

# WHAT YOU NEED TO KNOW ABOUT

# Protect Your Customers' Identities



MINISTRY OF **CONSUMER SERVICES**  
[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)

## 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 (PIN), is stolen. Within hours, the person's bank account could be cleaned out and their credit rating compromised.

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 suffering the devastating effects of a stolen identity.

In fact, the federal *Personal Information Protection and Electronic Documents Act* (PIPEDA) requires that you safeguard personal information that you collect. The Federal Privacy Commissioner has a wealth of information to help you in meeting your obligations under PIPEDA.

By keeping the personal information of your customers secure, 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, PIPEDA requires you to develop security standards for your business, such as:

- Securing paper records and protecting computer terminals with passwords.
- Setting a timetable for keeping sensitive data that meets your legal and contractual needs. Destroy any data that doesn't fall within this timetable.
- Preventing any unauthorized duplication of personal information.

## What if security is breached?

- If you believe that personal information has gone missing or has been improperly disclosed, have a plan for how to respond quickly.
- Investigate the incident to decide what you should do next and whether you need expert advice from lawyers or accountants.
- Promptly inform law enforcement officials.
- Report the security breach to the Canadian Anti-Fraud Call Centre (Phone Busters) at 1-888-495-8501 or visit [www.phonebusters.com](http://www.phonebusters.com).
- Have a plan to contact your customers whose information may have been compromised.

- Using a shredder or other ways to destroy information that you no longer need.
- Doing background checks on your employees, especially those who will have access to sensitive information.
- Making sure employees understand your company's privacy policies concerning customers' personal information.
- Regularly reviewing the type of personal information you gather from your customers and why you need to collect it. Limit the collection, use and disclosure of your customers' personal information to only what is needed to provide the goods or services.
- Knowing your obligations under the *Personal Information Protection and Electronic Documents Act* (PIPEDA) when collecting, using, disclosing and managing your customers' personal information.
- Considering the physical layout of your business so that customers can securely enter personal identification numbers and credit card information.
- When appropriate, making sure customers are who they say they are by checking signatures and photo identification.
- Installing anti-virus protection and firewalls on your computer systems. Remember to install software updates and security patches frequently.
- Protecting your online sales transactions by using encryption software recommended by experts. Be sure to upgrade this software frequently.

[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)

## Need help?

Find out more about protecting your customers' personal information.

### Identity Theft in Ontario

[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)

### Consumer Measures Committee

[www.cmcweb.ca/idtheft](http://www.cmcweb.ca/idtheft)

### Reporting Economic Crime Online

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

### The Canadian Anti-Fraud Call Centre (PhoneBusters)

1-888-495-8501

[www.phonebusters.com](http://www.phonebusters.com)

### Equifax Canada

1-800-465-7166

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

### TransUnion Canada

1-800-663-9980

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

### Office of the Privacy Commissioner of Canada

1-800-282-1376

[www.priv.gc.ca](http://www.priv.gc.ca)

### Information and Privacy Commissioner of Ontario

1-800-387-0073

[www.ipc.on.ca](http://www.ipc.on.ca)

## Ministry of Consumer Services

Ontario's **Ministry of Consumer Services** works to educate, empower and protect consumers so they can be confident and informed when buying goods and services in this province.

## HERE TO HELP

### Visit our website at:

[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)

### Call us:

Greater Toronto Area

**416-326-8800**

Toll-free at

**1-800-889-9768**

**TTY** (for those who are hard of hearing)

Greater Toronto Area

**416-229-6086**

TTY toll-free

**1-877-666-6545**

### Email us:

[consumer@ontario.ca](mailto:consumer@ontario.ca)