

# EQUIFAX DATA BREACH ASSISTANCE

Helping to protect your business and your customers in the event of a data breach

**EQUIFAX**<sup>®</sup>

Equifax Data Breach Assistance helps you respond more quickly and effectively, limiting the reputational damage to your organisation and ensuring your customers or employees  are notified quickly.

Loss of customers' or employees' personally identifiable information can put them at risk of identity fraud and damage your brand.

Equifax Data Breach Assistance helps your organisation prepare and supports you if a breach occurs.

# How will your organisation respond if a data breach occurs?

## Stage 1: What we can do

### Help you create an organisational response plan

Confidential consultation with your organisation

Identify best support for affected customers

Communication and protection plan in place within days



### Customer support and communication

Pre-approved customer communications

Freephone telephone number for customer support

Training packs for your frontline staff



## Stage 2: Supporting your customers

### Quick response and activation

Fraud monitoring service available within days

Promotion codes for easy activation

Secure authentication through Equifax Identity Verifier



### Protection for your customer

Weekly alerts to inform them of changes which could indicate fraud

Access to their credit file and online monitoring to see if fraud occurred

Support from Equifax experts should a fraud occur

## Protect your organisation

Minimise reputational damage

Show regulators you acted fast

Improve customer experience

## Benefit your customers

PROTECT

MONITOR

INFORM

SUPPORT

Loss of customers' personally identifiable information can put them at risk of identity fraud and damage your brand.

Equifax Data Breach Assistance helps your organisation prepare for a breach, and supports you if a breach occurs.

Equifax Data Breach Assistance helps your organisation prepare for the impact of a data breach.

**Helps protect your customers and your business**

For more information on Equifax Data Breach Assistance, please call 020 7298 3000 and ask for Personal Solutions or email us at [ukbreach@equifax.com](mailto:ukbreach@equifax.com)

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**EQUIFAX®**

COMMERCIAL BUSINESS

LIMIT REPUTATIONAL DAMAGE

COMPLY

WITH CHANGING REGULATION

HELP

PROTECT CUSTOMERS AND  
EMPLOYEES AT RISK OF FRAUD

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Protect your organisation and your customers in the event of a breach.

Data breaches can happen to any organisation, even with the best data security practices in place.

And if it happens, your customers will want to know what you are doing to protect them.

Regulatory changes are being discussed in Europe. Below are the penalties imposed in 2013 in the US versus the EU.

US Penalties	UK Penalties	Rest of EU Penalties
£54,510,312	£3,262,500	£21,401,620

(Source Data Guidance Enforcement Report 2013)

## Monetary Penalty Report 2013

Equifax can support you

Equifax is experienced in helping organisations around the globe impacted by a data breach.

- Fast response times
- Support your customers
- Help you protect your reputation

“Identity fraud costs UK consumers an estimated £3.3bn per annum. 27% of the UK population will be a victim of fraud at some time.”

*NFA Annual Fraud Indicator June 2013*

## What is identity fraud?

Identity fraud occurs when someone's personal information is used by someone else without their permission to obtain money, credit, goods or other services.

## Equifax can support your brand, your customers and employees

We have a full customer support package which can be activated within 24-72 hours from sign-off to initial response.

## Should you report a breach?

It is not always mandatory to report a data breach to customers and employees in the UK. However, informing them can be an essential part of protecting your brand and reputation.

Regulations are changing all the time. With Equifax Breach Assistance we make sure you receive the right advice.

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“GLOBAL DATA PRIVACY  
COMPLIANCE  
IS NEITHER OPTIONAL  
NOR A PASTIME.”

# Ensure you adhere to data privacy and regulatory requirements

While the maximum fine with the ICO is £500K, reputational damage to your brand can be substantial. Further, businesses regulated by the FCA can receive unlimited fines.

## Mandatory reporting to the ICO

“Organisations who provide a service allowing members of the public to send electronic messages (eg telecoms providers or internet service providers) are required to notify us if a personal data breach occurs.”

[ICO website [http://ico.org.uk/for\\_organisations/privacy\\_and\\_electronic\\_communications/the\\_guide/security\\_breaches](http://ico.org.uk/for_organisations/privacy_and_electronic_communications/the_guide/security_breaches)]

## FCA requirements – Risk of unlimited fines

FCA regulated firms must have effective processes and safeguards in place to identify, manage, monitor and report the risks it is, or might be, exposed to.

Without effective systems and control procedures, firms are likely to find themselves subject to greater regulatory scrutiny and could even face enforcement.

## Equifax Data Breach Solutions means you can be ready should a breach occur

Telecoms providers and ISPs are the first corporate organisations to be impacted by mandatory reporting. As well as reputational damage, this means Telcos have to consider FCA regulation and PECR notification requirements.

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LEGAL

# EQUIFAX DATA BREACH ASSISTANCE

HELPS YOU MITIGATE RISK WITH  
A CLEAR RESPONSE STRATEGY

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As a company lawyer, you hope a breach will never happen. However, as with any incident, you need to have a response plan if it does.

As a legal professional, data breach could end up on your list of priorities. If it does, you will need to act fast, limit the impact on customers, respond to the risk of regulatory fines and limit reputational damage.

Equifax will work with you to help put in place a data breach solution for your organisation, quickly and confidentially.

### Pre-Breach

Why wait until a breach occurs? By working with the Equifax Data Breach team you can create a pre-breach strategy, so if the worst occurs you have a solution defined and ready. This enables a faster and more customer-focused response which in turn helps limit negative impact on your organisation and brand.

### Post-Breach

Even if you have not prepared for a breach and the worst happens, Equifax is ready to help you respond quickly. We can support you in initiating a full breach response plan, up and running within days, and designed to be compliant with your organisational and customer needs.

Equifax Data Breach Solutions can help

Data privacy and legal response

### Support regulatory compliance

Multiple requirements that may span different geographical regions.

### Mitigate legal ramifications

Early and appropriate notification, and ID monitoring, of the credit file can save an organisation time and litigation expenses.

### Maintain customer, employee and stakeholder trust

Notification and support is important to promote transparency and trust.

### Increase customer involvement

Credit and web monitoring will allow your customers to take a pro-active role in protecting their identities.

Finding the right Data Privacy Lawyers to support all other aspects of your breach can be an essential part of your organisation's response. Equifax has experience of working with UK and global privacy lawyers, helping ensure that both the right advice and fast support are given to ensure customers are protected from the impact of a data breach.

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ID WATCH

REGULAR ACTIVITY ALERTS

POST-BREACH

CREDIT REPORTS

EXPERT

CUSTOMER SUPPORT

READ MORE »

# ID Watch

## How Equifax Data Breach Solution will help protect your customers and employees.

### Customer notification

Equifax will work with your organisation to put in place a compliant customer communication, response and protection strategy.

### Easy activation of service

A simple activation code will enable your customer or employee to validate their identity and gain full access to our secure ID protection product.

**Protect** your customers and employees from the impact of fraud.

**Monitor** regular alerts which can indicate fraud.

**Inform** customers of breach quickly and effectively.

**Support** customers should a fraud occur.

### 24/7 ID monitoring for one year

Your customers will receive 12 months of credit file monitoring through the Equifax Complete Data Breach programme. As changes in the credit profile occur, customers will receive automatic e-mail or SMS alerts. If no change has occurred, a monthly 'No News is Good News' alert will be sent. This important feature can give your customers ongoing peace of mind.

### Customer support for one year

Customers will be able to access support with any credit file they review.

### One credit report free

Customers will be able to access one free credit report to see more details. Additional reports and scores will be available at discounted prices.

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ID WATCH PRO

REGULAR ACTIVITY ALERTS  
ONLINE FRAUD  
MONITORING  
EXPERT CUSTOMER SUPPORT  
UNLIMITED ACCESS

READ MORE »

## ID Watch Pro

## Superior Data Breach Solution for customers and employees.

Customer notification

ID Watch Pro includes all the benefits of ID Watch with the added benefit of online web monitoring, offering your staff and customers extra peace of mind.

Easy activation of service

A simple activation code will enable your customer or employee to validate their identity and gain full access to our secure ID protection product.

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**Monitor** regular alerts which can indicate fraud.

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24/7 ID monitoring for one year

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24/7 Online **WebDetect** monitoring for one year

With WebDetect, your customers and employees can monitor their personal credentials online (including passport and national insurance number), offering extra protection against identity theft.

Customer support for one year

All customers impacted by the breach will be able to contact us for fraud support for one year on a freephone number. In addition, any queries on the credit report itself can be supported by Equifax trained professionals.

**Unlimited** credit reports free

Customers will be able to access unlimited credit reports.

Credit scores available for purchase

Credit scores can be purchased if required.

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