



Consumer Federation of America

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FOR IMMEDIATE RELEASE

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Wednesday, September 7, 2011

CONSUMER FEDERATION OF AMERICA UNVEILS NEW ID THEFT WEBSITE
IDTheftInfo.org Features Best Practices for ID Theft Services, Other Resources

Washington, D.C. – Today, Consumer Federation of America unveiled a new website, www.IDTheftInfo.org, which features CFA's *Best Practices for Identity Theft Services*¹ and other resources for consumers and businesses. "IDTheftInfo.org is an easy-to-use gateway for information about identity theft from Consumer Federation of America and other reputable sources," said Susan Grant, CFA's Director of Consumer Protection. Visitors to the site can take quizzes to test their ID theft savvy, learn how to protect themselves, and find information about what to do if they become ID theft victims. Advice for businesses about data security is also provided. The "Latest News" section of the website will keep people informed about identity theft-related issues and developments.

The new CFA website is the latest step in the organization's ongoing work on identity theft. In 2009, CFA issued a report about misleading claims and other problems in the identity theft service industry. That led to the creation of CFA's Identity Theft Service Best Practices Working Group, which consists of identity theft service providers and consumer advocates. The group helped CFA develop its *Best Practices for Identity Theft Services*, the *Nine Things to Check When Shopping for Identity Theft Services* tips for consumers, and the new website. "The aim of CFA's Identity Theft Service Best Practices Working Group is to promote responsible industry practices and help consumers sort through the clutter of information and misinformation about identity theft and how to protect themselves," said Ms. Grant.

Members of CFA's working group include Mari Frank, an attorney, author and expert on identity theft as well as representatives from the California Office of Privacy Protection; Call For Action; Consumer Action; Debix, Experian (ProtectMyID); ID Analytics; ID Experts (Zander ID Services Plan); Identity Theft 911; ID Watchdog; ITAC, the Identity Theft

¹ There are a wide range of identity theft services. Some monitor credit reports and alert consumers to activities such as new accounts opened in their names; some monitor customers' personal information more broadly. Most offer assistance for customers who become identity theft victims, from providing advice to taking direct action to resolve their problems. For some identity theft services, fraud resolution is the main benefit they provide. Many services include insurance or guarantees. They may offer their services directly to consumers and/or through business partners such as banks, insurance companies or employers. In some cases, identity theft service providers contract with other companies to perform certain aspects of their services, such as providing fraud assistance for identity theft victims. For purposes of CFA's best practices, identity theft service providers are the companies that operate the services in which consumers enroll.

Assistance Center; Intersections Inc.; Kroll; Merchants Information Solutions; Privacy Rights Clearinghouse; and Worldwide Benefits Services (ID Theft Assist).

CFA's *Best Practices for Identity Theft Services* cover many issues. Highlights include:

- **Misrepresentations about protecting against identity theft.** Identity theft service providers should avoid making claims that would lead consumers to believe that they can provide complete protection against all forms of identity theft, detect all instances of identity theft, or stop all attempts to commit identity theft – claims that no service can legitimately make.
- **Testimonials and use of statistics.** Identity theft service providers should be careful in using testimonials and statistics to ensure that they are not misleading.
- **Disclosures.** Identity theft service providers should clearly disclose costs, cancellation and refund policies, how to resolve complaints with the service, and other important information.
- **Program features.** Identity theft service providers should clearly explain how the features of their programs work and how those features may help consumers.
- **Protecting individuals' information.** Identity theft service providers should have clear and transparent privacy policies, use reasonable and appropriate safeguards for individuals' personal data, and be careful about sharing it with others.
- **Fraud assistance.** Identity theft service providers that offer assistance to victims should explain what they do to help them and any limitations or exclusions that may apply.
- **Insurance and guarantees.** Identity theft service providers that offer insurance or guarantees should make thorough and accurate information easily available about what the policies or guarantees provide and any limitations or exclusions that may apply.
- **Powers of attorney.** Identity theft service providers should only obtain powers of attorney when needed to help customers who request assistance and use them only for that purpose.

Later this year CFA will do an industry scan to see how identity theft services are measuring up to the best practices.

The Consumer Federation of America is a nonprofit association of nearly 300 consumer groups that, since 1968, has sought to advance the consumer interest through research, advocacy, and education.