



Address Mismatch and ID Alert

For All Nissan Dealers

Effective Date: **July 20, 2016**

You May receive the following message(s) on credit decisions,

- Verify Identity, Credit File Address Mismatch Alert
- Verify Identity, Credit File ID Alert

Address Mismatches might be due to typing errors or slight format changes (Lone Oak Lane versus Loan Oak Lane). Please check the address for accuracy. If there truly is a mismatch of the addresses, you would take any additional measures necessary to verify the customer identity. Then proceed with the normal funding process.

ID Alerts are reported by the credit bureau when the customer has placed an ID or Active Military Alert on their credit file. If an ID Alert is present, you should take any additional measures necessary to verify customer identity. Then proceed with the normal funding process.

You do not need to call Credit to provide additional information in the funding package when you receive either of these messages.

As a reminder, you are responsible for confirming the identity of each customer (Section 5 of the NMAC/IFS Retailer Agreement). Ask your legal counsel for guidance on handling fraud and complying with federal and state messages.

If you have any questions, please contact your Financial Services Manager or the Dealer Assistance Unit at (800) 678-4325.