



Social Security Number Trace FAQs

1. What is a Social Security Number (SSN) Trace?

The SSN Trace provides name, address, and date of birth information associated with a social security number. The Trace also identifies the year the number was issued and confirms whether it is valid. NCSI uses the SSN Trace to identify names and locations strongly associated with a SSN for purposes of ensuring a thorough investigation is conducted. NCSI also uses the Trace to confirm the applicant's date of birth. The SSN Trace does not contain credit scores or information regarding the individual's financial history.

2. Where does the information on the SSN Trace come from?

When a consumer provides personal identifying information, such as a SSN, name, date of birth, or address to financial institutions, merchants and government agencies to open a line of credit, utility, rental agreement, or driver's license the information is then reported to a credit bureau. The dates linked to the entries are when the records were first and last reported to the credit bureau by a bureau subscriber. These dates are not necessarily the dates the consumer first or last used the name or address.

3. Why is there inaccurate information on my SSN Trace?

The data provided by credit bureau subscribers is full of typographical errors, misspellings of names and addresses, mistyped ZIP codes that may lead to incorrect cities and states, and mistyped SSN's that may lead to additional names being associated with a SSN. The data provided on a SSN Trace is not 100% accurate. This information is used to substantiate information from an applicant, not to verify. At times NCSI requires additional information to resolve discrepancies between the Trace results and your application before a determination can be issued.

4. Why does NCSI sometimes request identity verification during the background check review?

Since the SSN Trace is not 100% accurate, there may be times that NCSI will request identification verification to complete the background check review process. Again, the information on the Trace is used as an evaluating tool and if there is inaccurate, incomplete or additional information present a form of identification such as a driver's license, birth certificate, or passport may be required to verify an applicant's information. NCSI respects your personal privacy and only requests information that is reasonable and related to the issue being verified.



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5. How can I dispute inaccurate information reported on my SSN Trace?

NCSI uses one commercial data source to provide the SSN Trace. If you believe there is inaccurate data present on your SSN Trace, you may contact our office to discuss your dispute. NCSI will contact the commercial data source and will submit the dispute on your behalf. This company has procedures in place to handle consumer disputes and NCSI will work with them during the dispute process. You will be contacted by NCSI as well as by the commercial data source upon completion.

6. Someone else's name is present on my SSN Trace, are they stealing my identity?

Additional names will frequently be linked to a SSN in the Trace. The most common reasons for this are:

- 1) Typographical errors;
- 2) Jointly filed public records which list both the subject and the second name;
- 3) Father and son who have the same name; and
- 4) Fraudulent use of a social security number.

The presence of another name linked to your SSN Trace may be due to one of the examples listed above, which does not always indicate identity theft. In some cases, another name may be reported with your SSN rather infrequently, which may indicate a typographical error rather than identity theft.

7. What can I do if I think my identity has been improperly used?

You may place a fraud alert on your credit report by contacting any one of the three credit bureaus listed below. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. As soon as one credit bureau confirms your fraud alert, the other two bureaus will automatically be notified to place fraud alerts on your credit report, and all three reports will be sent to you free of charge.

Equifax
800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com



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Experian

888-397-3742

P.O. Box 9532

Allen, TX 75013

www.experian.com

TransUnion – Fraud Victim Assistance Division

800-680-7289

P.O. Box 6790

Fullerton, CA 92864-6790

www.transunion.com

You may also visit www.annualcreditreport.com which provides a free credit report every year from each credit bureau.

You may contact the Federal Trade Commission at www.ftc.gov/idtheft or call 1-877-IDTHEFT to file a complaint to alert companies, including the major credit bureaus, credit card companies, and banks. The FTC has published an informative brochure entitled *Take Charge: Fighting Back Against Identity Theft* which is available on the FTC's website. The site also offers many helpful tools, publications and tips to prevent, report and help stop identity theft.

8. How can I prevent identity theft?

There is no way to completely prevent becoming a victim of identity theft, but there are precautionary measures one can take to reduce your risk.

- 1) Shred and destroy all confidential documents
- 2) Periodically check your credit report and be aware of any fraudulent activity
- 3) Do not carry your social security card
- 4) Avoid using easily detectable passwords

This document is provided to inform you on issues or concerns you may have during your background check review. The information contained in this document is not legal advice. Please consult with legal counsel for specific questions.

Please feel free to contact our office with any further questions.

National Center For Safety Initiatives



NATIONAL CENTER
FOR SAFETY INITIATIVES

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