



Presents

# The 2010 Social Security Number Verification Manual

Once again, the effect of government regulation or guidance causes financial institutions to re-examine their customer identification protocols. The SSN-referenced illustrations found in the Identity Theft Red Flag Guidelines, along with the CIP standards of the USA PATRIOT Act, raise the bar for customer identification standards and processes nationwide. The **Social Security Number Verification Manual** shows you how to use a person's social security number to help you determine if the person is using fraudulent identification.

## ID Theft Red Flags Referencing SSNs

Three of the red flags provided in the final Identity Theft regulation materials reflect concerns with respect to social security numbers. Supplement A to Appendix A includes the following illustrative examples:

### *"Suspicious Personal Identifying Information (excerpts)*

10. Personal identifying information provided is inconsistent when compared against external information sources used by the financial institution or creditor. For example:
  - a. The address does not match any address in the consumer report; or
  - b. The **Social Security Number (SSN)** has not been issued, or is listed on the Social Security Administration's Death Master File.
11. Personal identifying information provided by the customer is not consistent with other personal identifying information provided by the customer. For example, there is a lack of correlation between the **SSN** range and date of birth...
14. The **SSN** provided is the same as that submitted by other persons opening an account or other customers."

**SOCIAL SECURITY  
NUMBER  
VERIFICATION**

**2010  
Edition**

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**25th  
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**A person using fraudulent identification to hide his identity is likely to use any social security number other than his own. When a person randomly guesses a social security number, there is a 90% chance he will guess a number that is unissued or does not fit his age.**

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## TELLS YOU IF A GIVEN SSN COMBINATION IS

- IMPOSSIBLE**..... A number that will never be issued.
- UNISSUED** ..... Of the nearly one billion possible SSNs, fewer than 45% have been issued.
- ISSUED** ..... Where it was issued (state) and when (year).
- IMPROBABLE**..... An SSN that does not fit the age of the person.

**Every New Account Representative should have access to this manual.**

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