

Attachment A- Completed with SLA information as an example

Identified Account	Category	Relevant Red Flags	Detection Method	Response Required	Resolution	Comments
Stud Loan Accts	Suspicious Documents	During a face to face interaction with a borrower, verify information on personal identification is consistent with information within university system.	View Identification	If identification does not match, we do not release any information.	Report information to the Director or Manager of Student Loan Administration.	Very low volume of face to face interaction.
Stud Loan Accts	Suspicious Documents	Prior to discussing any account information on the phone, verbally confirm personal data (i.e., SSN, Student ID, address, phone number, classes they are/were enrolled)	Verbal confirmation of personal identification	If borrower is unable to verbally confirm personal data with the data in the unversity system, we do not release any information.	Report information to the Director or Manager of Student Loan Administration.	
Stud Loan Accts	Suspicious Personal Identifying Information	The NSLDS submittal process identifies those situations where a name mismatch exists with a particular SSN. In this particular situation, we compare the NSLDS file against the SIS.	If NSLDS and SIS differ on the name, we contact the borrower and request appropriate documentation to confirm the name.	If the documentation is in agreement with SIS, then we open a ticket with NSLDS and request they resolve the issue.	In the case where the borrower is unable to provide adequate documentation, report information to the Director or Manager of Student Loan Admistration.	
Stud Loan Accts	Suspicious Personal Identifying Information	The NSLDS process identifies situations where the SSN does not match.	If NSLDS and SIS differ on SSN, we contact the borrower and request appropriate documentation (i.e, social security card) to confirm the SSN.	If the documentation is in agreement with SIS, then we open a ticket with NSLDS and request they resolve the issue.	In the case where the borrower is unable to provide adequate documentation, report information to the Director or Manager of Student Loan Admistration.	
Stud Loan Accts	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Address Update Through Borrower Website	N/A- IU or UAS staff members are not involved in electronic updates to address information.	N/A- IU or UAS staff members are not involved in electronic updates to address information.	N/A- IU or UAS staff members are not involved in electronic updates to address information.	<u>Currently:</u> We have no way to track any address changes through borrower website. However, borrowers accessing the website must properly authenticate via a PIN and/or personally identifiable information prior to the issuance of a secure password. Access to the system requires users authenticate via a password and they are required to contact UAS for assistance if that password is forgotten. <u>Future Enhancement:</u> We have requested an enhancement to UAS to have an email notification sent to the borrower when an address change is made via the borrower website. Unfortunately, we have no control over when this enhancement request will be addressed.
Stud Loan Accts	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Request to change address information over the phone.	Verbal confirmation of personal identification	If borrower is unable to verbally confirm personal data (i.e., SSN or Student ID) with the data in the unversity system, we do not update any information.	Report information to the Director or Manager of Student Loan Administration.	
Stud Loan Accts	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Request to change their name	View appropriate documentation (i.e, marriage license, divorce decree, or court order)	If the individual is unable to produce appropriate documentation, the name is not updated.	Report information to the Director or Manager of Student Loan Administration.	
Stud Loan Accts	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Mail that is sent to the borrower is returned repeatedly as undeliverable	Returned mail	Set the account to electronic distribution only and make every effort to contact the borrower to investigate why the mail is being returned.	Continue skip tracing activity until we are able to communicate with borrower.	

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Stud Loan Accts	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Borrower indicates they are not receiving paper account statements.	Verbal confirmation of personal identification	If the address given by the borrower matches our records, we would inquire if the name was on the post box, if they were living in a new addition, and finally to encourage them to talk to their local post office. If borrower is unable to provide the address that matches the address in the university system we would instruct them to log on to UAS and update the information through borrower website or ask them to provide personal identification prior to updating the record.		
Stud Loan Accts	Notice from Customer, Victims of Identity Theft, Law Enforcement...	Borrower indicates they are a victim of identity theft	View appropriate documentation such as a police report and SSN card. Verify that we have transactions (disbursements) that happened after identity theft. Some victims will have their SSN changed; if this is the case, the borrower is required to submit a letter and complete form for UAS to change.	If borrower is unable to provide appropriate documentation then no updates to the system are made.	Report information to the Director or Manager of Student Loan Administration.	These situations would also typically have a warning on credit bureau report.