

## College Operating Procedures (COP)



**Procedure Title:** Identity Theft Program  
**Procedure Number:** 02-0302  
**Originating Department:** Office of General Counsel

**Specific Authority:**

Board Policy 6Hx6:2.10  
Florida Statute 1001.64  
Federal Trade Commission 16 CFR Part 681

**Procedure Actions:** Adopted: 09/27/11

**Purpose Statement:** The purpose of this Identity Theft Program Procedure is to identify “red flags” that will alert College employees when there is an indication that an activity is occurring that may involve identity theft.

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**Guidelines:**

This Identity Theft Program implements 16 CFR Part 681, commonly referred to as the “Identity Theft Red Flags Rule”. The purpose of this Program is to identify “red flags” that will alert College employees when there is an indication that an activity is occurring that may involve identity theft.

**Procedures:**

1. Definitions

- A. Identity Theft – A fraud committed or attempted, using the identifying information of another person without authority.
- B. Red Flag – A pattern, practice, or specific activity that indicates the possible existence of identity theft.
- C. Covered Account – An account used mostly for personal, family or household purposes, and that involves multiple payments or transactions. A covered account is also an account for which there is a foreseeable risk of identity theft.
- D. Program Administrator – The individual designated with primary responsibility for oversight of the program.
- E. Identifying Information – Any name or number that may be used, alone or in conjunction with any other information, to identify a specific person, including: name, address, telephone number, social security number, date of birth, government issued driver’s license or identification number, alien registration number, government passport number, employer or taxpayer identification number, student identification number, computer’s Internet Protocol address, or routing code.

2. Identification of Red Flags

In order to identify relevant Red Flags, the College considers the types of accounts that it offers and maintains, methods it provides to open its accounts, methods it provides to access its accounts, and its previous experiences with identity theft. The following items are illustrative examples of Red Flags:

A. Notifications and Warnings from Background or Credit Reporting Agencies Red Flags

1. Receipt of a notice of address discrepancy in response to a credit report request.
2. Indication from a credit report of activity that is inconsistent with an applicant's usual pattern or activity.

B. Suspicious Documents Red Flags

1. Identification document or card that appears to be forged, altered or inauthentic.
2. Identification document or card on which a person's photograph or physical description is not consistent with the person presenting the document.
3. Other document with information that is not consistent with existing student information.
4. Application for service that appears to have been altered or forged.

C. Suspicious Personal Identifying Information Red Flags

1. Identifying information presented that is inconsistent with other information the student provides (example: inconsistent birth dates).
2. Identify information presented that is inconsistent with other sources of information (for instance, an address not matching an address on a loan application).
3. Identify information presented that is the same as information shown on other applications that were found to be fraudulent.
4. Identifying information presented that is consistent with fraudulent activity (such as an invalid phone number or fictitious billing address).
5. Social security number presented that is the same as one given by another student.
6. An address or phone number presented that is the same as that of another person.
7. A person fails to provide complete personal identifying information on an application when reminded to do so.
8. A person's identifying information is not consistent with the information that is on file for the student.

D. Suspicious Covered Account Activity or Unusual Use of Account Red Flags

1. Change of address for an account followed by a request to change the student's name.
2. Payments stop on an otherwise consistently up-to-date account.
3. Account used in a way that is not consistent with prior use.
4. Mail sent to the student is repeatedly returned as undeliverable.
5. Notice to the College that a student is not receiving mail sent by the College.
6. Notice to the College that an account has unauthorized activity.
7. Breach in the College's computer system security.
8. Unauthorized access to or use of student account information.

E. Alerts from Others Red Flags

1. Notice to the College from a student, Identity Theft victim, law enforcement or other person that the College has opened or is maintaining a fraudulent account for a person engaged in identity theft.

3. Detection of Red Flags

A. Student Enrollment

In order to detect any of the Red Flags identified above associated with the enrollment of a student, College personnel will take the following steps to obtain and verify the identity of the person opening the account:

1. Require certain identifying information such as name, date of birth, academic records, home address or other identification.
2. Verify the student's identity at time of issuance of student identification card (review of driver's license or other government-issued photo identification).

B. Existing Accounts

In order to detect any of the Red Flags identified above for an existing Covered Account, College personnel will take the following steps to monitor transactions on an account:

1. Verify the identification of students if they request information (in person, via telephone, via facsimile, via email).
2. Verify the validity of requests to change billing addresses by mail or email and provide the student a reasonable means of promptly reporting incorrect billing address changes.

3. Verify changes in banking information given for billing and payment purposes.

#### C. Background and Consumer (“Credit”) Report Requests

In order to detect any of the Red Flags identified above for an employment or volunteer position for which a credit or background report is sought, College personnel will take the following steps to assist in identifying address discrepancies:

1. Require written verification from any applicant that the address provided by the applicant is accurate at the time the request for the background or credit report is made.
2. In the event that notice of an address discrepancy is received, verify that the background or credit report pertains to the applicant for whom the requested report was made and report to the consumer reporting agency an address for the applicant that the College has reasonably confirmed is accurate.

#### 6. Preventing and Mitigating Theft

In the event College personnel detect any Red Flags, such personnel shall take one or more of the following steps, depending on the degree of risk posed by the Red Flag:

- Continue to monitor a Covered Account for evidence of Identity Theft.
- Contact the student or applicant.
- Change any passwords or other security devices that permit access to Covered Accounts.
- Not open a new Covered Account.
- Provide the student with a new student identification number if applicable.
- Notify the Program Administrator for determination of the appropriate step(s) to take.
- Program Administrator will notify College Campus Police if appropriate.
- Program Administrator will file or assist in filing a College Campus Police Report.
- Program Administrator will determine that no response is warranted under the particular circumstances.

#### 7. Protecting Student Identification Information

In order to further prevent the likelihood of identity theft occurring with respect to Covered Accounts, the College will take the following steps with respect to its internal operating procedures to protect student identifying information:

- Ensure that its website is secure or provide clear notice that the website is not secure.
- Ensure complete and secure destruction of paper documents and computer files containing student account information when a decision has been made to no longer maintain such information.
- Ensure that office computers with access to Covered Account information are password protected.
- Avoid use of social security numbers.
- Ensure computer virus protection is up to date.
- Require and keep only the kinds of student information that are necessary for College purposes.

8. Response to Attempted/Suspected Fraudulent Use of Identity

A. Internal Notification

Any College employee who becomes aware of a suspected or actual fraudulent use of a customer or potential customers identity must notify their supervisor who will then notify the Director of Public Safety.

B. External Notification

*Affected Individual* – The College will notify the affected individual(s), if possible, of any actual identity theft. The following information will be included in the notice:

- General information about the incident;
- The type of identifying information involved;
- The College telephone number that the affected individual can call for further information and assistance;
- The local Law Enforcement Agency with proper jurisdiction;
- The Federal Trade Commission (FTC) Telephone Number: 877-438-4338 and the FTC ID Theft website: <http://www.consumer.gov/idtheft> ;
- Advise affected individual to place fraud alerts on their credit reports by contacting the Credit Reporting Agencies:
  - Equifax: (800) 525-6285 or <http://www.equifax.com>
  - Experian: (800) 397-3742 or <http://www.experian.com>
  - TransUnion: (800) 916-8800 or <http://www.transunion.com>

*Method of Contact:*

- Written notice: certified mail to last known “good address” if identity theft involves alteration of correct address of record.

- Telephone: provided the contact is made directly with the verified, affected person and appropriately documented.

*Local Law Enforcement:*

In all cases, the College will notify Campus Public Safety and/or Local Law Enforcement having proper jurisdiction of any attempted or actual identity theft.

The FDLE has developed a program to assist with identity theft claims and those individuals who are concerned that their personal identifiers may have been used in an arrest record contained within the Florida Computerized Criminal History (CCH) files. Individuals can review their criminal history files by using the following link:

<http://www.fdle.state.fl.us/Content/getdoc/cc3f291a-3137-4e6f-9b1a-8e822594942f/Compromised-Identity-Services.aspx>

9. Employee Training

The College will implement periodic training by the Program Administrator to emphasize the importance of meaningful data security practices and to create a “culture of security.” The College acknowledges that a well-trained workforce is the best defense against identity theft and data breaches.

- Annually, explain the Program rules to relevant staff, and train them to spot security vulnerabilities, and update them about new risks and vulnerabilities.
- Inform employees of College regarding the Identity Theft Program and how to safeguard confidential information.
- Inform employees of College’s Fraud Policy – 6Hx6:2.10
- Inform employees of FERPA Guidelines.
- Advise employees that violation of the College’s security policies is grounds for discipline, up to, and including, dismissal.

10. Identity Theft Prevention Program Review and Approval

The Program Administrator will review the program at least annually, or after each and every attempt at identity theft. A report will be prepared annually by the program administrator and submitted to the Vice President Financial Services to include matters related to the program, the effectiveness of the policies and procedures, the oversight and effectiveness of any third party billing and account establishment entities, a summary of any identify theft incidents and the response to the incident, and recommendations for substantial changes to the program, if any.

4. Program Administration

A. Oversight

Responsibility for developing, implementing and updating this Program lies with an Identity Theft Committee (“Committee”) for the College. The Committee is headed by a Program Administrator who may be the President of the College or his or her appointee/designee. Two or more other individuals appointed by the President of the College or the Program Administrator comprise the remainder of the committee membership. The Program Administrator will be responsible for ensuring appropriate training of College staff on the

Program, for reviewing any staff reports regarding the detection of Red Flags and the steps for preventing and mitigating identity theft, determining which steps of prevention and mitigation should be taken in particular circumstances and considering periodic changes to the Program.

**B. Staff Training and Reports**

College staff responsible for implementing the Program shall be trained either by or under the direction of the Program Administrator in the detection of Red Flags and the responsive steps to be taken when a Red Flag is detected. College staff shall be trained, as necessary, to effectively implement the Program. College employees are expected to notify the Program Administrator once they become aware of an incident of identity theft or of the College's failure to comply with this Program. At least annually or as otherwise requested by the Program Administrator, College staff responsible for development, implementation, and administration of the Program shall report to the Program Administrator on compliance with this Program. The report should address such issues as effectiveness of the policies and procedures in addressing the risk of identity theft in connection with the opening and maintenance of Covered Accounts, service provider arrangements, significant incidents involving identity theft and management's response, and recommendations for changes to the Program.

**C. Service Provider Arrangements**

In the event the College engages a service provider to perform an activity in connection with one or more Covered Accounts, the College will take the following steps to ensure the service provider performs its activity in accordance with reasonable policies and procedures designed to detect, prevent and mitigate the risk of identity theft.

1. Require, by contract, that service providers have such policies and procedures in place.
2. Require, by contract, that service providers review the College's Program and report any Red Flags to the Program Administrator or the College employee with primary oversight of the service provider relationship.

**D. Non-disclosure of Specific Practices**

For the effectiveness of this Identity Theft Prevention Program, knowledge about specific Red Flag identification, detection, mitigation and prevention practices may need to be limited the Committee who developed this Program and to those employees who need to know them. Any documents that may have been produced or are produced in order to develop or implement this program that list or describe such specific practices and the information those documents contain are considered "confidential" and should not be shared with other College employees or the public. The Program Administrator shall inform the Committee and those employees who need to know the information of those documents or specific practices which should be maintained in a confidential manner.

**E. Program Updates**

The Committee will periodically review and update this Program to reflect changes in risks to students and the soundness of the College from identity theft. In doing so, the Committee will consider the College's experiences with identity theft situations, changes in identity theft methods, changes in identity theft detection and prevention methods, and changes in the College's business arrangements with other entities. After considering these factors, the Program Administrator will determine whether changes to the Program, including the listing of Red Flags, are warranted. If warranted, the Committee will update the Program.