

Commercial Fraud InsightSM sample report

Business and Business Principal CFI – Crocker Industries

Subcode: 563736

Ordered: 08/22/2005 11:55:09 PDT

Transaction number: C602459635

Search inquiry: Rule set: CompleteSet crocker industries / 123 main street / phoenix / AZ / 85012 / 602?243?4231 / 325534534 Alt Address: 2101 e. south mountain / phoenix / AZ / 85042 / peter emory / SSN:469522949 / PO BOX 1563 / beltsville / MD / 20704 / 302?832?0298 DOB: 06/05/1961 DL: 1035289;DE / jon h. millen SSN:245347388 / 53 rotary way / vallejo / CA / 94591 DOB: 06/05/1961 DL: 504523333;SD



Input Criteria 1

CROCKER INDUSTRIES			
Primary address:	123 MAIN STREET PHOENIX, AZ 85012 (602) 243-4231	Tax ID:	32-5534534
		Alternate address:	2101 E. SOUTH MOUNTAIN PHOENIX, AZ 85042
Business Principal #1			
	PETER EMORY PO BOX 1563 BELTSVILLE, MD 20704-1563 (302) 832-0298	SSN:	XXX-XX-2949
		DL#:	DE XXXXXXXXXXXXXXXXXXXXX
		DOB:	06/05/1961
Business Principal #2			
	JON H. MILLEN 53 ROTARY WAY VALLEJO, CA 94591-8476	SSN:	XXX-XX-7388
		DL#:	SD XXXXXXXXXXXXXXXXXXXXX
		DOB:	06/05/1961

The Business and Business Principal report verifies application information, identifies application irregularities and flags submitted data elements that match the Office of Foreign Assets Control (OFAC) Specially Designated Nationals list.

Executive Summary

Business Verification Matrix 2

Input business name or DBA compared to Experian's databases.

CROCKER INDUSTRIES			
Primary address	V		
Alternate address			Invalid
Phone number			Invalid

Critical business alerts 3

High-risk address alerts:	2
High-risk phone alerts:	1
Historical alerts:	3
Possible OFAC matches:	1

Business Principal Verification Matrix

Input business principal criteria compared to Experian's databases.

Business Principal #1 PETER EMORY			
Address	V		
SSN	V		
Phone number			X
Driver's License		NF	
Date of Birth	V		

Business Principal #2 JON H. MILLEN			
Address	V		
SSN		NF	
Phone number			X
Driver's License		NF	
Date of Birth		NF	

V = Verified NF = Data not found X = Not verified NI = No input data

Critical business principal #1 alerts

Consumer risk score:	4 692
High-risk SSN alerts:	0
Historical alerts:	3
Possible OFAC matches:	1

Critical business principal #2 alerts

Consumer risk score:	900
High-risk SSN alerts:	1
Historical alerts:	3
Possible OFAC matches:	0

- Commercial Fraud InsightSM quickly analyzes a business name or "doing business as" (DBA) name at up to two addresses, with up to two business principals in a single inquiry.
- Verifies at a glance that the business, DBA and principal name match key input fields such as address, phone number, Tax ID, date of birth and driver's license.
- Delivers high-level alerts and detailed information from multiple sources in a simple, cost-effective report.
- Includes score indicating the probability that the business principal is who he or she claims.

Business Alerts and Verification Details 5

-CROCKER INDUSTRIES, 123 MAIN STREET, PHOENIX, AZ 85012-7925

Address High-risk result:	A HIGH RISK BUSINESS WAS IDENTIFIED AT THIS ADDRESS details
Address Verification result:	MATCH TO NAME AND ADDRESS – MIXED USE ADDRESS details 6
Address Type result:	MIXED USE
Phone High-risk result:	A HIGH RISK BUSINESS WAS IDENTIFIED FOR THE ADDRESS AT THIS PHONE details
Phone Verification result:	MATCH TO ADDRESS ONLY – BUSINESS PHONE details
OFAC result:	MATCH TO COMPANY NAME ONLY details
Historical Match result:	MATCH TO BUSINESS ADDRESS details
Historical Match result:	MATCH TO BUSINESS PHONE details
Historical Match result:	MATCH TO TAX ID details

Business Alerts and Verification Details

-CROCKER INDUSTRIES, 2101 E SOUTH MOUNTAIN AVE, PHOENIX, AZ 85042-8129

Address High-risk Result:	NO ADDRESS HIGH RISK INFORMATION FOUND
Address Verification Result:	ADDRESS UNVERIFIABLE – NOT IN DATABASE
Address Type Result:	NO INFORMATION AVAILABLE

Business Principal Alerts and Verification Details

-PETER EMORY, PO BOX 1563, BELTSVILLE, MD 20704-1563

SSN Validation result:	SSN ISSUED details
Consumer ID Verification result:	MATCH TO ADDRESS ONLY (USING SSN) details
Date of Birth Verification result:	MATCH – COMPLETE DOB (MONTH, DAY, YEAR) MATCHES EXACTLY, OR MONTH/DAY MATCHES EXACTLY WITHIN 1 YEAR PLUS/MINUS
Address Verification result:	NO MATCH TO NAME – RESIDENTIAL ADDRESS details
Address Type result:	POST OFFICE BOX
Change of Address result:	NO CHANGE OF ADDRESS INFORMATION FOUND
Driver's License Verification result:	DATA NOT AVAILABLE FOR THIS STATE details
OFAC result:	MATCH TO SURNAME AND FIRST NAME details
Historical Match result:	MATCH TO BUSINESS PRINCIPAL ADDRESS details
Historical Match result:	MATCH TO BUSINESS PRINCIPAL PHONE details
Historical Match result:	MATCH TO BUSINESS PRINCIPAL SSN details

-JON H. MILLEN, 53 ROTARY WAY, VALLEJO, CA 94591-8476

SSN Validation result:	SSN ISSUE DATE PRIOR TO INPUT YEAR OF BIRTH details
Consumer ID Verification result:	DECEASED – MATCH TO FULL NAME details
Date of Birth Verification result:	NO MATCH
Address Verification result:	ADDRESS RESIDENTIAL – NAME MATCH UNAVAILABLE
Address Type result:	OFFICE BUILDING
Address Unit Mismatch result:	UNIT NUMBER IS MISSING – EXPECTED AT THIS ADDRESS
Change of Address result:	NO CHANGE OF ADDRESS INFORMATION FOUND
Driver's License Verification result:	MATCH TO FULL NAME AND ADDRESS details
OFAC result:	NO MATCH
Historical Match result:	MATCH TO BUSINESS PRINCIPAL NAME details
Historical Match result:	MATCH TO BUSINESS PRINCIPAL ADDRESS details

5 Business Alerts and Verification Details quickly summarizes authentication findings for each input name and address combination.

6 Hyperlinks provide quick navigation to report details.

Authentication Details **7**

CROCKER INDUSTRIES, 123 MAIN STREET, PHOENIX, AZ 85042-7925

8 - High-risk Address Indicators - 123 MAIN STREET, PHOENIX, AZ 85042-7925

Address High-risk Result: Bars & Lounges

CADILLAC SAMS (602) 243-4231
123 MAIN STREET
PHOENIX, AZ 85012-7925

- Business Address Detail - 123 MAIN STREET, PHOENIX, AZ 85042-7925

CROCKER INDUSTRIES (602) 243-4231
123 MAIN STREET
PHOENIX, AZ 85012-7925

- High-risk Phone Indicators - (602) 243-4231

Phone High-risk Result: Bars & Lounges

CADILLAC SAMS (602) 243-4231
123 MAIN STREET
PHOENIX, AZ 85012-7925

9 - Business Phone Detail - (602) 243-4231

CADILLAC SAMS (602) 243-4231
123 MAIN STREET
PHOENIX, AZ 85012-7925

10 - OFAC Validation

Result Code: 11-MATCH TO COMPANY NAME ONLY

OFAC Record: CROCKER INDUSTRIES

AKA:

aka CII
aka CROCKER INDUSTRIES INTERNACIONAL DE CUBA

Zweierstrasse 35, CH-8022 Zurich, Switzerland
[CUBA]

- 7** Provides key details associated with the input criteria for quick analyst review.
- 8** Identifies details associated with high-risk addresses and phone numbers.
- 9** Identifies phone number anomalies and confirms the phone number is associated with the business or consumer.
- 10** Checks inquiry information against the Office of Foreign Assets Control (OFAC) watch list.

Authentication Details

CROCKER INDUSTRIES, 2101 E SOUTH MOUNTAIN AVE, PHOENIX, AZ 85042-8129

- High-risk Address Indicators - 2101 E SOUTH MOUNTAIN AVE, PHOENIX, AZ 85042-8129

No high-risk address indicator identified.

- Business Address Detail - 2101 E SOUTH MOUNTAIN AVE, PHOENIX, AZ 85042-8129

No business identified at input address.

- High-risk Phone Indicators - (602) 243-4231

N/A

- OFAC Validation

N/A

Authentication Details

PETER EMORY, PO BOX 1563, BELTSVILLE, MD 20704-1563

11 - SSN Validation - XXX-XX-2949

Issue State: MN
Deceased: N
Format: V-VALID FORMAT
Issue Result Code: I-SSN ISSUED
Issue Start Range: 1961
Issue End Range: 1963

12 - Business Principal #1 ID Verification

PETER EMORY
 PO BOX 1563
 BELTSVILLE, MD 20704-1563
 (302) 832-0298

SSN Reported Date: 10/22/2004
 Last Touched Date: 11/06/2004
 Date of Birth: 06/05/1961
 DOB Result Code: MATCH - COMPLETE DOB (MONTH, DAY, YEAR)
 MATCHES EXACTLY, OR MONTH/DAY MATCHES EXACTLY WITHIN 1
 YEAR PLUS/MINUS

- Previous Address Detail

224 CARLISLE DR
 DOVER, DE 19904-1968
 Update Date: 07/13/1996
 Report Date: 07/13/1996
 2865 PRISM CT
 LUSBY, MD 20657-2422
 Update Date: 05/23/1995
 Report Date: 05/23/1995

- Residential Address Detail - PO BOX 1563, BELTSVILLE, MD 20704-1563

ROBERT BIRMINGHAM
 PO BOX 1563
 BELTSVILLE, MD 20704-1563

(302) 832-0298
 Length of Residence: 3 MONTHS
 Last Touched Date: 10/22/2004

- Driver's License Information - DE XXXXXXXXXXXXXXXXXXXX

DL Verification: DATA NOT AVAILABLE FOR THIS STATE
DL Format: V-VALID FORMAT

- OFAC Validation

Result Code: 14-MATCH TO SURNAME AND FIRST NAME
OFAC Record: EMORY, Pedro
AKA:
 aka EMORY, Pedro
 aka GONZALES - EMORY, Pedro
 aka GONZALES - EMORY, Pedro
 DOB 28 Apr 1937
 POB Havana, Cuba
 nationality CUBA
 named in UNSCR 1483
 (individual) [CUBAI]

11 Verifies that the business principal's Social Security number has been issued and is not associated with someone who is deceased.

12 Verifies the current and previous addresses of the business principal.

Commercial Fraud InsightSM sample report

Authentication Details

JON H. MILLEN, 53 ROTARY WAY, VALLEJO, CA 94591-8476

-SSN Validation - XXX-XX-7388

Issue State: NC
Deceased: Y
Format: V-VALID FORMAT
Issue Result Code: X-SSN ISSUE DATE PRIOR TO INPUT YEAR OF BIRTH
Issue Start Range: 1936
Issue End Range: 1952

-Business Principal #2 ID Verification

JON H. MILLEN 28 WOODLAND AVE MASHPEE, MA 02649-4341	SSN Reported Date: 08/26/2001 Last Touched Date: 10/25/2004 Date of Birth: 1946 DOB Result Code: NO MATCH
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-Previous Address Detail

53 ROTARY WAY
VALLEJO, CA 94591-8476
Update Date: 01/28/2002
Report Date: 01/28/2002
411 S AVE W PATRICK BEAULIEU
MISSOULA, MT 59801-8016
Update Date: 08/11/2003
Report Date: 08/11/2003

-Driver's License Information - SD XXXXXXXXXXXXXXXXXXXX

DL Verification: MATCH TO FULL NAME AND ADDRESS
DL Format: V-VALID FORMAT

-OFAC Validation

No OFAC matches identified.

13 - Historical Match Detail

Previous application ID: C602459634 Region: 2	Date ordered: 08/22/2005 User ID: QA_ADMIN
CADILLAC SAMS Primary address: 123 MAIN STREET PHOENIX, AZ 85012 (602) 243-4231	Tax ID: 32-5534534
Business Principal #1 PETER EMORY PO BOX 1563 BELTSVILLE, MD 20704 (302) 832-0298	SSN: XX-XX2-2949 DL#: DE 1035289 DOB: 1961-06-05
Business Principal #2 JON H. MILLEN 53 ROTARY WAY VALLEJO, CA 94591	SSN: XX-XX4-7388 DL#: SD 504523333 DOB: 1961-06-05

Data matched from current application

Business and Business Principal CFI - CROCKER INDUSTRIES

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- 13 Historical matching of previously submitted application data identifies when a business or individual is making additional attempts to obtain services by changing their application information.

Commercial Fraud InsightSM sample report

Business Address: 123 MAIN STREET PHOENIX, AZ 85012
Business Phone: (602) 243-4231
Tax Id: 32-5534534
Principal Address: PO BOX 1563, BELTSVILLE, MD 20704
Principal Phone: (302) 832-0298
Principal SSN: XXX-XX-2949
Principal Name: JON H MILLEN
Principal Address: 53 ROTARY WAY, VALLEJO, CA 94591
Principal SSN: XXX-XX-7388

Previous application ID: C602459633
Region: 2
Date ordered: 08/22/2005
User ID: QA_ADMIN

CADILLAC JAKES
Primary address: 123 MAIN STREET
PHOENIX, AZ 85012
6022434231
Tax ID: 32-5534534

Business Principal #1
ROBERT S. BIRMINGHAM
PO BOX 1563
BELTSVILLE, MD 20704
(302) 832-0298
SSN: XX-XX2-2949
DL#: DE 1035289
DOB: 1961-06-05

Business Principal #2
JON H. MILLEN
53 ROTARY WAY
VALLEJO, CA 94591
SSN: XX-XX4-7388
DL#: SD 504523333
DOB: 1961-06-05

Data matched from current application
Business Address: 123 MAIN STREET, PHOENIX, AZ 85012
Business Phone: (602) 243-4231
Tax Id: 32-5534534
Principal Address: PO BOX 1563, BELTSVILLE, MD 20704
Principal Phone: (302) 832-0298
Principal SSN: XXX-XX-2949
Principal Name: JON H MILLEN
Principal Address: 53 ROTARY WAY, VALLEJO, CA 94591
Principal SSN: XXX-XX-7388

Previous application ID: C602459632
Region: 2
Date ordered: 08/22/2005
User ID: QA_ADMIN

CADILLAC JAEKS
Primary address: 123 MAIN STREET
PHOENIX, AZ 85012
(602)2434231
Tax ID: 32-5534534

Business Principal #1
ROBERT S. BIRMINGHAM
PO BOX 1563
BELTSVILLE, MD 20704
(302) 832-0298
SSN: XX-XX2-2949
DL#: DE 1035289
DOB: 1961-06-05

Business Principal #2
JON H. MILLEN
53 ROTARY WAY
VALLEJO, CA 94591
SSN: XX-XX4-7388
DL#: SD 504523333
DOB: 1961-06-05

Data matched from current application
Business Address: 123 MAIN STREET, PHOENIX, AZ 85012
Business Phone: (602) 243-4231
Tax Id: 32-5534534
Principal Address: PO BOX 1563, BELTSVILLE, MD 20704
Principal Phone: (302) 832-0298
Principal SSN: XXX-XX-2949
Principal Name: JON H MILLEN
Principal Address: 53 ROTARY WAY, VALLEJO, CA 94591
Principal SSN: XXX-XX-7388

Experian prides itself on the depth and accuracy of the data maintained on our Databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions....

End of report

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