

Risk Indicator	Risk Indicator Description
02	The input SSN is reported as deceased
03	The input SSN was issued prior to the input date-of-birth
04	The input last name and SSN are verified, but not with the input address and phone
06	The input SSN is invalid
07	The input phone number may be disconnected
08	The input phone number is potentially invalid
09	The input phone number is a pager number
10	The input phone number is a mobile number
11	The input address may be invalid according to postal specifications
12	The input zip code belongs to a post office box
14	The input address is a transient commercial or institutional address
15	The input phone number matches a transient commercial or institutional address
16	The input phone number and input zip code combination is invalid
19	Unable to verify name, address, SSN/TIN and phone
25	Unable to verify address
26	Unable to verify SSN/TIN
27	Unable to verify phone number
28	Unable to verify date-of-birth
29	The input SSN/TIN may have been miskeyed
30	The input address may have been miskeyed
31	The input phone number may have been miskeyed
32	The input name matches the OFAC file
37	Unable to verify name
38	The input SSN is associated with multiple last names
39	The input SSN is recently issued
41	The input driver's license number is invalid for the input DL State

44	The input phone area code is changing
46	The input work phone is a pager number
48	Unable to verify first name
49	The input phone and address are geographically distant (>10 miles)
50	The input address matches a prison address
51	The input last name is not associated with the input SSN
52	The input first name is not associated with input SSN
53	The input home phone and work phone are geographically distant (>100 miles)
55	The input work phone is potentially invalid
56	The input work phone is potentially disconnected
57	The input work phone is a mobile number
64	The input address returns a different phone number
66	The input SSN is associated with a different last name, same first name
71	The input SSN is not found in the public record
72	The input SSN is associated with a different name and address
74	The input phone number is associated with a different name and address
75	The input name and address are associated with an unlisted/non-published phone number
76	The input name may have been miskeyed
77	The input name was missing
78	The input address was missing
79	The input SSN/TIN was missing or incomplete
80	The input phone was missing or incomplete
81	The input date-of-birth was missing or incomplete
82	The input name and address return a different phone number
83	The input date-of-birth may have been miskeyed
85	The input SSN was issued to a non-US citizen
89	The input SSN was issued within the last three years
90	The input SSN was issued after age five (post-1990)
CA	The primary input address is a Commercial Mail Receiving Agency
CL	The input SSN is not the primary SSN for the input identity

CO	The input zip code is a corporate only zip code
CZ	Address mismatch between city/state and zip code
DD	A different driver's license number has been found for the input applicant
DF	The input driver's license number is valid and is not on record
DI	The input identity is reported as deceased
DM	The input driver's license number may have been miskeyed
DV	Unable to verify driver's license number
IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity
IT	The input SSN is an ITIN
MI	Multiple identities associated with the input SSN
MO	The input zip code is a military only zip code
MS	Multiple SSNs reported with applicant
NB	No date-of-birth reported for the input identity
NF	The input first name and last name may have been flipped
PA	Potential address discrepancy - the Input address may be previous address
PO	The primary input address is a PO Box
RS	The input SSN was possibly randomly issued by the SSA
SD	The input address State is different than the LN best address State for the input identity
SR	Address mismatch on secondary address range
VA	The input address is a vacant address
WL	The input name matches one or more of the non-OFAC global watchlist(s)
ZI	Unable to verify zip code

Expanded Definition
The input SSN reported as deceased, per Social Security Admin, state, or other source
SSN High issue date occurred before the input birthdate
SSN matches to last name, phone matches to address, but no link of last name to address
Per Social Security Admin pre-randomization standards for issuance, SSN is an invalid format
Phone number was listed but is currently reported as disconnected
Area code and phone exchange combination invalid in US
Area code and phone exchange combination assigned service type is pager only
Area code and phone exchange combination assigned service type is non-landline
Address does not meet USPS standards and cannot be standardised for bulk mailing purposes
Non-residential zipcode assigned for PO Box usage only
Address is non-residential institution, hotel, campground, transient business or maildrop
Phone is listed at a non-residential institution, hotel, campground, transient business or maildrop
Area code and phone exchange combination are invalid for the input zip code
Verification failure of last name, address, SSN and phone (all four elements are not verified together)
Verification failure of input address (input address not seen w/in last 12 months)
Verification failure of input SSN
Verification failure of input phone
Verification failure of input date-of-birth
Close matching SSN was found (1 digit off or 2 digits transposed) - System corrects miskey and performs verification using corrected info unless exact match is set to 1 = true
Close matching address found - System corrects miskey and performs verification using corrected info unless exact match is set to 1 = true
Close matching phone found - System corrects miskey and performs verification off of corrected info unless exact match is set to 1 = true
Name is a match to the Office of Foreign Assets Control watch list
Verification failure of input last name
The input SSN is verified with input last name, last name is not a miskey and 1 or more other last names are found associated with the input SSN w/in the last 18 months
The input SSN was issued within the last year
The input DL is invalid based upon the issuing parameters of the the input state (an invalid DL can be verified if it exists in our data)

The area code for the input phone number is being split into a new area code
Area code and phone exchange combination assigned service type is pager only
Verification failure of input first name
The input phone is listed to an address more than 10 miles away
The input address matches a correctional facility address
The input SSN is associated with a different last name
The input SSN is associated with a different first name
The input home phone is in a geographical location more than 100 miles from the geographical location of the input work phone
Area code and phone exchange combination invalid in US
Phone number was listed but is reported as disconnected
Area code and phone exchange combination assigned service type is non-landline
A different phone number was listed for the input address than the input phone number
A different last name was associated with the input SSN. The input first name was associated with the input SSN
Input SSN is not in LN database (will not return when using SSNLast4)
The input SSN is not associated with input last name and address and is associated with different last name at a different address
The input phone is listed to a different address and last name.
Input last name and address match to a phone but phone is unlisted/nonpublished
Miskey is recognized for the input last name and verification was performed on corrected info unless exact match is set to 1 = true
The input last name was missing
The input address was missing
The input SSN/TIN was missing or incomplete
The input phone was missing or incomplete
The input date-of-birth was missing or incomplete
Input phone is not verified, input name and address search of phone data shows a different phone in service at input address
Close matching date of birth found - miskey is recognized and corrected, verification performed on corrected info unless exact match is set to 1 = true
1st 3 digits of SSN reserved by SSA to indicate enumeration at entry (729, 730, 731, 732, & 733)
SSN was issued in last three years
Calculated age at SSN issuance > 5 years and year of birth > 1990
The input address has been identified as Comercial Mail Receiving Agency business and is not a physical residential address
Input SSN is verified and may not be the primary SSN for the input identity based upon our linking technology data analysis (input SSN verified)

The input zip code is recognized as a corporate zone by the United States Postal Service. USPS classification.
Mismatch exists between city and zip code or state and zip code
The input DL is not verified to the input identity, but a different DL has been found for the input identity. (will not trigger if different DL on file is
The input DL format is valid for the input state, but the input DL does not exist in the LN DL database (DL format valid, but not found in our data)
The input identity has been reported as deceased and the input SSN is not reported as deceased, or no input SSN was provided.
The input DL is recognized as miskey, DL is verified and the corrected DL is returned in the verified field and in the corrected info unless exact match is set to 1 = true
The input DL number cannot be verified to the input identity (input DL found, but not linked to input identity)
Returned when a consumer presents a possible randomized SSN that they used prior to the SSA change, and that was known to be invalid based on the published issuance information when first used
The input SSN has been identified as an ITIN (Individual Tax Identification Number)
Search by SSN 3 or more unique identities are tied to input SSN within the last 18 months (this can be due to joint credit, spouse interaction, but can be potentially fraudulent and does not imply the SSN is verified)
The input zip code is recognized as a military zone by the United States Postal Service. USPS classification
Does not require an input SSN or imply SSN is verified, checks for 3 or more unique SSNs are tied to the identity within the last 18 months
We have no date-of-birth in our data for the input identity
No LexID found for input first and last name, but a LexID is found by flipping the order of the input first and last name. Results returned are based upon flipping the order of first and last name
Input address is found in the address chronology but our LN content shows a more recent address on file for the input identity
Input address provided contains P.O. Box in the street address, or is a Post Office location offering street addressing services
Identifies possible randomized SSNs that have been created under the new SSA SSN randomized format
The input address state does not match the state of the LN best address on file for the input identity
Input Unit/apt number is a mismatch to the address we have on file for the input identity
The input address is currently reported as a vacant address
Name is match to a minimum of 1 of the additional watch lists
Input address, city and state are verified, but the input zip does not exact match the zip code found in the LN data.