



Identity Theft & Data Breach Awareness...

Data Privacy & Security for Businesses

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Identity Theft & Data Breach Awareness...

- Identity Theft
 - What is it
 - How it happens
 - Warning Signs
 - How to protect yourself
 - What to do if it happens to you
- Data Breaches...The New Normal?
 - Costs, Risk Factors and Causes
 - Obligation to Notify
 - Protect Personal Information
 - If It Happens

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Identity Theft & Data Breach Awareness...

- Identity theft is the fastest growing crime in the U.S.
- Every two seconds someone becomes a victim
- There were 1,579 reported data breaches in 2017
- Those affected by a data breach are three times more likely to become a victim of ID theft

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What is Identity Theft?

Misuse of another's **personal information** to

- fraudulently obtain
 - goods or services
 - a job
 - medical treatment, medications, or equipment
 - government services or benefits
- hide from government, law enforcement, or others perform background checks

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Potential Harm

- Direct financial losses
- Damage to financial status, credit score, and reputation
- Denial of employment, housing
- Problems with IRS
- Possible civil judgments or criminal record
- Emotional harm
- Time and cost of repairing damage

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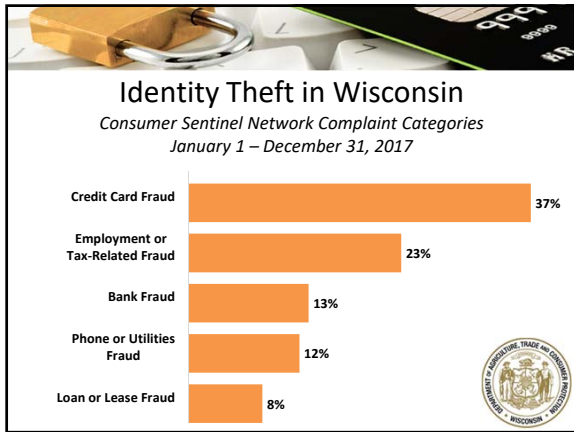


What Do They Want?

- Name
- Social Security Number
- Address
- Date of Birth
- Birth Certificate, Passport Number
- Financial Account Numbers (bank or credit card)
- Passwords (mother's maiden name, father's middle name, etc.)
- Telephone Number
- Biometric Data (Fingerprint, iris scan)

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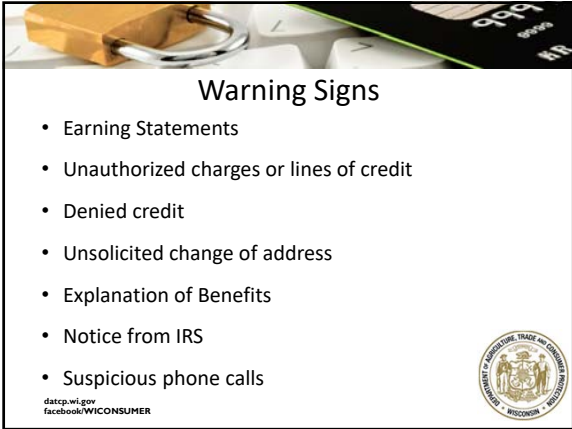




How Does It Happen?

- Low tech
- High tech


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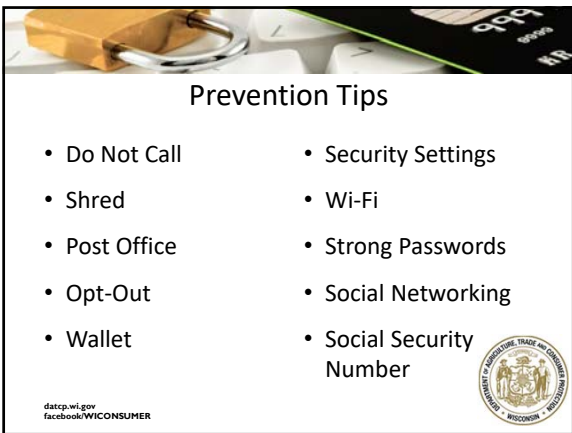


Warning Signs

- Earning Statements
- Unauthorized charges or lines of credit
- Denied credit
- Unsolicited change of address
- Explanation of Benefits
- Notice from IRS
- Suspicious phone calls

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Prevention Tips

- Do Not Call
- Shred
- Post Office
- Opt-Out
- Wallet
- Security Settings
- Wi-Fi
- Strong Passwords
- Social Networking
- Social Security Number

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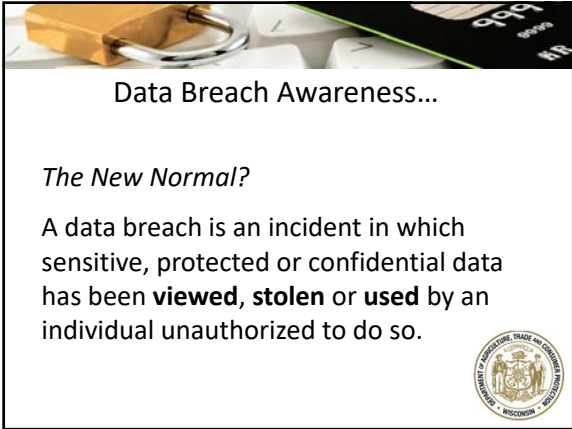


What to do if a Victim

- Report fraudulent charges or accounts
- Check credit reports
- Fraud Alert or Security Freeze
- Police report
- Bureau of Consumer Protection
- Federal Trade Commission

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Data Breach Awareness...

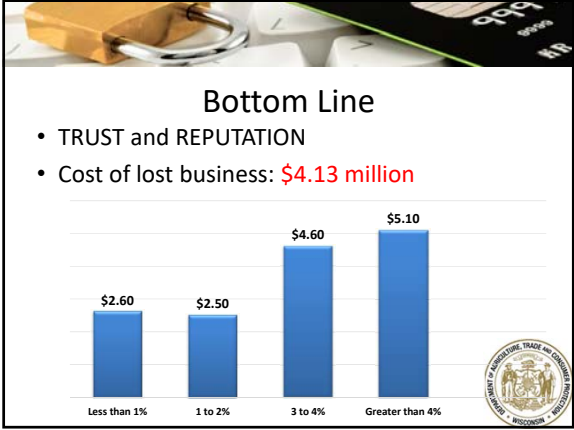
The New Normal?

A data breach is an incident in which sensitive, protected or confidential data has been **viewed, stolen** or **used** by an individual unauthorized to do so.









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- ### Cost Factors
- Time to identify and contain breach
 - Third party error
 - Lost/stolen devices
 - Plan in place
 - Strong security program
-

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- ### Leading Causes
- POS Intrusions
 - Web app attacks
 - Insider Misuse
 - Physical Theft/Loss
 - Crime ware
 - Card Skimmers
 - Cyber espionage
 - Misc Errors
-



Employee Risk Factors

- Browsing habits
- Email attachments
- Spam
- Backups
- Unauthorized Software
- USB Drives
- Social media
- Mobile devices
- Mobility
- Not shredding






Obligation to Notify *WI Data Breach Notification Law*

- Applies to most businesses, public sector organizations
- Does not apply to certain financial institutions, health plans or providers
- **Applicability;**
 - Material risk
 - Good faith
 - Public record
 - Encryption







Obligation to Notify *WI Data Breach Notification Law*

Covered Personal Information

First name/last name PLUS

- SSN
- DL or State ID
- Financial account numbers
- DNA Profile
- Unique biometric data







Obligation to Notify
WI Data Breach Notification Law

Required Notice;

- No more than 45 days after learning of unauthorized acquisition
- By mail or by a method previously used to communicate
- Nature of personal information acquired
- Credit Reporting Agencies (1,000+ records)






Obligation to Notify
WI Data Breach Notification Law

Law Enforcement Exception;

- To protect homeland security
- To protect investigation






Protect Personal information

Minimize Your Risk

- Take Stock
- Scale Down
- Lock it
- Pitch it
- Plan ahead







Protect Personal information

Take Stock

- Who
- How
- What
- Where






Protect Personal information

Scale Down

- SSNs
- Customer credit cards






Protect Personal information

Lock It & Pitch It

- Security plan
- Training
- Contractors/Service Providers
- Proper disposal






Protect Personal information

Data Breach Response Plan

- What happened?
- When, how and where?
- What data is involved?
- Number of individuals affected





If it Happens...When it Happens

- Contact Law Enforcement
 - Illegal activities?
 - Communicate your intention to notify affected individuals
- Notify
 - Individuals and affected businesses
 - Within 45 days
 - Provide details
 - Contact CRAs if more than 1000
- Monitoring or Freeze?





Small biz planning resource:

Federal Communications Commission
FCC.gov/cyberforsmallbiz

Federal Trade Commission
FTC.gov/SmallBusiness





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