

Welcome

Travis Ford Consumer Education



2 types of ID theft:

- ·Existing account fraud
- ·New account fraud



How info was stolen, 2007:

- •39%
- Lost wallet, purse, mail
- •30%
- Business at fault
- •21%
- Friend, acquaintance, self
- -10%
- Online (hacker, virus, etc)



Prevention

- •Don't give out personal info unless you initiate contact
- •Leave SSN off checks, license, etc.
- ·Shred sensitive trash
- ·Use secure mail drop



Detect it

- Check bank statements
- · Check credit card statements
- · Check free credit report 3 times a year

AFTORNEY GENERAL.

Check your free credit report 3 times a year

www.annualcreditreport.com

Or

877-322-8228



Prevention (cont'd) Freeze your credit report

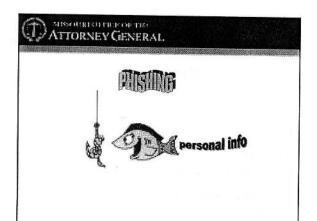
- · Creditors can't see your credit file
- · ID thieves can't open new accounts
- · Costs \$5 per credit bureau



Prevention (cont'd)

Freeze credit reports

www.transunion.com www.experian.com www.equifax.com





Federal Safeguards Rule

- · Applies to "financial institutions"
- · Choose employee(s) for securing info
- · Create and test a safeguards program
- · Adapt as necessary
- · Require security from partners



Safeguards - suggestions

- · Background check employees
- · Train staff on laws and policies
- · Limit access to customer info
- · Strong passwords: coffee352!
- · Lock employee computers
- Cut off terminated employees



Dealing with customers

- Share your security policy
- · Warn them about phishing
- · Respect their ID theft fears



Federal Disposal Rule

- · Applies to those who use credit reports
- · Destroy documents
- · Destroy electronic files
- · Hire document destruction company



Breach notification

- · Notify customer
- · Notify law enforcement
- · Notify businesses affected
- · Designate staff and system



Missouri Sunshine Law

610.021 RSMo – exceptions to open records



Missouri Sunshine Law

- · Soil maps, farm info open
- · Payment amounts to landowners open



Missouri Sunshine Law

Vendor forms open, except for:

- · Banking information
- · Social Security number
- · Tax ID number



Missouri Sunshine Law

If asked, you must explain why info was withheld

- 610.021 (14) for Social Security number / Tax ID
- · 610.021 (21) for financial info



Share all info with auditors

- · It's allowed by law
- 610.021 protects communications with auditors
- · Auditors take oaths of confidentiality



Contact me

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Safeguarding Information

Common Mistakes/Reminders

The name on Line 1 must match the TIN.

Landowner (Vendor) must sign the application.

Bank representative must sign.

All bank information needs to be filled out. Bank representative should be verifying when they sign.

Include only SSN or FEIN.

Frequently Asked Questions (FAQs)

Who should complete the form?

The person (the Landowner) we are paying should be completing the form.

What name should be used on the form?

On Line 1, use the name of the business or individual that the income will be reported on.

What Tax Identification Number (TIN) is used on these forms – my social security number (SSN) or the Federal Tax Identification Number (FEIN)?

Only include the SSN or the FEIN of the entity that will be reporting the income, not both.

Who should the landowner contact if they don't know what name or TIN to use on the form? The name on Line 1 needs to be the taxing entity. If you are unsure of your which TIN to use, then consult your attorney or tax preparer.

Why is a name being asked for on two lines?

The first line is for the name of the legal taxing entity. This will be the name the 1099 will be issued to. The second line is for the name of the entity the payment is being issued to doing business as the name on Line 1.

How long does it take to get setup?

To be completely setup with the EFT active will usually take three weeks. Five days to get into the system and a ten day pre-note process.

Does the bank need to sign the ACH/EFT Application?

Yes. The bank should be verifying the name with the account number and routing number.

Who has access to the banking information?

There are less than a dozen people with access to your bank account information from the SAM $\scriptstyle\rm II$ system.

Where should the landowner send the completed form?

The completed forms should be sent to the Office of Administration, Division of Accounting at the fax number or address on the form.

Who should the landowner contact if they have questions regarding the form?

Questions regarding the form should be directed to the Office of Administration, Division of Accounting at 573-751-2971.

How can the bank account information be updated?

Complete a new Vendor ACH/EFT Application and send to Office of Administration, Division of Accounting. The form is on the website at www.oa.mo.gov/acct/.

Is there a website where payments may be seen?

Yes. The website is https://www.vendorpay.oa.mo.gov/.