

What is a CPN Number, and How to Spot CPN Numbers

by James Miller - Wednesday, October 09, 2019

<https://www.searchbug.com/info/what-is-a-cpn-number/>

A CPN (Credit Privacy Number or Credit Protection Number) is typically marketed as a fix for bad credit or as a way to keep your social security number private. On the surface, this seems like a good idea. And, it sounds believable.

The Social Security Administration can issue social security numbers on demand. So, why can't they issue a second number to help with credit and privacy issues?

Some companies claim that you can buy a car, apply for an apartment, or even open a bank account with a CPN instead of your social security number.

Other sources say that celebrities, high level executives, and government officials use CPNs to protect their social security numbers, since their identities have so many assets attached to them.

The logic seems valid. A CPN would minimize the number of people that have access to your social security number. And, a new number, generated by the Social Security Administration would have no credit history.

But, are CPN numbers legal? Can you really use a CPN number in place of your social security number?

Here's everything you need to know about CPNs, and how to deal with them as a consumer and as a business.

What is a CPN (Credit Privacy Number)?

Most companies that sell CPNs use stolen social security numbers. These social security numbers usually belong to children or deceased people. If they're not stolen social security numbers, CPN numbers are just randomly generated 9-digit numbers.

Some CPN sellers also claim that CPNs are provided by the social security administration. They say you can apply for one yourself, but the process is very arduous. So, it's easier and less expensive to get a CPN number from them.

But, the social security administration explicitly says this is not true:

Marcus on **January 5, 2018 at 9:45 pm** said:

How do i get a CPN number are the legal

Reply ↓



Ray Fernandez, Public Affairs Specialist
on **January 9, 2018 at 11:50 am** said:

Hello Marcus. The Social Security Administration (SSA) does not issue Credit Privacy Number or CPNs. Also, keep in mind that a Credit Privacy Number or CPN is not a substitution for a social security or tax id number. Thanks!

Reply ↓

So, any company selling CPNs or offering advice on how to get a DIY CPN is most likely ripping you off.

Think about it. If the CPN is not a substitution for a social security or tax ID number, then you can't use a CPN anywhere that asks for a social security or tax ID number. So, you can't use a CPN for any sort of credit repair, credit applications, or anything else where you'd ordinarily use a social security number.

But, it gets worse: if you follow the advice of a CPN provider, and use a CPN as they say you should, you

could be committing a crime.

Protecting Yourself from CPN Scams

This answer is short: the best way to avoid a CPN scam is not to purchase a CPN.

However, if you purchase a CPN and use it in place of your social security number to buy a car or get a loan, you could be committing [social security fraud](#).

If the CPN number you purchased is actually a social security number that belongs to someone else, and you use it for anything, that's social security fraud. Social security fraud is a felony with [severe penalties](#).

If you get a CPN that's just a random 9-digit number, using it may not be a crime. But, it will be useless.

There are ways to [repair your credit](#). And, you're not required by law to give your social security number to anyone, if you don't want to.

So, there's no use for a CPN, anyway.

However, if you're a business, there's another issue with CPN numbers: people giving them to *you* in place of their social security number.

How to Spot a CPN number

If you collect social security numbers from clients as a matter of business, a CPN can present a real headache.

When someone gives you a CPN number instead of their social security number, you won't know until the application gets denied by the bank or the credit check fails.

It's much easier to quickly [validate a social security number](#) before sending the information to any external organizations. A CPN will show up as an invalid social security number, because it's not a social security number.

If it *is* someone else's social security number, it will most likely show as belonging to a deceased person. Or, the year of issuance won't match the person's birthday.

123-45-6789 is a Valid SSN

Status:	Active (not deceased)
State of Issuance:	Ohio
Years of Issuance:	Around 1975 - 1976

SSN Verification Example - VALID and DECEASED

001-01-0001 is Valid SSN

Status:	DECEASED
Deceased Name:	Francis Berliner
Vital Dates:	10/04/1898 - 12/01/1970
Last Residence:	Boonville, NY
State of Issuance:	NEW YORK
Year of Issuance:	AROUND 1934 - 1935

SSN Verification Example - VALID, but INACTIVE

321-31-3231 is Valid SSN

Status:	INACTIVE
State of Issuance:	ILLINOIS
Year of Issuance:	(RESERVED FOR FUTURE USE)

SSN Verification Example - INVALID

999-88-7777 is Invalid SSN

What is a CPN Number, and How to Spot CPN Numbers

by James Miller - Searchbug Blog - <https://www.searchbug.com/info>

This way, you can spot the CPN number and correct the issue or deny service before you go through the trouble of submitting any paperwork.

Most of the time, you'll be able to get a real social security number and correct the issue on the spot. People who've been scammed into buying a CPN are not fraudsters. They've just been fooled. So, they'll usually cooperate.

If you suspect that someone is using someone else's SSN, but the social security number is valid and the date of issuance matches the person's birthday, you can do a [reverse social security lookup](#) to find out who the social security number belongs to.

With these two tools you can pre-screen clients and weed out CPN numbers, SSN fraud, and even simple mistakes.

In the end, whether you're a business or a consumer, CPNs are not legitimate. So, avoid them at all costs. And, use [Searchbug](#) to [validate social security numbers](#) or [find out who owns a social security number](#) before you submit any paperwork with an SSN.

Searchbug.com