

## IDENTITY THEFT RED FLAGS GUIDELINES

UNIVERSITY ACCOUNT ESTABLISHMENT				
Initiation of a relationship with a customer for the purpose of establishing a University Account as defined in the Identity Theft Red Flags policy. Examples include individual submits a credit application request, patient completes registration paperwork, individual requests to purchase a good or service such as memberships, tuition payment plans, etc.				
Red Flag ID #	Description of Red Flag	Examples of Detection Mechanisms*	Employee Action Steps	Supervisor Action Steps
1	Fraud alert is included with a consumer report	<ul style="list-style-type: none"> <li>Credit report where there are statements regarding identification mismatch, fraud alert or credit freeze.</li> </ul>	<ol style="list-style-type: none"> <li>Do not process transaction until further information can be obtained</li> <li>Unit should contact consumer reporting agency to validate identifying information</li> <li>If validation is acceptable, proceed with customer initiation activity</li> <li>If validation is not acceptable, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>Notify customer that the transaction cannot be processed</li> <li>Collect and retain any documents for potential evidence</li> <li>Report incident to the University Police as appropriate</li> </ol>
2	Notice of a credit freeze in response to a request for a consumer report	<ul style="list-style-type: none"> <li>Credit report where there are statements regarding identification mismatch, fraud alert or credit freeze.</li> </ul>	<ol style="list-style-type: none"> <li>Do not process transaction until further information can be obtained</li> <li>Unit should contact consumer reporting agency to validate identifying information</li> <li>If validation is acceptable, proceed with customer initiation activity</li> <li>If validation is not acceptable, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>Notify customer that the transaction cannot be processed</li> <li>Collect and retain any documents for potential evidence</li> <li>Report incident to the University Police as appropriate</li> </ol>
3	Consumer reporting agency provides a notice of address discrepancy	<ul style="list-style-type: none"> <li>Credit report where there is an indication of an address discrepancy</li> </ul>	<ol style="list-style-type: none"> <li>Do not process transaction until further information can be obtained</li> <li>Unit should contact consumer</li> </ol>	<ol style="list-style-type: none"> <li>Notify customer that the transaction cannot be processed</li> <li>Collect and retain any documents for potential evidence</li> </ol>

			reporting agency to validate identifying information 3) If validation is acceptable, proceed with customer initiation activity 4) If validation is not acceptable, do not proceed with the customer initiation activity and report the incident to supervisor	3) Report incident to the University Police as appropriate
4	Unusual credit activity, such as an increased number of accounts or inquiries	<ul style="list-style-type: none"> <li>Credit report where there is an indication of an unusual number of inquiries</li> </ul>	1) Do not process transaction until further information can be obtained 2) Unit should contact consumer reporting agency to validate identifying information 3) If validation is acceptable, proceed with customer initiation activity 4) If validation is not acceptable, do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
5	Document provided for identification appears to be altered or forged	<ul style="list-style-type: none"> <li>Picture on identification is not representative of customer</li> <li>Picture on identification is blurry</li> <li>Signature on presented identification does not match signature on any available application</li> <li>Identification contains unusual type face or typographical errors</li> <li>Identification appears to have white-out, taped, Xeroxed, etc.</li> </ul>	1) Request additional government issued ID 2) If second identification is satisfactory, proceed with the customer initiation activity 3) If second identification is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
6	Photograph on identification is inconsistent with the appearance of the customer	<ul style="list-style-type: none"> <li>Picture on identification is not representative of customer</li> <li>Picture on identification is blurry</li> </ul>	1) Request additional government issued ID 2) If second identification is satisfactory, proceed with the customer initiation activity 3) If second identification is not	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate

			satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor	
7	Information on identification is inconsistent with information provided by the person opening the account	<ul style="list-style-type: none"> <li>Name, address or other information from identification does not match application form</li> </ul>	<ol style="list-style-type: none"> <li>1) Ask customer to clarify discrepancy and provide additional government issued ID, if necessary</li> <li>2) If explanation is reasonable, proceed with the customer initiation activity</li> <li>3) If explanation is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> <li>3) Report incident to the University Police as appropriate</li> </ol>
8	Information on identification (such as signature) is inconsistent with existing information on file	<ul style="list-style-type: none"> <li>Name, address or other information from identification does not match application form</li> </ul>	<ol style="list-style-type: none"> <li>1) Ask customer to clarify discrepancy and provide additional government issued ID, if necessary</li> <li>2) If explanation is reasonable, proceed with the customer initiation activity</li> <li>3) If explanation is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> <li>3) Report incident to the University Police as appropriate</li> </ol>
9	Application appears to be forged, altered or destroyed and reassembled	<ul style="list-style-type: none"> <li>Signature on completed application does not match signature on identification or any other available documentation or</li> <li>Application appears to have white-out, taped, Xeroxed, etc.</li> </ul>	<ol style="list-style-type: none"> <li>1) Request additional government issued ID</li> <li>2) If second identification is satisfactory, proceed with the customer initiation activity</li> <li>3) If second identification is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> <li>3) Report incident to the University Police as appropriate</li> </ol>
10A	Information on identification does not match the address in a consumer report or existing	<ul style="list-style-type: none"> <li>Name, address or other information from identification does not match application form</li> </ul>	<ol style="list-style-type: none"> <li>1) Ask customer to clarify discrepancy and provide additional government issued ID,</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents</li> </ol>

	system or application		<p>if necessary</p> <ol style="list-style-type: none"> <li>2) If explanation is reasonable, proceed with the customer initiation activity</li> <li>3) If explanation is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<p>for potential evidence</p> <ol style="list-style-type: none"> <li>3) Report incident to the University Police as appropriate</li> </ol>
10B	Social security number provided by customer has not been issued or appears on the Social Security Administrator's Death Master File		<ol style="list-style-type: none"> <li>1) Verify Social Security number has been issued via <a href="#">Social Security Number Verification Service</a></li> <li>2) If Social Security number appears to be valid, proceed with customer initiation activity</li> <li>3) If Social Security number does not appear to be valid, ask customer to confirm provided Social security number</li> <li>4) If same number is provided, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> <li>3) Report incident to the University Police as appropriate</li> </ol>
11	Range in the social security number does not correlate to the date of birth		<ol style="list-style-type: none"> <li>1) Verify Social Security number has been issued via <a href="#">Social Security Number Verification Service</a></li> <li>2) If Social Security number appears to be valid, proceed with customer initiation activity</li> <li>3) If Social Security number does not appear to be valid, ask customer to confirm provided Social security number</li> <li>4) If same number is provided, do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> <li>3) Report incident to the University Police as appropriate</li> </ol>
12	Personal identifying information has been associated with known fraud activity	<ul style="list-style-type: none"> <li>• Person's name has been included in an University alert</li> <li>• Person's name appears on a list of</li> </ul>	<ol style="list-style-type: none"> <li>1) Do not proceed with the customer initiation activity and report the incident to supervisor</li> </ol>	<ol style="list-style-type: none"> <li>1) Notify customer that the transaction cannot be processed</li> <li>2) Collect and retain any documents for potential evidence</li> </ol>

		writing bad checks		3) Report incident to the University Police as appropriate
13	Suspicious address is supplied, such as a mail drop or prison or phone numbers associated with pagers or answering service		1) Do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
14	Social security number provided matches that submitted by another person opening an account or other customers		1) Verify Social Security number has been issued via <a href="#">Social Security Number Verification Service</a> 2) If Social Security number appears to be valid, proceed with customer initiation activity 3) If Social Security number does not appear to be valid, ask customer to confirm provided Social security number 4) If same number is provided, do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
15	An address or phone number matching that supplied by a large number of applicants		1) Do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
16	Person opening the account is unable to supply identifying information in response to notification that an application is incomplete		1) Do not proceed with the customer initiation activity and report the incident to supervisor	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University Police as appropriate
17	Personal information is inconsistent with information already on file	<ul style="list-style-type: none"> <li>Name, address or other information from identification does not match application form, other available documents or information already on file in</li> </ul>	1) Ask customer to clarify discrepancy and provide additional government issued ID, if necessary 2) If explanation is reasonable,	1) Notify customer that the transaction cannot be processed 2) Collect and retain any documents for potential evidence 3) Report incident to the University

		system	<p>proceed with the customer initiation activity</p> <p>3) If explanation is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</p>	Police as appropriate
18	Person opening an account or customer is unable to correctly answer challenge questions		<p>1) Do not proceed with the customer initiation activity and report the incident to supervisor</p>	<p>1) Notify customer that the transaction cannot be processed</p> <p>2) Collect and retain any documents for potential evidence</p> <p>3) Report incident to the University Police as appropriate</p>
19	Shortly after change of address is received, receive request for additional users of the account		<p>1) Ask customer to clarify discrepancy and provide additional government issued ID, if necessary</p> <p>2) If explanation is reasonable, proceed with the customer initiation activity</p> <p>3) If explanation is not satisfactory, do not proceed with the customer initiation activity and report the incident to supervisor</p>	<p>1) Notify customer that the transaction cannot be processed</p> <p>2) Collect and retain any documents for potential evidence</p> <p>3) Report incident to the University Police as appropriate</p>
20	Most of the available credit is used for cash advances, jewelry or electronics and/or customer fails to make first payment		Not applicable	Not applicable
21	Drastic changes in payment patterns, use of available credit or spending patterns		Not applicable	Not applicable
22	An account that has been inactive for a lengthy time suddenly exhibits unusual activity		Not applicable	Not applicable
23	Mail sent to customer repeatedly returned as undeliverable despite ongoing transactions on active account		Not applicable	Not applicable
24	Customer indicates that they		Not applicable	Not applicable

	are not receiving paper account statements			
25	Customer notifies that there are unauthorized charges or transactions on customer's account		Not applicable	Not applicable
26	Institution notified that is has opened a fraudulent account for a person engaged in identity theft		Not applicable	Not applicable

\*Below is the list of the forms of acceptable identification. The presented identification must contain a photograph.

- Current validated OSU employee or student identification card OSU ID number (e.g. BuckID or other University issued ID card)
- State issued driver's license
- State issued identification
- U.S. passport
- Non-U.S. passport with I-94 card (Visa)
- Government issued military ID
- U.S. Bureau of Indian Affairs ID
- Major credit card