



## **Experian Advisory**

*Last updated: June 18, 2009*

### **Synthetic Identity Theft**

A type of ID fraud in which thieves literally create new identities either by combining real and fabricated identifying information to establish new accounts with fictional identities or create the new identity from entirely fabricated information. In typical synthetic fraud, a fraudster uses a real Social Security number and combines it with a name other than the one associated with that number. The combination often doesn't display on the real consumer's credit report because the combination of information does not match the consumer's identity. A credit history for the fabricated identity is built up before eventually maxing out credit limits or taking out cash advances and skipping out on the bills.

**Experian takes the protection and integrity of consumer information seriously and therefore *any inquiries into Experian's file that are suspected of being associated with any type of identity fraud could result in the immediate permanent denial of access for the parties making the inquiries and full disclosure to law enforcement.***