

Need Help?

Here's where you can get more information on protecting your customers' personal information:

Identity Theft in Ontario:

www.ontario.ca/idtheft

Consumer Measures Committee:

www.cmcweb.ca/idtheft

Reporting Economic Crime Online:

www.recol.ca

PhoneBusters:

1-888-495-8501

www.phonebusters.com

Equifax Canada:

1-800-465-7166

www.equifax.ca

TransUnion Canada:

1-800-663-9980

www.transunion.ca

Federal Privacy Commissioner

1-800-282-1376

www.privcom.gc.ca

Information and Privacy Commissioner of Ontario

1-800-387-0073

www.ipc.on.ca

Consumers in Ontario can also contact the Ministry of Small Business and Consumer Services' Consumer Protection Branch if they have questions, complaints or comments. You can reach the branch by calling **416-326-8800** in the Greater Toronto Area or toll-free at **1-800-889-9768**.

Visit the Ministry of Small Business and Consumer Services' Consumer Protection Branch's website at www.ontario.ca/consumerprotection for information on topics such as:

- Home Renovations
- Real estate fraud
- Car repairs
- Cancelling a contract
- Gift cards – and more.

To find out about your rights as a consumer, how to file a complaint against a business and ways you can protect yourself in the marketplace, please contact:

Ministry of Small Business and Consumer Services

Consumer Protection Branch

p | 416-326-8800 | 1-800-889-9768

e | consumer@ontario.ca

w | ontario.ca/consumerprotection

Order a free copy of our Smart Consumer Calendar at www.serviceontario.ca/publications or call **(416) 326-5300** in the Greater Toronto Area or toll-free at **1-800-668-9938**

WHAT YOU NEED TO KNOW TO PROTECT YOUR CUSTOMERS' IDENTITY



Smart consumers are
good for business

Ontario is a leader in consumer protection and has clear rules for consumers and businesses. Know your rights – shop smart and protect yourself in the marketplace.

What is Identity Theft?

It happens all the time. A consumer's personal information, such as a credit card number or debit card personal identification number, is stolen and within hours the person's bank account is cleaned out or credit rating is destroyed.

These thefts may take place in restaurants, retail stores and other businesses. As a business owner, you owe it to your customers to protect their personal information and prevent them from the devastating effects of a stolen identity.

By keeping the personal information of your customers safe, you are also maintaining your company's reputation, building your customers' confidence in doing business with you and avoiding financial loss.

How Can I Protect My Customers?

If you collect personal information from customers, develop security standards for your business. For example, make sure you and your employees:

- Secure paper records and protect computer terminals with passwords.
- Set a timetable for keeping sensitive data that meets your legal and contractual needs. Destroy any data that doesn't fall within this timetable.
- Prevent any unauthorized photocopying of sensitive information.
- Use a shredder to destroy information that you no longer need to store.
- Do background checks on your existing employees and any new employees you intend to hire, especially those employees who will have access to sensitive information on the job.
- Make sure employees understand your company's privacy policies on treating customers' personal information.

What if Security is Breached?

If a theft occurs in your business or information goes missing, have a plan to respond to the breach:

- Investigate the incident to determine next steps and whether you need advice from lawyers or accountants.
- Promptly inform customers and external agencies, including law enforcement officials and Canada's two national consumer reporting agencies, TransUnion Canada (www.transunion.ca) and Equifax Canada (www.equifax.ca).

- Report the security breach to the PhoneBusters National Call Centre at **1-888-495-8501** or www.phonebusters.com.

Security Steps

Here are more steps you can take to protect your customers' personal information:

- Regularly review the type of personal information you gather from your customers and why you need to collect it. Avoid collecting more information than necessary.
- Be familiar with the Personal Information Protection and Electronic Documents Act (PIPEDA) when managing your customer's personal information.
- Make sure customers have sufficient privacy to securely enter personal identification numbers and credit card information.
- Make sure customers are who they say they are by checking signatures and photo identification.
- Install anti-virus protection and firewalls on your computer systems. Remember to install software updates and security patches frequently.
- Protect your online sales transactions by using encryption software recommended by experts – and be sure to upgrade this software frequently.
- Limit the collection, use and disclosure of your customer's personal information to only what is needed to provide service.