

**Identity Verification Tool (IVT)
Supplement to the
Identity Management Toolkit (IdM TK)
User Guide**



**May 2015
V1.0**

**Department of Veterans Affairs
Office of Information and Technology (OI&T)
Identity Management (IdM)**

Revision History

Date	Revision	Description	Author
05/15/15	1.0	First Release	Hemmy, E. (PM), Smith, L. (Testing Engineer)

Table of Contents

1. Introduction.....	1
1.1. Purpose	1
1.2. Scope	2
1.3. Target Audience.....	2
1.3.1. VRM IAM Integrated Project Team (IPT)	2
1.3.2. VRM IAM Sub-IPT.....	2
1.3.3. Healthcare Identity Management (HC IdM)	2
1.3.4. MVI Development Partners.....	2
1.3.5. MVI Development Leads	2
1.3.6. MVI End Users.....	2
1.4. References	2
1.5. Definitions	3
1.5.1. Identity Verification Tool (IVT).....	3
1.5.2. Experian.....	3
1.5.3. Precise ID	3
1.5.4. Identity Inquiry	3
1.5.5. Identity Response	3
1.5.6. Pinning and Unpinning a record.....	3
1.5.7. Correlating an IVT record	4
1.5.8. Unlinking a record.....	5
1.5.9. Name Lineage Inquiry	5
1.5.10. Ongoing Monitoring.....	5
1.5.11. MVI Score	6
1.5.12. IVT Score	6
1.5.13. Final Decision.....	6
1.5.13.1. Final Decision of RF0	6
1.5.13.2. Final Decision of RF1	6
1.5.13.3. Final Decision of RF2	6
1.5.13.4. Final Decision of RF3	7
1.5.13.5. Final Decision of ACC.....	7
2. Decisioning Strategy	7
3. IVT Enhancements to IdM TK.....	9
3.1. Batch Interface.....	9
3.2. System Inquiry (Real Time) Interface	9
3.3. User Inquiry (Single Query) Interface.....	9
3.4. Name Lineage Interface	9
4. System Inquiry (Real Time) Instructions	10

5.	User Inquiry (Single Query) Instructions	11
6.	IVT Remote Data View	12
6.1.	Personal Information	14
6.2.	Fraud Risk Indicator	14
6.3.	Most Likely Fraud Type	14
6.4.	Previous Residential Addresses	14
6.5.	Other Matches Based on SSN	14
6.6.	Matching Records Against Phone Search	15
6.7.	SSN Validation	15
6.7.1.	SSN Issue State	15
6.7.2.	SSN Deceased Code	15
6.7.3.	SSN Format Code	15
6.7.4.	SSN Issue Start Range/End Range	15
6.7.5.	SSN Issue Result Code	15
6.8.	Fraud Shield	15
6.9.	Gramm-Leach-Bliley Act Verification Details	16
6.10.	Precise ID Summary Information	17
6.10.1.	Inquiry Date	17
6.10.2.	Inquiry Time	17
6.10.3.	Reference ID/PIN	17
6.10.4.	Precise ID Score	17
6.10.5.	Matching Criteria	17
6.10.6.	Final Decision	17
6.10.6.1.	Final Decision of RF0	18
6.10.6.2.	Final Decision of RF1	18
6.10.6.3.	Final Decision of RF2	18
6.10.6.4.	Final Decision of RF3	18
6.10.6.5.	Final Decision of ACC	18
6.10.7.	Address Code	18
6.10.8.	Phone Code	19
6.10.9.	Address Type Code	19
6.10.10.	Address Unit Mismatch	19
6.10.11.	Phone Unit Mismatch	19
6.10.12.	SSN Code	19
6.11.	Office of Foreign Assets Control (OFAC) Alert	19
6.12.	High Risk Address Information	20
6.13.	High Risk Phone Information	20
6.14.	Name Lineage	21
7.	Correlation Comparison	22
8.	Unlinking the 200IVT Correlation	24

8.1. Unlinking the 200IVT Correlation Instructions	25
Appendix A - Section Description and Code Translations.....	28
Glossary	68
Index.....	72

Table of Figures

Figure 1. No IVT Matches Found.....	5
Figure 2. VA Decisioning Strategy for IVT	8
Figure 3. 200IVT EXPERIAN DATA Correlation in Real Time	10
Figure 4. 200IVT EXPERIAN DATA Correlation Hyperlink	11
Figure 5. Search Experian and Add The Selected IVT Correlation to MVI.....	12
Figure 6. Identity Verification Tool Remote Data View	13
Figure 7. IVT Remote Data View showing OFAC Alert	20
Figure 8. High Risk Address and Phone Information.....	21
Figure 9. Name Lineage.....	22
Figure 10. Selecting Correlations to Compare.....	23
Figure 11. Correlation Comparison including 200IVT EXPERIAN DATA.....	24
Figure 12. Unlink Correlation tab.....	25
Figure 13. Select Correlation to Unlink.....	26
Figure 14. Submit Unlink	26
Figure 15. Confirmation Message.....	27

Table of Tables

Table 1. Experian Decision Points	28
Table 2. Remote Data View Section Descriptions.....	28
Table 3. Personal Information Section Field Descriptions	29
Table 4. Most Likely Fraud Type Codes	29
Table 5. SSN Deceased Codes.....	30
Table 6. SSN Format Codes	30
Table 7. SSN Issue Result Code	30
Table 8. Fraud Shield Indicators.....	30
Table 9. GLB Application Rules (by Rule Number)	31
Table 10. GLB Application Rules (By Category)	34
Table 11. Final Decision	44
Table 12. Address Codes	44
Table 13. Phone Verification Codes	63
Table 14. Address Type Codes	65
Table 15. Address Unit Mismatch Codes	66
Table 16. Phone Verification Unit Mismatch Codes	66
Table 17. SSN Codes	66
Table 18. OFAC Codes.....	67

1. Introduction

The Identity Verification Tool (IVT) provides the Department of Veterans Affairs (VA) with the capability to extend identity verification, authorization and resolution within the current Master Veterans Index (MVI) system. Using Experian, an external commercial identity verification vendor, the IVT provides matching and correlation of records, as well as secondary and tertiary validation of new and existing identity records. The IVT also provides VA with information (data and reports) related to potential matches, non-matches, and updates of identity information (through single query). When a match occurs within the MVI graphical user interface (GUI), the IVT will integrate the Experian Precise ID database with the Identity Management Toolkit (IdM TK) and display the real-time Precise ID information.

1.1. Purpose

This user manual presents the interface between the VA Master Veteran Index (MVI) systems and Experian Identity Verification Services utilizing Experian's Precise ID suite of products and options for the purpose of enhancing the existing MVI identity verification processes.

The MVI is the authoritative Enterprise Identifier for all Veterans within the Department of Veterans Affairs. MVI collects and analyzes identity information from a variety of sources such as the Department of Defense and individual VA VistA facilities. MVI provides record correlation between several of those entities and the Primary View, which is the MVI master identity record of each Veteran. The IdM TK provides a multi-entity identity inquiry user interface that will be leveraged and adapted to provide real time identity verification inquiries to Experian systems in the same manner currently used to access and view other external entity identity data (DoD, VistA, etc.).

The Experian Precise ID tool is essential to the success of this project. Precise ID for Identity Screening will verify the identity of a consumer and raise flags on possible fraudulent data elements. The Identity Screening is an essential verification tool for streamlining the application processing and reducing fraud. Experian will leverage an existing production interface, Precise ID XML Gateway API (Option 1 - ID Screening), to provide synchronous inquiry and response actions for such triggers as new identity record creation or manual user inquiries.

This user guide details the process of submitting VA identity records to Experian for verification and linking, retrieving the inquiry results and linked data elements, and making appropriate correlations for matched records within the IdM TK. It shows the screens used to display the correlations and data for individual records in MVI and explains new terminology used for the communication between MVI and Experian.

1.2. Scope

This user guide specifies the interfaces between the VA MVI systems and Experian systems and the purpose of the data exchange. This document will explain and display all new IVT functionality and provide translations of all Experian codes.

1.3. Target Audience

The target audiences for this user guide include the following:

1.3.1. VRM IAM Integrated Project Team (IPT)

This group is responsible for approving and prioritizing all the development efforts for MVI.

1.3.2. VRM IAM Sub-IPT

This group is responsible for the detailed analysis of the Identity Management (IdM) business requirements.

1.3.3. Healthcare Identity Management (HC IdM)

This group consists of the business owners of the identity data.

1.3.4. MVI Development Partners

This group is responsible for supporting the delivery, implementation, and maintenance of the MVI system. The current development partners include the following:

- Engility (PMO Support)
- IAM Program Office
- Austin Information Technology Center (AITC)
- Product Support
- Development Vendors: Veterans Enterprise Technology Solutions, Inc. (VETS), Hybrid, 7Delta, and Experian

1.3.5. MVI Development Leads

This group is responsible for the implementation of approved requirements.

1.3.6. MVI End Users

MVI End Users are anyone who interfaces with the IdM TK on a regular basis as part of his/her job.

1.4. References

The references used to develop this user guide include the following:

- Identity and Access Management (IAM) Identity Services, Identity Verification Requirements Specification Document (RSD), Department of Veterans Affairs, V.1, dated February 2015
- Identity Verification Interface Control Document (ICD), V.4, dated January 2015
- Identity Management ToolKit (IdM TK) User Guide, V2.0.5.15, Increment 14, Maintenance Release 1, dated April 2015

1.5. Definitions

1.5.1. Identity Verification Tool (IVT)

Identity Verification Tool (IVT) will provide matching and correlating of MVI records with an external commercial identity verification vendor.

1.5.2. Experian

Experian is the external commercial identity verification vendor for the IVT.

1.5.3. Precise ID

Precise ID is an Experian-owned consumer authentication tool that utilizes data sources to produce actionable fraud alert notification and identity screening for the VA.

1.5.4. Identity Inquiry

An Identity Inquiry is the submission of VA record information from MVI systems to Experian systems for consumer matching and pinning. This transaction type occurs within the System Inquiry (Real Time) Interface, User Inquiry (Single Query) Interface and Batch Interface. Identity Inquiries utilize data from the MVI Primary View for matching.

1.5.5. Identity Response

An Identity Response is the transactional answer to the Identity Inquiry. The Identity Response comes from Experian systems to MVI systems in the form of matched identity data or error codes. This transaction type occurs within the System Inquiry (Real Time) Interface, User Inquiry (Single Query) Interface and Batch Interface.

1.5.6. Pinning and Unpinning a record

Pinning of an Identity Inquiry is done on the Experian side when Experian analytics show enough confidence that an MVI inquiry record is a match to their database. Matches between MVI and the Precise ID database will be “pinned” by Experian in order to identify which records should be targeted for ongoing monitoring by Experian.

Unpinning occurs on the Experian side if the IdM TK chooses to not accept the Experian matched record. Unpinning can occur in two circumstances. The first is when Experian has

pinned a new MVI record, and sent the record back to the IdM TK. Upon reviewing the record, the IdM TK user then decides not to correlate the record to the Primary View based on the MVI Score. The second is when Experian has pinned the record on their side, and sent the record back to IdM TK. Upon reviewing the record, the IdM TK user then decides to correlate the record to the Primary View. After linking the record, the user can search Experian, look at the 200IVT data view, and decide there should not be a correlation with the record. The user can then unlink the record.

Unpinning is transparent to the user and occurs as part of the existing Unlink function within IdM TK. VA unpin records are submitted from MVI systems to Experian systems for unpinning and exclusion from the ongoing monitored population. This transaction type occurs within the System Inquiry (Real Time) Interface, User Inquiry (Single Query) Interface and Batch Interface.

1.5.7. Correlating an IVT record

An IVT Correlation is added by selecting the **Add the Selected IVT Correlation** option within the IdM TK. An Identity Inquiry is sent to Experian using either the System Inquiry (Real Time) Interface or the User Inquiry (Single Query) Interface. After Experian has matched the VA record with an Experian identity, the record will be “pinned” within Experian systems. Upon “pinning” the record, Experian will return the identity verification details to VA. IdM TK will process the identity verification data from Experian and perform a comparison of the identity traits provided by Experian and Primary View using the probabilistic matching algorithm for reciprocal matching. The IdM TK will determine whether there is a match between the VA record and Experian identity based on the reciprocal match threshold. IdM TK shall display IVT Search Results allowing the IdM TK user to choose whether to create or not create the 200IVT correlation using the **Add the Selected IVT Correlation to MVI** button. Once a correlation exists, IdM TK will display the IVT correlation information under the All Correlations box.

If an Identity Inquiry is sent to Experian using the User Inquiry (Single Query) Interface, and Experian does NOT match the VA record with an Experian identity, the record will not be pinned on the Experian side. The IdM TK will display the phrase *No IVT Matches Found* under the IVT Search Results box on the Correlations page. See *Figure 1. No IVT Matches Found*.

The screenshot displays the IdM TK interface. At the top, there is a navigation bar with tabs: Primary View, Tasks(0)/Requests(#), Correlations(1), Primary View Audit, ICN History(#), ADR MPI PV Compare, Link Events, Milestones, and RJC. Below this, a user profile section shows a person icon, ICN 1012593536V259402, ID STATE: PERMANENT, Name IVTpatient, One, and SSN 000-00-1023 with a status of SSN Verification Status: .

Below the profile, there is a section for 'All Correlations' with a table of data:

Station ID	Correlation	IEN	Status	Name	SSN	DOB	Gender	MMN	Pot Cat Edit Status	Date Last Treated
983	983 CHYSHR	7191324-PL- USVHA	ACTIVE	IVTpatient, One	000-00-1023	10/10/1950	FEMALE	MORGAN		

Below the table are buttons: Compare Correlations, View Correlation Audit, Get Remote Data, Search DOD, and Search Experian.

Below the buttons is a section for 'IVT SEARCH RESULTS' with a table:

IEN	MVI SCORE	IVT SCORE	IVT FINAL DECISION	FIRST	LAST	MIDDLE	SSN	DOB
NO IVT MATCHES FOUND								

Below the table is a button: Add The Selected IVT Correlation to MVI.

Figure 1. No IVT Matches Found

If, during the System Inquiry (Real Time) Interface or Batch Interface, IdM TK determines there is not a match on an identity record with Experian, it will log the unmatched identities and queue them for unpinning by Experian. Logging of the unmatched records is an automated process that is transparent to the user.

1.5.8. Unlinking a record

The IdM TK User can manually unlink the IVT correlation at any time by following the *Unlink* procedures in the IdM TK User Guide or the Unlinking the 200IVT Correlation section on page 24 in this user guide. Unlinking disables the selected correlation within the record. An IdM TK user can also enable the inactive IVT correlation or perform a fresh search with Experian and add a new correlation replacing the inactive correlation.

1.5.9. Name Lineage Inquiry

MVI Identity records are submitted from MVI systems to Experian systems for matching and name lineage data retrieval. This transaction type occurs within the User Inquiry (Single Query) Interface and will appear on the IVT remote data view page in the IdM TK. The Name Lineage section lists name variations that are associated with the Identity record from credit data inquiries and credit data updates to Experian.

1.5.10. Ongoing Monitoring

When a new identity is added to MVI, the record creation will trigger an identity inquiry to Experian for verification and data response. The identity match response file will contain Experian identity data elements such as Name, Address, SSN, DOB, etc. for the record inquired upon. If a match is made with Experian, MVI will perform a reciprocal match on the response identity data to determine if the response data meets the reciprocal match criteria. If both a match is made with Experian and the reciprocal match is within the acceptable MVI threshold, a correlation is created. Additionally, MVI will respond to Experian with records that initially matched during the Experian inquiry but did not pass the MVI reciprocal match approval threshold. These records will be removed (unpinned) from the ongoing Experian monitoring list. The final MVI-correlated, Experian-pinned, matched, and approved population will be

maintained by Experian to provide a mechanism for future ongoing population monitoring of data updates and fraud alerts.

1.5.11. MVI Score

MVI Score is an individual score given to a record within the IdM TK when a reciprocal comparison is performed against the Experian response data. This score is used to determine automatic correlation thresholds within MVI and can be independently adjusted specific to the IVT project and Experian data responses.

1.5.12. IVT Score

IVT Score is an individual score, between 1 and 999, given to a record by Experian. This score can be used to help determine the overall fraud risk. The lower the IVT score, the lower Experian's confidence is in the identity.

1.5.13. Final Decision

The HC IdM group approved the Decisioning Strategy for the IVT which yields the following decision points: RF0, RF1, RF2, RF3, and ACC. IdM TK users should take the Final Decision code into consideration, along with the MVI Score and IVT Score, when considering whether to correlate the MVI record.

1.5.13.1. Final Decision of RF0

Based on the Identity Inquiry, Experian does not have confidence in a possible match for this record and will not pin the record. No Search results will be returned, and thus, no correlation will be possible. The RF0 decision is also given to a record that has a blocked 9013 code, indicating the consumer has placed a self-imposed block on his/her credit record. In both circumstances, the message `No IVT Matches Found` will be displayed under the IVT Search Results.

1.5.13.2. Final Decision of RF1

The RF1 decision will be returned if there is no match to the inquiry address or there is low confidence in the Name/Address matching criteria. It would be pinned and able to be correlated, but may result in a lower-confidence inquiry response.

1.5.13.3. Final Decision of RF2

The RF2 decision will be returned when a record has a Precise ID score of less than 400 or has Fraud Shield codes that indicate fraud is most likely present.

1.5.13.4. Final Decision of RF3

The RF3 decision will be returned when the SSN for a record is considered by the SSA to be a deceased individual. The RF3 decision is given to a record that has a 9001 code, indicating the identity is deceased.

1.5.13.5. Final Decision of ACC

The Final Decision is to accept the record. Based on the Decisioning Strategy, the MVI record is acceptable with a high confidence level.

2. Decisioning Strategy

The IVT Decisioning Strategy was developed through a coordinated effort between HC IdM and the development contractor, VETS, Inc. Through many iterations, the stakeholders determined how the IdM TK could best utilize the plethora of consumer identity data available in Experian's databases in order to get the best identity verification of the VA's MVI records. The strategy had to account for things such as incomplete MVI records, foreign addresses, and inaccurate entries, as well as a vast array of codes and data, in order to make the best possible match of data to provide an effective and helpful tool to the VA. The strategy shows the gates through which a record travels and the Final Decision awarded to that record based on the path it travels and the consumer data in the record. See *Figure 2. VA Decisioning Strategy for IVT*.

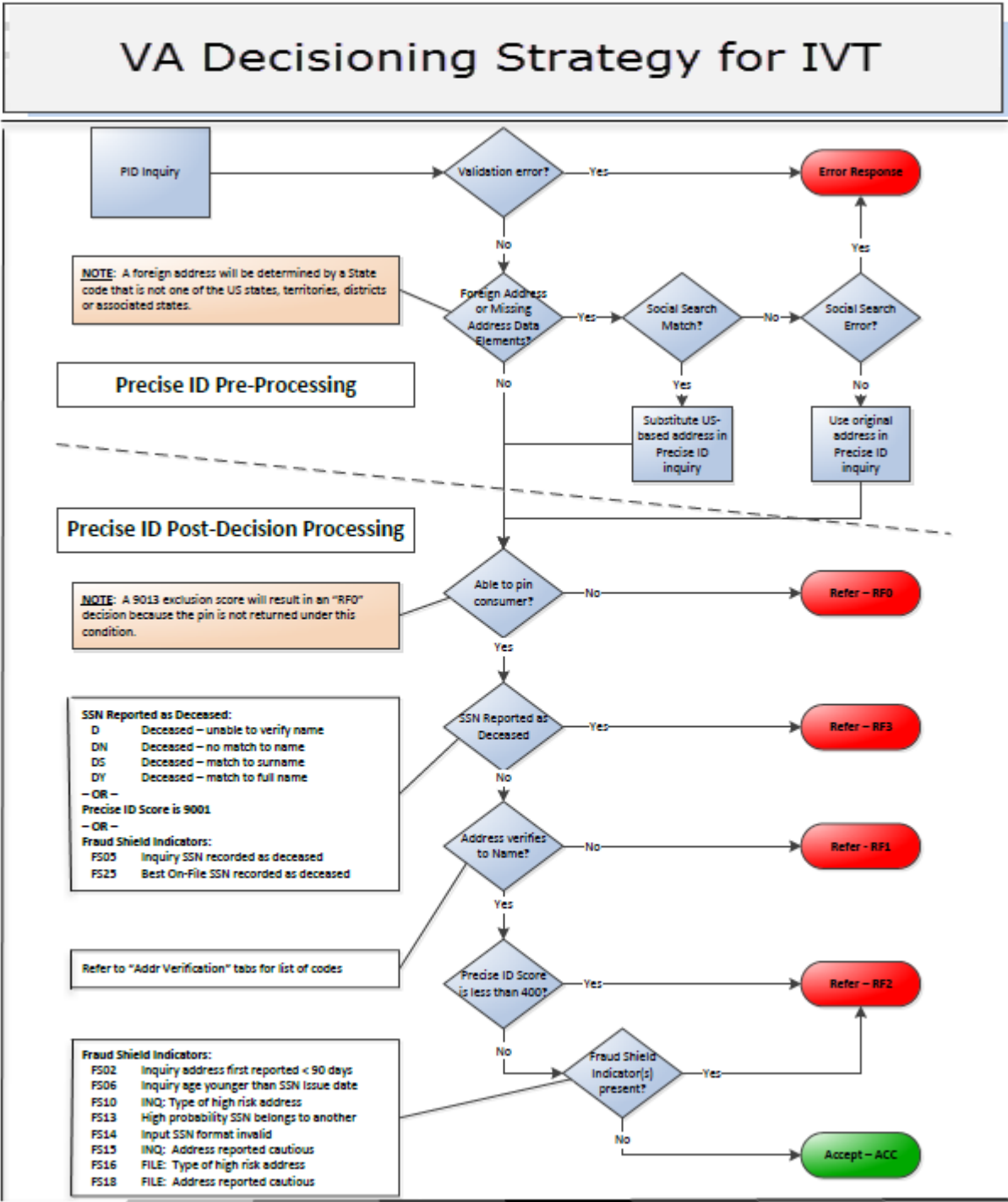


Figure 2. VA Decisioning Strategy for IVT

Table 1. Experian Decision Points shows the decision points displayed in the Decisioning Strategy and the subsequent steps taken by the interface depending on the Final Decision return value.

3. IVT Enhancements to IdM TK

The Identity Verification solution consists of the following software interfaces:

3.1. Batch Interface

The Batch Interface describes the MVI Core enhancements specific to the submission of batch files containing the current full MVI population to Experian for initial VA full population identity verification and to process the Experian response files for MVI correlation, rejection or further action.

3.2. System Inquiry (Real Time) Interface

The System Inquiry Interface describes the MVI Core enhancements designed to provide automated, real-time submission of identification verification inquiries for new MVI records to Experian for matching and to process the Experian response files for MVI correlation, rejection or further action.

3.3. User Inquiry (Single Query) Interface

The User Inquiry (Single Query) Interface describes the IdM TK enhancements designed to provide user-initiated, real-time submission of identity verification inquiries to Experian for matching and to process the Experian response files for MVI correlation, rejection or further action. IdM TK users will be able to manually perform inquiries to Experian just as the users can perform inquiries to DoD or VistA facilities. Users will have the option to create or reject the creation of a 200IVT EXPERIAN DATA correlation based on the MVI score, the Final Decision, and the manual review of the identity data.

The User (Single Query) Inquiry Interface will also provide the ability to mark a record for unpinning with Experian as a direct function of the inquiry/search function of any previously established 200IVT correlation. Users will click the **UNLINK** button on the Compare Correlations tab to unpin the record, in the same manner as for a DoD or VistA record. Transparent to the user, the User Inquiry Interface will collect records marked for unpinning and submit a batch file to Experian via the Precise ID Customer Management Batch channel using the Experian STS service. These records will be unpinned within Experian systems.

3.4. Name Lineage Interface

The Name Lineage section lists name variations that are associated with the MVI Inquiry record from credit data inquiries and credit data updates to Experian. The Name Lineage Interface initiates from within the IdM TK as a result of manual user interaction. When the user clicks the hyperlink for the **200IVT EXPERIAN DATA** correlation on the Compare Correlations tab, an inquiry is submitted to Experian. The immediate, synchronous Experian response will contain name lineage information. The Interface will display the name lineage information on the IVT remote data view page.

4. System Inquiry (Real Time) Instructions

User Instructions are not applicable for System Inquiry. When a new record is entered into the IdM TK, this real time inquiry to Experian will automatically occur. Users will see the 200IVT EXPERIAN DATA correlation when they look at the new record in the IdM TK. See *Figure 3. 200IVT EXPERIAN DATA Correlation in Real Time*. The 200IVT EXPERIAN DATA correlation will be added automatically if it meets or exceeds the MVI threshold match score of 13.2. Users can click the **UNLINK** button on the Compare Correlations tab to unlink the record, in the same manner as for a DoD or VistA correlation.

The screenshot displays the Identity Management Toolkit (IAM Development) interface. The top navigation bar includes tabs for Primary View, Tasks(0)/Requests(0), Correlations(2), Primary View Audit, ICN History(0), ADR MPI PV Compare, Link Events, Milestones, and RJC. The main content area shows a record for 'IVTpatient, One' with ICN 1008691806V762804 and SSN 666-01-5927. A red box labeled 'Correlation added' points to a new entry in the 'All Correlations' table. The table has columns for Station ID, Correlation, ICN, Status, Name, SSN, DOB, Gender, MMN, Pot Cat Edit Status, and Date Last Treated. The new correlation is '200IVT EXPERIAN DATA' with ICN 0044452-PL-USOVA and Status ACTIVE. Below the table are buttons for Compare Correlations, View Correlation Audit, Get Remote Data, Search DOD, and Search Experian.

Station ID	Correlation	ICN	Status	Name	SSN	DOB	Gender	MMN	Pot Cat Edit Status	Date Last Treated
200IVT	200IVT EXPERIAN DATA	0044452-PL-USOVA	ACTIVE	IVTpatient, One	666-01-5927	04/23/1957				
200PROV	200PROV PROVISIONING	0000027834-PL-USOVA	ACTIVE	IVTpatient, One	666-01-5927	04/23/1957	FEMALE			

Figure 3. 200IVT EXPERIAN DATA Correlation in Real Time

The IdM TK provides the ability for the user to view the Experian data by clicking the **200IVT EXPERIAN DATA** correlation hyperlink. See *Figure 4. 200IVT EXPERIAN DATA Correlation Hyperlink*.

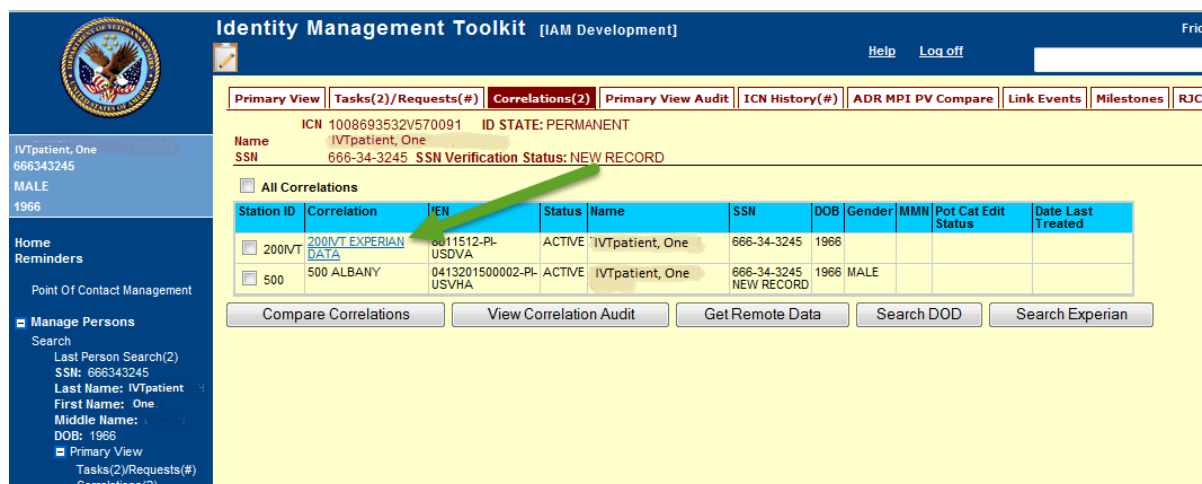


Figure 4. 200IVT EXPERIAN DATA Correlation Hyperlink

5. User Inquiry (Single Query) Instructions

The User Inquiry Interface or Single Query feature will extend the current Remote Data display pattern utilized in the IdM TK to allow users to manually perform inquiries to the Experian Precise ID Database. To initiate a manual identity verification inquiry to Experian, the user would follow the same steps as if the user were looking for a DoD correlation in IdM TK. Refer to sections *Manage Persons* and *Correlations* in the IdM TK User Guide or follow these steps:

1. After searching for an individual, users can click the **Search Experian** button to get remote data from Experian. See the top green arrow in *Figure 5. Search Experian and Add The Selected IVT Correlation to MVI*.
2. IdM TK users will decide whether to correlate the record based on a review of the MVI score, the IVT score, and the IVT Final Decision. If the user decides to add an IVT correlation to MVI, the user can click the radio button next to the record to be added and then click **Add The Selected IVT Correlation to MVI**. See the bottom green arrow in *Figure 5. Search Experian and Add The Selected IVT Correlation to MVI*. The screen does not automatically refresh to display the IVT correlation added. The user must go back to the Home screen then search for the same record again. The new 200IVT correlation will then appear under Correlations.

500 500 ALBANY 0813201300002-PT ACTIVE 666-34-3245 1966 MALE
USVHA NEW RECORD

Compare Correlations View Correlation Audit Get Remote Data Search DOD Search Experian

IVT SEARCH RESULTS

IEN	MVI SCORE	IVT SCORE	IVT FINAL DECISION	FIRST	LAST	MIDDLE	SSN	DOB
8836152	13.7	587	RF2	One	IVTpatient		666-34-3245	1966

Add The Selected IVT Correlation to MVI

Figure 5. Search Experian and Add The Selected IVT Correlation to MVI

The IdM TK user has the ability to remove the 200IVT EXPERIAN DATA correlation at any time based on a manual review of the identity data in the IVT remote data view.

6. IVT Remote Data View

After clicking the **200IVT EXPERIAN DATA** hyperlink, the user will be directed to the IVT remote data view page to view the Experian data associated with the MVI record. The remote data view provides a large amount of data returned from Experian. See *Figure 6. Identity Verification Tool Remote Data View*.

Identity Management Toolkit version 2.0.6.0 (1.5) Identity Verification Tool Display - Windows Internet Explorer

Identity Management Toolkit [IAM Development]

IVtpatient: One
666343245
MALE
1966

Identity Verification Tool [Print] [Close]

Personal Information: Updated - JUNE 28,2006

First Name	One	Reference Number (ICN)	
Middle Initial		Date Reported	11/10/2005
Last Name	IVtpatient	Deceased	N
SSN	666-34-3245	Fraud Risk Indicator	Y
DOB	1966	Most Likely Fraud type	SYN : SYNTHETIC ID
Address	2401 S		
City	MIAMI		
State	FL		
Zip			
Phone			

Alert
Experian Potential Fraud Risk Alert
[OK]

Previous Residential Addresses

Address	City	State	Zip	Date Reported	Date Edited
2401 SW 16TH AVE # 419	MIAMI	FL	33145	06/10/2014	01/28/2015
3326 DAVIDSONVILLE RD	DAVIDSONVILLE	MD	21035 -1946	10/19/2012	03/09/2014
15 27TH ST	HUNTINGTON	WV	25702 -1109	02/20/2009	02/11/2013
4905 BATTERY LN APT 204	BETHESDA	MD	20814 -4904	03/15/2005	09/17/2012
3415 AUBURN RD APT 5	HUNTINGTON	WV	25704 -1211	09/14/2008	01/12/2009
56 HUDLER LN	NORTH ELKTON	MD	21921	06/10/2014	06/10/2014
49 BUTTONBUSH CT	ELKTON	MD	21921 -1500	10/28/2013	05/19/2014
3500 CASTLE HILL DR	DALE CITY	VA	22193 -5323	04/10/2005	04/10/2005
QTRS 2957 C	MCCDC QUANTCO	VA	22134	10/01/2001	10/01/2001
11 PERSIMMON LN	HUNTINGTON	WV	25701 -9201		

Other Matches Based On SSN

Last Name	First Name	Middle Initial	Street Address	City	State	Zip	Phone	DOB	Date Reported	Date Edited
IVtpatient	Two		4809 BRIGGS AVE	LA CRESCENTA	CA	91214-3112	818-248-3566	04/07/1968	11/13/1991	03/03/2008

Matching Records Against Phone Search : No Matching Phone Records Found.

SSN Validation

Last Name	First Name	Middle Initial	Inquiry SSN	SSN Issue State	SSN Deceased code	SSN Format code	SSN Issue Start Range	SSN Issue End Range	SSN Issue Result Code
IVtpatient	One	D	666-34-3245	WI	N	V	1961	1963	Z

Fraud Shield

Code	Text	Desc	Value
FS06	INQUIRY AGE YOUNGER THAN SSN ISSUE DATE	AGE USED ON INQUIRY IS YOUNGER THAN THE SSN ISSUE DATE.	Y

Gramm-Leach-Bliley Act Verification Details

Code	Desc
1003	SOCIAL SECURITY NUMBER ISSUED BEFORE YEAR OF BIRTH
3403	ADDITIONAL ADDRESSES (2 - 3)

Precise ID Summary Information

Inquiry Date	Inquiry Time	Reference ID/PII	Precise ID Score
04/17/2015	101434	8828261	587

Matching Criteria	Final Decision	Address Code	Phone Code
NAME/ADDRESS	RF2	A1	M

Address Type Code	Address Unit Mismatch	Phone Unit Mismatch	SSN Code
M			Y

Figure 6. Identity Verification Tool Remote Data View

The alert pop-up message only appears for a record that has the potential to be a possible Fraud Risk. If this alert appears, the user will have to click **OK** to close the pop-up before proceeding. Also note that the field named Fraud Risk Indicator will be highlighted in red with a Y (for Yes) when Fraud Shield codes are listed in the Fraud Shield section of the IVT remote data view screen. See Fraud Shield section on page 15 in this user guide for more explanation.

Table 2. Remote Data View Section Descriptions identifies the sections within the IVT remote data view and the data displayed within those sections. In sections where there are multiple codes unique to the Experian data, a further detailed table will be provided in subsequent sections.

6.1. Personal Information

The Personal Information section provides Personal Identifiable Information on the identity of the record. The date listed next to Updated title refers to the last time that the record was updated at Experian. *Table 3. Personal Information Section Field Descriptions* provides a description of all fields in the Personal Information Section.

6.2. Fraud Risk Indicator

The Fraud Risk Indicator field will alert the IdM TK user if there is a possible fraud situation associated with the MVI record. Based on the VA Decisioning Strategy, this indicator will be set to Y (for Yes) when Experian has enough data to consider potential fraud. The field will be highlighted red and an alert pop-up message with the text, *Experian Potential Fraud Risk Alert*, will appear when the IdM TK user opens the IVT remote data view. See *Figure 6. Identity Verification Tool Remote Data View*. The IdM TK user will have to acknowledge the alert by clicking **OK** on the pop-up window. The IdM TK user will then be able to further examine sections such as Fraud Shield and Gramm-Leach-Bliley Act Rules for more of an explanation of the potential fraud.

6.3. Most Likely Fraud Type

Most Likely Fraud Type (MLFT) codes indicate the type of fraud risk as calculated by the Experian scoring model. Experian uses the MLFT code for credit information scoring models. *Table 4. Most Likely Fraud Type Codes* provides a list of the fraud type codes that can be returned from Precise ID.

6.4. Previous Residential Addresses

The Previous Residential Addresses section consists of addresses from the United States Post Office's Change of Address Master List, as well as additional sources such as utility companies (i.e. users turn on/off their utilities when moving to a new location and have to start/stop service at an address). The IVT will list up to 10 previous addresses associated with the MVI record. There are no codes associated with this section. If response data is sent, it will include the Address, City, State, Zip Code, Date Reported to Experian, and Date Edited by Experian (through updates).

6.5. Other Matches Based on SSN

This section will list any other identities that are or have been associated with the Inquiry SSN. If no data is present in Experian Precise ID database, this section will remain empty with the phrase *No Matching Records Found*. If response data is sent, it will include: Last name, First Name, Middle Initial, Address, City, State, Zip Code, Phone, Date of Birth, Date Reported to Experian, and Date Edited by Experian (through updates).

6.6. Matching Records Against Phone Search

The Matching Records Against Phone Search section will list addresses that are or have been associated with the Inquiry Phone Number. If no data is present in Experian Precise ID database, this section will remain empty with phrase `No Matching Phone Records Found`. If response data is sent, it will include: Last name, First Name, Middle Initial, Address, City, State, Zip Code, Phone, Date of Birth, Date Reported to Experian, and Date Edited by Experian (through updates).

6.7. SSN Validation

The SSN Validation Section uses information provided by the Social Security Administration (SSA) to validate the SSN submitted in the Inquiry. The first four columns in the SSN Validation Section are self-explanatory from the Inquiry MVI record: Last Name, First Name, Middle Initial, and Inquiry SSN. The remaining columns are addressed here.

6.7.1. SSN Issue State

The SSN Issue State will show the two-letter state abbreviation for the state in which the SSN was issued. For example, a SSN issued in Minnesota would display MN in the SSN Issue State box.

6.7.2. SSN Deceased Code

The SSN Deceased Code is based on the Deceased Master File of the Social Security Administration. See *Table 5. SSN Deceased Codes*.

6.7.3. SSN Format Code

The SSN Format Code field will identify if the Inquiry SSN is properly formatted. See *Table 6. SSN Format Codes*.

6.7.4. SSN Issue Start Range/End Range

The SSN Issue Start Range is the year, in format YYYY, that the SSA began issuance for that particular SSN. The SSN Issue End Range is the year, in format YYYY, that the SSA stopped issuance for that particular SSN. There are no codes associated with these fields.

6.7.5. SSN Issue Result Code

The SSN Issue Result Code provides information on the veracity of the issuance of the SSN. See *Table 7. SSN Issue Result Code*.

6.8. Fraud Shield

This section will return Fraud Shield (FS) information which is used to determine potential problems with an identity, indicating possible fraud. FS codes, a short explanatory title in the Text column, and a description of the Fraud Shield code are displayed in the IVT remote data

view if returned by Experian for the MVI record. Experian may return no Fraud Shield codes, one FS code or several FS codes.

If any of the following FS codes (also referred to as Fraud Shield Indicators or FSIs) are present, their severity will change the Final Decision:

- FS02 Inquiry address first reported < 90 days
- FS06 Inquiry age younger than SSN issue date
- FS10 Inquiry address is a type of high risk address
- FS13 High probability SSN belongs to another
- FS14 Input SSN format invalid
- FS15 Inquiry Address reported cautious
- FS16 FILE: Type of high risk address
- FS18 FILE: Address reported cautious

If any of the listed Fraud Shield codes are returned, then, instead of recommending accepting, the Final Decision will be set to RF2, which means there is a potential Identity Fraud Risk. IVT will set the Fraud Risk Indicator to Y (for Yes). IdM TK users will see a Potential Fraud Risk Alert pop-up when opening the IVT remote data view. See *Table 8. Fraud Shield Indicators*.

6.9. Gramm-Leach-Bliley Act Verification Details

The Gramm-Leach-Bliley (GLB) Act Verification Detail Application Rules are shared application rules based on the Gramm-Leach-Bliley Act. Enacted in 1999, the GLB Act requires financial institutions to explain their information sharing practices with their customers and to explain to customers their right to ‘opt out’ if they don’t want their information shared with certain third parties.

The GLB Detail section contains the rules triggered based on inconsistencies with the inquiry data itself or compared to other inquiries submitted for the same consumer. GLB Detail Rules provide another layer of understanding of the fraud threat a record may represent. The severe conditions are also reported through the Fraud Shield codes in the Fraud Shield section. The following sections detail the GLB Rules that could be returned for the consumer. The two tables referenced show the GLB Application Rules listed by rule number and also listed by category. The IVT remote data view shows the code listed by rule number and the description of that rule number. The GLB Application Rules (By Rule Number) would be a useful tool when looking at the results on the remote data view page. See *Table 9. GLB Application Rules (by Rule Number)*. The IdM TK user may choose to investigate further by referring to the category that the rule falls under, which can be done by looking at the table for GLB Application Rules (By Category). See *Table 10. GLB Application Rules (By Category)*.

6.10. Precise ID Summary Information

The Experian Precise ID toolkit combines a wide range of fraud-fighting and identity authentication tools that utilize industry-leading data sources to provide an accurate picture of each applicant. Precise ID fraud scores quickly and accurately assess the level of fraud risk through underlying validation and verification score elements to ensure a person's identity. Included in the Precise ID Summary Information on the IVT remote data view are the following fields: Inquiry Date, Inquiry Time, Reference ID/PIN, Precise ID Score, Matching Criteria, Final Decision, Address Code, Phone Code, Address Type Code, Address Unit Mismatch, Phone Unit Mismatch and SSN Code. These categories are explained in follow-on sections.

6.10.1. Inquiry Date

The Inquiry Date is the date from the Experian server when the inquiry record was received.

6.10.2. Inquiry Time

The Inquiry Time is the time stamp from the Experian server when the inquiry record was received.

6.10.3. Reference ID/PIN

The Reference ID/PIN is a unique alpha-numeric code assigned to each MVI record by Experian when a match is made between that MVI record and the identity found in Precise ID.

6.10.4. Precise ID Score

Precise ID Score is the score provided by Precise ID for each identity, ranging from 1-999, with a lower score representing a higher risk of fraud. The higher the score indicates the higher the confidence in the identity. Based on the HC IdM approved VA Decisioning Strategy, Precise ID scores falling below 400 will result in an RF2 Final Decision Value, indicating fraud is most likely present. The Potential Fraud Risk Alert pop-up will display when the IVT remote data view is opened.

6.10.5. Matching Criteria

Matching Criteria lists the data elements used by Precise ID to determine the match. Matching criteria values will be either Name/Address or Name/SSN depending on how the match was done by Experian for the MVI record. Based on the HC IdM approved VA Decisioning Strategy, the IVT will try to match the MVI record on the name and address. If the address is incomplete or it is a foreign address, the IVT will attempt to match the MVI record on the name and SSN. If the IVT cannot match either way, the IVT Search Results will display the phrase `NO IVT MATCHES FOUND`.

6.10.6. Final Decision

Final Decision provides the reference code determined by the VA Decisioning Strategy based on the Experian algorithms and the processing of the MVI identity data. The HC IdM group approved the Decisioning Strategy for the IVT which yields the following decision points: RF0, RF1, RF2, RF3, and ACC. See *Table 11. Final Decision*. IdM TK users should take the Final

Decision code into consideration, along with the MVI Score and IVT Score when considering whether to correlate the MVI record.

6.10.6.1. Final Decision of RF0

Based on the Identity Inquiry, Experian does not have confidence in a possible match for this record and will not pin the record. No Search results will be returned, and thus, no correlation will be possible. The RF0 decision is also given to a record that has a blocked 9013 code, indicating the consumer has placed a self-imposed block on his/her credit record.

6.10.6.2. Final Decision of RF1

The RF1 decision will be returned if there is no match to the inquiry address or there is low confidence in the Name/Address matching criteria. It would be pinned and able to be correlated, but may result in a lower-confidence inquiry response.

6.10.6.3. Final Decision of RF2

The RF2 decision will be returned when a record has a Precise ID score of less than 400 or has Fraud Shield codes that indicate fraud is most likely present.

6.10.6.4. Final Decision of RF3

The RF3 decision will be returned when the SSN for a record is considered by the SSA to be a deceased individual. The RF3 decision is given to a record that has a 9001 code, indicating the identity is deceased.

6.10.6.5. Final Decision of ACC

The Final Decision is to accept the record. Based on the Decisioning Strategy, the MVI record is acceptable with a high confidence level.

6.10.7. Address Code

The IVT will first attempt to match on the name and address of an MVI record. There are different levels of confidence regarding the Name/Address match. The return codes are grouped by levels of confidence with 5 (Exact Match) having the highest confidence and 0 having no confidence. Address Match codes in Level 0, 1, 2, and certain codes in Level 3 will result in a Final Decision of RF1, indicating that there is a lower confidence in the Name/Address match. See *Table 12. Address Codes*.

6.10.8. Phone Code

The Phone Code field displays the phone verification result code which verifies if the Inquiry phone number is verified against the inquiry address, or if not, what the phone number verifies to. See *Table 13. Phone Verification Codes*.

6.10.9. Address Type Code

The Address Type Code categorizes what type of address the Inquiry address is, i.e. business, PO box, office, seasonal, single family dwelling. This gives another indication of possible fraud activity. See *Table 14. Address Type Codes*.

6.10.10. Address Unit Mismatch

The Address Unit Mismatch Code verifies the unit number of the Inquiry address. It is based on the Inquiry address and indicates whether it is part of a multi-unit dwelling. See *Table 15. Address Unit Mismatch Codes*.

6.10.11. Phone Unit Mismatch

The Phone Unit Mismatch Code verifies the unit number of the address associated with the Inquiry phone number. Like the Address Unit Mismatch code, it is based on the Inquiry address and indicates whether it is part of a multi-unit dwelling. See *Table 16. Phone Verification Unit Mismatch Codes*.

6.10.12. SSN Code

The SSN code gives an overview of the accuracy of the Inquiry SSN. See *Table 17. SSN Codes*.

6.11. Office of Foreign Assets Control (OFAC) Alert

The Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury administers and enforces economic and trade sanctions based on U.S. foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the U.S. As part of its enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific. Collectively, such individuals and companies are called Specially Designated Nationals (SDNs). Their assets are blocked and U.S. persons are generally prohibited from dealing with them.

The OFAC box will only appear on the remote data view page when results are returned for the input record. See *Figure 7. IVT Remote Data View showing OFAC Alert* and *Table 18. OFAC Codes*.

NOTE: Notify the VHA 10P2 OIA HC IdM SMEs mail group if a record has an OFAC Alert.

Identity Management Toolkit [Stage 1A]

Identity Verification Tool [Print] [Close]

Personal Information: Updated - JULY 09,2006

First Name	One	Reference Number (ICN)	1012848055V391886
Middle Initial	A	Date Reported	10/01/1995
Last Name	IVTpatient	Deceased	N
SSN	666-49-5157	Fraud Risk Indicator	N
DOB	09/02/1942	Most Likely Fraud type	HOL : OFAC MATCH
Address	220 CARLOW DR		
City	COLUMBIA		
State	SC		
Zip	29209-4416		
Phone	803-783-0939		

Office Of Foreign Assets Control ALERT - 14: Match to surname and first name

IVTPATIENT, ONE , IVTpatient,Two, c/o BANCA DE INVERSION Y MERCADO DE CAPITALES S.A., Cali, Colombia; DOB 30 Jul 1955; Cedula No. 19266564 (Colombia) (Individual) [SDNT]

Previous Residential Addresses

Address	City	State	Zip	Date Reported	Date Edited
220 CARLOW DR	COLUMBIA	SC	29209 -4416	05/01/2004	02/09/2015
1536 E MONOGUE ST	CHARLESTON	SC	29405	09/07/2010	09/07/2010
2C YORKTOWN CT	COLUMBIA	SC	29209 -3853	04/15/2005	12/28/2005

Other Matches Based On SSN : No Matching Records Found.

Last Name	First Name	Middle Initial	Street Address	City	State	Zip	Phone	DOB	Date Reported	Date Edited
-----------	------------	----------------	----------------	------	-------	-----	-------	-----	---------------	-------------

Matching Records Against Phone Search

Figure 7. IVT Remote Data View showing OFAC Alert

6.12. High Risk Address Information

The High Risk Address Information section will list addresses that were associated with the Inquiry address and deemed to be a high risk for fraudulent activity. Examples of high risk addresses are those that are affiliated with political activity or are a public bar or tavern. If no data is present in Experian's Precise ID database, this section will not appear on the IVT remote data view. If response data is sent, this section will include Name, Address Line, City, State, Zip, and Phone. See *Figure 8. High Risk Address and Phone Information*. The title, High Risk Address Information, will be followed with the number of high risk businesses associated with the Inquiry address, such as 2 high risk businesses at this address.

6.13. High Risk Phone Information

The High Risk Phone Information section will list addresses that were associated with the Inquiry phone number and deemed to be a high risk for fraudulent activity. Examples of high risk addresses associated with a phone number are similar to those of the High Risk Address

section: a bar's address, a politically affiliated entity's address, or any address that is not a typical residential address. If no data is present in Experian's Precise ID database, this section will not appear on the IVT remote data view. If response data is sent, this section will include Name, Address, City, State, Zip, and Phone. See *Figure 8. High Risk Address and Phone Information*. The title, High Risk Phone Information, will not be followed with the number of high risk businesses associated with the phone number. Experian does not return that data; therefore, it will not populate the screen.

Fraud Shield						
Code	Text	Desc				
FS01	INQUIRY/ONFILE CURRENT ADDRESS CONFLICT	ADDRESS USED ON INQUIRY IS DIFFERENT THAN THE ADDRESS EXPERIAN HAS AS THE CONSUMERS BEST, MOST CURRENT ADDRESS				
FS02	INQUIRY ADDRESS 1ST REPORTED <90 DAYS	ADDRESS USED ON INQUIRY WAS FIRST REPORTED FOR THE CONSUMER WITHIN THE LAST 90 DAYS				

High Risk Address Information: 2 high risk businesses at this address						
Name	Address Line	City	State	Zip	Phone	
SOUTH HERITAGE HEAL	4500 INDIANAPOLIS ST NE	ST PETERSBURG	FL	33703-4317	727-111-2222	
SHORE ACRES REHAB	4500 INDIANAPOLIS ST NE	ST PETERSBURG	FL	33703-4317	727-111-2222	

High Risk Phone Information:						
Name	Address	City	State	Zip	Phone	
SOUTH HERITAGE HEAL	4500 INDIANAPOLIS ST NE	ST PETERSBURG	FL	33703-4317	727-111-2222	
SHORE ACRES REHAB	4500 INDIANAPOLIS ST NE	ST PETERSBURG	FL	33703-4317	727-111-2222	

Precise ID Summary Information						
Inquiry Date	02/05/2015	Inquiry Time	211619	Reference ID/PIN	1055349	Precise ID Score
Matching Criteria	NAME/ADDRESS	Final Decision	ACC	Address Code	A1	Phone Code
Address Type Code	M	Address Unit Mismatch	Y	Phone Unit Mismatch	Y	SSN Code
						715
						M
						YA

Figure 8. High Risk Address and Phone Information

6.14. Name Lineage

The Name Lineage section is located between the Personal Information section and the Previous Residential Information section. See *Figure 9. Name Lineage*. In the few instances when the OFAC section appears after the Personal Information section, the Name Lineage section will appear after the OFAC alert section.

The Name Lineage section lists names that are associated with the Inquiry record. Experian will return a compilation of consumer credit data collected from credit inquiries and credit data contributor updates. This section will list up to six lines of name variations that are currently on file for the Primary Applicant's credit profile in Experian's databases.

The Name Lineage section lists name variations such as nicknames, similar names or also known as (AKA) names (i.e. James, Jim, Jimmy). The Name Lineage column headers are: First Name, Middle Initial, Last Name, 2nd Last Name, Suffix, and Type Code. The first three columns are self-explanatory. The fourth column, 2nd Last Name, will be populated with the second name of

a hyphenated name. For example, for the last name Hewitt-Sanchez, Sanchez would be listed in the 2nd Last Name column. The Suffix column will list any suffixes related to the name (i.e. SR for Senior; JR for Junior, III for the third person with the same name). The Type Code column will list the following: A, which stands for AKA; N, which stands for Nickname; or S, which stands for Similar Name. Also, the Type Code field could be blank which means the name returned matches the input name. The Co-Applicant field in the Name Lineage section will list the first name of any person who has co-signed a loan with the Inquiry record name. The Co-Applicant field will be blank if there is no Co-Applicant data returned.

Identity Verification Tool Print

Personal Information: Updated - JULY 26,2012

First Name	One	Reference Number (ICN)	1000849133V209795
Middle Initial		Date Reported	07/26/2012
Last Name	IVTpatient	Deceased	N
SSN	666-00-0620	Fraud Risk Indicator	Y
DOB	02/02/1902	Most Likely Fraud type	EXC : EXCLUSION
Address	4950 POCAVELLA AVE UNIT 612		
City	NORTH PORT		
State	FL		
Zip	34287-2356		
Phone	(305) 392-1562		

Name Lineage

First Name	Middle Initial	Last Name	2nd Last Name	Suffix	Type Code
One	C	IVTpatient	IVTpatient1	SR	A
1	C	IVTpatient		SR	S
One		IVTpatient1			A
					N
					S
					S

Co-Applicant Name JUDY

Previous Residential Addresses

Address	City	State	Zip	Date Reported	Date Edited
001 CHANGE ONE STREET	VISSIMACE	IN	46214 4444	07/18/1001	08/24/2010

Figure 9. Name Lineage

7. Correlation Comparison

To compare the 200IVT EXPERIAN DATA to other correlations, follow the same steps as if comparing a DoD or VistA correlation in MVI. Refer to sections *Manage Persons* and *Correlations* in the IdM TK User Guide or follow these steps.

1. Once the IdM TK user has added the IVT correlation to the IdM TK and can see the 200IVT EXPERIAN DATA correlation under the Correlations tab, the user can then compare the correlations for that MVI record.
2. The IdM TK user should place a checkmark next to the correlations in order to compare them. Next, click **Compare Correlations**. See *Figure 10. Selecting Correlations to Compare*.

Identity Management Toolkit [IAM Development]

Help Log off

Monday Apr

Primary View Tasks(2)/Requests(4) Correlations(2) Primary View Audit ICN History(4) ADR MPI PV Compare Link Events Milestones RJC Print

ICN 1008693532V570091 ID STATE: PERMANENT

Name IVTpatient, One

SSN 666-34-3245 SSN Verification Status: NEW RECORD

☐ All Correlations

Station ID	Correlation	IEN	Status	Name	SSN	DOB	Gender	MMN	Pot Cat Edit Status	Date Last Treated
200IVT	200IVT EXPERIAN DATA	8811512-PI-USDVA	ACTIVE	IVTpatient, One	666-34-3245	1966				
500	500 ALBANY	0413201500002-PI-USVHA	ACTIVE	IVTpatient, One	666-34-3245 NEW RECORD	1966	MALE			

Compare Correlations View Correlation Audit Get Remote Data Search DOD Search Experian

Figure 10. Selecting Correlations to Compare

- The IdM TK will then display the 200IVT EXPERIAN DATA correlation on the Correlation Comparison page. All selected correlations will appear next to the Primary View column to allow the user to compare the data fields across columns. *Figure 11. Correlation Comparison including 200IVT EXPERIAN DATA* provides a view of how the 200IVT EXPERIAN DATA correlation displays on the Compare Correlations screen in the IdM TK. The top green arrow in *Figure 11. Correlation Comparison including 200IVT EXPERIAN DATA* points to the 200IVT EXPERIAN DATA correlation column.

Identity Management Toolkit (IAM Development)

Friday April 17th

Help Log off

Primary View Tasks(2)/Requests(0) Correlations(2) Primary View Audit ICN History(0) ADR MPI PY Compare Link Events Milestones RJC (Pins)

Correlation Comparison

ICN: 1008693532v570091 ID STATE: PERMANENT

Name: IVTpatient, One

SSN: 666-34-3245 SSN Verification Status: NEW RECORD

	PRIMARY VIEW	606 ALSABY	200IVT EXPERIAN DATA
STATUS	ACTIVE	ACTIVE	ACTIVE
LAST NAME	IVTpatient	IVTpatient	IVTpatient
FIRST NAME	One	One	One
MIDDLE NAME			
SUFFIX			
SSN TYPE	AA	0413201500002-PI	0011512-PI
SSN	666-34-3245	666-34-3245	666-34-3245
SSN VERIFICATION	NEW RECORD	NEW RECORD	
SSA VERIFICATION DATE			
SSA PROCESSED DATE			
PSEUDO SSN REASON			
DATE OF BIRTH	1966	1966	1966
MULTIPLE BIRTH			
GENDER	MALE	MALE	
DATE OF DEATH			
1-- SOURCE OF NOTIFICATION			
1-- DATE LAST UPDATED			
1-- ENTERED BY			
1-- EDITED BY			
MOTHER'S MAIDEN NAME			
DATE LAST TREATED			
TIN			
FIN			
PLACE OF BIRTH CITY			
PLACE OF BIRTH STATE			
CLAIM NUMBER			
BAD ADDRESS REASON			
ADDRESS LINE 1	2401 SW 16TH AVE	2401 SW 16TH AVE	2401 SW 16TH AVE # 419
ADDRESS LINE 2	APT 419	APT 419	
ADDRESS LINE 3			
CITY, STATE ZIP	MIAMI, FL 33145	MIAMI, FL 33145	MIAMI, FL
PROVINCE			
COUNTRY	UNITED STATES	UNITED STATES	
POSTAL CODE			
PHONE			
PERSON CATEGORY		PATIENT	PATIENT
POT CAT EDIT STATUS			
ROI SIGNED INDICATOR (ROI)			
LEVEL OF ASSURANCE (LOA)			
RACE INFORMATION			
ETHNICITY			
SELF ID GENDER IDENTITY			
DATE LAST UPDATED		04/13/2015 16:08	04/13/2015 16:18

[CREATE UNLINK TASK](#)
[CREATE RELINK TASK](#)
[CREATE SYNC TASK](#)

Figure 11. Correlation Comparison including 200IVT EXPERIAN DATA

8. Unlinking the 200IVT Correlation

After the user adds the 200IVT EXPERIAN DATA correlation, he/she will likely review the IVT remote data view. After reviewing the IVT remote data, the IdM TK user may decide to unlink the 200IVT correlation. The IdM TK user would follow the same steps as if unlinking a DoD or VistA correlation in MVI. Refer to section *Unlink an Active Correlations* in the IdM TK User Guide or follow these steps to unlink a 200IVT EXPERIAN DATA correlation.

8.1. Unlinking the 200IVT Correlation Instructions

1. From the Navigation Bar, click on **Manage Persons > Search**. Enter the search criteria for an MVI record. The Primary View is displayed.
2. Click **Correlations**. The Correlations are displayed.
3. Select the correlations you want to compare by putting a checkmark in the box of the correlation in the Station ID column.
4. Click **Compare Correlations** button.
5. The Correlation Comparison page will display with the selected correlations in side-by-side columns.
6. Scroll to the bottom of the columns and click **CREATE UNLINK TASK**. See *Figure 11. Correlation Comparison including 200IVT EXPERIAN DATA*.
7. The Task Details tab will display with details on the task Unlink Correlation. See *Figure 12. Unlink Correlation tab*.
8. At the top of the page, click **Unlink Correlation** tab.

Identity Management Toolkit [IAM Development]

Help Log off

Task Details Resolved Tasks Task Notes Task Audit **Unlink Correlation** Link Events Override

Task # 394118 Date Reported 05/14/2015 12:24 Task Status ASSIGNED

Priority Task Type 1270 - UNLINK CORRELATION Date Resolved

Task Description A CORRELATION NEEDS TO HAVE STATUS CHANGED TO UNLINK Caseworker SMITH, LORI

Task Lock Owner SMITH, LORI Time Spent 0 Days, 0 Hours, 0 Minutes

Threshold Score

KCN	Source ID	Name	SSN	DOB	Pot Cat
1008692731V992922 [P]	1008692731V992922*NP200M*USVHA	One IVTstient	666-32-5146	1980	

Upload Date Uploaded By File Name Description

NO FILES ATTACHED...

Upload File: Browse...

Submit File

Related Requests

Request #	Request Type	Date Reported	Status	Date Resolved	Caseworker	Submitter
THERE ARE NO RELATED REQUESTS						

Active Tasks

Task #	Task Type	Date Reported	Task Status	Caseworker
394114	UNLINK CORRELATION	05/14/2015	ASSIGNED	SMITH, LORI

Figure 12. Unlink Correlation tab

9. The page will now display the side-by-side correlations under Comparison of Identity Traits. Click button next to the title of the column 200IVT EXPERIAN DATA. See *Figure 13. Select Correlation to Unlink*.

Identity Management Toolkit [IAM Development] Thursday May 14th

Task Details | Resolved Tasks | Task Notes | Task Audit | **Unlink Correlation** | Link Events | Override

Task # 394122 Date Reported 05/14/2015 12:33 Task Status ASSIGNED

Priority 1270 - UNLINK CORRELATION Date Resolved

Task Description A-CORRELATION NEEDS TO HAVE STATUS CHANGED TO UNLINK Caseworker SMITHLORI

Task Lock Owner SMITHLORI Time Spent 0 Days, 0 Hours, 0 Minutes

Threshold Score

Station ID	Correlation	ICN	Status	Name	SSN	SSN Verification Status	DOB	Gender	MMN
200ESR	200ESR ENROLLMENT SYSTEM REDESIGN	1009832731V992922-PI-USDVA	ACTIVE	IVTpatient, 1	666-32-5146		1900	MALE	
200VT	200VT EXPIRAN DATA	KHYMM01397765184-PI-USDVA	ACTIVE	IVTpatient, 1	666-32-5146		05/26/1950		

Comparison of Identity Traits

	PRIMARY VIEW	200VT EXPIRAN DATA
STATUS	IVTpatient	ACTIVE
LAST NAME	1	IVTpatient
FIRST NAME	1	1
MIDDLE NAME		
SUFFIX		
ICN/D TYPE	AA	KHYMM01397765184-PI-USDVA
SSN	666-32-5146	666-32-5146

Figure 13. Select Correlation to Unlink

10. Scroll down to the end of the column. Click **Submit Unlink** button. See *Figure 14. Submit Unlink*. NOTE: You can check **DNL** if you want to perform the Unlink and include the correlation and ICN in the DNL (Do Not Link) file.

	PRIMARY VIEW	200VT EXPIRAN DATA
SUFFIX		
ICN/D TYPE	AA	KHYMM01397765184-PI-USDVA
SSN	666-32-5146	666-32-5146
SSN VERIFICATION		
PSEUDO SSN REASON		
DATE OF BIRTH	1900	05/26/1950
GENDER	MALE	
DATE OF DEATH		
MULTIPLE BIRTH		
MOTHER'S MAIDEN NAME		
TIN		
FIN		
CLAIM NUMBER		
BAD ADDRESS REASON		
ADDRESS LINE 1	2910 BUFORD DR APT 1622	
ADDRESS LINE 2		
ADDRESS LINE 3		
CITY, STATE ZIP	BUFORD , GA	
PROVINCE		
COUNTRY		
POSTAL CODE		
PHONE		(678)714-3362
PLACE OF BIRTH CITY		
PLACE OF BIRTH STATE		
PERSON CATEGORY		PATIENT
POT CAT EDIT STATUS		

☐ DNL

Submit Unlink

Figure 14. Submit Unlink

11. Pop-up message will appear with the question: Are you sure you want to UNLINK the correlation at 200IVT? See *Figure 15. Confirmation Message*. Click **OK**.

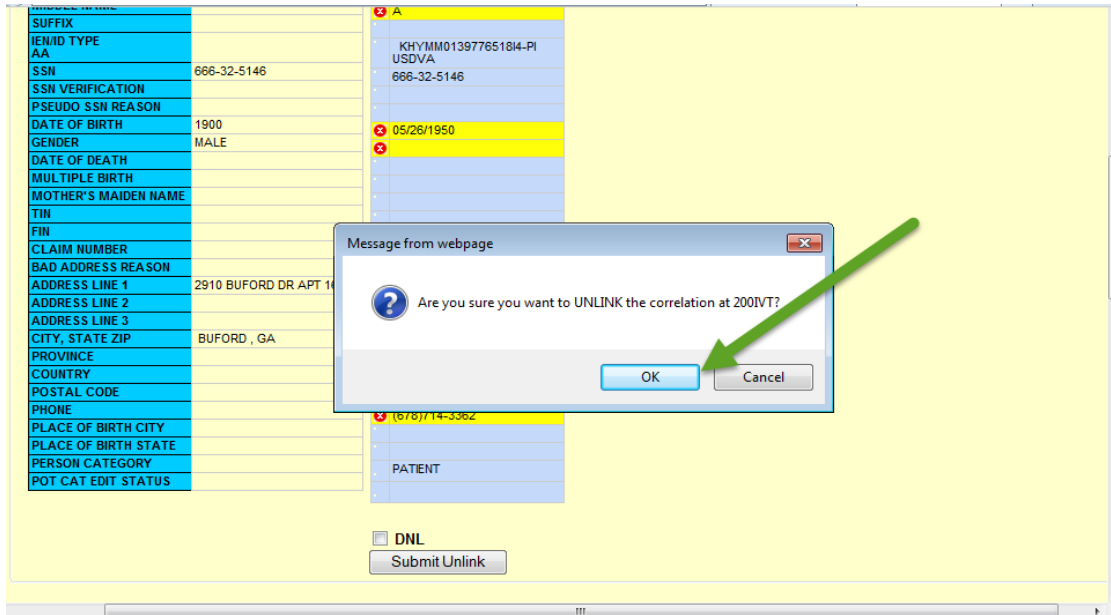


Figure 15. Confirmation Message

12. Page will refresh. The confirmation message is displayed indicating the correlation was successfully unlinked. Click **OK**. User can also navigate to the Task Audit tab to view the completed action.

Appendix A - Section Description and Code Translations

Table 1. Experian Decision Points

Item	Decision Point	Decision Point Value	Final Decision Value	Un-PIN?	Proceed to Correlation	Additional Information to Display
1	No PIN Match	N/A	RF0	N/A	N/A	N/A
2	Address Code	Not Match	RF1	No	Yes	N/A
3	Result Score 9013	Blocked (9013)	RF0	Yes	No	N/A
4	Result Score 9001	Deceased (9001)	RF3	No	Yes	Deceased Indicator = Y
5	PID Score	< 400	RF2	No	Yes	Identity Risk = Y
6	Fraud shield indicator	One or more FS indicators present from list determined by business group	RF2	No	Yes	Identity Risk = Y
7	Passed All Criteria	N/A	ACC	No	Yes	N/A

Table 2. Remote Data View Section Descriptions

Remote Data View Section	Description	Display
Personal Information	Identity Information returned from Experian	Always Displays
Office of Foreign Assets Control (OFAC) Alert	This alert shows the match of this record against the Treasury Department's terrorist list.	Only displays when OFAC information is present
Previous Residential Addresses	Provides additional addresses that are associated with this record. Information obtained from sources such as utility companies; could be up to 10 addresses	Message will indicate if there are no previous residential addresses to display
Other Matches Based on SSN	Other Names that have been associated with this SSN either by mistake or possibly fraudulent activity	Message will indicate if there are no other matches based on SSN
Matching Records Against Phone Search	Reverse search based on identity phone number to determine other associated household members	Message will indicate if there are no other matches based on SSN
SSN Validation	Provides specific information regarding the inquiry SSN	Always displays
Fraud Shield	A list of all Fraud Shield Indicators and their description which returned as a "Y" in the response file	Message will indicate if there are no fraud shield indicators returned

Remote Data View Section	Description	Display
High Risk Address Information	Provides a list of Names and addresses associated with the inquiry address and deemed to be high risk (i.e., bar address, political affiliation)	Only displays when a high risk address is returned
High Risk Phone Information	Provides a list of Names and addresses associated with the inquiry phone number and deemed to be high risk (i.e., bar or pub phone number, political affiliation)	Only displays when a high risk phone number is returned
Gramm-Leach-Bliley Act Verification Details (GLB Details)	A list of shared application rules triggered based on inconsistencies with the inquiry data itself or compared to other inquiries submitted for the same consumer.	Only displays when GLB Rules information is present
Precise ID Summary Information	Compilation of response codes including: Inquiry Date, Inquiry Time, Experian Reference ID/PIN, Precise ID Score, Matching Criteria, Final Decision, Address Code, Phone Code, Address Type Code, Address Unit Mismatch, Phone Unit Mismatch, SSN Code	Always Displays

Table 3. Personal Information Section Field Descriptions

Field	Description
First Name, Middle Name, Last Name	Full Name from Experian
SSN	Best SSN from Experian
DOB	Date of Birth from Experian for Identity Inquiry
Address, City, State, Zip	Best address from Experian for Identity Inquiry
Phone	Best phone number from Experian for Identity Inquiry
Reference Number (ICN)	MVI reference Number
Date Reported	Date Experian received this record from demographics
Deceased	Y/N indicator based on a Final Decision value of RF3.
Fraud Risk Indicator	Y/N indicator based on a Final Decision value of RF2.
Most Likely Fraud Type	This is a code to indicate the type of fraud risk as calculated by the Experian scoring model. This is used for credit information scoring models. (Values provided in Table 4)

Table 4. Most Likely Fraud Type Codes

Code	Description
DMA	Data Manipulation
EXC	Exclusion
HOL	OFAC Match
IMP	Impersonation Match
RIN	Fraud Ring Match
SYN	Synthetic ID
blank	No Type Match

Table 5. SSN Deceased Codes

Code	Description
N	No hit to the Deceased Master File
Y	Hit to the Deceased Master File. SSA reports death benefits are being paid on the SSN.
Blank	SSN not provided or validated

Table 6. SSN Format Codes

Code	Description
I	Invalid Format
V	Valid Format
Blank	SSN not provided or validated

Table 7. SSN Issue Result Code

Code	Description	Explanation
C	SSN issue date cannot be verified	SSN issue date cannot be verified due to SSN random assignment of SSNs by the SSA.
I	SSN issued (the Issue Start and Issue End Range fields should both have dates)	SSN has beginning and ending issue dates
N	SSN not issued	SSN not opened for issue
P	SSN opened for issue per SSA (The SSN Issue Start Range field should have a date)	SSN has beginning issue date, still open
X	SSN issue date prior to input year of birth	SSN has beginning and ending issue dates, however was issued before year of birth
Y	SSN issue date prior to on-file year of birth	SSN has beginning and ending issue dates, however was issued before year of birth
Z	SSN issue date prior to both input and on-file year of birth	SSN has beginning and ending issue dates, however was issued before year of birth
Blank	Not Supplied	

Table 8. Fraud Shield Indicators

Fraud Shield Code	Description
FS01	Fraud Shield Indicator 01 – Inquiry/Online current address conflict
FS02	Fraud Shield Indicator 02 – Inquiry address first reported < 90 days

Fraud Shield Code	Description
FS03	Fraud Shield Indicator 03 – Inquiry current address not on-file
FS04	Fraud Shield Indicator 04 – Input SSN issue date cannot be verified
FS05	Fraud Shield Indicator 05 – Input SSN recorded as deceased
FS06	Fraud Shield Indicator 06 – Inquiry age younger than SSN issue date
FS10	Fraud Shield Indicator 10 – INQ: Type of high risk address
FS11	Fraud Shield Indicator 11 – INQ: Non-residential address
FS13	Fraud Shield Indicator 13 – High probability SSN belongs to another
FS14	Fraud Shield Indicator 14 – Input SSN invalid
FS15	Fraud Shield Indicator 15 – INQ: Address reported cautious
FS16	Fraud Shield Indicator 16 – FILE: Type of high risk address
FS17	Fraud Shield Indicator 17 – FILE: Non-residential address
FS18	Fraud Shield Indicator 18 – FILE: reported cautious
FS21	Fraud Shield Indicator 21 – Telephone number inconsistent with address
FS25	Fraud Shield Indicator 25 – Best on-file SSN recorded as deceased
FS26	Fraud Shield Indicator 26 – Best on-file SSN issue date cannot be verified

Table 9. GLB Application Rules (by Rule Number)

Rule #	Rule Description	Rule Category
1001	Home Telephone Number Conflicts with Zip Code	Telephone Rules (GLB)
1002	Invalid or Non-issued Social Security Number	SSN Rules (GLB)
1003	Social Security Number Issued before Year of Birth	SSN Rules (GLB)
1004	Non-Residential Current Address	Address Rules (GLB)
1005	Current Address is High-Risk	Address Rules (GLB)
1006	Fraud Shield Cautious Address Found – Incoming Addr	Address Rules (GLB)
1007	Fraud Shield Cautious Address Found – On File Address	Address Rules (GLB)
1008	High Risk Address On File	Address Rules (GLB)
1009	Non-Residential Address On File	Address Rules (GLB)
1010	Incoming Address First Reported Within 90 Days	Address Rules (GLB)

Rule #	Rule Description	Rule Category
1012	High Probability SSN Belongs to Another	SSN Rules (GLB)
1014	Retired Social Security Number	SSN Rules (GLB)
1015	Non-issued SSN	SSN Rules (GLB)
1016	Best on-file SSN is retired	SSN Rules (GLB)
1017	Best on-file SSN is not issued	SSN Rules (GLB)
1018	SSN specified on inquiry has been reported more frequently for another	SSN Rules (GLB)
1201	Combined Time at Address Exceeds Applicant's Age	Address Rules (GLB)
1202	Time at Bank Exceeds Applicant's Age	Date of Birth Rules (GLB)
1203	Home Telephone Number is Invalid	Telephone Rules (GLB)
1204	Home Telephone Number is Cellular or other Special	Telephone Rules (GLB)
1207	Self-Employed with no Home Telephone	Telephone Rules (GLB)
1208	Not Self-Employed but Same Home and Work Telephone	Telephone Rules (GLB)
1209	Work Telephone Number is Unused or Reserved	Telephone Rules (GLB)
1210	Applicant Age Inconsistent with Employment History	Date of Birth Rules (GLB)
1211	Applicant Age Inconsistent with Banking History	Date of Birth Rules (GLB)
1214	Salary Inconsistent with Age	Date of Birth Rules (GLB)
1401/1451	Date of Birth Mismatched	Date of Birth Rules (GLB)
1402/1452	Adjusted Time at Current Address Mismatched	Address Rules (GLB)
1403/1453	Previous Address Mismatched	Address Rules (GLB)
1404/1454	Time at Previous Address Mismatched	Address Rules (GLB)
1405/1455	Adjusted Time with Bank Mismatched	Other Rules (GLB)
1406/1456	Accommodation Type Mismatched	Address Rules (GLB)
1407/1457	Home Telephone Number Mismatched	Telephone Rules (GLB)
1408/1458	Employment Overlap	Other Rules (GLB)
1409/1459	Adjusted Time in Employment Mismatched	Other Rules (GLB)
1410/1460	Work Telephone Number Mismatched	Telephone Rules (GLB)
1411/1461	Bank Details Mismatched	Other Rules (GLB)
1412/1462	Impersonation – Age	Date of Birth Rules (GLB)
1413/1463	Impersonation – Time at Current Address	Address Rules (GLB)
1414/1464	Impersonation – Time at Previous Address	Address Rules (GLB)
1415/1465	Impersonation – Time with Bank	Other Rules (GLB)
1416/1466	Impersonation – Time with Employer	Other Rules (GLB)
1417/1467	Historic Address Identified	Address Rules (GLB)
1418/1468	Inconsistent Employer Name	Other Rules (GLB)
1419/1469	Employer Change but Same Work Telephone Number	Other Rules (GLB)
1420/1470	Social Security Number Mismatch	SSN Rules (GLB)
1423/1473	Inconsistent Time at Address CrossCheck	Address Rules (GLB)

Rule #	Rule Description	Rule Category
1424/1474	Inconsistent Move Date	Address Rules (GLB)
1425/1475	Inconsistent Wage or Salary	Other Rules (GLB)
1426/1476	Mother's Maiden Name Mismatch	Other Rules (GLB)
1427/1477	Under 18 at Time of Matched Application	Other Rules (GLB)
1601	Date of Birth Mismatched	Date of Birth Rules (GLB)
1602	Adjusted Time at Current Address	Address Rules (GLB)
1603	Previous Address Mismatched	Address Rules (GLB)
1604	Time at Previous Address Mismatched	Address Rules (GLB)
1605	Adjusted Time with Bank Mismatched	Other Rules (GLB)
1606	Accommodation Type Mismatched	Address Rules (GLB)
1607	Home Telephone Number Mismatched	Telephone Rules (GLB)
1608	Employment Overlap	Other Rules (GLB)
1609	Adjusted Time in Employment Mismatched	Other Rules (GLB)
1610	Work Telephone Number Mismatched	Telephone Rules (GLB)
1611	Bank Details Mismatched	Other Rules (GLB)
1612	Impersonation – Age	Date of Birth Rules (GLB)
1613	Impersonation – Time at Current Address	Address Rules (GLB)
1614	Impersonation – Time at Previous Address	Address Rules (GLB)
1615	Impersonation – Time with Bank	Other Rules (GLB)
1616	Impersonation – Time with Employer	Other Rules (GLB)
1617	Historic Address Identified	Address Rules (GLB)
1618	Inconsistent Employer Name	Other Rules (GLB)
1619	Employer Change but Same Work Telephone Number	Other Rules (GLB)
1620	Social Security Number Mismatch	SSN Rules (GLB)
1623	Inconsistent Time at Address CrossCheck	Address Rules (GLB)
1624	Inconsistent Move Date	Address Rules (GLB)
1625	Inconsistent Wage or Salary	Other Rules (GLB)
1626	Mother's Maiden Name Mismatch	Other Rules (GLB)
1627	Under 18 at Time of Matched Application	Other Rules (GLB)
1801/1851	Same Person Home Telephone Connection	Telephone Rules (GLB)
1802/1852	Other Person Home Telephone Connection	Telephone Rules (GLB)
1803/1853	Multiple Same Person Home Telephone Connections	Telephone Rules (GLB)
1804/1854	Multiple Other Person Home Telephone Connections	Telephone Rules (GLB)
2001/2051	Same Person Bank Account Connection	Other Rules (GLB)
2002/2052	Other Person Bank Account Connection	Other Rules (GLB)
2003/2053	Multiple Same Person Bank Account Connections	Other Rules (GLB)
2004/2054	Multiple Other Person Bank Account Connections	Other Rules (GLB)
2201/2251	Same Person Work Telephone Connection	Telephone Rules (GLB)

Rule #	Rule Description	Rule Category
2202/2252	Other Person Work Telephone Connection	Telephone Rules (GLB)
2203/2253	Multiple Same Person Work Telephone Connections	Telephone Rules (GLB)
2204/2254	Multiple Other Person Work Telephone Connections	Telephone Rules (GLB)
2205/2255	Other Person Work Phone Connection w/ Same Address	Telephone Rules (GLB)
2401/2451	Same Person Social Security Number Connection	SSN Rules (GLB)
2402/2452	Other Person Social Security Number Connection	SSN Rules (GLB)
2403/2453	Multiple Same Person SSN Connections	SSN Rules (GLB)
2404/2454	Multiple Other Person SSN Connections	SSN Rules (GLB)
2801/2851	Same Address Connection	Address Rules (GLB)
3001	Consumer Not Found on File One	Other Rules (GLB)
3002	Impersonation of Applicant under Age 18	Date of Birth Rules (GLB)
3003	Inconsistent Date of Birth on File	Date of Birth Rules (GLB)
3004	Impersonation – Age	Date of Birth Rules (GLB)
3005	Consumer Statement on File	Other Rules (GLB)
3006	Telephone Number(s) not On File	Telephone Rules (GLB)
3007	Home Telephone Number Conflict	Telephone Rules (GLB)
3008	Shared Home Telephone Number	Telephone Rules (GLB)
3201	Incoming Application Omits Best Address on File	Address Rules (GLB)
3202	Incoming Previous Address is Best Address On File	Address Rules (GLB)
3203	No Trace of Address	Address Rules (GLB)
3204	Best address on credit profile does not match the current address specified on inquiry	Address Rules (GLB)
3401	Additional Addresses (0 – 1)	Address Rules (GLB)
3402	Additional Addresses (1 – 2)	Address Rules (GLB)
3403	Additional Addresses (2 – 3)	Address Rules (GLB)
3404	Additional Addresses (3 – 4)	Address Rules (GLB)
3405	Additional Addresses (4 – 5)	Address Rules (GLB)
3406	Additional Addresses (5 – 6)	Address Rules (GLB)

Table 10. GLB Application Rules (By Category)

Rule #	Rule Description	Rule Definition Detail
Address Rules (GLB)		
1004	Non-Residential Current Address	The home address provided in the current application is a business address.
1005	Current Address is High-Risk	The home address provided in the current application is a business address having potential for fraudulent activity.
1006	Fraud Shield Cautious Address Found – Incoming Address	Fraud had been perpetrated at the address provided in the current application.

Rule #	Rule Description	Rule Definition Detail
1007	Fraud Shield Cautious Address Found – On File Address	Fraud has been perpetrated at one of the addresses associated with the current application's Credit Profile.
1008	High Risk Address On File	One of the addresses in the current application's Credit Profile is a business address having a potential for fraudulent activity.
1009	Non-Residential Address On File	One of the addresses in the current application's Credit Profile is a business.
1010	Incoming Address First Reported Within 90 Days	The current address provided in the current application was first reported within the last 90 days.
1201	Combined Time at Address Exceeds Applicant's Age	The time at all addresses provided in the current application is greater than the applicant's age provided in the current application.
1402/1452	Adjusted Time at Current Address Mismatched	The incoming application shows that the applicant has lived in the current address longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1403/1453	Previous Address Mismatched	The incoming application omits a previous address that is present on a past application.
1404/1454	Time at Previous Address Mismatched	The incoming application shows that the applicant has lived in the previous address longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1406/1456	Accommodation Type Mismatched	The current address provided in the current application is equal to the matched application current address AND the current application accommodation type is unequal to the matched application accommodation type (owns, rents, lives with parents, others).
1413/1463	Impersonation – Time at Current Address	The incoming application shows that the applicant has lived in the current address for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1414/1464	Impersonation – Time at Previous Address	The incoming application shows that the applicant has lived in the previous address for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1417/1467	Historic Address Identified	The current address provided in the current application is not equal to the matched application current address AND the current application previous address is not equal to the matched application previous address. OR The current address provided in the current application is not equal to the matched application current address AND the matched application contains a previous address, which the current application omits.
1423/1473	Inconsistent Time at Address CrossCheck	The incoming application contains a previous address that is equal to the current address of a past matched application, but the time at that address is not consistent with what is implied in the past application (6 – 120 month tolerance allowed based on length of time).

Rule #	Rule Description	Rule Definition Detail
1424/1474	Inconsistent Move Date	The incoming application contains a previous address that is equal to the current address of a past matched application, but the implied move date to that address is not consistent with the implied move date in the past application (6 – 120 month tolerance allowed based on length of time).
1602	Adjusted Time at Current Address	The incoming application shows that the applicant has lived in the current address longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1603	Previous Address Mismatched	The incoming application omits a previous address that is present on a past application.
1604	Time at Previous Address Mismatched	The incoming application shows that the applicant has lived in the previous address longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1606	Accommodation Type Mismatched	The current address provided in the current application is equal to the matched application current address AND the current application accommodation type is unequal to the matched application accommodation type (owns, rents, lives with parents, others).
1613	Impersonation – Time at Current Address	The incoming application shows that the applicant has lived in the current address for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1614	Impersonation – Time at Previous Address	The incoming application shows that the applicant has lived in the previous address for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1617	Historic Address Identified	The current address provided in the current application is not equal to the matched application current address AND the current application previous address is not equal to the matched application previous address. OR The current address provided in the current application is not equal to the matched application current address AND the matched application contains a previous address, which the current application omits.
1623	Inconsistent Time at Address CrossCheck	The incoming application contains a previous address that is equal to the current address of a past matched application, but the time at that address is not consistent with what is implied in the past application (6 – 120 month tolerance allowed based on length of time).
1624	Inconsistent Move Date	The incoming application contains a previous address that is equal to the current address of a past matched application, but the implied move date to that address is not consistent with the implied move date in the past application (6 – 120 month tolerance allowed based on length of time).
2801/2851	Same Address Connection	The current address provided in the current application is equal to the connected application current address AND the current application applicant name is not equal to the connected application applicant name.
3201	Incoming Application Omits Best Address on File	The “best address” per the Credit Profile is not present on the current application.

Rule #	Rule Description	Rule Definition Detail
3202	Incoming Previous Address is Best Address On File	The “best address” per the Credit Profile is equal to the previous address on the current application.
3203	No Trace of Address	The current address provided in the current application does not match an address File One has for this applicant.
3204	Best address on credit profile does not match the current address specified on inquiry	Best address on credit profile does not match the current address specified on inquiry
3401	Additional Addresses (0 – 1)	Any of the three Credit Profile addresses are missing from the current application and the Credit Profile address was 1 st reported less than 1 year ago.
3402	Additional Addresses (1 – 2)	Any of the three Credit Profile addresses are missing from the current application and the Credit Profile address was 1 st reported between 1 and 2 years ago.
3403	Additional Addresses (2 – 3)	Any of the three Credit Profile addresses are missing from the current application and the Credit Profile address was 1 st reported between 2 and 3 years ago.
3404	Additional Addresses (3 – 4)	Any of the three Credit Profile addresses are missing from the current application and the Credit Profile address was 1 st reported between 3 and 4 years ago.
3405	Additional Addresses (4 – 5)	Any of the three Credit Profile addresses are missing from the current application and the Credit Profile address was 1 st reported between 4 and 5 years ago.
3406	Additional Addresses (5 – 6)	Any of the three Credit Profiles addresses are missing from the current application and the Credit Profile address was 1 st reported between 5 and 6 years ago.
Telephone Rules (GLB)		
1001	Home Telephone Number Conflicts with Zip Code	The home telephone number provided in the current application does not correlate to the current address provided in the current application.
1203	Home Telephone Number is Invalid	The home telephone provided in the current application had an invalid exchange and area code combination.
1204	Home Telephone Number is Cellular or other Special	The home telephone number provided in the current application is a cellular number or defined as special.
1207	Self-Employed with no Home Telephone	The current application states the applicant is self-employed but does not include a home telephone number.
1208	Not Self-Employed but Same Home and Work Telephone	The current application states the applicant is not self-employed but the home and work number on the current application is the same.
1209	Work Telephone Number is Unused or Reserved	The work telephone number provided in the current application is reported as expired or is not yet connected for use.

Rule #	Rule Description	Rule Definition Detail
1407/1457	Home Telephone Number Mismatched	The current address provided in the current application is equal to the matched application current address AND the current application home telephone number is not 'special' AND does not equal the matched application updated home telephone number.
1410/1460	Work Telephone Number Mismatched	The work telephone number provided in the current application is not 'special' AND it is not equal to the matched application updated work telephone number.
1607	Home Telephone Number Mismatched	The current address provided in the current application is equal to the matched application current address AND the current application home telephone number is not 'special' AND does not equal the matched application updated home telephone number.
1610	Work Telephone Number Mismatched	The work telephone number provided in the current application is not 'special' AND it is not equal to the matched application updated work telephone number.
1801/1851	Same Person Home Telephone Connection	The home telephone number from the incoming application is equal to a past application's update home telephone number where the past application is for the same person as the incoming application AND The current and previous address provided in the current application is not equal to the connected application current address.
1802/1852	Other Person Home Telephone Connection	The home telephone number from the incoming application is equal to a past application's update home telephone number where the past application is for a different person as the incoming application AND The current and previous address provided in the current application is not equal to the connected application current address.
1803/1853	Multiple Same Person Home Telephone Connections	This rule will trigger if Rule 1801/1851: Same Person Home Telephone Connection is triggered by more than one connected application.
1804/1854	Multiple Other Person Home Telephone Connections	This rule will trigger if Rule 1802/1852: Other Person Home Telephone Connection is triggered by more than one connected application.
2201/2251	Same Person Work Telephone Connection	The applicant name and work telephone number provided in the current application is equal to the connected application applicant name and updated work telephone number AND The current and previous address provided in the current application is not equal to the connected application current address.
2202/2252	Other Person Work Telephone Connection	The work telephone number provided in the current application is equal to the connected application updated work telephone number AND The applicant name in the current application is not equal to the connected application applicant name AND the current and previous address provided in the current application is not equal to the connected application current address.

Rule #	Rule Description	Rule Definition Detail
2203/2253	Multiple Same Person Work Telephone Connections	This rule will trigger if Rule 2201/2251: Same Person Work Telephone Connection is triggered by more than one connected application.
2204/2254	Multiple Other Person Work Telephone Connections	This rule will trigger if Rule 2202/2252: Other Person Work Telephone Connection is triggered by more than one connected application.
2205/2255	Other Person Work Phone Connection w/ Same Address	The current address and work telephone number provided in the current application is equal to the connected application current address and updated work telephone number AND The applicant name in the current application is not equal to the connected application applicant name.
3006	Telephone Number(s) not On File	Telephone Number(s) not On File
3007	Home Telephone Number Conflict	The home telephone number provided in the current application is not equal to any of the consumer's home telephone number(s) on the Credit Profile, as updated for area code splits.
3008	Shared Home Telephone Number	The number of other consumers who share the same home telephone number on the Consumer Master database is greater than 4.
SSN Rules (GLB)		
1002	Invalid or Non-issued Social Security Number	The social security number (SSN) provided in the current application has not been issued by the Social Security Administration (SSA) OR the SSN is not a valid number as reported by the SSA.
1003	Social Security Number Issued before Year of Birth	The social security number provided in the current application has an issue date that is less than the age of the applicant provided in the current application.
1012	High Probability SSN Belongs to Another	The social security number provided in the current application is more closely associated with another consumer according to File One.
1014	Retired Social Security Number	SSA reports that death benefits are being paid on the SSN
1015	Non-issued SSN	Non-issued SSN
1016	Best on-file SSN is retired	Best on-file SSN is retired
1017	Best on-file SSN is not issued	Best on-file SSN is not issued
1018	SSN specified on inquiry has been reported more frequently for another	SSN specified on inquiry has been reported more frequently for another
1420/1470	Social Security Number Mismatch	The social security number provided in the current application is not equal to the matched application social security number.

Rule #	Rule Description	Rule Definition Detail
1620	Social Security Number Mismatch	The social security number provided in the current application is not equal to the matched application social security number.
2401/2451	Same Person Social Security Number Connection	The applicant name and social security number provided in the current application is equal to the connected application applicant name and updated social security number (exact match) AND The current and previous address provided in the current application is not equal to the connected application current address.
2402/2452	Other Person Social Security Number Connection	The social security number provided in the current application is equal to the connected application social security number (exact match) AND The applicant name in the current application is not equal to the connected application applicant name AND the current and previous address provided in the current application is not equal to the connected application current address.
2403/2453	Multiple Same Person SSN Connections	This rule will trigger if Rule 2401/2451: Same Person SSN Connection is triggered by more than one connected application.
2404/2454	Multiple Other Person SSN Connections	This rule will trigger if Rule 2402/2452: Other Person SSN Connection is triggered by more than one connected application.
Date of Birth Rules (GLB)		
1202	Time at Bank Exceeds Applicant's Age	The time at bank provided in the current application is greater than the applicant's age provided in the current application.
1210	Applicant Age Inconsistent with Employment History	The time at employment stated in the current application + 15 years is greater than the age of the applicant provided in the current application.
1211	Applicant Age Inconsistent with Banking History	The age of the applicant minus the time with bank provided in the current application is less than 10 years.
1214	Salary Inconsistent with Age	The applicant's age provided in the current application is less than 25 years AND the annual salary provided in the current application is greater than \$50,000.
1401/1451	Date of Birth Mismatched	The current application date of birth is less than the matched application date of birth. (within a specified tolerance)
1412/1462	Impersonation – Age	The applicant date of birth provided in the current application is greater than the date of birth provided on the matched application.
1601	Date of Birth Mismatched	The current application date of birth is earlier than the matched application date of birth. (within a specified tolerance)
1612	Impersonation – Age	The applicant date of birth provided in the current application is greater than the date of birth provided on the matched application.

Rule #	Rule Description	Rule Definition Detail
3002	Impersonation of Applicant under Age 18	<p>The current application and Credit Profile contain date of birth AND the Credit Profile Date of Birth implies that the applicant is under age 18 AND the current application date of birth is not equal to the Credit Profile's Date of Birth.</p> <p>OR</p> <p>The current application and/or Credit Profile contain only year of birth AND the Credit Profile date of Birth implies that the applicant is under age 18 (Infer "January 1" if the Credit Profile contains only the year of birth.) AND the current application year of birth is not equal to the Credit Profile's year of birth.</p>
3003	Inconsistent Date of Birth on File	<p>The current application and Credit Profile contain date of birth AND the current application date of birth is less than the Credit Profile date of birth.</p> <p>OR</p> <p>The current application and/or Credit Profile contain only year of birth AND the current application year of birth is less than the Credit Profile year of birth.</p>
3004	Impersonation – Age	<p>The current application and Credit Profile contain date of birth AND the current application date of birth is greater than the Credit Profile date of birth.</p> <p>OR</p> <p>The current application and/or Credit Profile contain only year of birth AND the current application year of birth is greater than the Credit Profile year of birth.</p>
Other Rules (GLB)		
1405/1455	Adjusted Time with Bank Mismatched	The bank routing number and bank account number provided in the current application is equal to the bank routing number and bank account number provided in the matched application AND the current application time with bank is greater than the matched application time with bank.
1408/1458	Employment Overlap	The work telephone number provided in the current application is not 'special' AND is not equal to the matched application updated work telephone number AND the current application time with employer is greater than the elapsed time between both applications.
1409/1459	Adjusted Time in Employment Mismatched	The incoming application shows that the applicant has been with the Employer longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1411/1461	Bank Details Mismatched	The bank routing number provided in the current application is not equal to the matched application bank routing number OR The bank account number provided in the current application is not equal to the matched application bank account number. (Allows for transpositions and single digit keystroke errors.)
1415/1465	Impersonation – Time with Bank	The bank routing number and the bank account number provided in the current application are equal to the matched application bank routing number and bank account number AND the current application time with bank is less than the matched application adjusted time with bank. (6 – 120 month tolerance allowed based on length of time)

Rule #	Rule Description	Rule Definition Detail
1416/1466	Impersonation – Time with Employer	The incoming application shows that the applicant has been with the Employer for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1418/1468	Inconsistent Employer Name	The time with employer provided in the incoming application is greater than the elapsed time between the matched application AND the current application employer name and work telephone number is not equal to the matched application employer name and updated work telephone number
1419/1469	Employer Change but Same Work Telephone Number	The employer name provided in the current application is not equal to the matched application employer name AND the current application work telephone number is equal to the matched application updated work telephone number.
1425/1475	Inconsistent Wage or Salary	The salary on the current application is not equal to the matched application salary AND both of these values are expressed as annual salary. (40% tolerance)
1426/1476	Mother's Maiden Name Mismatch	The mother's maiden name in the current application is not equal to the mother's maiden name on the matched application.
1427/1477	Under 18 at Time of Matched Application	The age on the matched application is less than 18.
1605	Adjusted Time with Bank Mismatched	The bank routing number and bank account number provided in the current application is equal to the bank routing number and bank account number provided in the matched application AND the current application time with bank is greater than the matched application time with bank.
1608	Employment Overlap	The work telephone number provided in the current application is not 'special' AND is not equal to the matched application updated work telephone number AND the current application time with employer is greater than the elapsed time between both applications.
1609	Adjusted Time in Employment Mismatched	The incoming application shows that the applicant has been with the Employer longer than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1611	Bank Details Mismatched	The bank routing number provided in the current application is not equal to the matched application bank routing number OR The bank account number provided in the current application is not equal to the matched application bank account number. (Allows for transpositions and single digit keystroke errors.)
1615	Impersonation – Time with Bank	The bank routing number and the bank account number provided in the current application are equal to the matched application bank routing number and bank account number AND the current application time with bank is less than the matched application adjusted time with bank. (6 – 120 month tolerance allowed based on length of time)
1616	Impersonation – Time with Employer	The incoming application shows that the applicant has been with the Employer for a shorter period than the time implied by a past application (6 – 120 month tolerance allowed based on length of time).
1618	Inconsistent Employer Name	The time with employer provided in the incoming application is greater than the elapsed time between the matched application AND the current application employer name and work telephone number is not equal to the matched application employer name and updated work telephone number

Rule #	Rule Description	Rule Definition Detail
1619	Employer Change but Same Work Telephone Number	The employer name provided in the current application is not equal to the matched application employer name AND the current application work telephone number is equal to the matched application updated work telephone number.
1625	Inconsistent Wage or Salary	The salary on the current application is not equal to the matched application salary AND both of these values are expressed as annual salary. (40% tolerance)
1626	Mother's Maiden Name Mismatch	The mother's maiden name in the current application is not equal to the mother's maiden name on the matched application.
1627	Under 18 at Time of Matched Application	The age on the matched application is less than 18.
2001/2051	Same Person Bank Account Connection	The bank routing and account number provided in the current application is equal to the connected application bank routing and account number. AND The current and previous address provided in the current application is not equal to the connected application current address. AND The applicant name in the current application is equal to the connected application applicant name.
2002/2052	Other Person Bank Account Connection	The bank routing and account number provided in the current application is equal to the connected application bank routing and account number. AND The current and previous address provided in the current application is not equal to the connected application current address. AND The applicant name in the current application is not equal to the connected application applicant name.
2003/2053	Multiple Same Person Bank Account Connections	This rule will trigger if Rule 2001/2051: Same Person Bank Account Connection is triggered by more than one connected application.
2004/2054	Multiple Other Person Bank Account Connections	This rule will trigger if Rule 2002/2052: Other Person Bank Account Connection is triggered by more than one connected application.
3001	Consumer Not Found on File One	This rule will trigger if the applicant cannot be identified on the File One System such that a Credit Profile cannot be generated.
3005	Consumer Statement on File	The Credit Profile contains a free form consumer statement other than a victim statement.

Table 11. Final Decision

Final Decision Value	Description	Display within Remote Data View
ACC	Accept; Passed all criteria	ACC provided in Final Decision
RF0	Experian unable to match (not Pinned)	Not included
RF1	Low confidence Name/Address matching criteria	RF1 provided in Final Decision field
RF2	Potential Identity Fraud Risk	Identity Risk alert box, Fraud Risk Indicator = “Y” Fraud Risk Indicator box is red RF2 provided in Final Decision field
RF3	Experian identifies identity as deceased	Deceased Indicator = “Y” RF3 provided in Final Decision field

Table 12. Address Codes

Code	Description of Address Code Matches
Level 5: Exact Match Codes	
A1	Exact match on first and last name; Exact match on address
B	Match to business name – residential address
BB	Match to business name – business address
BM	Match to business name – mixed use address
H1	Exact match on first name, last name matches one of hyphenated last names; Exact match on address
Q1	First name matches last, last name matches first (exact matches only); Exact match on address
YB	Match to full name – business address
Level 4: Close Match Conditions	
A2	Exact match on first and last name; Misspelling of street name (all other fields match)
A5	Exact match on first and last name; Street number missing on input (all other fields match)
A7	Exact match on first and last name; No match to city (all other fields match)
A8	Exact match on first and last name; No match to ZIP code (all other fields match)
AC	Exact match on first and last name; Partial match to street name (all other fields match)
AF	Exact match on first and last name; Partial match to street name and no match to city (all other fields match)
AG	Exact match on first and last name; Close match to street name; no match to city (all other fields match)
AH	Exact match on first and last name; Close match to street name; no match to state (all other fields match)

Code	Description of Address Code Matches
AJ	Exact match on first and last name; Close match to street name; no match to ZIP code (all other fields match)
AK	Exact match on first and last name; Partial match to street name; no match to state (all other fields match)
AU	Exact match on first and last name; No match to state (all other fields match)
AV	Exact match on first and last name; Partial match to street name; no match to ZIP code (all other fields match)
C1	Misspelling of either first OR last name; Exact match on address
C2	Misspelling of either first OR last name; Misspelling of street name (all other fields match)
C7	Misspelling of either first OR last name; No match to city (all other fields match)
C8	Misspelling of either first OR last name; No match to ZIP code (all other fields match)
CC	Misspelling of either first OR last name; Partial match to street name (all other fields match)
CU	Misspelling of either first OR last name; No match to state (all other fields match)
D1	Misspelling of first AND last name; Exact match on address
D2	Misspelling of first AND last name; Misspelling of street name (all other fields match)
D7	Misspelling of first AND last name; No match to city (all other fields match)
D8	Misspelling of first AND last name; No match to ZIP code (all other fields match)
DC	Misspelling of first AND last name; Partial match to street name (all other fields match)
DU	Misspelling of first AND last name; No match to state (all other fields match)
H2	Exact match on first name, last name matches one of hyphenated last names; Misspelling of street name (all other fields match)
H5	Exact match on first name, last name matches one of hyphenated last names; Street number missing on input (all other fields match)
H7	Exact match on first name, last name matches one of hyphenated last names; No match to city (all other fields match)
H8	Exact match on first name, last name matches one of hyphenated last names; No match to ZIP code (all other fields match)
HC	Exact match on first name, last name matches one of hyphenated last names; Partial match to street name (all other fields match)
HF	Exact match on first name, last name matches one of hyphenated last names; Partial match to street name and no match to city (all other fields match)
HG	Exact match on first name, last name matches one of hyphenated last names; Close match to street name; no match to city (all other fields match)
HH	Exact match on first name, last name matches one of hyphenated last names; Close match to street name; no match to state (all other fields match)
HJ	Exact match on first name, last name matches one of hyphenated last names; Close match to street name; no match to ZIP code (all other fields match)
HK	Exact match on first name, last name matches one of hyphenated last names; Partial match to street name; no match to state (all other fields match)
HU	Exact match on first name, last name matches one of hyphenated last names; No match to state (all other fields match)
HV	Exact match on first name, last name matches one of hyphenated last names; Partial match

Code	Description of Address Code Matches
	to street name; no match to ZIP code (all other fields match)
I1	First name misspelled, last name matches one of hyphenated last names; Exact match on address
I2	First name misspelled, last name matches one of hyphenated last names; Misspelling of street name (all other fields match)
I7	First name misspelled, last name matches one of hyphenated last names; No match to city (all other fields match)
I8	First name misspelled, last name matches one of hyphenated last names; No match to ZIP code (all other fields match)
IC	First name misspelled, last name matches one of hyphenated last names; Partial match to street name (all other fields match)
IU	First name misspelled, last name matches one of hyphenated last names; No match to state (all other fields match)
P1	Partial match on first name, last name matches on one of hyphenated last names; Exact match on address
P2	Partial match on first name, last name matches on one of hyphenated last names; Misspelling of street name (all other fields match)
P7	Partial match on first name, last name matches on one of hyphenated last names; No match to city (all other fields match)
P8	Partial match on first name, last name matches on one of hyphenated last names; No match to ZIP code (all other fields match)
PC	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name (all other fields match)
PU	Partial match on first name, last name matches on one of hyphenated last names; No match to state (all other fields match)
Q2	First name matches last, last name matches first (exact matches only);Misspelling of street name (all other fields match)
Q5	First name matches last, last name matches first (exact matches only);Street number missing on input (all other fields match)
Q7	First name matches last, last name matches first (exact matches only);No match to city (all other fields match)
Q8	First name matches last, last name matches first (exact matches only);No match to ZIP code (all other fields match)
QC	First name matches last, last name matches first (exact matches only);Partial match to street name (all other fields match)
QF	First name matches last, last name matches first (exact matches only);Partial match to street name and no match to city (all other fields match)
QG	First name matches last, last name matches first (exact matches only);Close match to street name; no match to city (all other fields match)
QH	First name matches last, last name matches first (exact matches only);Close match to street name; no match to state (all other fields match)
QJ	First name matches last, last name matches first (exact matches only);Close match to street name; no match to ZIP code (all other fields match)
QK	First name matches last, last name matches first (exact matches only);Partial match to street

Code	Description of Address Code Matches
	name; no match to state (all other fields match)
QU	First name matches last, last name matches first (exact matches only);No match to state (all other fields match)
QV	First name matches last, last name matches first (exact matches only);Partial match to street name; no match to ZIP code (all other fields match)
R1	Partial match on first name, exact match on last name; Exact match on address
R2	Partial match on first name, exact match on last name; Misspelling of street name (all other fields match)
R7	Partial match on first name, exact match on last name; No match to city (all other fields match)
R8	Partial match on first name, exact match on last name; No match to ZIP code (all other fields match)
RC	Partial match on first name, exact match on last name; Partial match to street name (all other fields match)
RU	Partial match on first name, exact match on last name; No match to state (all other fields match)
Level 3: Partial Match Conditions	
A3	Exact match on first and last name; No match to street name (all other fields match)
A6	Exact match on first and last name; No match to street number (all other fields match)
AA	Exact match on first and last name; Street number does not match or is missing, close match to street name (all other fields match)
AD	Exact match on first and last name; Street number and ZIP code are missing or do not match (all other fields match)
AE	Exact match on first and last name; Street number does not match or is missing and partial match to street name(all other fields match)
AN	Exact match on first and last name; City and state do not match (all other fields match)
AP	Exact match on first and last name; State and ZIP code do not match (all other fields match)
AQ	Exact match on first and last name; Street number and state are missing or do not match (all other fields match)
AT	Exact match on first and last name; Street number and city are missing or do not match (all other fields match)
C5	Misspelling of either first OR last name; Street number missing on input (all other fields match)
C6	Misspelling of either first OR last name; No match to street number (all other fields match)
CA	Misspelling of either first OR last name; Street number does not match or is missing, close match to street name (all other fields match)
CE	Misspelling of either first OR last name; Street number does not match or is missing and partial match to street name(all other fields match)
CF	Misspelling of either first OR last name; Partial match to street name and no match to city (all other fields match)
CG	Misspelling of either first OR last name; Close match to street name; no match to city (all other fields match)
CH	Misspelling of either first OR last name; Close match to street name; no match to state (all other fields match)

Code	Description of Address Code Matches
	other fields match)
CJ	Misspelling of either first OR last name; Close match to street name; no match to ZIP code (all other fields match)
CK	Misspelling of either first OR last name; Partial match to street name; no match to state (all other fields match)
CV	Misspelling of either first OR last name; Partial match to street name; no match to ZIP code (all other fields match)
D5	Misspelling of first AND last name; Street number missing on input (all other fields match)
D6	Misspelling of first AND last name; No match to street number (all other fields match)
DA	Misspelling of first AND last name; Street number does not match or is missing, close match to street name (all other fields match)
DE	Misspelling of first AND last name; Street number does not match or is missing and partial match to street name(all other fields match)
DF	Misspelling of first AND last name; Partial match to street name and no match to city (all other fields match)
DG	Misspelling of first AND last name; Close match to street name; no match to city (all other fields match)
DH	Misspelling of first AND last name; Close match to street name; no match to state (all other fields match)
DJ	Misspelling of first AND last name; Close match to street name; no match to ZIP code (all other fields match)
DK	Misspelling of first AND last name; Partial match to street name; no match to state (all other fields match)
DV	Misspelling of first AND last name; Partial match to street name; no match to ZIP code (all other fields match)
E1	First initial match, exact match on last name; Exact match on address
E2	First initial match, exact match on last name; Misspelling of street name (all other fields match)
E5	First initial match, exact match on last name; Street number missing on input (all other fields match)
E7	First initial match, exact match on last name; No match to city (all other fields match)
E8	First initial match, exact match on last name; No match to ZIP code (all other fields match)
EC	First initial match, exact match on last name; Partial match to street name (all other fields match)
EF	First initial match, exact match on last name; Partial match to street name and no match to city (all other fields match)
EG	First initial match, exact match on last name; Close match to street name; no match to city (all other fields match)
EH	First initial match, exact match on last name; Close match to street name; no match to state (all other fields match)
EJ	First initial match, exact match on last name; Close match to street name; no match to ZIP code (all other fields match)
EK	First initial match, exact match on last name; Partial match to street name; no match to state (all other fields match)

Code	Description of Address Code Matches
EU	First initial match, exact match on last name; No match to state (all other fields match)
EV	First initial match, exact match on last name; Partial match to street name; no match to ZIP code (all other fields match)
F1	First initial match, last name misspelled; Exact match on address
F2	First initial match, last name misspelled; Misspelling of street name (all other fields match)
F5	First initial match, last name misspelled; Street number missing on input (all other fields match)
F7	First initial match, last name misspelled; No match to city (all other fields match)
F8	First initial match, last name misspelled; No match to ZIP code (all other fields match)
FC	First initial match, last name misspelled; Partial match to street name (all other fields match)
FF	First initial match, last name misspelled; Partial match to street name and no match to city (all other fields match)
FG	First initial match, last name misspelled; Close match to street name; no match to city (all other fields match)
FH	First initial match, last name misspelled; Close match to street name; no match to state (all other fields match)
FJ	First initial match, last name misspelled; Close match to street name; no match to ZIP code (all other fields match)
FK	First initial match, last name misspelled; Partial match to street name; no match to state (all other fields match)
FU	First initial match, last name misspelled; No match to state (all other fields match)
FV	First initial match, last name misspelled; Partial match to street name; no match to ZIP code (all other fields match)
G1	First name does not match or is missing, exact match on last name; Exact match on address
G2	First name does not match or is missing, exact match on last name; Misspelling of street name (all other fields match)
G7	First name does not match or is missing, exact match on last name; No match to city (all other fields match)
G8	First name does not match or is missing, exact match on last name; No match to ZIP code (all other fields match)
GC	First name does not match or is missing, exact match on last name; Partial match to street name (all other fields match)
GU	First name does not match or is missing, exact match on last name; No match to state (all other fields match)
H3	Exact match on first name, last name matches one of hyphenated last names; No match to street name (all other fields match)
H6	Exact match on first name, last name matches one of hyphenated last names; No match to street number (all other fields match)
HA	Exact match on first name, last name matches one of hyphenated last names; Street number does not match or is missing, close match to street name (all other fields match)
HD	Exact match on first name, last name matches one of hyphenated last names; Street number and ZIP code are missing or do not match (all other fields match)
HE	Exact match on first name, last name matches one of hyphenated last names; Street number

Code	Description of Address Code Matches
	does not match or is missing and partial match to street name(all other fields match)
HN	Exact match on first name, last name matches one of hyphenated last names; City and state do not match (all other fields match)
HP	Exact match on first name, last name matches one of hyphenated last name; State and ZIP code do not match (all other fields match)
HQ	Exact match on first name, last name matches one of hyphenated last names; Street number and state are missing or do not match (all other fields match)
HT	Exact match on first name, last name matches one of hyphenated last names; Street number and city are missing or do not match (all other fields match)
I5	First name misspelled, last name matches one of hyphenated last names; Street number missing on input (all other fields match)
I6	First name misspelled, last name matches one of hyphenated last names; No match to street number (all other fields match)
IA	First name misspelled, last name matches one of hyphenated last names; Street number does not match or is missing, close match to street name (all other fields match)
IE	First name misspelled, last name matches one of hyphenated last names; Street number does not match or is missing and partial match to street name(all other fields match)
IF	First name misspelled, last name matches one of hyphenated last names; Partial match to street name and no match to city (all other fields match)
IG	First name misspelled, last name matches one of hyphenated last names; Close match to street name; no match to city (all other fields match)
IH	First name misspelled, last name matches one of hyphenated last names; Close match to street name; no match to state (all other fields match)
IJ	First name misspelled, last name matches one of hyphenated last names; Close match to street name; no match to ZIP code (all other fields match)
IK	First name misspelled, last name matches one of hyphenated last names; Partial match to street name; no match to state (all other fields match)
IV	First name misspelled, last name matches one of hyphenated last names; Partial match to street name; no match to ZIP code (all other fields match)
J1	First initial match, last name matches one of hyphenated last names; Exact match on address
J2	First initial match, last name matches one of hyphenated last names; Misspelling of street name (all other fields match)
J5	First initial match, last name matches one of hyphenated last names; Street number missing on input (all other fields match)
J7	First initial match, last name matches one of hyphenated last names; No match to city (all other fields match)
J8	First initial match, last name matches one of hyphenated last names; No match to ZIP code (all other fields match)
JC	First initial match, last name matches one of hyphenated last names; Partial match to street name (all other fields match)
JF	First initial match, last name matches one of hyphenated last names; Partial match to street name and no match to city (all other fields match)
JG	First initial match, last name matches one of hyphenated last names; Close match to street name; no match to city (all other fields match)

Code	Description of Address Code Matches
JH	First initial match, last name matches one of hyphenated last names; Close match to street name; no match to state (all other fields match)
JJ	First initial match, last name matches one of hyphenated last names; Close match to street name; no match to ZIP code (all other fields match)
JK	First initial match, last name matches one of hyphenated last names; Partial match to street name; no match to state (all other fields match)
JU	First initial match, last name matches one of hyphenated last names; No match to state (all other fields match)
JV	First initial match, last name matches one of hyphenated last names; Partial match to street name; no match to ZIP code (all other fields match)
M1	First name does not match or is missing, last name matches on one of hyphenated last names; Exact match on address
M2	First name does not match or is missing, last name matches on one of hyphenated last names; Misspelling of street name (all other fields match)
M7	First name does not match or is missing, last name matches on one of hyphenated last names; No match to city (all other fields match)
M8	First name does not match or is missing, last name matches on one of hyphenated last names; No match to ZIP code (all other fields match)
MC	First name does not match or is missing, last name matches on one of hyphenated last names; Partial match to street name (all other fields match)
MU	First name does not match or is missing, last name matches on one of hyphenated last names; No match to state (all other fields match)
O1	Partial match on first name, close match on last name; Exact match on address
O2	Partial match on first name, close match on last name; Misspelling of street name (all other fields match)
O5	Partial match on first name, close match on last name; Street number missing on input (all other fields match)
O7	Partial match on first name, close match on last name; No match to city (all other fields match)
O8	Partial match on first name, close match on last name; No match to ZIP code (all other fields match)
OC	Partial match on first name, close match on last name; Partial match to street name (all other fields match)
OF	Partial match on first name, close match on last name; Partial match to street name and no match to city (all other fields match)
OG	Partial match on first name, close match on last name; Close match to street name; no match to city (all other fields match)
OH	Partial match on first name, close match on last name; Close match to street name; no match to state (all other fields match)
OJ	Partial match on first name, close match on last name; Close match to street name; no match to ZIP code (all other fields match)
OK	Partial match on first name, close match on last name; Partial match to street name; no match to state (all other fields match)
OU	Partial match on first name, close match on last name; No match to state (all other fields match)

Code	Description of Address Code Matches
	match)
OV	Partial match on first name, close match on last name; Partial match to street name; no match to ZIP code (all other fields match)
P5	Partial match on first name, last name matches on one of hyphenated last names; Street number missing on input (all other fields match)
P6	Partial match on first name, last name matches on one of hyphenated last names; No match to street number (all other fields match)
PA	Partial match on first name, last name matches on one of hyphenated last names; Street number does not match or is missing, close match to street name (all other fields match)
PE	Partial match on first name, last name matches on one of hyphenated last names; Street number does not match or is missing and partial match to street name(all other fields match)
PF	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name and no match to city (all other fields match)
PG	Partial match on first name, last name matches on one of hyphenated last names; Close match to street name; no match to city (all other fields match)
PH	Partial match on first name, last name matches on one of hyphenated last names; Close match to street name; no match to state (all other fields match)
PJ	Partial match on first name, last name matches on one of hyphenated last names; Close match to street name; no match to ZIP code (all other fields match)
PK	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name; no match to state (all other fields match)
PV	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name; no match to ZIP code (all other fields match)
Q3	First name matches last, last name matches first (exact matches only);No match to street name (all other fields match)
Q6	First name matches last, last name matches first (exact matches only);No match to street number (all other fields match)
QA	First name matches last, last name matches first (exact matches only);Street number does not match or is missing, close match to street name (all other fields match)
QD	First name matches last, last name matches first (exact matches only);Street number and ZIP code are missing or do not match (all other fields match)
QE	First name matches last, last name matches first (exact matches only);Street number does not match or is missing and partial match to street name(all other fields match)
QN	First name matches last, last name matches first (exact matches only);City and state do not match (all other fields match)
QP	First name matches last, last name matches first (exact matches only);State and ZIP code do not match (all other fields match)
QQ	First name matches last, last name matches first (exact matches only);Street number and state are missing or do not match (all other fields match)
QT	First name matches last, last name matches first (exact matches only);Street number and city are missing or do not match (all other fields match)
R5	Partial match on first name, exact match on last name; Street number missing on input (all other fields match)
R6	Partial match on first name, exact match on last name; No match to street number (all other

Code	Description of Address Code Matches
	fields match)
RA	Partial match on first name, exact match on last name; Street number does not match or is missing, close match to street name (all other fields match)
RE	Partial match on first name, exact match on last name; Street number does not match or is missing and partial match to street name(all other fields match)
RF	Partial match on first name, exact match on last name; Partial match to street name and no match to city (all other fields match)
RG	Partial match on first name, exact match on last name; Close match to street name; no match to city (all other fields match)
RH	Partial match on first name, exact match on last name; Close match to street name; no match to state (all other fields match)
RJ	Partial match on first name, exact match on last name; Close match to street name; no match to ZIP code (all other fields match)
RK	Partial match on first name, exact match on last name; Partial match to street name; no match to state (all other fields match)
RV	Partial match on first name, exact match on last name; Partial match to street name; no match to ZIP code (all other fields match)
SB	Match to surname – Business address
Level 2: Low Confidence Partial Matching Conditions	
A9	Exact match on first and last name; City and ZIP do not match (all other fields match)
AI	Exact match on first and last name; Close match to street name; city and state do not match (all other fields match)
AL	Exact match on first and last name; Close match to street name; state and ZIP code do not match (all other fields match)
AO	Exact match on first and last name; Partial match to street name; city and state do not match (all other fields match)
AS	Exact match on first and last name; Partial match to street name; state and ZIP code do not match (all other fields match)
AW	Exact match on first and last name; Street number and street name match only (no other fields match)
C3	Misspelling of either first OR last name; No match to street name (all other fields match)
C9	Misspelling of either first OR last name; City and ZIP do not match (all other fields match)
CD	Misspelling of either first OR last name; Street number and ZIP code are missing or do not match (all other fields match)
CI	Misspelling of either first OR last name; Close match to street name; city and state do not match (all other fields match)
CL	Misspelling of either first OR last name; Close match to street name; state and ZIP code do not match (all other fields match)
CN	Misspelling of either first OR last name; City and state do not match (all other fields match)
CO	Misspelling of either first OR last name; Partial match to street name; city and state do not match (all other fields match)
CP	Misspelling of either first OR last name; State and ZIP code do not match (all other fields match)

Code	Description of Address Code Matches
CQ	Misspelling of either first OR last name; Street number and state are missing or do not match (all other fields match)
CS	Misspelling of either first OR last name; Partial match to street name; state and ZIP code do not match (all other fields match)
CT	Misspelling of either first OR last name; Street number and city are missing or do not match (all other fields match)
CW	Misspelling of either first OR last name; Street number and street name match only (no other fields match)
D3	Misspelling of first AND last name; No match to street name (all other fields match)
D9	Misspelling of first AND last name; City and ZIP do not match (all other fields match)
DD	Misspelling of first AND last name; Street number and ZIP code are missing or do not match (all other fields match)
DI	Misspelling of first AND last name; Close match to street name; city and state do not match (all other fields match)
DL	Misspelling of first AND last name; Close match to street name; state and ZIP code do not match (all other fields match)
DN	Misspelling of first AND last name; City and state do not match (all other fields match)
DO	Misspelling of first AND last name; Partial match to street name; city and state do not match (all other fields match)
DP	Misspelling of first AND last name; State and ZIP code do not match (all other fields match)
DQ	Misspelling of first AND last name; Street number and state are missing or do not match (all other fields match)
DS	Misspelling of first AND last name; Partial match to street name; state and ZIP code do not match (all other fields match)
DT	Misspelling of first AND last name; Street number and city are missing or do not match (all other fields match)
DW	Misspelling of first AND last name; Street number and street name match only (no other fields match)
E3	First initial match, exact match on last name; No match to street name (all other fields match)
E6	First initial match, exact match on last name; No match to street number (all other fields match)
E9	First initial match, exact match on last name; City and ZIP do not match (all other fields match)
EA	First initial match, exact match on last name; Street number does not match or is missing, close match to street name (all other fields match)
ED	First initial match, exact match on last name; Street number and ZIP code are missing or do not match (all other fields match)
EE	First initial match, exact match on last name; Street number does not match or is missing and partial match to street name(all other fields match)
EI	First initial match, exact match on last name; Close match to street name; city and state do not match (all other fields match)
EL	First initial match, exact match on last name; Close match to street name; state and ZIP code do not match (all other fields match)

Code	Description of Address Code Matches
EN	First initial match, exact match on last name; City and state do not match (all other fields match)
EO	First initial match, exact match on last name; Partial match to street name; city and state do not match (all other fields match)
EP	First initial match, exact match on last name; State and ZIP code do not match (all other fields match)
EQ	First initial match, exact match on last name; Street number and state are missing or do not match (all other fields match)
ES	First initial match, exact match on last name; Partial match to street name; state and ZIP code do not match (all other fields match)
ET	First initial match, exact match on last name; Street number and city are missing or do not match (all other fields match)
EW	First initial match, exact match on last name; Street number and street name match only (no other fields match)
F3	First initial match, last name misspelled; No match to street name (all other fields match)
F6	First initial match, last name misspelled; No match to street number (all other fields match)
F9	First initial match, last name misspelled; City and ZIP do not match (all other fields match)
FA	First initial match, last name misspelled; Street number does not match or is missing, close match to street name (all other fields match)
FD	First initial match, last name misspelled; Street number and ZIP code are missing or do not match (all other fields match)
FE	First initial match, last name misspelled; Street number does not match or is missing and partial match to street name(all other fields match)
FI	First initial match, last name misspelled; Close match to street name; city and state do not match (all other fields match)
FL	First initial match, last name misspelled; Close match to street name; state and ZIP code do not match (all other fields match)
FN	First initial match, last name misspelled; City and state do not match (all other fields match)
FO	First initial match, last name misspelled; Partial match to street name; city and state do not match (all other fields match)
FP	First initial match, last name misspelled; State and ZIP code do not match (all other fields match)
FQ	First initial match, last name misspelled; Street number and state are missing or do not match (all other fields match)
FS	First initial match, last name misspelled; Partial match to street name; state and ZIP code do not match (all other fields match)
FT	First initial match, last name misspelled; Street number and city are missing or do not match (all other fields match)
FW	First initial match, last name misspelled; Street number and street name match only (no other fields match)
G5	First name does not match or is missing, exact match on last name; Street number missing on input (all other fields match)
G6	First name does not match or is missing, exact match on last name; No match to street number (all other fields match)

Code	Description of Address Code Matches
GA	First name does not match or is missing, exact match on last name; Street number does not match or is missing, close match to street name (all other fields match)
GE	First name does not match or is missing, exact match on last name; Street number does not match or is missing and partial match to street name(all other fields match)
GF	First name does not match or is missing, exact match on last name; Partial match to street name and no match to city (all other fields match)
GG	First name does not match or is missing, exact match on last name; Close match to street name; no match to city (all other fields match)
GH	First name does not match or is missing, exact match on last name; Close match to street name; no match to state (all other fields match)
GJ	First name does not match or is missing, exact match on last name; Close match to street name; no match to ZIP code (all other fields match)
GK	First name does not match or is missing, exact match on last name; Partial match to street name; no match to state (all other fields match)
GV	First name does not match or is missing, exact match on last name; Partial match to street name; no match to ZIP code (all other fields match)
H9	Exact match on first name, last name matches one of hyphenated last names; City and ZIP do not match (all other fields match)
HI	Exact match on first name, last name matches one of hyphenated last names; Close match to street name; city and state do not match (all other fields match)
HL	Exact match on first name, last name matches one of hyphenated last names; Close match to street name; state and ZIP code do not match (all other fields match)
HO	Exact match on first name, last name matches one of hyphenated last names; Partial match to street name; city and state do not match (all other fields match)
HS	Exact match on first name, last name matches one of hyphenated last names; Partial match to street name; state and ZIP code do not match (all other fields match)
HW	Exact match on first name, last name matches one of hyphenated last names; Street number and street name match only (no other fields match)
I3	First name misspelled, last name matches one of hyphenated last names; No match to street name (all other fields match)
I9	First name misspelled, last name matches one of hyphenated last names; City and ZIP do not match (all other fields match)
ID	First name misspelled, last name matches one of hyphenated last names; Street number and ZIP code are missing or do not match (all other fields match)
II	First name misspelled, last name matches one of hyphenated last names; Close match to street name; city and state do not match (all other fields match)
IL	First name misspelled, last name matches one of hyphenated last names; Close match to street name; state and ZIP code do not match (all other fields match)
IN	First name misspelled, last name matches one of hyphenated last names; City and state do not match (all other fields match)
IO	First name misspelled, last name matches one of hyphenated last names; Partial match to street name; city and state do not match (all other fields match)
IP	First name misspelled, last name matches one of hyphenated last name; State and ZIP code do not match (all other fields match)

Code	Description of Address Code Matches
IQ	First name misspelled, last name matches one of hyphenated last names; Street number and state are missing or do not match (all other fields match)
IS	First name misspelled, last name matches one of hyphenated last names; Partial match to street name; state and ZIP code do not match (all other fields match)
IT	First name misspelled, last name matches one of hyphenated last names; Street number and city are missing or do not match (all other fields match)
IW	First name misspelled, last name matches one of hyphenated last names; Street number and street name match only (no other fields match)
J3	First initial match, last name matches one of hyphenated last names; No match to street name (all other fields match)
J6	First initial match, last name matches one of hyphenated last names; No match to street number (all other fields match)
J9	First initial match, last name matches one of hyphenated last names; City and ZIP do not match (all other fields match)
JA	First initial match, last name matches one of hyphenated last names; Street number does not match or is missing, close match to street name (all other fields match)
JD	First initial match, last name matches one of hyphenated last names; Street number and ZIP code are missing or do not match (all other fields match)
JE	First initial match, last name matches one of hyphenated last names; Street number does not match or is missing and partial match to street name(all other fields match)
JI	First initial match, last name matches one of hyphenated last names; Close match to street name; city and state do not match (all other fields match)
JL	First initial match, last name matches one of hyphenated last names; Close match to street name; state and ZIP code do not match (all other fields match)
JN	First initial match, last name matches one of hyphenated last names; City and state do not match (all other fields match)
JO	First initial match, last name matches one of hyphenated last names; Partial match to street name; city and state do not match (all other fields match)
JP	First initial match, last name matches one of hyphenated last name; State and ZIP code do not match (all other fields match)
JQ	First initial match, last name matches one of hyphenated last names; Street number and state are missing or do not match (all other fields match)
JS	First initial match, last name matches one of hyphenated last names; Partial match to street name; state and ZIP code do not match (all other fields match)
JT	First initial match, last name matches one of hyphenated last names; Street number and city are missing or do not match (all other fields match)
JW	First initial match, last name matches one of hyphenated last names; Street number and street name match only (no other fields match)
L1	First name does not match or is missing, close match on last name; Exact match on address
L2	First name does not match or is missing, close match on last name; Misspelling of street name (all other fields match)
L5	First name does not match or is missing, close match on last name; Street number missing on input (all other fields match)
L7	First name does not match or is missing, close match on last name; No match to city (all

Code	Description of Address Code Matches
	other fields match)
L8	First name does not match or is missing, close match on last name; No match to ZIP code (all other fields match)
LC	First name does not match or is missing, close match on last name; Partial match to street name (all other fields match)
LF	First name does not match or is missing, close match on last name; Partial match to street name and no match to city (all other fields match)
LG	First name does not match or is missing, close match on last name; Close match to street name; no match to city (all other fields match)
LH	First name does not match or is missing, close match on last name; Close match to street name; no match to state (all other fields match)
LJ	First name does not match or is missing, close match on last name; Close match to street name; no match to ZIP code (all other fields match)
LK	First name does not match or is missing, close match on last name; Partial match to street name; no match to state (all other fields match)
LU	First name does not match or is missing, close match on last name; No match to state (all other fields match)
LV	First name does not match or is missing, close match on last name; Partial match to street name; no match to ZIP code (all other fields match)
M5	First name does not match or is missing, last name matches on one of hyphenated last names; Street number missing on input (all other fields match)
M6	First name does not match or is missing, last name matches on one of hyphenated last names; No match to street number (all other fields match)
MA	First name does not match or is missing, last name matches on one of hyphenated last names; Street number does not match or is missing, close match to street name (all other fields match)
ME	First name does not match or is missing, last name matches on one of hyphenated last names; Street number does not match or is missing and partial match to street name(all other fields match)
MF	First name does not match or is missing, last name matches on one of hyphenated last names; Partial match to street name and no match to city (all other fields match)
MG	First name does not match or is missing, last name matches on one of hyphenated last names; Close match to street name; no match to city (all other fields match)
MH	First name does not match or is missing, last name matches on one of hyphenated last names; Close match to street name; no match to state (all other fields match)
MJ	First name does not match or is missing, last name matches on one of hyphenated last names; Close match to street name; no match to ZIP code (all other fields match)
MK	First name does not match or is missing, last name matches on one of hyphenated last names; Partial match to street name; no match to state (all other fields match)
MV	First name does not match or is missing, last name matches on one of hyphenated last names; Partial match to street name; no match to ZIP code (all other fields match)
O3	Partial match on first name, close match on last name; No match to street name (all other fields match)
O6	Partial match on first name, close match on last name; No match to street number (all other fields match)

Code	Description of Address Code Matches
O9	Partial match on first name, close match on last name; City and ZIP do not match (all other fields match)
OA	Partial match on first name, close match on last name; Street number does not match or is missing, close match to street name (all other fields match)
OD	Partial match on first name, close match on last name; Street number and ZIP code are missing or do not match (all other fields match)
OE	Partial match on first name, close match on last name; Street number does not match or is missing and partial match to street name(all other fields match)
OI	Partial match on first name, close match on last name; Close match to street name; city and state do not match (all other fields match)
OL	Partial match on first name, close match on last name; Close match to street name; state and ZIP code do not match (all other fields match)
ON	Partial match on first name, close match on last name; City and state do not match (all other fields match)
OO	Partial match on first name, close match on last name; Partial match to street name; city and state do not match (all other fields match)
OP	Partial match on first name, close match on last name; State and ZIP code do not match (all other fields match)
OQ	Partial match on first name, close match on last name; Street number and state are missing or do not match (all other fields match)
OS	Partial match on first name, close match on last name; Partial match to street name; state and ZIP code do not match (all other fields match)
OT	Partial match on first name, close match on last name; Street number and city are missing or do not match (all other fields match)
OW	Partial match on first name, close match on last name; Street number and street name match only (no other fields match)
P3	Partial match on first name, last name matches on one of hyphenated last names; No match to street name (all other fields match)
P9	Partial match on first name, last name matches on one of hyphenated last names; City and ZIP do not match (all other fields match)
PD	Partial match on first name, last name matches on one of hyphenated last names; Street number and ZIP code are missing or do not match (all other fields match)
PI	Partial match on first name, last name matches on one of hyphenated last names; Close match to street name; city and state do not match (all other fields match)
PL	Partial match on first name, last name matches on one of hyphenated last names; Close match to street name; state and ZIP code do not match (all other fields match)
PN	Partial match on first name, last name matches on one of hyphenated last names; City and state do not match (all other fields match)
PO	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name; city and state do not match (all other fields match)
PP	Partial match on first name, last name matches on one of hyphenated last name; State and ZIP code do not match (all other fields match)
PQ	Partial match on first name, last name matches on one of hyphenated last names; Street number and state are missing or do not match (all other fields match)

Code	Description of Address Code Matches
PS	Partial match on first name, last name matches on one of hyphenated last names; Partial match to street name; state and ZIP code do not match (all other fields match)
PT	Partial match on first name, last name matches on one of hyphenated last names; Street number and city are missing or do not match (all other fields match)
PW	Partial match on first name, last name matches on one of hyphenated last names; Street number and street name match only (no other fields match)
Q9	First name matches last, last name matches first (exact matches only); City and ZIP do not match (all other fields match)
QI	First name matches last, last name matches first (exact matches only); Close match to street name; city and state do not match (all other fields match)
QL	First name matches last, last name matches first (exact matches only); Close match to street name; state and ZIP code do not match (all other fields match)
QO	First name matches last, last name matches first (exact matches only); Partial match to street name; city and state do not match (all other fields match)
QS	First name matches last, last name matches first (exact matches only); Partial match to street name; state and ZIP code do not match (all other fields match)
QW	First name matches last, last name matches first (exact matches only); Street number and street name match only (no other fields match)
R3	Partial match on first name, exact match on last name; No match to street name (all other fields match)
R9	Partial match on first name, exact match on last name; City and ZIP do not match (all other fields match)
RD	Partial match on first name, exact match on last name; Street number and ZIP code are missing or do not match (all other fields match)
RI	Partial match on first name, exact match on last name; Close match to street name; city and state do not match (all other fields match)
RL	Partial match on first name, exact match on last name; Close match to street name; state and ZIP code do not match (all other fields match)
RN	Partial match on first name, exact match on last name; City and state do not match (all other fields match)
RO	Partial match on first name, exact match on last name; Partial match to street name; city and state do not match (all other fields match)
RP	Partial match on first name, exact match on last name; State and ZIP code do not match (all other fields match)
RQ	Partial match on first name, exact match on last name; Street number and state are missing or do not match (all other fields match)
RS	Partial match on first name, exact match on last name; Street number and state are missing or do not match (all other fields match)
RT	Partial match on first name, exact match on last name; Street number and city are missing or do not match (all other fields match)
RW	Partial match on first name, exact match on last name; Street number and street name match only (no other fields match)
Level 1: No Match with Detail	
A4	Exact match on first and last name; Different Street number and different street name (all

Code	Description of Address Code Matches
	other fields match)
C4	Misspelling of either first OR last name; Different Street number and different street name (all other fields match)
D4	Misspelling of first AND last name; Different Street number and different street name (all other fields match)
E4	First initial match, exact match on last name; Different Street number and different street name (all other fields match)
F4	First initial match, last name misspelled; Different Street number and different street name (all other fields match)
G3	First name does not match or is missing, exact match on last name; No match to street name (all other fields match)
G4	First name does not match or is missing, exact match on last name; Different Street number and different street name (all other fields match)
G9	First name does not match or is missing, exact match on last name; City and ZIP do not match (all other fields match)
GD	First name does not match or is missing, exact match on last name; Street number and ZIP code are missing or do not match (all other fields match)
GI	First name does not match or is missing, exact match on last name; Close match to street name; city and state do not match (all other fields match)
GL	First name does not match or is missing, exact match on last name; Close match to street name; state and ZIP code do not match (all other fields match)
GN	First name does not match or is missing, exact match on last name; City and state do not match (all other fields match)
GO	First name does not match or is missing, exact match on last name; Partial match to street name; city and state do not match (all other fields match)
GP	First name does not match or is missing, exact match on last name; State and ZIP code do not match (all other fields match)
GQ	First name does not match or is missing, exact match on last name; Street number and ZIP code are missing or do not match (all other fields match)
GS	First name does not match or is missing, exact match on last name; Partial match to street name; state and ZIP code do not match (all other fields match)
GT	First name does not match or is missing, exact match on last name; Street number and city are missing or do not match (all other fields match)
GW	First name does not match or is missing, exact match on last name; Street number and street name match only (no other fields match)
H4	Exact match on first name, last name matches one of hyphenated last names; Different Street number and different street name (all other fields match)
I4	First name misspelled, last name matches one of hyphenated last names; Different Street number and different street name (all other fields match)
J4	First initial match, last name matches one of hyphenated last names; Different Street number and different street name (all other fields match)
L3	First name does not match or is missing, close match on last name; No match to street name (all other fields match)
L4	First name does not match or is missing, close match on last name; Different Street number

Code	Description of Address Code Matches
	and different street name (all other fields match)
L6	First name does not match or is missing, close match on last name; No match to street number (all other fields match)
L9	First name does not match or is missing, close match on last name; City and ZIP do not match (all other fields match)
LA	First name does not match or is missing, close match on last name; Street number does not match or is missing, close match to street name (all other fields match)
LD	First name does not match or is missing, close match on last name; Street number and ZIP code are missing or do not match (all other fields match)
LE	First name does not match or is missing, close match on last name; Street number does not match or is missing and partial match to street name(all other fields match)
LI	First name does not match or is missing, close match on last name; Close match to street name; city and state do not match (all other fields match)
LL	First name does not match or is missing, close match on last name; Close match to street name; state and ZIP code do not match (all other fields match)
LN	First name does not match or is missing, close match on last name; City and state do not match (all other fields match)
LO	First name does not match or is missing, close match on last name; Partial match to street name; city and state do not match (all other fields match)
LP	First name does not match or is missing, close match on last name; State and ZIP code do not match (all other fields match)
LQ	First name does not match or is missing, close match on last name; Street number and state are missing or do not match (all other fields match)
LS	First name does not match or is missing, close match on last name; Partial match to street name; state and ZIP code do not match (all other fields match)
LT	First name does not match or is missing, close match on last name; Street number and city are missing or do not match (all other fields match)
LW	First name does not match or is missing, close match on last name; Street number and street name match only (no other fields match)
M3	First name does not match or is missing, last name matches on one of hyphenated last names; No match to street name (all other fields match)
M4	First name does not match or is missing, last name matches on one of hyphenated last names; Different Street number and different street name (all other fields match)
M9	First name does not match or is missing, last name matches on one of hyphenated last names; City and ZIP do not match (all other fields match)
MD	First name does not match or is missing, last name matches on one of hyphenated last names; Street number and ZIP code are missing or do not match (all other fields match)
MI	First name does not match or is missing, last name matches on one of hyphenated last names; Exact match on address
ML	First name does not match or is missing, last name matches on one of hyphenated last names; Close match to street name; state and ZIP code do not match (all other fields match)
MN	First name does not match or is missing, last name matches on one of hyphenated last names; City and state do not match (all other fields match)
MO	First name does not match or is missing, last name matches on one of hyphenated last

Code	Description of Address Code Matches
	names; Partial match to street name; city and state do not match (all other fields match)
MP	First name does not match or is missing, last name matches on one of hyphenated last name; State and ZIP code do not match (all other fields match)
MQ	First name does not match or is missing, last name matches on one of hyphenated last names; Street number and state are missing or do not match (all other fields match)
MS	First name does not match or is missing, last name matches on one of hyphenated last names; Partial match to street name; state and ZIP code do not match (all other fields match)
MT	First name does not match or is missing, last name matches on one of hyphenated last names; Street number and city are missing or do not match (all other fields match)
MW	First name does not match or is missing, last name matches on one of hyphenated last names; Street number and street name match only (no other fields match)
O4	Partial match on first name, close match on last name; Different Street number and different street name (all other fields match)
P4	Partial match on first name, last name matches on one of hyphenated last names; Different Street number and different street name (all other fields match)
Q4	First name matches last, last name matches first (exact matches only); Different Street number and different street name (all other fields match)
R4	Partial match on first name, exact match on last name; Different Street number and different street name (all other fields match)
No match with No Detail	
X0	No match on name; No match on address
ZZ	Invalid/No match – Legacy

Table 13. Phone Verification Codes

Code	Description	Explanation
A	Match to address only – residential phone	Phone matches address.
AB	Match to address only – business phone	Phone matches address. Address found in business file.
AM	Match to address only – mixed use phone	Phone matches address. Address found in both business and residential files.
B	Match to business name and address – residential phone	Used for business searches only. Phone is found in residential files, but matches business name on input.
BB	Match to business name and address – business phone	Used for business searches only. Phone matches business name and address.
BM	Match to business name and address – mixed use phone	Used for business searches only. Phone is found in both residential and business files. Matches business name and address.
C	Probable cellular phone	Phone is classified as mobile, PCS or cellular. Based on area code/exchanges reported for cell phones
D	Match to business name – residential address	Used for business searches only. Phone in residential file matches business name.

Code	Description	Explanation
DB	Match to business name – business address	Used for business searches only. Phone matches business name only.
DM	Match to business name – mixed use phone	Used for business searches only. Phone is found in both residential and business files. Phone matches business name only.
E	Matching records exceed maximum defined on profile	Code not utilized.
F	Match to full name only – residential phone	Phone matches full name.
FB	Match to full name only – business phone	Phone matches full name. Phone was found in business file.
FM	Match to full name only – mixed use phone	Phone matches full name. Phone was found in both business and residential files.
H	Match to surname and address – residential phone	Phone matches last name and address (household-level match).
HB	Match to surname and address – business phone	Phone matches last name and address (household-level match). Phone was found in business file.
HM	Match to surname and address – mixed use phone	Phone was found in both business and residential files. Phone matches last name and address (household-level match).
I	Phone is incorrect length	Phone is not 10 digits.
IA	Invalid area code	Area code is invalid.
M	Phone missing (search information not received)	Phone not supplied on search request.
MA	Match to header data	Phone matched to credit header information (using File One phone search).
N	No match to name or address – residential phone	Phone does not match input name or address.
NA	Data not available	Code not utilized.
NB	No match to name or address – business phone	Phone found in business file but does not match input name or address.
NM	No match to name or address – mixed use phone	Phone was found in both business and residential files. No match to input name or address.
P	Probable pager	Phone is classified as a pager. Based on area code/exchanges reported for pagers.
S	Match to surname only – residential phone	Phone matches input last name only.
SB	Match to surname only – business phone	Phone matches input last name only and found on business file.
SM	Match to surname only – mixed use phone	Phone was found in both business and residential files. Phone matches last name only.
U	Phone unverifiable – not in database	Phone valid and consistent with address. Phone not in database for name/address verification, primarily due to being unlisted.
X	Prefix – Zip mismatch	Phone does not match the address.

Code	Description	Explanation
Y	Match to full name and address – residential phone	Phone matches input name and address.
YB	Match to full name and address – business phone	Phone matches input name and address, but found in business file.
YM	Match to full name and address – mixed use phone	Phone was found in both business and residential files. Phone matches input name and address.
00	Unknown message code	
Blank	Not Supplied	

Table 14. Address Type Codes

Code	Description	Explanation
C	Single company	Business address
E	Test error	Test error
EB	Seasonal – business	Address classified as seasonal and in business file.
EM	Seasonal – multi-family dwelling	Address classified as seasonal.
EX	Seasonal – mixed use	Address classified as seasonal and in both business and residential files.
M	Multi-family dwelling	Residential address – Multi-family Dwelling
N	No information available	Address type not available
NA	Data not available	Code not utilized.
O	Office building	Business complex
P	Post office box	PO Box
S	Single family dwelling	Residential address
SE	Seasonal – single family dwelling	Address classified as seasonal.
V	Vacant – unknown type	Address is vacant.
VB	Vacant – business	Business address is vacant.
VM	Vacant – multi-family dwelling	Residential address is vacant
VS	Vacant – single family dwelling	Residential address is vacant
VX	Vacant – mixed use	Vacant address in both business and residential files.
X	Mixed use	Address in both business and residential files.
00	Unknown message code	Unknown message code
blank	Not Supplied	

Table 15. Address Unit Mismatch Codes

Code	Description	Explanation
EU	Unit number is extra – not expected at this address	Database does not show an apartment or unit number needed at this address.
MU	Unit number is missing – expected at this address	Database shows an apartment/unit number at this address
WU	Unit number wrong – unit number does not match unit number at this address	Database shows a different apartment/unit number.

Table 16. Phone Verification Unit Mismatch Codes

Code	Description
EU	Unit number is extra – not expected at this address for this phone
MU	Unit number is missing – expected at this address for this phone
WU	Unit number wrong – unit number does not match unit number at this address for this phone

Table 17. SSN Codes

Code	Description
A	Match to address only
D	Deceased – unable to verify name
DN	Deceased – no match to name
DS	Deceased – match to surname
DY	Deceased – match to full name
E	Matching records exceed maximum defined on profile
F	SSN format is invalid
FF	Match to first name and address – match performed using SSN finder
FY	Match to full name and address – match performed using SSN finder
I	SSN is incorrect length
M	SSN is missing
N	No match to name or address
NA	Data not available
NI	SSN not issued
NV	Header search not available in NV due to state law
P	Match to previous address only
S	Match to surname only
SA	Match to surname and address
V	Valid SSN – SSN not found
Y	Match to full name only
YA	Match to full name and address – match performed using SSN
YB	Match to full name and address – match performed using name and address when SSN not supplied on inquiry

Code	Description
Z	SSN found – no surname entered
00	Unknown message code – contact help desk
Blank	Not Supplied

Table 18. OFAC Codes

Code	Description	Explanation
1	No match	Inquiry name not on OFAC list – no hit
2	Match to full name only	Inquiry name matches name on OFAC list
3	Match to SSN only	Inquiry SSN matches SSN on OFAC list
4	Match to name and SSN	Inquiry name and SSN matches record on list
5	Match to name and DOB	Inquiry name and DOB matches record on list
6	Match to name and YOB	Inquiry name and YOB matches record on list
7	Match to SSN and DOB	Inquiry SSN and DOB match record on list
8	Match to SSN and YOB	Inquiry SSN and YOB match record on list
9	Match to name, SSN, and DOB	Inquiry name, SSN and DOB match record on list
10	Match to name, SSN, and YOB	Inquiry name, SSN and YOB match record on list
11	Match to company name only	Used for business searches only. Business name on inquiry matches record on list
12	Match to company address only	Used for business searches only. Business address on inquiry matches record on list
13	Match to company name and address	Used for business searches only. Business name and address on inquiry matches record on list
14	Match to surname and first name	Inquiry last name matches name on OFAC list. First name match may be first initial or similar name.
15	Match to full name only – PLC NS list	Inquiry full name matches name on OFAC PLC list.
16	Match to surname and first initial – PLC NS list	Inquiry last name matches name on OFAC PLC list. Inquiry first name matches to first initial on OFAC PLC list.
blank	Not supplied	

Glossary

Term	Description
Alias	Names and/or SSNs that were previously associated to an ICN's traits.
Batch Interface	The MVI Core enhancements specific to the submission of batch files containing the current full MVI population to Experian for initial VA full population identity verification and to process the Experian response files for MVI correlation, rejection or further action.
Bulk Update of Identity trait changes	This update of identity information from Experian covers the period when MVI sent the batch file for initial matching to when Experian will start sending real time updates.
Correlation	Comparison of person identity traits between multiple records. The concept of a correlation is any system of interest record associated under a specific ICN.
Data Type	A specific field or type of information, such as Name or Social Security Number.
Decisioning Strategy	IVT Strategy developed the gates a record has to flow through and the Final Decision awarded it based on that flow and the consumer data in the record.
Deterministic	A type of people search that uses the submitted values and returns results that are an exact match.
DEERS	Department of Defense Enrollment and Eligibility Reporting System database.
DFN	Data File Number (DFN is a commonly used acronym for patient IEN.)
DOB	Date of Birth
DoD	Department of Defense
DOD	Date of Death
EDIPI	Electronic Data Interchange Personal Identifier – Unique number assigned to a record in the United States Department of Defense Enrollment and Eligibility Reporting System (DEERS) database.
Experian	Experian is the external commercial identity verification vendor for the IVT.
Final Decision	The Identity Verification Tool Decision strategy yields decision points (ACC, RF0-RF3) to give IdM TK users fraud information on MVI records.
HC IdM	<p>-Serves as business steward for patient identity data for the patient's electronic health record (such as name, SSN, date of birth, gender, mother's maiden name, place of birth) as well as managing the patient's longitudinal health record across the enterprise.</p> <p>-Defines business rules and processes governing healthcare identity management data collection and maintenance.</p> <p>-Monitors and resolves data integrity issues and conflicts on the MPI and local systems related to the individual's identity data within their health record, including the resolution of duplicates, mismatches and catastrophic edits to patient identity, which affect patient care and safety.</p>
ICN	Integration Control Number used to uniquely identify a person or record.
ID State	An attribute of the ICN, which describes the state of the record as Permanent, Temporary, or Deactivated.
Identity Inquiry	VA identity record is submitted from MVI systems to Experian systems for matching and pinning.

Term	Description
Identity Response	Experian identity data or error codes are provided to MVI in response to an Identity Inquiry.
IEN/Station Number	Internal Entry Number/Station Number is an entry field on the Search for Person screen. The IEN number and Station Number comprise the Source ID of the person targeted for the search. The Source ID is used to uniquely identify a person. See Data File Number (DFN).
IdM TK	Identity Management Toolkit
Identity Risk Indicator	Based on the Experian algorithms, an Identity Risk Flag will be returned when certain fraud shield codes and/or a low Precise ID score is present, and/or an RF2 Decision is given. An alert message will appear on the IVT remote data view page telling the IdM TK user that there is a Potential Fraud Risk on the MVI record.
Identity Verification Tool (IVT)	Tool added to IdM TK that will provide matching and correlation of records with an external commercial identity verification vendor (Experian)
MMN	Mother's Maiden Name
MPI	Master Patient Index is a cross-reference or index of patients that includes the patient's related identifiers and other patient identifying information. It is used to associate a patient's identifiers among multiple ID-assigning entities, possibly including a Health Data Repository, to support the 190 Identity consolidation and sharing of a patient's health care information across VHA. The MPI is the authoritative source for patient identity.
MVI	Master Veteran Index (Includes MPI, PSIM, and IdM TK) - the authoritative source for identity data.
MVI Score	MVI Score is an individual score given to a record within the IdM TK when a reciprocal comparison is performed against the Experian response data. This score is used to determine automatic correlation thresholds within MVI
Name Lineage	Part of the Identity Verification Tool; Experian shall send historical names for an identity and the dates associated with the name changes.
Name Lineage Inquiry	VA identity record is submitted from MVI systems to Experian systems for matching and name lineage data retrieval
Ongoing Monitoring	Experian will send updates to the MVI when the following traits/attributes change in a record: Name (Last name, first name, or middle name), DOB, SSN, Phone Number, Identity Fraud/Risk
OVR	Override as in Primary View Override – The OVR task lets you manage the values of the Primary View and the Authority Scores.
Permanent	The record that is selected by the user to be the “surviving” ICN so that each of the other ICNs in the Task will be compared to the selected Permanent. The Permanent record is the retained record. (Selecting the Permanent is part of the Manage Potential Duplicate Id business process.)
Person Category	Record type for a correlation, such as a Patient. The PATIENT = PA value is commonly used.
Person Service	The authoritative source for person (non-patient) identification in the VHA domain
Patient Identifier (PI)	A local identifier that indicates the record returned from a search is a Correlation. For example, a result of 676-PI-123456 denotes that it is a Correlation with a 676 Station Number and an IEN of 123456.

Term	Description
Pinning	Matches between MVI and the Precise ID database will be “pinned” (on the Experian side) in order to identify which records should be included if ongoing monitoring is added to the scope of the project.
POB	Place of Birth
Potential Match Threshold	The level at which an Identity Profile must score against a set of identity traits in order to be considered a Potential Match for HC IdM decision processes.
Precise ID	The Experian Precise ID tool is a consumer authentication tool that utilizes data sources and algorithms that will produce actionable fraud score and identity screening for the VA
Primary View	<p>The MPI Primary View provides the most accurate, current, and complete identity information for a VHA patient. The Primary View from the MPI business rules make determinations about data additions and updates to identity traits (Name, SSN, Date of Birth, Gender, Mother’s Maiden Name, Place of Birth, and Multiple Birth Indicator) based on the authoritativeness of the update or edits as they are received by the MPI.</p> <p>Updates to patient identity traits are applied or rejected, based on the business rules that determine the quality of the edits being received. The authoritativeness of the update is established based on events and activities at the facility from which the update is being sent, including whether the patient has a current registration, active prescription, recent treatment dates and other indicators.</p>
Probabilistic	A type of person search that uses the submitted values and executes using an algorithm to return results that are probable matches.
PSIM	Person Services Identity Management
Request	HC IdM caseworkers manage requests for work from specified Points of Contact (POCs), who are handling identity issues at VistA sites. These requests can be emails, phone calls, and Remedy tickets. Requests can be made for problems, such as My HealtheVet (MHV) authentications, potential catastrophic edits, or VLER/NwHIN correlations.
System Inquiry Interface	Automated, real-time submission of identification inquiries for new MVI identity records to Experian for matching and providing response data for MVI correlation, rejection or further action.
Task	HC IdM will need to research and resolve tasks. Potential Duplicate Identity records identified by the Master Patient Index are an example of a task.
Task Number	A unique, sequential number for each task.
Task Status	New, Unassigned, Assigned, Resolved. New is the default task status.
Temporary	One of three states supported for the Integration Control Number (ICN). Temporary status may be assigned to a record in which certain key identity traits, such as DOB or Gender, have a NULL value. Typically Test Patient records are kept in temporary status.
TIN	Temporary ID Number
Unlinking	Unlinking disables a selected correlation within a MVI record.
Unpin Notification	VA identity records are submitted from MVI systems to Experian systems in batch files for unpinning and exclusion from ongoing monitored population.
Unpin process	As part of the Identity Verification Tool in IdM TK, the process Experian will follow to remove VA relationship to Experian record established from the trait based search and VA has determined the match is incorrect based on VA matching algorithm.
User Inquiry	User-initiated, real-time submission of identity verification inquiries to Experian for matching and to process the Experian response files for MVI correlation, rejection or further action.
VHA	Veterans Health Administration

Term	Description
VistA	Veterans Health Information Systems and Technology Architecture

Index

A

Address Code	18
Address Type Code	19
Address Unit Mismatch	19

B

Batch Interface	9
-----------------------	---

C

Correlating an IVT record	4
Correlation Comparison	22

D

Decisioning Strategy	7
----------------------------	---

E

Experian	3
----------------	---

F

Final Decision	17
Final Decision ACC	7, 18
Final Decision RF0	6, 18
Final Decision RF1	6, 18
Final Decision RF2	6, 18
Final Decision RF3	7, 18
Fraud Risk Indicator	14
Fraud Shield Indicators	15

G

Gramm-Leach-Bliley Act Verification Details	16
--	----

H

High Risk Address	20
High Risk Phone	20

I

Identity Inquiry	3
Identity Response	3
Identity Verification Tool (IVT)	3

Inquiry Date	17
Inquiry Time	17
IVT Remote Data View	12
IVT Score	6

M

Matching Criteria	17
Matching Records Against Phone Search	15
Most Likely Fraud Type (MLFT)	14

N

Name Lineage	5, 21
Name Lineage Inquiry	5

O

Office of Foreign Assets Control (OFAC)	19
Ongoing Monitoring	5
Other Matches Based on SSN	14

P

Personal Information	14
Phone Code	19
Phone Unit Mismatch	19
Pinning a record	3
Precise ID	3, 17
Precise ID Score	17
Previous Residential Addresses	14

R

Reference ID/PIN	17
------------------------	----

S

Single Query	9
SSN Code	19
SSN Deceased Code	15
SSN Format Code	15
SSN Issue Result Code	15
SSN Issue Start Range/End Range	15
SSN Issue State	15
SSN Validation	15
System Inquiry	9
System Inquiry Instructions	10

U	
Unlinking a record	5
Unlinking the 200IVT Correlation.....	24, 25
Unpinning a record	3
User Inquiry	9, 11