



**CSID Identity Protection Services
Frequently Asked Questions**

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Who is CSID?

CSID is the leading provider of global identity protection and fraud detection technologies for businesses, their employees, and their consumers. With CSID's advanced enterprise-level solutions, businesses can take a proactive approach to protecting the identities of their consumers all around the world. CSID's comprehensive identity protection products advance from credit monitoring to include a full suite of identity monitoring services, insurance and full-service restoration, identity authentication and voice biometrics, and proactive breach mitigation and resolution. For more information, visit www.scidprotection.com. Join CSID on Facebook at <https://www.facebook.com/CSID> and on Twitter at [@CSIdentity](https://twitter.com/CSIdentity).

CSID'S IDENTITY PROTECTION SERVICES

Who is eligible to enroll with CSID?

Individual taxpayers, their dependents, and businesses who filed electronic South Carolina tax returns between 1998 and 2012 may be eligible for CSID identity protection services.

What benefits will an eligible taxpayer receive after enrolling with CSID?

CSID's Identity Protection includes:

- **Credit Monitoring:** Monitoring for credit inquiries, delinquencies, judgments and liens, bankruptcies, new loans, and more.
- **Child Monitoring:** Monitoring all known addresses and aliases associated with your child's SSN and provides alerts if your child's personal information is being bought or sold online.
- **CyberAgent®:** Monitoring websites, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information.
- **Court Records:** Monitoring whether your name, date of birth, or SSN appear in court records for an offense that you did not commit.
- **Non-Credit Loans:** Monitoring whether your personal information becomes linked to short-term, high-interest payday loans.
- **Change of Address:** Monitoring to see if someone has redirected your mail.
- **Sex Offender Report:** Monitoring sex offenders residing in your zip code to ensure that your identity is not being used fraudulently in the sex offender registry.
- **Social Security Number Trace:** Monitoring whether your SSN becomes associated with another individual's name or address.
- **Identity Theft Insurance:** Obtaining insurance against expenses in the event that your identity is compromised with a \$1,000,000 insurance policy.
- **Identity Restoration:** Offering a certified identity theft restoration specialist to restore your ID. This service is available for eligible SC taxpayers even if you do not enroll in CSID's identity protection plan.
- **Enterprise Threat Intelligence:** Monitoring business domain names and IP addresses to alert business to incidents of compromised credentials and malware.

When can I enroll for CSID identity protection services?

CSID enrollment begins for those eligible on October 24, 2013. Eligible persons currently enrolled in Experian services must enroll with CSID in order to receive CSID's identity protection services.

Should I wait until my Experian ProtectMyID or Family Secure coverage has ended to enroll with CSID?

No, eligible persons currently enrolled in Experian coverage do not have to wait for their Experian coverage to expire to enroll with CSID.

How do I enroll for CSID identity protection services?

There are two ways to enroll in CSID’s identity protection services:

Option One: Enroll online.

- Go to www.scidprotection.com. If you enroll online, all future notices from CSID will be sent to you by email.

Option Two: Call CSID’s call center.

- Call 855-880-2743 toll free to enroll with a CSID specialist. All future notices from CSID will be sent to you by postal mail.

Is there a fee to enroll in CSID’s identity protection services?

No, there are no fees associated with CSID’s enrollment process.

What information do I need to provide for CSID’s identity protection enrollment?

- First and Last Name;
- Street Address from which you filed SC taxes;
- Date of Birth; and
- Social Security Number.

What are the hours of operation for CSID’s call center?

CSID’s call center will be open 24-hours a day, seven days a week, 365 days a year.

Where are CSID’s call centers located?

CSID’s call centers are located in North Charleston, South Carolina and in Waco and Austin, Texas.

When is the enrollment deadline for CSID identity protection services?

The CSID enrollment deadline is October 1, 2014. CSID's identity protection services will end October 31, 2014 unless the State chooses to renew the contract.

Examples:

- An eligible person who enrolls on October 24, 2013 will have coverage until October 31, 2014.
- An eligible person who enrolls after October 24, 2013 will have coverage until October 31, 2014.
- An eligible person who enrolls on October 1, 2014 (enrollment deadline) will have coverage until October 31, 2014.

Can I enroll multiple adults online using the same email address? (For example, “I would like to register my husband, my mother, and my father using the same email address.”)

No, only one email address can be used per enrollment. CSID will email alerts and credit information notices via individual emails.

Who should I contact if CSID is unable to enroll me, my dependent, or my business?

For any person or business who cannot enroll online or by phone, CSID will refer their name to SCDOR. The Department of Revenue will review our records to make sure you are eligible for enrollment and then report the findings back to CSID. CSID will then contact you to either proceed with or deny enrollment.

MINOR DEPENDENTS (CHILDREN UNDER THE AGE OF 18)

Will minor dependents (children under the age of 18) be covered?

Once enrolled, minor dependents (children under the age of 18) will be monitored with CSID’s Child Monitoring. Child Monitoring provides:

- Reporting all names, addresses, and aliases found in public records associated with enrolled children’s social security numbers;
- Monitoring for children’s information being bought, sold, or traded in the online black market.

Once a minor dependent turns 18, he or she may establish their own account with CSID.

How do I enroll my minor dependents with CSID’s Child Monitoring?

Once you are enrolled with CSID, you will have the option to add minor dependents for coverage. You also have the option to go back and add any minor dependents at any time before October 1, 2014, by logging into your CSID account or by calling CSID’s Call Center.

What do I do if I receive an alert for my minor dependent?

For verification purposes, you will be required to call CSID at 855-880-2743 to find out more information if you receive an alert regarding your minor dependent. Details of the alerts on minors are not released unless or until the parent or guardian authenticates themselves with CSID as the parent or guardian.

ADULT DEPENDENTS / DISABLED ADULTS

How do I protect an adult who is a dependent and/or is disabled?

Legal guardians may enroll eligible adult dependents into CSID’s identity protection service. However, each eligible adult dependent or disabled adult is required to enroll as an individual to establish separate accounts.

Enrollment for Legal Guardians / Legal Adult Dependents:

If you are the legal guardian of an adult child or any other adult and have a power of attorney over the individual, then you may enroll the individual at www.scidprotection.com. Enrollment information can be entered and identity authentication questions can be answered by someone holding a power of attorney.

Assisting Individuals with Enrollment:

You may assist an adult family member or friend with enrollment who may not have internet or who is not comfortable with online enrollment. We encourage the adult family member or friend to be present during the online enrollment process.

Enrollment for Dependent Adult Children:

We encourage any adult child who is a dependent of his or her parent(s) for tax purposes, such as a college student who is 18 years of age or older, to enroll himself or herself as an individual.

BUSINESSES

What benefits will eligible businesses receive after enrolling with CSID?

CSID’s Enterprise Threat Intelligence product includes:

- Monitoring business domain names and IP addresses;
- Alerting businesses to incidences of compromised credentials and malware.

How can businesses enroll for CSID’s Enterprise Threat Intelligence?

Businesses can enroll in CSID’s Enterprise Threat Intelligence at www.scidprotection.com. Once enrolled, alerts will be sent on a monthly basis if there is an incident of compromised credentials or malware.

What information do I need to enroll my business with CSID?

- EIN (Employer Identification Number);
- Business Name;

- Contact Name;
- Contact Email;
- Your Business's Domain;
- Static IP address (if applicable).

OTHER QUESTIONS

Does CSID provide a plan for eligible individuals with no credit history?

Yes, eligible individuals with no credit history should call 855-880-2743 toll free to enroll with a CSID specialist. CSID can enroll and monitor an individual's credit information even though CSID may have limited information on the individual's credit file. If an individual has no credit file, CSID can provide identity protection monitoring services on non-credit information and can provide credit monitoring if and when the member establishes credit. These services include:

- **Child Monitoring:** Monitor all known addresses and aliases associated with your child's SSN, and alerts you if your child's personal information is being bought or sold online
- **CyberAgent®:** Monitor websites, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information
- **Court Records:** Know if and when your name, date of birth and SSN appear in court records for an offense that you did not commit
- **Non-Credit Loans:** Know if your personal information becomes linked to short-term, high-interest payday loans
- **Change of Address:** Monitor to see if someone has redirected your mail
- **Sex Offender Report:** Know if sex offenders reside in your zip code, and ensure that your identity isn't being used fraudulently in the sex offender registry
- **Social Security Number Trace:** Know if your SSN becomes associated with another individual's name or address
- **Identity Theft Insurance:** Receive insurance against expenses in the event that your identity is compromised with a \$1,000,000 insurance policy
- **Identity Restoration:** Work with a certified identity theft restoration specialist to restore your ID and let you get on with your life. This service is available for eligible SC taxpayers even if you do not enroll in CSID's identity protection plan.

What are CSID's outreach efforts to South Carolinians to enroll in CSID's identity protection services?

Individuals currently residing within the state of South Carolina will receive information through media and public announcements as a reminder to enroll with CSID. South Carolinians will see messages informing them to enroll through various media outlets including:

- Print advertising in local newspapers and magazines including military base newspapers;
- Radio advertising;
- Local news coverage.

How will out-of-state taxpayers learn about CSID's identity protection services?

CSID will attempt to reach taxpayers living outside of South Carolina via U.S. mail with details on how to enroll. Eligible out-of-state taxpayers can enroll by calling 855-880-2743 toll free or online at www.scidprotection.com.

If I want to stay with Experian's ProtectMyID service or if I have already enrolled for a second year of Experian's ProtectMyID service, will the State cover the cost of continuing my membership with Experian?

No, the S.C. General Assembly has only provided funding for services under the new CSID contract. If you choose to use another service, such as Experian, you may be eligible for a tax deduction of up to \$300 of the cost for single taxpayers and \$1,000 of the cost for joint taxpayers ([State Budget Part IB Proviso 118.18](#)). The tax deduction is not available for any person who has enrolled in CSID's identity theft protection services.

Other than enrolling in the state-provided CSID identity protection services offered, what are other options for protecting my identity?

You are not required to enroll with CSID. Additional steps that an individual can take to further protect his/her identity include:

- **Regularly monitor your credit reports:** Under federal law, individuals are entitled to one free credit report once a year from each of the three major credit bureaus; credit reports can easily be obtained by contacting the credit bureaus (contact information provided below), or by visiting www.annualcreditreport.com or by calling 1-877-322-8228. You may wish to stagger your requests for each of these free credit reports so that you receive one report every four months. You should also know that you have the right to file a police report if you ever experience identity fraud. Please contact law enforcement for further details if such incident should occur.
- **Monitor your bank accounts and/or contact your credit/debit card issuer:** When credit card or debit card information is compromised, the best protection is to obtain a new card with new card numbers. If you detect any unauthorized charges on your account(s), please contact your bank or debit card issuer; usually a contact number will be provided on the back of your credit/debit card.
- **Place fraud alerts with any one of the three major credit bureaus:** You can place a fraud alert with one of the three major credit bureaus by phone or by visiting their website. There is no need to alert all three credit bureaus as when you alert one credit bureau, the other two will also be notified.
- **Place a freeze on your credit files with each of the three credit bureaus:** It is free for South Carolina taxpayers to place a credit freeze. A credit freeze will prevent anyone from accessing your credit; however, you will not be able to borrow money or obtain instant credit until you either lift or thaw the freeze.

Credit Bureaus:

If you need to contact the three major credit bureaus to place a fraud alert or credit freeze, please use the following contact information:

Experian Fraud Reporting

1-888-397-3742
P.O. Box 9532
Allen, TX 75013
www.Experian.com

Equifax Fraud Reporting

1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374
www.Equifax.com

TransUnion Fraud Reporting

1-800-680-7289
P.O. Box 6790
Fullerton, CA 92834
www.TransUnion.com