

## **SAFESCAN**

### **Overview**

An online service that compares a customer's inquiry information against the Equifax national fraud system, SAFESCAN alerts customers when potentially fraudulent information elements are found. Totally separate system from ACROFILE, Equifax's consumer credit database, SAFESCAN does not refer to any particular individual, but examines the input relevant to the address, telephone number and/or Social Security Number and returns a warning when certain elements match.

SAFESCAN creates two internal warnings:

- **True Name Fraud**

Based on a decision tree that indicates a specific behavior pattern has developed, the "true name fraud" warning indicates an applicant may be using another person's identity. SAFESCAN reviews every report, looking for a distinct pattern, and gives a warning if all criteria appear on the same report.

Because SAFESCAN reviews each report separately and independently for the criteria every time an inquiry is received from a customer, the "true name fraud" warning is not stored in the SAFESCAN database.

- **Profiled Address**

Profiled Address delivers the warning "Address Has Been Associated With More Than One Name or SSN." When SAFESCAN detects applications made at the identical address with the same Social Security Number but with different names, or the same address, same name but different SSNs, it returns this warning. Because SAFESCAN monitors inquiry activity throughout the Equifax system to catch discrepancies regardless of the customer's geographic location, it is irrelevant if these applications have been given to the same customer or to different customers.

The profiled address warning does not appear when different family members are applying for credit from the same address, but instead is triggered when there are indications that all of the suspect applications have been made by the same individual.

### **Companion Products**

SAFESCAN can be sold in conjunction with the following products:

- ACROFILE
- ACROFILE Plus
- ACROSelect
- FINDERS
- I.D. REPORT
- PERSONA

SAFESCAN is automatically included at no extra charge with the following products:

- CONNECT

- DECISION POWER
- DTEC
- POSITIVE I.D.
- REPORT CARD

### **Features**

- Maintains currency through continual fraud-related updates from Equifax customers and external sources
- Offers seventeen warning messages to help customer identify errors and flag applications requiring additional verification of Social Security Number, telephone number and/or address information
- Identifies addresses associated with two or more names or Social Security Numbers
- Delivers automatic access by eliminating additional sign-on requirements after customer is activated for SAFESCAN
- Provides national coverage

### **Benefits**

- Alerts customer to potential application fraud
- Allows customer to access current, national-level information regardless of where the application is generated
- Increases accuracy of application information by highlighting possible errors
- Improves profit by reducing fraud-related losses