

LexisNexis® InstantID®

Version 1—Analyzing Results

For the following products:

LexisNexis® Anti-Money Laundering Insight

LexisNexis Risk Management Solutions®



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Executive Summary

Identity verification is an important first step in making sure that the individual is a real person and that the information associated with that person is accurate. The LexisNexis® InstantID® service can help you validate and verify identity information based on your business needs.

The InstantID service uses powerful logic to compare your input identity data to LexisNexis® Risk Solutions public record data and LexisNexis Risk Solutions proprietary identity data. With the InstantID detailed results, you can gain confidence that you know who your customers are.

InstantID results can include the following information:

Reviewing these results individually and in their entirety helps provide you with a clear understanding of who you are doing business with.

Service Overview

You can use InstantID to incorporate identity verification into your business processes.

This publication is specifically for LexisNexis® AML Insight™ and LexisNexis Risk Management Solutions®.

A major key to the effectiveness of InstantID is its access to one of the largest collections of proprietary and public identity information available, the LexisNexis® data repository. LexisNexis continuously gathers identity intelligence directly from thousands of reliable public and proprietary data sources. These sources include identity information from civil filings, property deeds, mortgages, phone directories, credit headers, utility records, driver license records, voter registration records, and many more. Each InstantID analysis compares input identity data to a large number of original sources for more current and relevant results.

InstantID uses a LexID® number to quickly identify and connect relevant identity information for more meaningful, insightful results. For example, this advanced technology determines if “John Doe” listed in a New York phone record is the same “John Doe” listed in a New Jersey vehicle record, but not the “John Doe” listed in a Texas record.

To help you confirm identities, InstantID can identify discrepancies in a SSN (Social Security number), address, or DOB (date of birth). The service can also alert you to

LexID Number



potentially mistyped data, which can often be mistaken for fraudulent data. By automating this identity verification process, InstantID can help reduce exception reviews and customer acquisition delays in your CIP (customer identification program).

Service Functionality

InstantID uses powerful logic to compare your input identity data to LexisNexis public record and proprietary identity data. By considering name and address changes and data input errors, the comparison logic can help reduce false positives and improve accuracy. You can configure certain search options to best suit your business needs.

For example, you can compare the input identity data against watch lists. The results returned by InstantID depend on the identity data you provide and the settings used in the search.

Individual Input Information

InstantID can help you verify the following individual input information:

- First name¹
- Middle name
- Last name¹
- Street¹
- City¹
- State¹
- ZIP Code¹
- Phone number¹
- SSN¹
- DOB¹
- Driver license number²
- Driver license issuing state
- Passport upper line and passport lower line (machine-readable line 1 and line 2)
- Passport gender (for passport validation only)
- Reference ID

The following fields are required for passport validation:

- Passport machine-readable line 1 and line 2
- Gender
- DOB

¹ Recommended for optimal results.

² The IncludeDLVerification option must be enabled to activate the verification logic.

InstantID can validate that the following input data format is valid based on the issuing source:

- Issued SSN/TIN (taxpayer identification number)
- Legitimate address
- Dialable phone number
- DOB
- Driver license number

InstantID can verify that the following input data belongs to the input identity:

- The SSN/TIN is associated with the name and address.
- The phone number is associated with the name or address.
- The name is associated with the address.
- The address is the current address.
- The DOB is associated with the name.

InstantID can provide the following information to identify possible compromised or suspicious identities:

- Multiple identities are associated with a single SSN or address.
- The SSN is associated with a deceased person or was issued prior to DOB.
- The input name matches a name on the OFAC (Office of Foreign Assets Control) watch list.

Watch Lists

InstantID can compare the input data against various government lists to find any possible matches. The code is used only in web service searches to specify the lists to search.

Available Lists

Code	Watch List
ALL	All available watch lists (not including new lists)
ALLV4	All available watch lists^
ADFA	Australia Dept of Foreign Affairs and Trade*^
BES	HM Treasury Sanctions (formerly known as Her Majesty's Treasury's Consolidated List of Financial Sanctions Targets) UK HM Treasury List

Available Lists (Continued)

Code	Watch List
BIS	Bureau of Industry and Security (formerly known as US Bureau of Industry and Security - Denied Entity List, US Bureau of Industry and Security - Denied Persons List, and US Bureau of Industry and Security - Unverified Entity List)
CFTC	Commodity Futures Trading Commission Sanctions (formerly known as Commodity Futures Trading Commission List of Regulatory and Self-Regulatory Authorities)
DTC	DTC Debarred Parties
EUDT	EU Consolidated List (formerly known as European Union Designated Terrorist Groups + Individuals)
FAR	Foreign Agents Registration
FATF	FATF Financial Action Task Force*^ (formerly known as FATF Financial Action Task Force, Deficient Jurisdictions - Countries)
FBI	FBI Top Ten Most Wanted
FBIH	FBI Hijack Suspects*^
FBIS	FBI Seeking Information*^
FBIT	FBI Most Wanted Terrorists*^
FBIW	FBI Most Wanted*^
HKMA	Hong Kong Monetary Authority*^
MASI	Monetary Authority of Singapore*^
OCC	Unauthorized Banks (formerly known as Office of the Comptroller of the Currency Alerts - Unauthorized Banks)

Available Lists (Continued)

Code	Watch List
OFAC	OFAC Non-SDN Entities (formerly OFAC - Palestinian Legislative Council) OFAC Sanctions OFAC SDN
OFFC	Offshore Financial Centers*^
OSFI	OSFI Consolidated List (formerly known as OSFI - Canada Individuals) OSFI Country (formerly known as OSFI - Canada Entities)
PEP	Chiefs of State and Foreign Cabinet Members
PMLC	Primary Money Laundering Concern*^
PMLJ	Primary Money Laundering Concern - Jurisdictions*^
SDT	Terrorist Exclusion List (formerly known as State Department Terrorist Exclusions)
UNNT	UN Consolidated List (formerly known as United Nations Named Terrorists)
WBIF	World Bank Ineligible Firms^



An asterisk (*) indicates that the list availability is dependent on account configuration. A caret (^) indicates a new list.

Exact Search Options

You can set InstantID search options to require exact matches.

You can set the following search options:

- Last name
- First name
- First name allow nickname
For example, Mike may be considered a match for Michael.
- Home phone
- SSN

Search Options

You can set search options for InstantID.

You can set InstantID to automatically return an index of 10 for individuals that meet the following conditions:

- The input address is a PO Box.
- More than one SSN is associated with the input entity.
- The input SSN is not the primary SSN for the input entity.
- Multiple identities are associated with the input SSN.

For example, many organizations consider PO Box addresses to be a high identity theft risk, and the PO Box addresses are not typically used as primary addresses.

You can set the following InstantID options to enhance the index calculation:

- Set the number of months (6, 12, 18, 24, 30, or 36) after the input identity was last seen at the input address to consider the address as verified.
- Include the DOB verification in the index calculation.
- Include the driver license verification in the index calculation.



If the DOB and driver license information is included in an InstantID search and one or both are verified, the index can increase by 10. However, verification of one or both of these elements cannot increase the index from a 40 to a 50. Verification cannot increase the index if an override option is selected. Indexes are not lowered if this identity information cannot be verified.

You can set the following additional options to customize your searches:

- Return all risk indicators to override the current default.
- Disable the customer network verification.

DOB Match Options

You can set how InstantID determines DOB matches.

The following match options are available:

Fuzzy Match CCYYMMDD

A result DOB must be a close match to the year, month, and day of birth of your full input DOB.

For example, an input 12/15/1955 DOB search may return results with a 12/15/1954 DOB, 11/15/1955 DOB, or 12/14/1955 DOB.

Fuzzy Match CCYYMM

A result DOB must be a close match to the year and month of birth of your full input DOB.

For example, an input 12/15/1955 DOB search may return results with a 12/DD/1954 DOB or 11/DD/1955 DOB. The day of birth does not affect results.

Exact CCYYMMDD

A result DOB must be an exact match to the year, month, and day of birth of your full input DOB.

For example, an input 12/15/1955 DOB search only returns results with a 12/15/1955 DOB.

Exact CCYYMM

A result DOB must be an exact match to the year and month of birth of your full input DOB.

For example, an input 12/15/1955 DOB search only returns results with a 12/DD/1955 DOB.

Radius Match CCYY

A result DOB must be within a specified range of years of your full input DOB. You can set the range between zero through three years.

For example, you set the radius to two years. An input 12/15/1955 DOB search may return results with a DOB between MM/DD/1953 and MM/DD/1957.

Red Flags Rule Report

The FACTA (Fair and Accurate Credit Transactions Act) Identity Theft Red Flags Rule may require you to evaluate the effectiveness of your existing prevention, detection, and response capabilities to respond to fraud and create or update policies and procedures to improve your processes.

Depending on your product subscription, you may have an InstantID service that returns a LexisNexis® Red Flags Rule Report. This report can help you comply with the FACT Act Identity Theft Red Flags Rule by revealing patterns, practices, and suspicious activities that may indicate the possibility of identity theft.

For more information about possible red flags, see "Red Flags" on page 29.

Possible Results

InstantID provides easy-to-read, segmented results, which can help you incorporate meaningful identity verification information into your business processes.

The following possible results may be returned:

- Identity verification index
- Potential risk indicators
- DOB match level
- Passport validation
- Potential follow-up actions
- Verification details
- Potential watch list matches
- Red Flags Rule Report

Collectively, these results are designed to provide a better understanding of how well the input identity data was verified. Examined separately, each result can pinpoint specific identity details helpful in your review process.

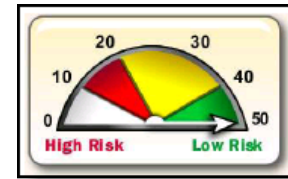
Indexes

InstantID calculates a CVI (comprehensive verification index) for individual searches.

An index summarizes the level of identity verification with a numeric value ranging from 00 (high identity theft risk) to 50 (low identity theft risk).

Indexes are designed to indicate if the input identity data exists in other sources and if it is associated with the same identity. They do not indicate the likelihood that the individual is committing ID theft. An index of 00 does not mean an individual is bad. An index of 00 means that InstantID did not find any identity information that matched your input data. For example, input data on young people may return an index of 00 because they do not have records in the data sources that were used to perform the identity verification.

InstantID Index

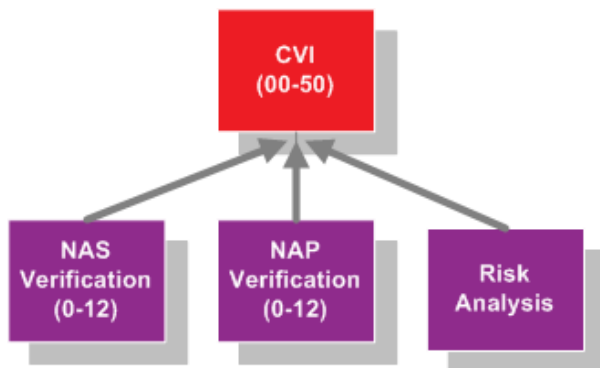


Comprehensive Verification Index

InstantID generates a CVI using NAS (name, address, and SSN) verification, NAP (name, address, and phone number) verification, and identity theft risk analysis.

The following figure graphically describes the components that make up the CVI derivation:

CVI Derivation



Many identity data sources do not contain DOB or driver license information. For this reason, indexes are not lowered if this identity information cannot be verified. If you include DOB or driver license information, this information can enhance the index calculation. However, risk indicators can provide insight into the accuracy of this information. The following table lists possible CVI values. The codes are returned only in the web service searches.

Possible Index Values

Code	Description
0	Nothing verified
10	Critical ID elements not verified, are associated with different person(s), or indications such as OFAC matches, deceased/invalid SSN, SSN issued prior to DOB, etc. exist
20	Minimal verification, critical ID elements not verified or associated with different person(s)
30	Several ID elements verified
40	Last name, address and SSN or phone verified; first name, phone or SSN verification failures
50	Full name, address, phone, SSN verified

NAS verifications summarize the level at which the name, address, and SSN can be associated with the input individual. The following table lists possible NAS values. The codes are returned only in the web service searches.

Possible NAS Values

Code	Description
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address
2	Input First name and Last Name matched
3	Input First name and Address matched
4	Input First name and SSN matched

Possible NAS Values (Continued)

Code	Description
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name and Address matched
9	Input First name, Last name and SSN matched
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address and SSN matched

NAP verifications summarize the level at which the name, address, phone number, and utility records can be associated with the input individual. The following table lists possible NAP values. The codes are returned only in the web service searches.

Possible NAP Values

Code	Description
0	Nothing found for input criteria
1	Input Phone is associated with a different name and address
2	First name and Last name matched
3	First name and Address matched
4	First name and Phone matched

Possible NAP Values (Continued)

Code	Description
5	Last name and Address matched
6	Address and Phone matched
7	Last name and Phone matched
8	First name, Last name, and Address matched
9	First name, Last name, and Phone matched
10	First name, Address, and Phone matched
11	Last name, Address, and Phone matched
12	First name, Last name, Address, and Phone matched

An identity theft risk analysis identifies high risk factors that may override NAS or NAP results. An index of 10 is automatically returned if the risk analysis determines any of the following results. The codes are returned only in the web service searches.

Override Conditions

Risk Indicator	Description
02	The input SSN is reported as deceased
03	The input SSN was issued prior to the input date-of-birth
06	The input SSN is invalid

Override Conditions (Continued)

Risk Indicator	Description
08, 11, 30, 31	The input phone number is potentially invalid
	The input address may be invalid according to postal specifications
	The input address may have been miskeyed
	The input phone number may have been miskeyed
	 <i>The override condition is met when risk indicators 08 and 11 are returned, but risk indicators 30 or 31 are not.</i>
32	The input name matches the OFAC file
CL	The input SSN is not the primary SSN for the input identity
DI	The input identity is reported as deceased
MI	Multiple identities associated with the input SSN
MS	Multiple SSNs reported with applicant
P0	The primary input address is a P0 Box

Potential Risk Indicators

Risk indicators are a critical component of managing potential fraud and data quality. Risk indicators alert you to unverified identity data, missing input data (that may have affected the results, if provided), or the need for additional due diligence.

It is important to consider the risk indicators in the context of the individual's situation when your organization analyzes the results. The Input SSN is associated with multiple last names risk indicator may help you identify a person trying to commit identity theft. However, the same risk indicator may be generated for a person whose name recently changed due to marital status. The

Potential address discrepancy—the input address may be a previous address risk indicator may help you determine that you need to update an individual's identity information. Or, you may discover someone is trying to commit identity theft using someone else's old identity information.

For individuals, InstantID default functionality returns up to six potential risk indicators.

For a list of potential risk indicators, see "Risk Indicators" on page 24.

Passport Validation

InstantID validates the passport format. The service indicates only if an input password number is properly formatted. InstantID does not verify that the passport is associated with the individual.

DOB Match Level

InstantID indicates the match level between the input DOB and the result DOB. The codes are returned only in web service searches.

Possible DOB Match Levels

Code	Description
0	No DOB found or no DOB submitted
1	Nothing matches
2	Only Day matches
3	Only Month matches
4	Only Day and Month match
5	Only Day and Year match
6	Only Year matches

Possible DOB Match Levels (Continued)

Code	Description
7	Only Month and Year match
8	Month, Day, and Year match

Verification Details

On a field-by-field, source-by-source level, InstantID indicates where the input identity information matched, conflicted, or was not available for matching. These details include corrected mistyped information. InstantID may correct minor data discrepancies like a missing apartment number or transposed numbers.

Mistyped Information Examples

Input Data	Description
789 Example St 555.555.4311	7889 Example St Apt A (555) 555-4321

Corrected mistyped data is used to calculate the index, and the corrected data is returned in the verified fields along with the risk indicator to alert you to the correction. Correcting mistyped data prevents the need to re-run the transaction with the corrected data. In addition, verification details show possible alternate data that may include the following information:

- A phone number that is associated with the input name or the input address
- A name or an address that is associated with the input phone number
- Up to three alternate or prior addresses with mail activity dates
- Up to two alternate last names that are associated with the input SSN
- The SSN date of issuance ranges and state of issuance

InstantID may also return additional data that is found for the individual, such as county of residence.

Possible Follow-up Actions

InstantID lists actions you can take to perform additional due diligence.

For example, InstantID may suggest that you ask the individual for a utility bill or other documentation showing a physical address location for PO Box addresses. The following table lists possible follow-up actions. The codes are returned in the XML searches.

Possible Follow-up Actions

Code	Description
A	Follow your internal policy regarding potential matches to OFAC database information
B	Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)
C	Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)
D	Verify phone (Directory Assistance, utility bill)
E	Follow your internal policy regarding potential matches to non-OFAC global screening lists
F	Ask customer for a utility bill or other documentation showing a physical address location. CIP rules do not allow booking an account with a PO Box as a primary address.
G	ITINs are not to be used for ID purposes. Please consult your organization's policy.

Watch List Data

If configured for the search, InstantID indicates if the input identity data matches the selected watch list information. If a match is reported, a related potential risk indicator is also returned and the index is affected.

Red Flags Rule Report Example

If configured, InstantID returns a Red Flags Rule Report for individual comparisons.

This report highlights suspicious personal identifying information and displays warning codes when red flag risk factors are present. Red flag alerts inform users of suspicious activity with warning conditions or red flag alerts, clearly associated with red flag guidelines. Users are alerted to suspicious identity information such as a false or disconnected telephone number, a mistyped or mismatched SSN, an invalid ZIP Code, and more.

For more information about possible red flags, see "Red Flags" on page 29.

Red Flags Rule Report Example for an Individual

Red Flags Report Categories	Alerts
 Suspicious Personal Identifying Information: The person opening the covered account or the customer fails to provide all required personal identifying information on an application or in response to notification that the application is incomplete	The input date-of-birth was missing or incomplete
 Alerts, Notifications, or Warnings from a Consumer Reporting Agency: Address Discrepancy	Unable to verify address The input address may be invalid according to postal specifications Address mismatch between city/state and zip code
 Suspicious Personal Identifying Information: High Risk Address	The input address may be invalid according to postal specifications
 Suspicious Personal Identifying Information: Address	Unable to verify address Address mismatch between city/state and zip code
 Suspicious Personal Identifying Information: Phone	Unable to verify phone number The input phone number may be disconnected The input phone number is not found in the public record

Analyzing Results (Example Reports)

You should analyze each segment of results separately and consider how they relate as a whole when deciding the next step in your business process. Indexes indicate the level of identity verification at a quick glance. By itself, however, an index does not provide a complete understanding of the InstantID results.

For example, the inability to verify a DOB or driver license is listed as a risk indicator, but does not lower the index. If a risk indicator is returned, your business processes may require you to perform additional due diligence in this area. Transversely, a potential match greatly lowers the index. If the match is a false positive and it is the only negative factor in the identity verification, the individual may be deemed a low identity theft risk.

Also, keep in mind results can be affected by factors external from InstantID—such as the accuracy and currency of the input identity data or the public records data to which the results are compared.

InstantID Consumer Verification Report Example

Reports are example results for an individual comparison. Actual results are determined by your input data and search configuration.

In this example, the name and SSN were verified. A low index was derived because the address and phone number could not be verified. A low index may indicate suspicious behavior or that the individual recently moved and the new information is not yet part of our identity data sources.

Report Summary

The report summary contains an index, risk indicators, and verifications.

The overall index score indicates there is a high identity theft risk. Potential risk indicators pinpoint areas for concern. The risk indicators also note missing input identity information. The NAP and NAS verifications provide details supporting the index.

Report Summary Example for an Individual

InstantID® Index
[About this Index](#)



20

0 10 20 30 40 50

Verification Risk Level:

Minimal verification, critical ID elements not verified or associated with different person(s)

[View List Possible Results](#)

Report Summary
[About this Summary](#)

Verification Summary	Details
Name/Address/Phone:	Nothing found for input criteria
Name/Address/SSN:	Input First name, Last name and SSN matched
DOB Match Level:	No DOB found or no DOB submitted
Risk Summary	
Potential Risk Indicators:	• Unable to verify address • Unable to verify phone number • Address mismatch between city/state and zip code • The input address State is different than the LN best address State for the input identity • The input phone number may be disconnected • The input address may be invalid according to postal specifications
Watchlist:	No OFAC or Watchlist Matches

Additional Report Details

Additional details are returned in the report.

In the following example, input data did not generate watch list matches. The verification details show that the name and SSN were found in LexisNexis Risk Solutions data sources. The address, phone number, and DOB were not found. Address chronology information, including activity dates lined to the input identity, are displayed.

Suggested actions to verify the address and phone number are provided. For example, a utility bill may help you verify that an individual just moved.

Report Details Example for an Individual

Input Data		Verified Data	Supplemental Data Found	
LexID:			LexID Found:	#####
Last Name:	Im aginary	✔ IMAGINARY	Alternate Last Name(s):	
First Name:	Person	✔ PERSON		
Street:	123 Main St	✗	Address Found:	321 SAMPLE AVE ANYTOWN, AA 12345 (12/1992 - 02/2014) ✔ Probable current address
City:	Anytown	✗		444 GRAND AVE ANYTOWN, AA 12345 (12/1980 - 01/2014)
State:	Not Entered			999 FIRST ST ANYTOWN, AA 12345 (10/1998 - 01/2014)
Zip:	12345	✗	Input phone returns:	N/A
Phone:	(555) 555-1234		Input Name or Address Returns:	N/A
SSN:	###-##-####	✔###-##-XXXX	SSN Issued:	Colorado 01/ 1978 - 12/ 1979
DOB:	5/5/1955	✗		
DL Number:	Not Entered			
Reference ID:	Not Entered			
Legend: ✔ Data Verified ✗ Data Not Verified				
Help Top				
Request More Information from your Customer				
Potential Follow-Up Actions:	1. Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID) 2. Verify phone (Directory Assistance, utility bill)			
Risk Summary				
Other Solutions:	Instant ID Q&A: Conduct knowledge based authentication with your customer			

Summary

InstantID is powered by proprietary modeling, advanced matching logic, and a high-quality collection of public records and proprietary identity data.

InstantID compares information to validate and verify input identity data. Use its index value and potential risk indicators to help you know your customers better.

Risk Indicators

InstantID can return various risk indicators for individual entities. The code is returned only in web service searches.

Possible Risk Indicators

Code	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

Possible Risk Indicators (Continued)

Code	Description
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

Possible Risk Indicators (Continued)

Code	Description
52	The input first name is not associated with the 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

Possible Risk Indicators (Continued)

Code	Description
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

Possible Risk Indicators (Continued)

Code	Description
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
RA	The input residential address previously had a registered business
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 screening list(s)
ZI	Unable to verify zip code

Red Flags

InstantID can return various red flags. The code is returned only in web service searches.

Possible Red Flags by Category

Category	Code	Description
Fraud Alert Codes	93	Identity Theft Alert (CRA corrections database)
Credit Freeze Codes	91	Security Freeze (CRA corrections database)
Address Discrepancy Codes	04	The input name and SSN are verified, but not with the input address and phone
	11	The input address may be invalid according to postal specifications
	25	Unable to verify address
	30	The input address may have been miskeyed
	CZ	Address mismatch between city/state and zip code
	PA	Potential address discrepancy - the Input address may be a previous address
	SR	Address mismatch on secondary address range
	ZI	Unable to verify zip code

Possible Red Flags by Category (Continued)

Category	Code	Description
Suspicious Documents Codes	06	The input SSN is invalid
	41	The input driver's license number is invalid for the input DL State
	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 found in the public record
	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 (Social Security Administration), but invalid when first associated with the input identity

Possible Red Flags by Category (Continued)

Category	Code	Description
Suspicious Address Codes	04	The input name and SSN are verified, but not with the input address and phone
	19	Unable to verify name, address, SSN/TIN, and phone
	25	Unable to verify address
	30	The input address may have been miskeyed
	CZ	Address mismatch between city/state and zip code
	PA	Potential address discrepancy - the Input address may be a previous address
	SR	Address mismatch on secondary address range
	ZI	Unable to verify zip code

Possible Red Flags by Category (Continued)

Category	Code	Description
Suspicious SSN Codes	02	The input SSN is reported as deceased
	06	The input SSN is invalid
	29	The input SSN/TIN may have been miskeyed
	39	The input SSN is recently issued
	71	The input SSN is not found in the public record
	89	The input SSN was issued within the last three years
	90	The input SSN was issued after age five (post-1990)
	IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity
	IT	The input SSN is an ITIN (individual taxpayer identification number)
	MS	Multiple SSNs reported with applicant
Suspicious DOB Codes	03	The input SSN was issued prior to the input date-of-birth
	28	Unable to verify date-of-birth
	83	The input date-of-birth may have been miskeyed
	NB	No date-of-birth reported for the input identity

Possible Red Flags by Category (Continued)

Category	Code	Description
High Risk Address Codes	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
	50	The input address matches a prison address
	CA	The primary input address is a Commercial Mail Receiving Agency
	C0	The input zip code is a corporate only zip code
	M0	The input zip code is a military only zip code
	P0	The primary input address is a P0 Box
	VA	The input address is a vacant address

Possible Red Flags by Category (Continued)

Category	Code	Description
Suspicious Phone Codes	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
	15	The input phone number matches a transient commercial or institutional address
	16	The input phone number and input zip code combination is invalid
	27	Unable to verify phone number
	31	The input phone number may have been miskeyed
	49	The input phone and address are geographically distant (>10 miles)
	73	The input phone number is not found in the public record
	74	The input phone number is associated with a different name and address
SSN Multiple Last	38	The input SSN is associated with multiple last names
	66	The input SSN is associated with a different last name, same first name
	72	The input SSN is associated with a different name and address
	MI	Multiple identities associated with input social

Possible Red Flags by Category (Continued)

Category	Code	Description
Missing Input Codes	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
Identity Theft Codes	93	Identity Theft Alert (CRA corrections database)

About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is based in London. For more information, please visit www.risk.lexisnexis.com and www.relx.com.