

CSC20092

Policy for Address Discrepancy Reported by a Credit Bureau

Basis of consideration:

The Department of Water and Sewerage Services (MWS) verifies identity for new and/or existing accounts to prevent identity theft. MWS must form a reasonable belief that a consumer report relates to the consumer about whom it has requested the report.

Policy:

Notices of address discrepancies are sent to MWS by credit bureaus when the address supplied to the credit bureau by MWS in connection with a request for a report on a particular customer differs substantially from the address for the consumer in the credit bureau's files.

Upon receipt of such a notice, MWS is required to form a reasonable belief that a consumer report relates to the consumer about whom it has requested the report. Information in the consumer report will be compared to information provided by the consumer when establishing a new account or modifying an existing account.

- Name
- Date of birth
- Address
- Identification number
- Photo identification
- Certified articles of incorporation
- Government issued business license

Following the formation of such a reasonable belief, and, where the following two additional requirements are also met: 1) a continuing relationship with the customer is established and 2) where MWS regularly and in the ordinary course of business furnishes information to the credit bureau in question, MWS is next required, again, to take steps to reasonably confirm that the address MWS has for the customer is accurate, by employing one of the following methods:

- Verifying the address with the consumer about whom it has requested the report;
- Reviewing its own records to verify the address of the consumer;
- Verifying the address through third-party sources; or
- Using other reasonable means.

MWS will then furnish said address that it has reasonably confirmed to be accurate to the credit bureau from which it received the notice of address discrepancy.

MWS will take as many of the above-described steps as necessary to reasonably confirm the address it has for the consumer is accurate and then furnish said confirmed address to the relevant credit bureau as part of the information it regularly furnishes for the reporting period in which it establishes a relationship with the consumer.

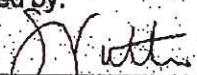
Recommended by:



Assistant Director Customer Services

Date 5-7-09

Approved by:



Director of Metro Water Services

Date 4 May 09

