



New Client ID Verification Requirements

How can you proactively avoid discrepancies?

Many times, discrepancies on paper applications arise through simple human error such as inverted numbers, nicknames, a recent change of residence. The following pieces of client identification information are checked against 3rd party validator:

1. First, Middle, Last *Legal* Name
2. Date of Birth
3. Social Security Number/Tax ID
4. Address of record

At the time of application, have your clients provide any of the following forms of identification to ensure the accuracy of their information in all four categories. Keep photos/photocopies of their documentation on file should you need to go back for reference (the inverted number!) or provide this documentation to us.

In some instances, particularly where there is more than one discrepancy and the DOB is in question, you may be asked to provide this documentation to us. However, we make every effort to clarify via email or phone.

Only one form of identification is required for each category. Some forms of identification, such as a current Driver's License, cover more than one category.

First, Middle, Last *LEGAL* Name	Date of Birth	Social Security Number	Address of Record
Driver's License	Driver's License		Driver's License
Government Issued ID	Government Issued ID		Government Issued ID
Social Security Card/Tax ID	Social Security Card / Tax ID	Social Security Card/Tax ID	
Birth Certificate	Birth Certificate		
W-2	W-2	W-2	W-2
W-9	W-9	W-9	W-9
Paystub		Paystub	
			Utility Bill
Other legal document displaying <u>complete</u> information	Other legal document displaying <u>complete</u> information	Other legal document displaying <u>complete</u> information	Other legal document displaying <u>complete</u> information

Additional tips for a better application experience!

- ✓ Take advantage of the **Agent Remarks** section of the application. For example, if you know your client has recently moved, please notate it there.
- ✓ **Write clearly** when using paper applications.

This documentation will help ensure a smooth application process and quick resolution of identification discrepancies, should they arise!

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