

RED FLAGS - The FTC has compiled a list of typical Red Flags (26).

1. A fraud alert is included in a consumer report
2. A credit hold or freeze is included in a consumer report
3. An address discrepancy notice included in a consumer report
4. An increased activity notice in a consumer report
5. Identification documents appear altered or forged
6. Identification photo inconsistent with consumer's appearance
7. Identification information inconsistent with information and/or documentation provided by the consumer.
8. Identification signature inconsistent with information on file.
9. Information and/or documents provided by the consumer seem or appear altered, forged or destroyed and reassembled
10. Identification information address inconsistent with addresses provided in a consumer report, or Social Security Card number review reveals no card issued or is listed on master death file records.
11. Social Security Card number decoding reveals information inconsistent with Social Security Card number provided by the consumer or employee, as to number range by region and date of birth.
12. Information and/or documents provided by the consumer or employee is associated with known fraud activity.
13. Information and/or documents provided by the consumer or employee are suspicious as to address or phone number provided, such as post office box or prison address, such as phone numbers provided which are pagers or answering services
14. Social Security Card number provided by the consumer or employee matches information submitted by another.
15. Information and/or documents provided by the consumer or employee as to phone number or address matches information submitted by another
16. Upon notification of an incomplete application provided by the consumer or employee, the individual is unable to confirm identifying information previously provided or revealed.
17. Information and/or documents provided by the consumer or employee is inconsistent with information previously on file at the organization.
18. Upon challenge questioning of the consumer or employee, said person is unable to confirm or correctly answer challenge question.
19. Upon notification of an address change provided by the consumer or employee, said person is adding additional users to the account.
20. Available credit used for cash advances, jewelry or electronics or other convertible to cash goods, or consumer fails to make first payment.
21. Review of the spending pattern, payment pattern and use of available credit by the consumer reveals drastic changes.
22. An account inactive for a long time suddenly becomes active.
23. Information and/or documents provided to the consumer or employee by mail is returned as undeliverable and inconsistent with an open active account or employee.
24. Information and/or documents provided to the consumer or employee by mail is reported as not received by the consumer or employee.
25. Information and/or documents provided to the consumer or employee reveals unauthorized account charges, which they then report.
26. Information and/or documents provided reveals consumer or employee has opened a fraudulent account or is engaged in identity theft.