Overview

The Social Security Administration (SSA) recently announced they will be changing their method for assigning social security numbers (SSNs) to a randomized approach effective June 25th, 2011. Under the current approach, SSNs are methodically assigned according to a specific format based on published ranges associated with state and the time frames of issuance, commonly referred to as the block group. This allowed for several risk assessments to be conducted when evaluating the validity of a SSN as well as the ability to return the issuance information. With the new randomized assignment approach, SSNs will no longer be issued according to published ranges but will instead be issued in a randomized approach. Consequently, LexisNexis will be limited in our ability to conduct certain risk evaluations and return issuance information on new SSNs issued after the change.

Impact to InstantID

LexisNexis will continue reporting the historical issuance information and risk assessments for SSNs that match a published valid SSN block group that was only utilized prior to the change. Since most non-immigrant US consumers obtain their SSN as children, the impact of this change on evaluating consumers in this population will be deferred for many years. For immigrants or non-immigrant adults obtaining their SSN after this change, the specific year and location of issuance will be unknown. However, since the SSN will not match a published block group, it will be possible to infer the SSN was issued after June 24th, 2011 making it possible to determine the maximum time since issuance.

The InstantID solution contains results that use the current SSN issuance block groups to validate and conduct risk evaluations on a SSN. With the new randomized SSN issuance format, the SSA will remove all identifiable block group information and our ability to validate SSNs created starting June 25, 2011.

In response, all LexisNexis Products that use SSN validation, issuance or risk evaluation information will need to be modified in order to continue to function after June 24, 2011. The solution will no longer be able to return the state or location where the SSN was issued along with the beginning and ending date ranges for when the SSN was issued for SSNs issued after the change is implemented. The current risk indicators returned in the InstantID solutions that use SSN issuance information for SSN validation include:

<table>
<thead>
<tr>
<th>Risk Indicator</th>
<th>Summary of Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>The input SSN was issued prior to the input date-of-birth. The ability to flag SSNs as ‘not yet issued’ or ‘invalid’ will be limited because information that identifies the SSN Block Groups will be removed by the SSA.</td>
</tr>
<tr>
<td>Risk Indicator</td>
<td>Summary of Impact</td>
</tr>
<tr>
<td>---------------</td>
<td>-------------------</td>
</tr>
</tbody>
</table>
| 6             | The input SSN is invalid or not yet issued  
LexisNexis will no longer be able to determine if the input SSN has not yet been issued, so we will change the text description for this risk indicator.  
Note: The new risk indicator text description will be “The input SSN is invalid” |
| 39            | The input SSN is recently issued  
This risk indicator will become obsolete shortly after the change by the SSA is implemented. |
| 85            | The input SSN was issued to a non-US citizen  
This risk indicator will only be returned for Non-randomized SSNs that match a published valid SSN block group sequence (issued before June 25, 2011 and valid). |
| 89            | The input SSN was issued within the last three years  
This risk indicator will only be returned for Non-randomized SSNs that match a published valid SSN block group sequence (issued before June 25, 2011 and valid). |
| 90            | The input SSN was issued after age five (post-1990)  
This risk indicator will only be returned for Non-randomized SSNs that match a published valid SSN block group sequence (issued before June 25, 2011 and valid). |

**Planned Enhancements to InstantID**

InstantID will include two new risk indicators (IS) will identify consumers that were actively reported to be using an invalid SSN prior to the issuance change on June 25th, 2011. This risk indicator will be triggered when a consumer presents a SSN that they used prior to the change, and that was known to be invalid based on the published issuance information when first used. This will help preserve the risk assessment capabilities associated with SSN validation for consumers who are currently using invalid SSNs. The second new risk indicator (RS) will identify possible randomized SSNs that have been created under the new SSA SSN randomized format.