



# Security Monitoring Service FAQs

## 1. What is the Security Monitoring Service?

The Security Monitoring Service provides ongoing monitoring of customer transactions for fraudulent activity to help detect and minimize the impact of inappropriate data use, further protecting highly private consumer and business information.

## 2. What is the value of this service to you?

As a trusted steward of consumer and business information, Equifax adheres to strong data security and confidentiality standards. Keeping your customer information secure and protected is our priority. With our Security Monitoring Service, you can expect the following:

- **Ongoing Monitoring by the Equifax Security Team:** Monitoring of customer transactions for fraudulent activity on an ongoing basis so identified irregular behavior can be detected and addressed quickly
- **Suspicious Activity Alerts:** Receiving alerts to potentially suspicious activity and assistance from Equifax to take appropriate actions so you can investigate and mitigate potential negative impacts

## 3. What happens when a transaction is flagged?

When a transaction is flagged, you will receive notification from Equifax with consumer identity flagged as high risk with the following PII information:

- Date/time stamp
- Consumer name (first/last)
- End User Auto Dealer

Once you receive the notification you should consider pausing the underwriting process to conduct additional due diligence on the consumer.

**4. What types of account activities alert Equifax to potential suspicious activity?**

In order to protect the integrity of our security and data privacy processes, Equifax does not provide details on what account activities can be considered potential suspicious activity.

**5. Have there ever been any cases that were mitigated by this service?**

There have been several major cases which were mitigated by the Security Monitoring Service and prompt notification from the Equifax Security team.

**6. What do I need to do- are there any steps I need to take?**

No action is required at this time.

**7. Who should I contact if I have further questions?**

Any further questions please email: **[crssc-monitoring\\_team@equifax.com](mailto:crssc-monitoring_team@equifax.com)**