

Information Security and Red Flags

Examples Signaling Possible Identity Theft

1. A fraud alert or active duty military alert included with a consumer report
2. Notice of a credit freeze in response to a request for a consumer report
3. A consumer reporting agency providing a notice of address discrepancy
4. Unusual credit activity, such as an increased number of accounts or inquiries
5. Documents provided for identification appearing altered or forged
6. Photograph on ID inconsistent with appearance of customer
7. Information on ID inconsistent with information provided by person opening account
8. Information on ID, such as signature, inconsistent with information on file at the financial institution
9. Application appearing forged or altered or destroyed and reassembled
10. Information on ID not matching any address in the consumer report, Social Security number has not been issued or appears on the Social Security Administration's Death Master File, a file of information associated with Social Security numbers of those who are deceased
11. Lack of correlation between Social Security number range and date of birth
12. Personal identifying information associated with known fraud activity
13. Suspicious addresses supplied, such as a mail drop or prison, or phone numbers associated with pagers or answering service
14. Social Security number provided matching that submitted by another person opening an account or other customers
15. An address or phone number matching that supplied by a large number of applicants
16. The person opening the account unable to supply identifying information in response to notification that the application is incomplete
17. Personal information inconsistent with information already on file at the financial institution or a creditor
18. Customer reports errors or unauthorized transactions on an account or credit card statement
19. Credit denial and customer then reports errors in his or her credit report
20. Debt collection issues with a customer who formerly had no payment issues
21. Customer complains of missing mail—for example, complains that a monthly bank statement was never received
22. Person opening account or customer unable to correctly answer challenge questions
23. Shortly after change of address, creditor receiving request for additional users of account
24. Most of available credit used for cash advances, jewelry or electronics, plus customer fails to make first payment
25. Drastic change in payment patterns, use of available credit, or spending patterns

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26. An account that has been inactive for a lengthy time suddenly exhibiting unusual activity
27. Mail sent to customer repeatedly returned as undeliverable despite ongoing transactions on active account
28. Financial institution or creditor notified that customer is not receiving paper account statements
29. Financial institution or creditor notified of unauthorized charges or transactions on a customer's account
30. Financial institution notified that it has opened a fraudulent account for a person engaged in identity theft

Information Security and Red Flags Documents that Contain Sensitive Information

- Address labels from junk mail and magazines
- ATM receipts
- Bank statements
- Canceled and voided checks
- Credit and charge card bills, summaries and receipts
- Credit reports and histories
- Documents containing names, addresses, phone numbers or email addresses
- Documents relating to investments
- Documents containing passwords or PIN numbers
- Driver's licenses or items with a driver's license number
- Employee pay stubs
- Expired passports and visas
- Copies of identification cards (college IDs, state IDs, employee ID badges, military IDs)
- Legal documents
- Investment, stock and property transactions
- Items with a signature (leases, contracts, letters)
- Papers with a Social Security number
- Pre-approved credit card applications
- Receipts with checking account numbers
- Tax forms

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