' fraud alerts package offers 25 fraud alerts of which 21 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 Experian FraudShield:

Type	ID	Message
Name	12*	Security statement present on report*
	22*	Driver's license inconsistent w/onfile*
SSN	04	Inquiry SSN has not been issued
	05	Inquiry SSN recorded as deceased
	06	Inquiry age younger than SSN issue date
	08*	Credit established prior to SSN issue date*
	13*	High probability SSN belongs to another*
	14*	Inquiry SSN format is invalid*
	25	Best onfile SSN recorded as deceased
	26*	Best onfile SSN not issued as of MMY*
27*	SSN reported more frequently for another*	
Address	01*	Inquiry/onfile current address conflict*
	02*	Inquiry address 1st reported < 90 days*
	03*	Inquiry current address not onfile*
	10*	Inquiry address: high risk*
	11*	Inquiry address: non-residential*
	15*	Inquiry address: cautious*
	16*	Onfile address: high risk*
	17*	Onfile address: non-residential*
	18*	Onfile address: cautious*
	19*	Current address rpt by new trade only*
20*	Current address rpt by trade open < 90 days*	
Telephone	21*	Telephone number inconsistent w/address*
Activity	07*	Credit established before age 18*
	09*	More than 3 inquiries in last 30 days*

* Unique alerts to Experian 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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