

# Financial Identity Fraud and Identity Theft Protection Act (FIFITPA)

## *~ HIGHLIGHTS ~*

***Disclaimer:*** These are just the highlights of FIFITPA. If you collect or use SSN's, please consult with your compliance office and/or legal counsel to ensure that you are in full compliance with FIFITPA and all other applicable laws.

**Your unit may collect SSN's (6 or more digits) only for legitimate purposes, including payroll and benefit processing, or if required by law.**

**If you collect SSN's, then:**

- You must document your reason for collecting SSN's. Upon request from an individual, you must provide a "statement of the purpose or purposes" for which his or her SSN is being collected and used.
- You must minimize the dissemination of SSN's, and you must not disclose SSN's and other identifying information except as allowed by law.
- SSN's must not be transmitted over the Internet unless the connection is secure. You may not require an individual to use his SSN to access an Internet web site, unless a password or other authenticator is also required to access the site.
- You must protect SSN's and other identifying information that you store against unauthorized access. Should a breach or unauthorized access occur, please note that MUSC is subject to strict notification requirements as outlined in the law. Consequently, you must promptly report any suspected unauthorized disclosure or security breach that involves SSN's or other identifying information, to your compliance office.

**A willful and knowing failure to report a security breach is a very serious matter. An unreported breach exposes the affected individuals to the risk of identity theft, and under the law, it also exposes MUSC to fines and civil damages.**

For additional information please visit the SC Department of Consumer Affairs webpage at [http://www.sconsumer.gov/identity\\_theft.html](http://www.sconsumer.gov/identity_theft.html) and MUSC Human Resources Management Policy #52, *Policy to Limit the Use of Social Security Numbers*, at <http://www.musc.edu/hrm2/policies/policy52.html>.