

## FREQUENTLY ASKED QUESTIONS REGARDING SCDOR SECURITY BREACH

NOVEMBER 13, 2012

### **SOCIAL SECURITY NUMBERS (SSN)**

**Q: Why do South Carolina taxpayers have to give Experian® their Social Security Numbers during the enrollment process?**

**A:** In order to protect the identities of those who may have been compromised in the breach, multiple authentication points are required during enrollment, including requiring one's complete SSN.

**Q: What assurance do South Carolina taxpayers have that their Social Security Number is protected with Experian®?**

**A:** Experian® has a legal obligation to protect social security numbers and also offers its customers many assurances regarding security, e.g. <https://www.experian.com/esolutions/esolutions/security.html>.

**Q: Will hackers be able to redirect Social Security checks since they have Social Security Numbers and bank routing/account information?**

**A:** The answer depends on whether the information compromised was enough to circumvent the authentication processes of your bank and the Social Security Administration. Taxpayers should consult with their banks. Any information on tax returns could have been compromised.

**Q: Why weren't South Carolina Social Security Numbers and credit card numbers stored in an encrypted format?**

**A:** The vast majority of credit card numbers were stored and protected with strong encryption. SCDOR is moving rapidly toward encryption of SSNs, which should be completed in approximately 60 to 90 days.

**Q: Will SCDOR call or email me and ask for my personal information? If we receive an email or call like this, what should we do?**

**A:** SCDOR would not initiate contact with a taxpayer and ask for personal information. If you do receive this type of call or email, hang up the call or don't respond to the email. If you are suspicious of any such email or phone call, please contact SCDOR at (803) 898-5000.

### **COVERAGE**

**Q: Can a taxpayer without a credit history sign up for ProtectMyID®?**

**A:** Experian's National Consumer Assistance Center will attempt to assist consumers that do not have a credit file. This can be coordinated by calling 1-866-578-5422.

**Q: When does the Experian® coverage begin and end both for an individual and for Family Secure™?**

**A:** Taxpayers can register for a one-year membership of Experian's ProtectMyID® and Family Secure™ products beginning on the date that they register with each product. The last date to register is January 31, 2013.

**Q: What happens after the state-provided one-year membership with ProtectMyID® and Family Secure™ expires?**

**A:** When the one-year membership expires, South Carolina taxpayers will, at their own expense, have the opportunity to enroll in the retail offerings of ProtectMyID® and/or Family Secure™.

**Q: If I see anything I consider potentially fraudulent on my credit report, who should I call?**

**A:** If you have reviewed your credit report and believe that certain information may be the result of fraud, your ProtectMyID® membership gives you access to a fraud resolution specialist who will assist you. Please call 1-866-578-5422 and they will assign you a fraud resolution specialist.

**Q: When will Experian® alert me if there is any fraudulent activity on our credit report, banking, or debit card information?**

**A:** ProtectMyID® alerts are issued when a credit report reflects new activity – for example, the addition of a new credit card or personal loan or a lender's review of the report as part of the process to approve a loan application. It is the responsibility of the individual who receives the alert to determine if the new information is accurate and reflects recent financial activity known to the individual or if it is unknown and possibly fraudulent.

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### OUT-OF-STATE / OUT-OF-COUNTRY

**Q: What if I no longer live in the U.S. but have filed taxes sometime between 1998 to the present?**

**A:** A U.S. address must be provided when enrolling. If you are an expat or otherwise living abroad, you should provide the U.S. address you utilized to obtain credit within the U.S., as address-matching is one of the pieces of data used by Experian® for credit file authentication. We recommend out-of-country South Carolina taxpayers impacted by the breach sign up using their last U.S. mailing address and, if issues arise, they should speak to an Experian® customer care representative.

**Q: When will people be notified who no longer live in the U.S.?**

**A:** They will be notified, along with residents of other states who are South Carolina taxpayers, over the next month.

### NON-PROFITS / CHURCHES

**Q: Are non-profits included in the “businesses” that were possible victims of the security breach?**

**A:** Yes, non-profits may have been exposed.

**Q: Are church EIN numbers being compromised, because they appear on the 941 and W-2 forms issued?**

**A:** Church EIN numbers could have been compromised from W-2 forms. Form 941 would be filed with the federal government.

**Q: Should churches enroll for identity theft protection as “businesses”?**

**A:** Churches should enroll for the identity protection. Form 941 would be filed with the federal government. However, W-2 filings or individuals filing personal returns with attached W-2s may cause churches to be included with the possibly affected “businesses”.

**Q: If taxpayers had their tax returns directly deposited into their bank account (and therefore their bank account numbers and routing numbers were written on their return forms), were the bank account and routing numbers also exposed to the hackers?**

**A:** Any information contained on a tax return may have been compromised.

### OTHER

**Q: Can someone without an email address sign up online for the protection service?**

**A:** An email address is required to register online; however, ProtectMyID® is also available by calling 1-866-578-5422.

**Q: Where are the Experian® Call Centers located?**

**A:** Experian® Call Centers are located in Arkansas and Texas.

**Q: Will Experian® ever ask me for my credit card number?**

**A:** Not for enrollment in the State’s free one-year membership. Once those memberships expire, a credit card will be required to renew at the individual’s expense.

**Q: Why can’t the State register me?**

**A:** To enroll South Carolina taxpayers for the fraud protection services offered, without their knowledge or consent, would be a violation of federal law. In addition, registration would require answering personal questions that SCDOR would not have information to answer.

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### ***BUSINESS QUESTIONS***

#### **Dun & Bradstreet (D &B)**

***Q: Why is Dun & Bradstreet Credibility Corp. offering CreditAlert to South Carolina businesses?***

**A:** Dun & Bradstreet Credibility Corp. will give South Carolina businesses affected by the security breach a free CreditAlert product that will help them stay alerted to changes in their scores or ratings and other indicators of fraudulent activity that could be taking place on their business.

***Q: Is there a charge for CreditAlert?***

**A:** There is no charge for the CreditAlert product.

***Q: Will I be required to provide a credit card to register for CreditAlert?***

**A:** No credit card is required to register for CreditAlert.

***Q: What is CreditAlert?***

**A:** CreditAlert helps businesses stay alerted to changes in their D&B® business scores and ratings and other indicators of fraudulent activity that could be taking place on their business.

***Q: Why is it important for me to use CreditAlert for my business?***

**A:** This product will alert customers to changes taking place in their D&B® business credit file. Even something as simple as a change to a business address or a company officer would set off an alert to the business owner.

***Q: How do I get CreditAlert for my business?***

**A:** Visit [www.DandB.com/SC](http://www.DandB.com/SC) starting Friday, November 2, 2012, or call customer service toll free at 800-279-9881.

***Q: How will I be alerted to activity in my D&B® business credit file?***

**A:** Businesses will receive email alerts when there are changes in their D&B business credit files. Businesses may also sign into their account on DandB.com to view the recent alerts that have occurred in their credit file.

***Q: How long will I have access to the CreditAlert product?***

**A:** Businesses who have registered for CreditAlert will have free access for the life of the business or the life of the product.

***Q: Can any business register for the free CreditAlert product?***

**A:** CreditAlert will be made available for free to any business that has filed a tax return from 1998 to the security breach date.

***Q: Will I be able to see my D&B® scores and ratings?***

**A:** CreditAlert provides real-time alert notifications to changes that occur on your D&B® credit file. To view actual scores and ratings in your D&B® credit file or to learn about industries that have inquired on your business, we recommend that you upgrade to one of D&B's credit monitoring or credit building solutions.

#### **Experian® – Business Credit Advantage<sup>SM</sup> monitoring service**

***Q: Why is Experian® offering Business Credit Advantage to South Carolina businesses?***

**A:** Experian® takes data security very seriously and is committed to protecting U.S. consumers and businesses from fraudulent misuse of their information. Experian® is providing Business Credit Advantage to South Carolina businesses to alert them of changes in their business credit report as well as deliver the resources to view their full business credit report and score as often as they need for one year.

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***Q: Is there a charge for Business Credit Advantage?***

**A:** There is no charge for Business Credit Advantage, which includes one-year of unlimited business credit report access and monitoring.

***Q: Will I be required to provide a credit card to register for Business Credit Advantage?***

**A:** No credit card is required to register for Business Credit Advantage.

***Q: What is Business Credit Advantage?***

**A:** This membership service offers South Carolina business owners and principals unlimited access to the most comprehensive business credit report Experian has on the company for one-year. It also includes notifications via email alerts. Examples of some key changes include: business address changes, notice of inquiries from others on the business credit profile, newly opened credit lines formed in the business name, score changes, detected derogatory payments, postings of business public records and legal filings, and more.

***Q: How do I get Business Credit Advantage for my business?***

**A:** Visit [www.SmartBusinessReports.com/SouthCarolina](http://www.SmartBusinessReports.com/SouthCarolina) to register online to get an Experian Business Credit Advantage access code. An email is sent to the registrant's email address instantly with the access code. Then they need to follow instructions on the email to redeem the access code from the website provided.

***Q: How will I be alerted to activity in my Experian® business credit file?***

**A:** Business owners and subscribers to the service will receive email alerts when there are changes in their Experian® business credit report. Business owners and principals may also sign into their account on SmartBusinessReports.com to view their current business credit report as often as they choose.

***Q: How long will I have access to the Business Credit Advantage product?***

**A:** Businesses who have registered for Business Credit Advantage will have free unlimited access to their report and alerts for one-year.

***Q: Can any business register for the Free Business Credit Advantage product?***

**A:** Business Credit Advantage will be made available for free to any South Carolina business (whether Sole Proprietor, Partnership, LLC, or Corporation of any size) that has filed a South Carolina tax return since 1998 to the breach date.

***Q: Will I be able to see my Experian® business credit score and report details?***

**A:** Yes, Business Credit Advantage provides real-time access to view your business credit score and complete business credit report. These included features make Business Credit Advantage a great way for business owners to keep aware of key changes and protect their business from fraudulent activity.