



IDENTITY THEFT PROTECTION

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BRIEF REMARKS ABOUT THE INCIDENT

- Substitute Notice & Updated FAQs posted on 5/10/21
 - <https://ucnet.universityofcalifornia.edu/data-security/index.html>
- Spanish & Chinese Notice & FAQs
 - https://ucnet.universityofcalifornia.edu/data-security/accellion-docs_spanish.html
 - https://ucnet.universityofcalifornia.edu/data-security/accellion-docs_chinese.html
- UCOP will continue to add and update the list of frequently asked questions and answers as more information becomes available.

TODAY'S DISCUSSION... IDENTITY THEFT PROTECTION

Since the investigation into this incident is on-going at the Office of the President, we are not able to answer questions in this session about the incident or UCOP's response.

Today's Agenda:

- Enrolling in Credit Monitoring and Identity Protection
- Fraud Alerts and Credit Freezes
- Additional steps we can take to protect ourselves
- Where to find more information about UCOP's response to the incident

WHAT IMMEDIATE STEPS SHOULD I TAKE?

- Enroll in Experian's Credit Monitoring and Identity Protection.
 - Employees, spouse, minor children
 - Retirees
 - Adult children, dependents, beneficiaries
 - Students: have parents sign up as well

NOTE - All adults (18 and over) must sign up on their own. Minors can be added to their parents' accounts

- Place a fraud alert on your credit file
- Investigate the alerts received from Experian
- Enable two factor authentications on your personal accounts



EXPERIAN *IDENTITYWORKS* AND HOW IT PROTECTS YOU

- Monitors and reports changes in your credit history across all three credit reporting bureaus.
- Provides daily updated access to your Experian credit report.
 - Actively monitors your Experian file for indicators of fraud.
- Internet Surveillance
 - Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the dark web.
 - Send alerts if information found
- Provides identity restoration services in the event of identity theft.
- Identity Theft Insurance may reimburse you for certain costs associated with identity restoration.

ENROLLING IN EXPERIAN IDENTITYWORKS



Existing Members



You may be eligible to redeem a membership to Experian IdentityWorks™ identity protection at no cost to you. This comprehensive product includes credit monitoring from all three bureaus, access to your Experian credit report, Internet Surveillance, \$1M identity theft insurance* and full service identity restoration.

If you're eligible, click "Get Started" and use the activation code provided to you to initiate your membership. If you're an existing member, [log in now](#).

Signing up for Experian Credit Monitoring and Identity Protection

- For adults, visit www.experianidworks.com/RR3Bplus
- For minors, visit www.experianidworks.com/minorplus

For help enrolling: (866) 617-1923. **Reference engagement number DB26512**

EXPERIAN SENT ME AN ALERT, WHAT SHOULD I DO?

- ***Read the alert and take action, if suggested.***
- Experian advises people to take different actions, depending on what kind of information was exposed including:
 - Email Address
 - Phone Number
 - Social Security Number
 - National ID Number
 - Driver's License
 - Passport Number
 - Medical ID
 - Debit, Credit, or Retail Card Number
 - Bank Account Number & International Bank Account Number

IMPORTANT NOTE - Visit the Experian member portal where you can find guidance on steps you can take to protect yourself.

ANTI-IDENTITY THEFT TOOLS - CREDIT FREEZES AND FRAUD ALERTS

- A “**Fraud Alert**” ensures that banks, credit card companies and other lenders notify you and confirm your identity before issuing credit or loans.
 - To place a fraud alert on your credit report, you must contact **one** of three credit bureaus below and the other two credit bureaus will automatically add the fraud alert.
- A “**Credit Freeze**” is a tool that you can use to prevent unauthorized individuals from taking out a loan or credit card in your name. It “freezes” access to your credit report, which lenders require before issuing funds.
 - To place a security freeze on your credit report, you must contact **all three** of the credit bureaus.
- Credit Card Bureaus:
 - <https://www.equifax.com/personal/>
 - <https://www.transunion.com>
 - <https://www.experian.com>

IDENTITY THEFT

- If you believe there was fraudulent use of your information as a result of the incident and would like to discuss how you may be able to resolve those issues, please contact Experian IdentityWorks.
- **A dedicated UC call center is available toll free in the U.S. at (866) 904-6220**
 - Monday through Friday from 6:00AM to 8:00PM PT
 - Saturday and Sunday from 8:00AM to 5:00PM PT
- If you suspect or know that you have been a victim of identity theft or fraud, we urge you to report the incident to law enforcement, the Federal Trade Commission, and your state Attorney General.

OTHER STEPS YOU CAN TAKE...

- U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus (Equifax, Experian, and TransUnion). To request a copy:
 - Online: annualcreditreport.com
 - Phone: 1-877-322-8228
- ***Be alert to social engineering and phishing - Watch out for suspicious emails.***
- Check your privacy settings.
- Apply security updates.
- One password per site.
- Enable two-factor authentication.

EVEN MORE STEPS YOU CAN TAKE...

- Sign up for different services, if offered to you
 - HealthNet, ARAG, AAA, credit card companies, etc.
- Set up notifications/alerts on all financial accounts (e.g., bank accounts) and monitor your accounts:
 - Read your bank, credit and account statements.
 - Look for charges you didn't make.
 - Be alert for bills that don't arrive when you expect them.
 - Follow up if you get account statements you don't expect.
 - Read your Explanation of Medical Benefits Statements.
- **IMPORTANT** - *Update your monitored information, if it changes (i.e. bank accounts, credit cards, etc.)*

MORE INFORMATION

- **UCOP site (also available in Spanish & Chinese):**
 - <https://ucnet.universityofcalifornia.edu/data-security/index.html>
- **If you have questions or concerns about this incident, UCOP has established a dedicated call center available toll free in the U.S. at (866) 904-6220 from 6:00AM to 8:00PM PT on Monday through Friday and from 8:00AM to 5:00PM PT on Saturday and Sunday. Members of the UC community may also send questions to communications@ucop.edu.**
- You may also contact the U.S. Federal Trade Commission (“FTC”) for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.
- California Residents: Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

CONCLUSION: THREE ACTIONS TO TAKE RIGHT NOW



QUESTIONS

