

# Why Can't I be Identified

## How Identity Verification works at Continental Finance Company, LLC

A frequent source of frustration for people looking to obtain a Surge® Mastercard® is when they receive the “no offer available” result. Often, this is due to not being able to verify the applicant’s identity.

This result may come across confusing. Applicants provide quite a bit of information that *should* help identify them and allow Continental Finance to check for an available Surge Mastercard offer.

This guide will help applicants understand why they could not be identified, what steps to take next, and how to use your Surge Mastercard after you are approved.

### The Key Topics of this guide include:

- Possible fraud
- Additional Information needed
- Next steps after applying
- How to use your Surge Mastercard serviced by Continental Finance Company



See if you're pre-approved  
with no impact to your credit

# It Starts with Security

As part of the application process, Continental Finance Company verifies an applicant's identity. Not only is this required under the [USA PATRIOT Act](#), but it helps to safeguard against, or prevent, fraudulent activity. This benefits both the Company and the applicant. Identity verification helps the company identify potential application fraud, which helps protect the applicant, you, against things such as identity theft.

Information you can expect to provide may include first and last name, and location information such as your city, street address, and zip code. After providing all this information, you'd think that would be the end of the verification process.

That, however, isn't necessarily true.

In addition to applicant provided information, Continental Finance utilizes software to ensure a more secure application process and make sure that people's identities are not being used to open fraudulent credit cards.

The software used performs additional security checks on top of verifying that the information provided is accurate. That means even if you've provided the correct information and you are who you say you are, there may still be something tripping security measures on the backend.

## What to Do Next

There are two channels in which a Surge Mastercard can be obtained. Both require the use of an internet-enabled device.

The first channel involves a direct mail solicitation and a reservation number. **This is a full application.** To get started, the applicant can navigate to the application website

and enter the reservation number found on the mail piece. They will also need to supply their social security number. Again, applying on this website means submitting a full application for the Surge Mastercard.

If an application is submitted and we are unable to verify the applicant's identity, we may request that the applicant send in some more information. Once the information is received and the customer's information verified, we will finish the application process and notify the applicant of the final decision.

The second and most common way people obtain a Surge Mastercard is through the pre-qualified offer website. When a person's identity can't be verified through this website, they will receive a message that says their identity was unable to be verified.

Applicants who receive this result will also receive an email with the customer service number and hours of operation. If the applicant has any questions or concerns about the decision they received, they can call the customer service, at 1-866-449-4514, for assistance.

A customer service agent can help clarify identity verification concerns and may be able to provide the applicant with solutions for their verification issue.

Two available solutions are:

- Similar to the mail offer, an agent can help the person move forward in the process by working out a way for the person to provide documents that verify their identity and then move the person to the step where they obtain an offer.
- If that doesn't work the agent can advise the person to contact their credit bureau to get specific details on why the identify verification failed; from there the

person can straighten out those issues and is open to once again see if they have an offer available in 30 days.

## **It's Not You, It's Us**

When an application comes through our system, we use Experian to help screen the applications. These vendors help screen for identify verification and identify theft prediction. After applying, the vendors verify essential information with either a soft or hard inquiry.

The online Surge Mastercard offer is a pre-qualified offer and is a soft inquiry; Continental Finance is trying to see if you have an offer available. The process still requires verifying the person's identity to safely make an offer. The prequalification process is designed to utilize a soft pull, not a hard pull, on your credit—a soft pull will not impact on [your credit score](#). But the process still requires verifying the person's identity so it can safely make an offer.

If you accept the offer and apply, there will be a hard pull on your credit.

## **But Seriously, Why Can't You Verify My Identity?**

We may be asking for additional verification information for a list of reasons.

- The applicant's credit report may be locked or frozen (in this case, you can learn [how to unfreeze your account here](#))
- They may have recently moved
- The name may have been misspelled on the application and we are unable to match it to our records.

The information needed for verification can include name, address, date of birth and social security number. The secure verification software platform searches a wide variety of data sources to quickly provide information on the provided identity. Using many data sources allows Continental Finance Company to ensure there is no fraud or identity risk associated with the application.

## **Additional Information Needed**

For direct mail applicants, the applicant will receive a decision letter where they will be asked to provide more information to continue processing their application.

For [pre-qualification](#), applicants, they will receive an email with the customer service number for applicants to call and get more information regarding their result.

Common types of information applicants who encounter issues with identity verification will need to provide include but are not limited to:

### **A copy of one of the following non-expired items for Proof of Identity/Date of Birth:**

- State issued driver's license – Prison ID (include expiration date)
- U.S. Passport (cannot be from other countries)

### **A copy of one of the following documents which verify the applicant's Social Security Number:**

- Social Security Card
- Documents or letters from the Social Security Administration
- W-2

**A copy of one of the following items to show the applicant's current, physical street address:**

- Electric, gas, water or cable bill(s)
- Bank statement
- Vehicle registration card

Before providing the additional information, applicants need to make sure the information on the document is an exact match to what is being requested. And, most importantly, applicants need to make sure the document is legible. Make sure the document provided is not

- Too dark
- Blurry
- Cut off

**Applicants interested in completing the process to see their pre-qualified offer with Continental Finance Company will have thirty days from the receipt date of email/letter to provide the requested information.**

Applicants can contact customer support at: 1-866-612-1404. Agents can help clarify the identity verification issues and provide a solution. If more information is requested, that information can be sent via UPS to: Celtic Bank, PO Box 3220, Buffalo BY 14240 or scan and email to [cfcbackoffice@contfinco.com](mailto:cfcbackoffice@contfinco.com)

Providing this information allows Continental Finance Company to continue processing the applicant's direct mail application or the pre-qualified offer results and allows us to verify their identity.

After submitting this information, Continental Finance Company will review the submitted information and update you on the status of your pre-qualified offer.

# Next steps after applying

After re-submitting the required information, applicants will receive a decision letter within 30 days.

If applicants receive an approval letter or email, yay! Congratulations on the new Surge Mastercard offer from Continental Finance Company!

If applicants receive a denial letter or email, don't be discouraged! Interested applicants are eligible to reapply every **30 days**. In the meantime, check out our additional blogs on [how to get approved for a credit card](#) and [best habits for building good credit](#). If you have any additional questions about the decision letter or email you received, please contact our customer service at 1-866-449-4514 or email us at [infoforapp@contfinco.com](mailto:infoforapp@contfinco.com)

## I just received my Surge Mastercard, now what?

Now that you have your new Mastercard in hand, you can activate your card by going online or by calling the number on the back of your card! After activation, we recommend downloading our mobile app, CFC Mobile Access, found in the [Google Play](#) and [App Store](#) to help manage your account. On our app, you'll be able to [pay your bill](#), sign up for auto pay, set alerts and more.

Then, follow us on social media to stay up to date on CFC announcements.

- Continental Finance Company, Facebook
- @ContinentalCards, Instagram
- @ContinentalCards, Tik Tok

# In Conclusion

Receiving a “can’t verify identify” message is not always a bad thing. It just ensures that the information being provided is accurate and matches up with the information in the system. At Continental Finance Company, we want to make sure we are giving a credit card to the correct applicant and not a fraudster.

The perfect  
credit card, for  
all credit types



## People Also Read

- [How to pay your credit card bill](#)
- [Should You Get a Second Credit Card](#)
- [How to Get Approved for a Credit Card](#)

Continental Finance is one of America’s leading marketers and servicers of credit cards for people with less-than-perfect credit. Learn more by visiting [ContinentalFinance.net](http://ContinentalFinance.net)