

EQUIFAX



Fax

To: CPB - Security Breach Notification **From:** Richard Goerss

Fax: 518-474-2474 **Pages:** 5

Phone: 404-885-8034 **Date:** 12/22/2005

Re: Security Breach Notification Report **CC:**

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

● **Comments:**

Included with this fax are our letter, Report Form and Consumer Notification script.

Thanks.



Richard G. Goerss
Chief Privacy Officer and Regulatory Counsel

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Atlanta, GA 30309
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December 22, 2005

Via Facsimile Transmission and First Class Mail

NYS Office of Cyber Security and
Critical Infrastructure Coordination (CSCIS)
30 South Pearl St.
Floor P2
Albany, NY 12207

Asst. Attorney General in Charge
Bureau of Consumer Frauds
120 Broadway – 3rd Floor
New York, NY 10271

Via Facsimile Transmission

Consumer Protection Board
Security Breach Notification

Re: Report – “Breach of Security of the System”

To Whom It May Concern:

Enclosed is the Report for a security incident for which we are contacting five New York consumers.

Information regarding this incident is included in the Report which also includes the script for the telephone notification that is being provided to the five New York consumers.

Sincerely,

Richard G. Goerss

Enclosure

Consumer Contact Script**New York****December 22, 2005****Former Customer Situation** – 

1. Introduce yourself by name, state that you are with Equifax Security, and provide your contact information – toll free telephone number and address. Explain that the reason for the call is that Equifax wants to determine if they have applied for credit or service, or had any other business dealings with the law firm of Morris, Schneider & Prior whose inquiry is on their credit file. If the answer is "yes", confirm the dates and other transaction information to verify that the transaction was legitimate and coincides with the information for the access in question. Upon confirming the access was by this consumer, thank them for their time and conclude the call.

If the answer is "no", or you are not able to verify that this consumer requested the access, advise them that their Equifax credit file was accessed on the specific date, that this access appears to have been unauthorized, and that they may be a potential victim of identity theft.

Explain to the consumer the types of information in the credit file that could have been obtained include: their name, address information, date of birth, social security number, but only if it had already been included in the inquiry, but no account numbers for any credit card or other credit accounts.

2. Try to determine if the consumer can provide you with any details about how their identification information may have been obtained or used by someone else near the timeframe of the access in question.

3. Offer the consumer a free one year subscription to Credit Watch. Explain this service, what it does, and how it works. Provide the consumer with the 800 number for them to call to obtain the free one year subscription to Credit Watch, and also provide them the appropriate promotion code for the free Credit Watch service that is being provided to them.

4. If not already on the credit file, suggest to the consumer that we place a fraud alert on their credit file. Also offer to overnight them a copy of their Equifax credit file so they can review it and get back to you with any discrepancies or questions. Explain we will also include with the copy of their credit file information about their rights as a potential victim of identity theft. Offer to send this information about their rights as a potential victim of identify theft even if they don't request a copy of their credit file. Also inform them that you will contact Experian and TransUnion on their behalf to place a fraud alert

on the credit files there and request that Experian and TransUnion send the consumer copies of their credit files from those two companies.

5. Explain to the consumer that additional information about identity theft that may be helpful to them is available at www.equifax.com and www.ftc.gov.
6. Ask the consumer if they have any questions and respond to them.
7. Thank the consumer for their time and express our regret for any inconvenience.
8. Conclude the call by once again, stating your name, that you are with Equifax Security, and provide the consumer with your toll free telephone number and address.