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**Date:** 10/31/2012 3:52:35 PM  
**Subject:** SC 's HACKED - FAQs

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## ***HACKING - FAQs***

(Informational Newsletter)

Dear Friends:

I trust you're keeping up-to-date on the S.C. cyber hacking situation through various news media reports. As you know, the Department of Revenue's computer system was hacked and 3.6 million Social Security numbers were stolen along with nearly 400,000 credit card numbers. This is a troubling situation for every South Carolinian and for state government. Every day there are new developments with more questions. To help provide answers, here are the most Frequently Asked Questions:

### **How bad is the situation?**

Information hacked from DOR could haunt SC taxpayers for years to come. Hackers could have in their possession taxpayer information that would allow crooks to take over bank accounts, file for bogus tax refunds or get fraudulent loans. One security analyst was quoted. "This is about the worst you can get."

### **How do I sign up for credit monitoring?**

Anyone who has filed a South Carolina tax return since 1998 should visit <http://www.protectmyid.com/scdor> and enter the code "scdor123" to enroll in one year of credit monitoring provided by Experian. **You need to click the button** that says "Click to redeem your activation code" instead of pressing enter. Or, call 1-866-578-5422 to determine if your information is affected and to enroll in one year of credit monitoring provided by Experian.

### **Could we not have a portal provided that would allow quicker, more direct and easier access?**

Based on my experience today, using the Experian website is easy; it took me about two minutes to complete the form. A way to confirm that you are on the correct page is the picture of the person/model on the page should be a female. Some people are being bounced directly to the Experian home page (the picture on this page is a male) this is a problem on the user's end not Experian's. If you don't have access to the internet, please call 1-866-578-5422. The wait times are getting shorter.

### **Why was it so difficult to get through on the phone lines over the weekend?**

Even with 300+ phone operators, the Experian call center was overwhelmed. To alleviate the

phone center.

**What's my protection against future fraud?**

Experian's ProtectMyID™ Alert is designed to detect, protect, and resolve potential identity theft and includes daily monitoring of all three credit bureaus.

**How long will state government protect me from fraud?**

Under a deal negotiated with a credit monitoring agency Experian, SC citizens whose tax returns were hacked will be eligible for credit fraud resolution for life.

**Are young adults that previously filed in SC covered?**

If a tax return was filed from 1998 until present and a person's SS# was listed on the return as the filer or a dependent - they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian. Laws do not allow them to consent to this agreement on their own. SCDOR will cross check SS#s with all enrollments.

**Why doesn't SCDOR just enroll taxpayers?**

It is against the law to enroll taxpayers without their consent.

**How much time should deployed, overseas military expect to wait before they are contacted?**

Is there any "extra" contact, perhaps specifically assigned to this group, that we can share to get them in touch with the right people without having a phone line wait?

The Governor's office and DOR are in the process of working with the Department of Defense to make the notification enrollment process as easy as possible. Details will be released when confirmed.

**Were checking account routing numbers compromised?**

Of the files accessed an individual's entire return was accessed. The Social Security #'s and bank information were not encrypted. Credit cards were encrypted on returns after 2003. Any unencrypted credit card information would be for cards that have expired.

**Were business accounts compromised?**

The state DOR doesn't know if business accounts were compromised by a hacker who broke into the agency's computer files of tax returns. As the investigation is still ongoing, a DOR spokesperson says it cannot determine at this time exactly who was affected.

**What about my credit card I had on file with DOR?**

DOR says that the vast majority of credit cards are protected by strong encryption, but about 16,000 of the card numbers are not encrypted.

**Why wasn't the DOR database information encrypted?**

The state had used the same standards as banks and other private institutions when it decided not to encrypt your data. The state has now opted to begin encrypting all of the agency's files - a process that should be completed in the next several months. Increasing security for all of the state's informational technology has also become a priority.

**Should we be concerned with scammers taking advantage of the situation?**

Yes! One constituent wrote me that she received two e-mails already from what appeared to be American Express asking for her to update some of her information. She says the Web Site looked OK, but the information requested was too detailed. She didn't fall for the scam and instead called

Amex. They confirmed both emails are from hackers. Amex has put a fraud alert on her account. We all have to be personally vigilant and smart.

#### **Who is to blame?**

Sophisticated international cyber crooks are at fault. No one at DOR has been cited for being at fault. A senate legislative committee is investigating.

#### **What's being done to see this doesn't happen again?**

Gov. Haley has signed an executive order directing all of her Cabinet agencies to designate someone to cooperate with state Inspector General Patrick Maley on a new effort to improve the state's cyber-security. She's stated, "State government's fragmented approach to IT security makes South Carolina vulnerable to serious cyber and information breaches,"

#### **More Questions?**

These FAQ's don't answer everything, so if you have a question send it to me and I'll do my best to get you an answer. Please be patient because with the process - it's a dynamic situation.

**OF SPECIAL NOTE:** I urge you take advantage of the protection offer by going to <http://www.protectmyid.com/scdor> and enter the code "**scdor123**" to enroll in one year of credit monitoring provided by Experian. You need to click the button that says "Click to redeem your activation code" instead of pressing enter. Or, call 1-866-578-5422 to determine if your information is affected and to enroll in one year of credit monitoring provided by Experian. **REMEMBER:** We all have to be personally vigilant and smart.

In your Service,

Picture of the Week

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Newsletter not paid for by  
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Aiken's Vocational Rehabilitation Center is about a 'Hand Up' as opposed to a 'Hand Out'. House Candidate Don Wells and I were accompanied by Center Manager John McMurtrie on a tour of the York Street facility. These folks partner with local industries to train and re-train people who want to work. It's all about JOBS!

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