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Welcome
Travis Ford
Consumer Education

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2 types of ID theft:

- Existing account fraud
- New account fraud

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How info was stolen, 2007:

- 39% Lost wallet, purse, mail
- 30% Business at fault
- 21% Friend, acquaintance, self
- 10% Online (hacker, virus, etc)

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Prevention

- Don't give out personal info unless *you* initiate contact
- Leave SSN off checks, license, etc.
- Shred sensitive trash
- Use secure mail drop

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Detect it

- Check bank statements
- Check credit card statements
- Check free credit report 3 times a year

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**Check your free credit report
3 times a year**

www.annualcreditreport.com

OR

877-322-8228

Prevention (cont'd)

Freeze your credit report

- Creditors can't see your credit file
- ID thieves can't open new accounts
- Costs \$5 per credit bureau

Prevention (cont'd)

Freeze credit reports

www.transunion.com
www.experian.com
www.equifax.com



Federal Safeguards Rule


- Applies to "financial institutions"
- Choose employee(s) for securing info
- Create and test a safeguards program
- Adapt as necessary
- Require security from partners

Safeguards - suggestions

- Background check employees
- Train staff on laws and policies
- Limit access to customer info
- Strong passwords: coffee352!
- Lock employee computers
- Cut off terminated employees


Dealing with customers

- Share your security policy
- Warn them about phishing
- Respect their ID theft fears

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Federal Disposal Rule

- Applies to those who use credit reports
- Destroy documents
- Destroy electronic files
- Hire document destruction company

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Breach notification

- Notify customer
- Notify law enforcement
- Notify businesses affected
- Designate staff and system

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Missouri Sunshine Law

610.021 RSMo – exceptions to open records

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- Soil maps, farm info – open
- Payment amounts to landowners - open

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Vendor forms open, except for:

- Banking information
- Social Security number
- Tax ID number

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If asked, you must explain why info was withheld

- 610.021 (14) for Social Security number / Tax ID
- 610.021 (21) for financial info

Share all info with auditors

- It's allowed by law
- 610.021 protects communications with auditors
- Auditors take oaths of confidentiality

Contact me

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Safeguarding Information

Common Mistakes/Reminders

The name on Line 1 must match the TIN.

Landowner (Vendor) must sign the application.

Bank representative must sign.

All bank information needs to be filled out. Bank representative should be verifying when they sign.

Include only SSN or FEIN.

Frequently Asked Questions (FAQs)

Who should complete the form?

The person (the Landowner) we are paying should be completing the form.

What name should be used on the form?

On Line 1, use the name of the business or individual that the income will be reported on.

What Tax Identification Number (TIN) is used on these forms – my social security number (SSN) or the Federal Tax Identification Number (FEIN)?

Only include the SSN or the FEIN of the entity that will be reporting the income, not both.

Who should the landowner contact if they don't know what name or TIN to use on the form?

The name on Line 1 needs to be the taxing entity. If you are unsure of your which TIN to use, then consult your attorney or tax preparer.

Why is a name being asked for on two lines?

The first line is for the name of the legal taxing entity. This will be the name the 1099 will be issued to. The second line is for the name of the entity the payment is being issued to doing business as the name on Line 1.

How long does it take to get setup?

To be completely setup with the EFT active will usually take three weeks. Five days to get into the system and a ten day pre-note process.

Does the bank need to sign the ACH/EFT Application?

Yes. The bank should be verifying the name with the account number and routing number.

Who has access to the banking information?

There are less than a dozen people with access to your bank account information from the SAM II system.

Where should the landowner send the completed form?

The completed forms should be sent to the Office of Administration, Division of Accounting at the fax number or address on the form.

Who should the landowner contact if they have questions regarding the form?

Questions regarding the form should be directed to the Office of Administration, Division of Accounting at 573-751-2971.

How can the bank account information be updated?

Complete a new Vendor ACH/EFT Application and send to Office of Administration, Division of Accounting. The form is on the website at www.oe.mo.gov/acct/.

Is there a website where payments may be seen?

Yes. The website is <https://www.vendorpay.oe.mo.gov/>.