



## **IDENTITY THEFT RESOURCES**

**February 2005**

Identity theft is a major, and rapidly growing, problem in Canada. Every year, the financial security of thousands of Canadians is harmed or threatened by identity theft. Millions of dollars are lost each year to identity theft.

The OIPC supports national efforts to fight fraud and identity theft. We are joining forces with police agencies, government agencies and other partners to raise awareness of identity theft risks and to provide tools to combat identity theft.

British Columbia's *Personal Information Protection Act* (PIPA)—which regulates the privacy practices of the private sector in the province—places a legal duty on businesses and other private sector organizations in the province to protect personal information from risks that can lead to identity theft. Section 34 requires all organizations to make reasonable security arrangements to protect individuals' personal information from unauthorized access, use, disclosure or disposal. Personal information is information about an identifiable individual. It includes financial information such as credit card numbers, account numbers and details of an individual's finances. It also includes name, home address, home number and email address.

Organizations must take this duty very seriously. The OIPC can and will order an organization that has breached its duty to protect personal information to change its practices. If a matter goes to court after an OIPC order, the court may award damages for the organization's breach of duty.

The OIPC is prepared to investigate appropriate cases of alleged breaches of this PIPA duty. We prefer, however, to take a supportive and pro-active approach in fighting identity theft. We will educate businesses and other organizations about their legal obligations under PIPA and steps they can take to help them fulfill those duties. We will also educate consumers about steps they can take to reduce the risk of being victimized by identity theft.

The OIPC is now working on tips for consumers and tips for organizations and plans to publish them later this year. For now, links to some of the many resources available on the Internet are found below. Some are US resources, but these are largely applicable to Canadian circumstances also. Links to three very useful reports by the Office of the Information & Privacy Commissioner for Alberta in this area are also found below.

## **RESOURCES FOR CONSUMERS**

If you are a victim of identity theft, *immediately* contact your local police and also contact both of the credit bureaus operating in Canada and ask them to flag your file:

### **Equifax Canada**

[consumer.relations@equifax.com](mailto:consumer.relations@equifax.com)

(800) 465-7166

(514) 493-2314

### **TransUnion**

[www.transunion.ca](http://www.transunion.ca)

(866) 525-0262

(905) 525-0262

Here are some other resources to help consumers reduce identity theft risk:

### **PhoneBusters**

[http://www.phonebusters.com/english/recognizeit\\_identitythetips.html](http://www.phonebusters.com/english/recognizeit_identitythetips.html)

### **Solicitor General of Canada & US Department of Justice**

[http://www.psepc.gc.ca/publications/policing/Identity\\_Theft\\_Consumers\\_e.asp](http://www.psepc.gc.ca/publications/policing/Identity_Theft_Consumers_e.asp)

### **Privacy Commissioner of Canada**

[http://www.privcom.gc.ca/fs-fi/02\\_05\\_d\\_10\\_e.asp](http://www.privcom.gc.ca/fs-fi/02_05_d_10_e.asp)

### **Canadian Bankers' Association**

<http://www.cba.ca/en/section.asp?fl=3&sl=65&tl=136&docid=>

### **Federal Trade Commission (US)**

[http://www.consumer.gov/idtheft/consumertopics\\_bk.html](http://www.consumer.gov/idtheft/consumertopics_bk.html)

### **Identity Theft Resource Center (US)**

<http://www.idtheftcenter.org/preventiontips.shtml#consumers>

**VISA Canada**

[http://www.visa.ca/en/personal/shop\\_protect\\_identity.cfm](http://www.visa.ca/en/personal/shop_protect_identity.cfm)

**MasterCard**

<http://www.mastercard.com/canada/education/credit/defense.html>

**Interac (ATMs and point of sale devices)**

[http://www.interac.org/en\\_n2\\_51\\_cardholdertips.html](http://www.interac.org/en_n2_51_cardholdertips.html)

**RESOURCES FOR BUSINESSES & OTHER ORGANIZATIONS**

Here are some resources for businesses and other organizations to help reduce identity theft risk:

**Solicitor General of Canada & US Department of Justice**

[http://www.psepc-sppcc.gc.ca/publications/policing/Identity\\_Theft\\_Business\\_e.asp](http://www.psepc-sppcc.gc.ca/publications/policing/Identity_Theft_Business_e.asp)

**Interac (ATMs and point of sale devices)**

[http://www.interac.org/en\\_n2\\_52\\_merchanttips.html](http://www.interac.org/en_n2_52_merchanttips.html)

**Federal Trade Commission (US)**

[http://www.consumer.gov/idtheft/business\\_curbidt.html](http://www.consumer.gov/idtheft/business_curbidt.html)

The Office of the Information and Privacy Commissioner for Alberta has issued three investigation reports that deal with an organization's obligation, under Alberta's *Personal Information Protection Act*, to make reasonable security arrangements to protect personal information against unauthorized collection, use or disclosure. Because Alberta law is basically the same as BC law, the Alberta reports are useful for organizations in BC, particularly the report recommendations for protection of personal information.

Linens 'N Things (Investigation P2005-IR-001)

[http://www.oipc.ab.ca/ims/client/upload/P2005\\_IR\\_001.pdf](http://www.oipc.ab.ca/ims/client/upload/P2005_IR_001.pdf)

Nor-Don Collection Network Inc. (Investigation P2005-IR-002)

[http://www.oipc.ab.ca/ims/client/upload/P2005\\_IR\\_002.pdf](http://www.oipc.ab.ca/ims/client/upload/P2005_IR_002.pdf)

Digital Communications Group Inc. (Investigation P2005-IR-002)

[http://www.oipc.ab.ca/ims/client/upload/P2005\\_IR\\_003.pdf](http://www.oipc.ab.ca/ims/client/upload/P2005_IR_003.pdf)

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