

RED FLAG POLICIES AND PROCEDURES

Data Research Network, Inc.
dba: HIRE-SAFE

It is the policy of Data Research Network, Inc. dba: HIRE-SAFE to assist a consumer If potentially fraudulent information is identified on their Employment Credit Report received in the course of an Employment Background Check with the following steps.

Identity thieves may use personally identifying information that doesn't ring true. Here are some red flags involving identifying information:

Inconsistencies with what you know:

An address that doesn't match the credit report, the use of a Social Security number that's listed on the Social Security Administration Death Master File, or a number that hasn't been issued, according to the monthly issuance tables available from the Social Security Administration.

Inconsistencies in the information the subject has provided:

A date of birth that doesn't correlate to the number range on the Social Security Administration's issuance tables.

An address, phone number, or other personal information that's been used on an account you know to be fraudulent.

A bogus address, an address for a mail drop or prison, a phone number that's invalid, or one that's associated with a pager or answering service.

A Social Security number that's been used by someone else opening an account.

An address or telephone number that's been used by many other people opening accounts.

A person who omits required information on an application and doesn't respond to notices that the application is incomplete.

A person who can't provide authenticating information beyond what's generally available from a wallet or credit report – for example, a person who can't answer a challenge question.

Notice from Other Sources:

Sometimes a red flag that an account has been opened or used fraudulently can come from a customer, a victim of identity theft, a law enforcement authority, or someone else.

Direct Consumer Remedies:

The source for remedy to Identity Theft begins with contacting the three national credit bureaus:

- Experian (888) 397-3742 Web site: www.experian.com
- TransUnion (800) 888-4213 Web site: www.transunion.com
- Equifax (800)-685-1111 Web site: www.equifax.com

The Federal Trade Commission (FTC), US Department of Justice (DOJ) and the Social Security Administration (SSA) have an abundance of resources to assist with Identity Theft problems. Their respective websites are located at:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Take Charge: Fighting Back Against Identity Theft
<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>

http://www.ojp.usdoj.gov/ovc/help/it.htm20_21

<http://www.ssa.gov/pubs/idtheft.htm>