

TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER

Operating Policy and Procedure

HSC OP: 52.10, **Identity Theft Prevention, Detection and Mitigation Program**

PURPOSE: The purpose of this Health Sciences Center Operating Policy and Procedure (HSC OP) is to safeguard the confidentiality, integrity and availability of individual identifying information, by detecting, investigating and mitigating potential identity theft in accordance with the Federal Trade Commission's (FTC) Red Flag Regulations.

REVIEW: This HSC OP will be reviewed every odd-numbered year (ONY) by the Institutional Compliance Officer, the IT Security Officer, the Registrar, the Senior Managing Director of SOM Business Office, and the Executive Director of Library Services, with recommendations for substantive revisions forwarded to the People and Operations Council.

DEFINITIONS:

For purposes of this policy, the following terms are defined as follows:

Consumer Reporting Agency is an agency, such as Experian, Equifax or TransUnion, that collects and sells information regarding the creditworthiness of a particular individual.

Consumer Report for purposes of this policy is any written, oral, or other communication of any information by a Consumer Reporting Agency bearing on an individual's credit worthiness, credit standing, credit capacity which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the individual's eligibility for credit to be used primarily for personal, family, or household purposes.¹

Covered Accounts² are those accounts identified in the Red Flag Regulations³ as a consumer account designed to permit multiple payments or transactions over time and any other account for which there is a reasonably foreseeable risk of identity theft. For purposes of this policy, it includes, but is not limited to, patient financial accounts,

device.⁵

Notice of Address Discrepancy ("Notice"). A Notice of Address Discrepancy is a notice sent

