IDENTITY THEFT

VERIFYING PERSONAL INFORMATION

- Require identifying information such as name, birth date, academic records, or home address.
- Verify identity by reviewing driver’s license, other government issued photo identification, UND ID
- Verify changes in banking information

POTENTIAL RED FLAGS

- Notifications from Credit Bureau or Collection Agency including information on:
  - Credit freeze
  - Active duty alert
  - Address discrepancy
  - Inconsistent activity
- Suspicious documents including the appearance of:
  - Forged or altered documents
  - Person’s photograph is not consistent with person presenting document
  - Other documents that are inconsistent with existing information
- Suspicious personal identifying information such as:
  - Inconsistent birth dates
  - Different addresses
  - Fictitious billing address
  - Social security number on file with another name
  - Incomplete personal identifying information on application
  - Inconsistent identifying information
- Suspicious use of an account including:
  - Routine payments stopping
  - Inconsistent use of an account
  - Ongoing undeliverable mail
  - Customer indicates they are not receiving mail
  - Customer indicates account has unauthorized activity
- Alerts from a victim or law enforcement that an account is being maintained by a person in identity theft

IF IDENTIFY THEFT IS SUSPECTED

- Begin process to monitor account
- Contact customer
- Do not open new accounts for customers with existing accounts
- Notify Program Administrator or law enforcement
- Secure destruction of paper document and computer files
- Avoid using Social Security numbers

IF IDENTIFY THEFT IS CONFIRMED

The only person who can confirm identity theft is the one whose identity has been stolen. An Identity Theft Affidavit should be given to all customers to make sure they do not become responsible for the debts incurred by the identity thief. The forms are available at Student Account Services, or at www.ag.nd.gov/CPAT/IDTheft/IDTheft.htm or at www.und.edu/dept/studentaccounts/ by clicking on the identity theft link.