

SAFESCAN

Your best line of defense in the fight against fraud.

CREDIT CARD AND APPLICATION FRAUD GETS HARDER TO FIGHT EVERYDAY. KEEPING AHEAD OF CRIMINALS IS NO SMALL CHALLENGE. THAT'S WHY YOU NEED THE EARLY WARNING PROTECTION ONLY SAFESCAN CAN PROVIDE.

Important Features and Benefits:

- **Daily updates to keep SafeScan at the leading edge**
Confirmed fraud applications reported by credit grantors and more than one million consumer interviews annually enrich the SafeScan database, every day.
- **Independent address and postal code search for extra security**
This SafeScan feature identifies cases where a fraud perpetrator knowingly alters the mailing address.
- **Address profiling to flag unusual and frequent activity**
This feature, unique to SafeScan, monitors inquiry activity in the Equifax consumer credit database, and profiles any address with four or more inquiries, showing a different name and/or SIN.
- **True name fraud investigations that produce results**
When a consumer's identity has been misused, the Equifax Fraud victim assistance department goes to work. After the fraud is verified, Equifax notifies all inquiring credit grantors, modifies the consumer's file, marks the fraudulent file to alert future inquiring credit grantors and adds information to the SafeScan database.

Put SafeScan on your team - an early warning protection that lets you move with confidence to make faster, easier and more profitable decisions.

Data Solutions

Knowledge Engineering

E-Commerce Solutions

Technology Solutions

Commercial Solutions

Consumer Solutions

Fraud Services

EQUIFAX

How Does it Work?

SafeScan is an automated fraud-screening tool that gives you the information you need to detect credit application fraud-quickly and effectively. Backed by Canada's most comprehensive consumer credit database, SafeScan's interactive warning system detects potential fraud by spotting irregularities and confirmed misuse in names, addresses, SINs and telephone numbers.

If irregular or misused information is detected, SafeScan generates a message advising you to take a closer look at the information on the application.

SafeScan warnings are ranked according to the priority set by the credit-granting community. That means they accurately reflect today's credit card and application fraud reality.

Access is fast, easy and flexible:

SafeScan works in the way that is best for you. You can receive information in an on-line real time environment or in an off-line batch mode. The choice is yours.

To find out how SafeScan and the complete portfolio of Equifax Solutions can work for your business, simply contact your sales representative or call 1 800 278 0278.

Visit our website at www.equifax.ca

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EQUIFAX

SafeScan User Guide

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SafeScan Message

Meaning

- | | |
|---|---|
| <ul style="list-style-type: none"> ▪ Inquiry Social Insurance Number reported retired. ▪ Inquiry Social Insurance Number reported misused. ▪ † Inquiry Social Insurance Number has not yet been issued. ▪ † Inquiry Social Insurance Number has been reported lost or stolen. ▪ † Inquiry Social Insurance Number has been associated with more than one name or address. | <ul style="list-style-type: none"> ▪ Social Insurance Number invalid. The person to whom it was assigned is deceased. ▪ Social Insurance number has reportedly been used in known or highly suspicious fraud situations. ▪ Inquiry SIN is greater than the last number issued by the Central Registry Office of Canada. ▪ Inquiry SIN has been reported lost or stolen. ▪ Inquiries have been made using the same SIN with different names and/or addresses within a short time frame. |
| <ul style="list-style-type: none"> ▪ † Inquiry credit card account number has been reported lost or stolen. | <ul style="list-style-type: none"> ▪ Inquiry credit card account number has been reported lost or stolen within the past year. |
| <ul style="list-style-type: none"> ▪ Inquiry address has been associated with more than one name or Social Insurance Number. | <ul style="list-style-type: none"> ▪ Inquiries have been made using the same address with different names and/or Social Insurance Numbers within a short time frame. |
| <ul style="list-style-type: none"> ▪ Possible true name fraud. ▪ † Confirmed true name fraud. | <ul style="list-style-type: none"> ▪ Criteria has been met indicating that a person's identity and personal information is possibly being used by another person to obtain credit. ▪ It has been confirmed that fraudulent credit applications have been submitted using the inquiry name. |
| <ul style="list-style-type: none"> ▪ Inquiry address is a mail drop. ▪ Inquiry address is a post office. ▪ Inquiry address is a detention centre. ▪ † Inquiry address is a hotel/motel. | <ul style="list-style-type: none"> ▪ The inquiry address is the same as a mail receiving service. ▪ The inquiry address is the same as a post office. ▪ The inquiry address is the same as a provincial or federal prison or detention facility. ▪ The inquiry address is the same as a hotel/motel. |
| <ul style="list-style-type: none"> ▪ Inquiry address reported misused. ▪ † Inquiry address is high risk for fraud. ▪ † Inquiry/credit file address is new within 30 days. ▪ † Inquiry address does not match credit file address. | <ul style="list-style-type: none"> ▪ The inquiry address has reportedly been used in known or highly suspicious fraud situations. ▪ Inquiry address has been identified as high risk for fraud perpetration. ▪ Inquiry address does match the address on the Consumer Credit Report; this address is new within 30-60 days. ▪ Inquiry address does not match the address currently listed on the Consumer Credit Report. |
| <ul style="list-style-type: none"> ▪ * Inquiry residential telephone number reported misused. ▪ * Inquiry business telephone number reported misused. ▪ * Inquiry residential telephone number is a public pay telephone. ▪ * Inquiry business telephone number is a public pay telephone. ▪ * Inquiry residential telephone number is a cellular. ▪ * Inquiry business telephone number is a cellular. ▪ † Inquiry telephone number has been associated with more than one name or address. ▪ † Inquiry telephone number is a hotel/motel. | <ul style="list-style-type: none"> ▪ The inquiry residential telephone number has reportedly been used in known or highly suspicious fraud situations. ▪ The inquiry business telephone number has reportedly been used in known or highly suspicious fraud situations. ▪ The inquiry residential telephone number is a public pay telephone. ▪ The inquiry business telephone number is a public pay telephone. ▪ The inquiry residential telephone number is a cellular. ▪ The inquiry business telephone number is a cellular. ▪ Inquiries have been made using the same telephone number with different names and/or SINs within a short time frame. ▪ Inquiry telephone number is the same as a hotel/motel. |

SAFESCANNED

Inquiry has passed through the SafeScan database. No fraud indication was detected.

* Available to System-to-System Users, Version 4.0 or higher.

† Available to Packaging Users.

Possible Causes

- A retired number used by a surviving spouse receiving death benefits from the Social Insurance Administration.
- Operator input inaccurate.
- Applicant, in error, entered inaccurate number.
- Applicant, in error, entered incorrect number (for fraudulent reasons).
- Applicant intentionally creating new credit identity.
- Nickname used.
- Full name of applicant not used.

- Operator input inaccurate.
- Credit card number has been reported lost or stolen by the issuing company.

- Operator input inaccurate or incomplete.
- Full name of applicant not used.
- Applicant trying to obtain credit fraudulently.
- Nickname used.

- Operator input inaccurate or incomplete.
- Application information inaccurate.
- Applicant may be using another person's identity to obtain credit.
- Applicant may be a previous victim of someone misusing their identity.

- Operator input inaccurate or incomplete.
- Applicant is an employee at the prison.
- Applicant has mail delivered to post office or mail receiving source.
- Applicant's current address is a hotel/motel.

- Operator input inaccurate or incomplete.
- Applicant moved to that address after the fraud was committed.
- The applicant has used this address fraudulently in the past.
- Applicant has recently moved.
- Fraudulent applications have been submitted using that address.

- Operator input inaccurate.
- Applicant, in error, entered incorrect number.
- Applicant intentionally entered number.
- The applicant has used this telephone number fraudulently in the past.

Verification Suggestions

- Check accuracy of operator input:
 - ♦ Correct Social Insurance Number.
 - ♦ Full name instead of only initials.
 - ♦ Suffix entry (Jr., Sr., II, etc.).
 - ♦ Social Insurance Number.
 - ♦ Apartment.
- Verify accuracy of information on application (contact customer).
- Check with secondary sources:
 - ♦ Employer for job and Social Insurance Number verification, length of employment.
 - ♦ Credit references.
- Check accuracy of operator input.

- Check operator input accuracy for:
 - ♦ Full name instead of only initials.
 - ♦ Suffix entry (Jr., Sr., II, etc.).
 - ♦ Social Insurance Number.
 - ♦ Apartment numbers.
 - ♦ Correct spellings.

- Verify accuracy of information on application (contact customer).
- Check secondary sources:
 - ♦ Employer for time employed and current address.
 - ♦ Credit references for consistency of information.
 - ♦ Credit files, with special attention to inquiries that have not resulted in a new trade line.

- Check operator input accuracy for correct address.
- Contact applicant by calling telephone number not on application.
- Check secondary sources:
 - ♦ Employment.
 - ♦ Credit references.

- Verify accuracy of information on application (contact customer).
- Check operator input accuracy for correct address.
- Check telephone directory.
- Check secondary sources:
 - ♦ Employment.
 - ♦ Credit references.

- Check operator input accuracy for correct telephone number.
- Check telephone directory.
- Verify accuracy of information on application (contact customer).
- Check secondary sources:
 - ♦ Employment.
 - ♦ Credit references.

NOTE: This report shows a sample of potential information found on a credit report. This is not an actual report.

NM-DENTON,RICHARD. CA-1231,15TH AVE SW APT 408,,CALGARY,AB,T3C0X6. FA-2314,11TH AV 1201, , TORONTO,ON,M4W3C1. ID-BDS-04-13-SSS-424-694-038,SSC-222-222-333. ES-SUPERVISOR,MCDOUGALS HAULAGE EQUIFAX AND AFFILIATE BUREAUS - REFER CONSUMER INQUIRIES TO 1-800-465-7166. CAUTION - WRONG SSS/SSC NUMBER FN 00-0008095-07-265 UN 2060576929 05/14/99 SAFESCAN WARNING: INQUIRY ADDRESS REPORTED MISUSED RISK SCORE : 549 ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING. LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT NOT PD AS AGREED OR NARR RPTD. LENGTH OF TIME SINCE PUBLIC RECORD OR COLLECTION AGENCY FILING. TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED.										
----- DENTON, RICHARD,C, ,SHIRLEY SINCE 04/23/75 FAD 05/11/99 2314,11TH AV 1201,,TORONTO,ON M4W3C1,STS RPTD 05/99 111,WILLOW ST,,TORONTO,ON M4G1T6,CRT RPTD 09/97 933,WESTMARR RD,,REGINA,SK S4P9E1 AKA-DENTON,C,RICHARD BDS-04/13/1933,SSS-424-694-038, *INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 03/99 -----										
05/11/99	CIBC								(416) 111-1111	
04/16/99	GLASSMAN MANAGEMENT								(604) 222-2222	
04/10/99	BANK OF NOVA SCOTIA								(514) 333-3333	
11/22/98	TEACHER SAVINGS CREDIT UNION								(604) 444-4444	
10/12/98	SEARS								(416) 555-5555	
----- # "INQS" - 48 ES - SUPERVISOR,MCDOUGALS HAULAGE,TORONTO,ON,EMP 01/97,VER 10/98,\$2500 EF - DRIVER,PRIORITY TRUCKING,REGINA,SK,EMP 12/79,VER 12/90,,,LEFT 01/96 E2 - SUPERVISOR, MIDTOWN CATERING EC - TEACHER,OSCVI HIGH SCHOOL,REGINA, SK,EMP 07/94,VER 10/98 ----- SUMMARY 01/96 - 04/99, 4-PR/OI, FB-NO, TOTAL-3, HC\$3K-5K, 1-ONE, 1-THREE, 1-OTHER ----- *PUBLIC RECORDS OR OTHER INFORMATION 03/95 BKRPT 472VF22, 456789 ABC ASSOCIATES, LIAB\$55000, ASSETS\$1500, SUBJECT,IND, DISCHARGED 12/95 09/98 UP CL CBC COLLECTIONS, \$1260, CG, BRN-ANY CO., DLA-12/97, BAL-\$1260, 04/98 SECLN CENT REG TOR, FP CASE NO-TRANS CANADA CREDIT 9 ELLIS AV TOR 3600, MATURE 04/02 03/98 ST JD TOR SM CL CT. \$255. DEF-RICHARD DENTON, 1234/95, CITY OF TORONTO, SATISFIED 11/98 ----- TRADE INFORMATION SECTION BUS/ID CODE RPTD OPND H/C TRMS BAL P/D RT 30/60/90 MR DLA CANADIAN TIRE (905) 735-3131 *650AT12 04/99 LOST OR STOLEN CARD SEARS *J 650DC16 04/99 01/96 3106 0 R1 00 00 00 39 03/99 ROYAL BANK VISA * 6500N28 04/99 04/96 5000 75 2450 150 R3 06 03 02 36 03/99 PREV HI RATES: R2 03/99, R3 10/98, R3 09/98. AMOUNT IN H/C COLUMN IS CREDIT LIMIT ----- BANKING INFORMATION SECTION ROYAL BANK (604) 943-1171 09/98 CHKAC 09/96 L4F, 4 NSF 1997. NARRATIVE RPTD 09/98 PURGE 03/04 ** CONSUMER STATES SLOW PAYMENTS ON ACCOUNTS WERE DUE TO BEING UNEMPLOYED** SAFESCAN & END OF REPORT										

Credit cannot be denied on the basis of a SafeScan message. A SafeScan warning does mean the application information should be thoroughly verified before approval.

Visit our website at www.equifax.ca

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