



**COUNTY OF SAN BERNARDINO
STANDARD PRACTICE**

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By

EFFECTIVE

IDENTITY THEFT PREVENTION

APPROVED

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PURPOSE

To institute procedures for implementing an Identity Theft Prevention Program to help detect, prevent and mitigate identity theft in connection with the collection of payment for goods or services provided by the County of San Bernardino, pursuant to the Code of Federal Regulations 16 CFR 681.2.

DEPARTMENTS AFFECTED

All Departments and Divisions

AMPLIFICATION

Identity theft occurs when non-public personally identifiable information is used without authorization to fraudulently obtain or attempt to obtain goods, services or credit.

DEFINITIONS

For the purpose of this standard practice, the following definitions apply:

Covered Account

Account offered or maintained by the creditor, primarily for personal, familial or household purposes, designed to permit multiple payments or transactions or any account offered or maintained for which there is foreseeable risk to customers or to the safety and soundness of the creditor from identity theft, including financial, operational, compliance, reputation, or litigation risks.

Creditor

County department or division deferring payment for goods or services.

Identifying Information

Any name or number that may be used, alone or in conjunction with any other information, to identify a specific person, including but not limited to name, social security number, date of birth, official State or government issued driver's license or identification number, alien registration number, government passport number, employer or taxpayer identification number, biometric data and unique electronic identification number or routing code.

Identity Theft

Fraud committed or attempted using the identifying information of another person without authority.

Red Flag

Pattern, practice or specific activity that indicates the possible existence of identity theft.

Service Provider

Person or entity providing services directly to the creditor.

RESPONSIBILITIES AND PROCEDURES

Effective with this standard practice and periodically, departments and divisions that meet the definition of creditors shall conduct a risk assessment to determine whether covered accounts are offered or maintained within or for their department or division by a service provider. Such departments and divisions holding or offering covered accounts shall evaluate existing policies and procedures used for opening and accessing accounts and any previous experience with identity theft to implement an Identity Theft Prevention Program appropriate to the size, complexity and scope of maintained covered accounts, as required by the Code of Federal Regulations 16 CFR 681.2.

The Identity Theft Prevention Program serves to detect, prevent and mitigate identity theft in connection with the opening or existence of covered accounts. Mandatory components of the program include:

1. Relevant red flag identification.
2. Red flag detection in connection with the opening of a covered account.
3. Identity theft prevention and mitigation through appropriate response.
4. Updating the program.
5. Administration, oversight and training.