



**AmericanChecked INC.**  
Background Screening Solutions

## **CONSENT BASED SOCIAL SECURITY NUMBER VERIFICATION (CBSV)**

### ***What is Consent Based Social Security Number Verification (CBSV)?***

CBSV provides absolute validation of these personal identifiers:

- Full Name
- Social Security Number
- Date of Birth
- Death Indicator

No other method of personal identifier validation can make that claim.

### ***What does CBSV provide?***

- Accurate matching of Name, SSN, DOB and Death Indicator
- Used for every type of business purpose
- Fraud and ID theft mitigation by avoiding negligent hires, unauthorized applicants, loan losses/net charge-offs, etc.
- CBSV offers compliance with state and federal regulatory requirements involving Customer Identification Programs, Red Flags Rule, Fannie Mae Loan Quality Initiative, Dodd-Frank Wall Street Consumer Protection Act, Know Your Customer and more

### ***Where does the information come from?***

AmericanChecked directly accesses the Social Security Administration (SSSA) Master File and the Death Index.

***How long does it take to get the information?*** Turnaround time is 1—4 hours.

### ***How to use CBSV?***

- Employment...both pre- and post-hire to ensure an authorized workforce
- Applicants...clients, customers, patients, tenants, students, policyholders, volunteers, etc.
- Loan Originations...mortgage, auto personal
- Depository accounts
- Retail/Creditors...utilities, telecom, etc.
- Fraud Investigations/Collections/Special Investigative Units

### ***What are the risks of not using CBSV?***

- You're allowing 80% of preventable fraud
- You're at greater risk for identity theft incidents
- You're in jeopardy of tarnishing your valuable business reputation
- You're vulnerable to IRS and ICE fines, penalties and criminal sanctions

Call AmericanChecked at 800-975-9876 and ask for a Screening Advisor to provide all the details or email [info@americanchecked.com](mailto:info@americanchecked.com)