



EQUIFAX[®]

Security Monitoring Service

Help detect and minimize the impact of inappropriate data access, further protecting consumer and business information.

Businesses need to be more vigilant than ever before in protecting confidential customer data. Equifax aims to help ensure that you have the right tools to protect your confidential customer data. 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 protect highly private consumer and business information, and reduce the likelihood of fraud.

Our Security Monitoring Service offers support in monitoring, detection, and security, including:

- Ongoing monitoring of customer transactions for fraudulent activity
- Helping to detect inappropriate data access and helping minimize its impact
- Protecting highly private consumer and business information

As your trusted stewards of consumer and business information, we employ strong data security and confidentiality standards on data, and on the access to that data. In today's complex data environment, we strive to help you maintain a highly sophisticated data information network that includes advanced security, protections, and redundancies.

Understanding security risk levels and next best actions

The Security Monitoring Service uses flags that identify the risk associated with the transaction. The flags are:

- 1 = Input address associated with one or more consumers
- 2 = Input name and/or address associated with one or more consumers
- 3 = Input SSN and PII may be associated with missing/removed tradeline data
- 4 = Input SSN associated with one or more consumers

Key benefits

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

Risk level	Risk Type	Primary Action	Secondary Action
1	Input address associated with one or more consumers	Leverage minimal manual verification steps such as utility or phone bill, pay stubs or, if available, use an employment database like The Work Number.	If identity cannot be verified through light touch manual review, you can try phone/address look ups. Low risk outcomes can be followed up by SMS to the phone number (secure, multi-factor authentication). High risk outcomes require additional manual review.
2	Input name and/or address associated with one or more consumers	Leverage minimal manual verification steps such as utility or phone bill, pay stubs or, if available, use an employment database like The Work Number.	If identity cannot be verified through light touch manual review, you can try phone/address look ups. Low risk outcomes can be followed up by SMS to the phone number (secure, multi-factor authentication). High risk outcomes require additional manual review.
3	Input SSN and PII may be associated with missing/removed tradeline data	Suggested — Review the credit data for large volumes of inquiries from auto dealers and auto finance inquiries as this may be indicative of loan stacking. Request recent paystub and utility bill for claimed consumer residence and compare to the credit data for discrepancies in consumer name and address.	Suggested — Request an alternate credit bureau for comparison of inquiry and credit data to determine if content is discrepant between the two sources. Some alternate sources have vehicle liens documented which should correspond to a tradeline present on the credit file.
4	Input SSN associated with one or more consumers	Suggested — Conduct thorough identity proofing with a recent pay stub that contains an SSN, request a government issued photo ID. If available, use an employment database like The Work Number. The Work Number product fulfillment requires a 100% 9 for 9 match on the provided SSN to match income and employment data in its database to a specific consumer.	Suggested — If the SSN is linked to use by greater than 4 disparate consumers then consider enrolling in consumer consent based SSN verification via the official SSA service link — ssa.gov/bsowelcome

Contact us today to find out how we can help you.

equifax.com/auto