

TPR Spotlight -Special Edition

November, 2009

Dear Doctors and Staff,

As the holidays are now here, there are a lot of extra distractions now to pull our attention outside of our practices. Of course, we all want and need to spend the extra time with family and friends, we also want and need to closely monitor our continued productivity in the office. So, not only do we have to pay extra close attention to our office systems, accounts receivables, accounts payables and statistics to be sure to continue growth or maintain profitability, we also must pay close attention to proper management and protection of our personal finances as well.

The article below covers holiday shopping tips to protect your credit and identity. For all of you who do holiday shopping or other shopping throughout the year, this article is a must read. Inform and protect your family and friends as well by forwarding this important information on. This article was provided to me by Identity Theft Risk Management Specialist, Joann Conner from Pre-Paid Legal Services.

You can get more information about Identity Theft Protection for yourself and your practice at www.prepaidlegal.com/hub/joannconner or speak to her directly at 866-453-9008.

Happy Holidays,

Total Practice Resources

Holiday Shopping? Ten Timely Tips

Privacy Rights Clearinghouse is pleased to offer these ten timely tips to protect you and your privacy during the holiday season. You may be shopping more frequently and under more crowded and frantic conditions. Follow these tips to help avoid scams and rip-offs. Be a privacy-smart consumer!

1. Don't Debit. Don't use a debit or check card to pay for your purchases. Make sure your credit card is a true credit card and not a debit card or a check card. A debit or check card exposes your bank account to thieves. Further, debit and check cards are not protected by federal law to the extent that credit cards are. These cards typically put consumers at much greater risk than credit cards because they

offer fewer consumer protections in the event of a Loss. Because these cards access funds directly from your bank account, your money may remain missing while you and your bank sort out any theft, which could mean bounced checks, late fees, and numerous other problems. Your checking account (and related savings accounts) could be wiped out in minutes. Some crooks use "skimming" devices to steal your card information from merchant card-swipe machines. Debit or check cards pose a much greater risk to consumers in the event that a card is "skimmed." We explain the shortcomings of debit cards in great detail in our guide "Paper or Plastic: What's the Best Way to Pay?" at <http://www.privacyrights.org/fs/fs32-paperplastic.htm>.

2. Many Unhappy Returns. Be aware of a store's return policy. Some retailers require a state-issued ID or license when you return or exchange merchandise. Typically, stores swipe the shopper's driver's license when a return is being made, and if the store's return limit is exceeded, the return is denied. Retailers do this to keep better track of possible return fraud. Some retailers maintain their own database while others use a third-party service. A number of national merchants outsource the collection of return and exchange data to a company called The Retail Equation (formerly The Return Exchange). If you make repeated returns or exchanges to a participating merchant, subsequent returns to that merchant's stores may be refused. For more information on The Retail Equation see <http://www.privacyrights.org/ar/ReturnExchange.htm>.

3. No You Can't See It. You've probably encountered this situation numerous times. You are in a store paying for your purchase with your credit card. The cashier asks to see your driver's license. Do you have to show it? Probably not!

Merchants may ask a customer for identification, but in most situations, a merchant may not condition acceptance of a Visa or MasterCard credit card upon the customer presenting identification. In other words, you can refuse to provide identification, and the merchant still must accept your credit card. Many merchants ignore this rule. Identification may be required for purposes other than the credit card transaction itself, for example, when purchasing alcohol, tobacco products, or certain drugs. Identification may also be required for unusual transactions flagged during the credit card authorization process. Read more in our guide "What Personal Information Should You Give to Merchants?" at <http://www.privacyrights.org/fs/fs15-mt.htm#2b>.

Some consumers feel that asking for an ID helps protect them from identity theft, but others want to protect their privacy and personal security by not revealing their address, birth date, and other information contained on their driver's license to a stranger.

4. **The Gift that Keeps on Taking.** If you decide to purchase a gift card, be aware of expiration dates, fees, and what will happen if the card is lost. Many states have passed laws regulating gift cards. However, these laws generally do not give you a right to recover from a lost or stolen card. Rather, most state laws cover such things as service fees, expiration dates, and exempt the cards from unclaimed property laws. For a list of state laws governing gift cards, visit the National Conference of State Legislators' Web site, at www.ncsl.org/programs/banking/GiftCardsandCerts.htm.

In California, most gift cards cannot have expiration dates or service fees. However, the California gift card law is complex and does not apply to all gift cards. For additional information, please see our guide to Gift Cards, Prepaid Cards, and Stored Value Cards at <http://www.privacyrights.org/fs/fs32-paperplastic.htm#5>.

A new federal law, the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009 provides some nationwide consumer protection for gift cards. Unfortunately, the gift card provisions of the CARD Act do not go into effect until August 2010. So gift cards purchased this holiday season will not be eligible for the new federal protections.

5. **Truncation is Not a Dirty Word.** Make sure that the credit card receipts that you receive from merchants do not contain your full account number. Under federal law, all electronically printed credit and debit card receipts must shorten (truncate) the account information to no more than the last five digits of the card number. The receipt must also not include the card's expiration date. This only applies to electronically printed receipts, not to handwritten or imprinted ones. It does not apply to transaction records retained by the merchant.

6. **Check This Out.** Some states have laws that dictate what kind of information merchants cannot ask for or write down when a consumer pays with a check or credit card. For example, in California, when a consumer pays with a credit card, the merchant cannot record any personal information other than what is on the front of the credit card. When a consumer pays by check, the merchant cannot record the credit card number. For more information and exceptions to the law, read our guide "What Personal Information Should You Give to Merchants?" at <http://www.privacyrights.org/fs/fs15-mt.htm>.

7. **Keep it Clean.** Clean out your wallet, purse, or pocketbook. Remove unnecessary credit cards, debit cards, your Social Security card, and other unneeded documents that could compromise your identity if lost or stolen while shopping. Keep them locked up in a safe place. Pickpockets will be out in force during the holiday season. The more you carry with you, the more difficult and time-consuming it will be to report and recover from your loss. If the worst should happen, and your wallet, purse, or pocketbook is stolen, read our "Identity Theft Victims Guide" at

<http://www.privacyrights.org/fs/fs17a.htm>.

8. Be Alert, Be Aware. Don't forget to take simple precautions to protect your personal safety. Men can carry their wallets in a front pocket, which is less susceptible to pick pocketing. Women can place their purse strap over their head and across their chest. When shopping at night, park in a well-lit area. Be careful getting into and out of your car at the shopping mall -- people are sometimes targeted by muggers when doing so.

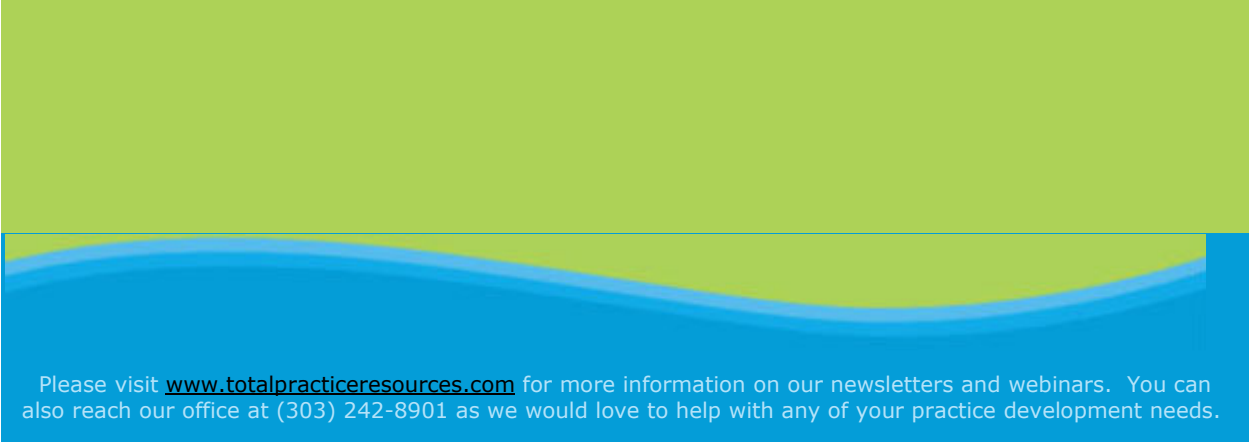
9. Be Safe Online. When shopping online, make sure that the Web site uses encryption technology before you provide your personal information. Encryption scrambles the information you send, such as your credit card number, in order to prevent computer hackers from obtaining it en route. You can tell when you are on a secure web page several ways. If you look at the top of your screen in the address bar where the Web site address is displayed, you should see <https://>. The "s" that is displayed after "http" indicates that web site is secure. You may not see the "s" until you are actually on the order page on the Web site. Another way to determine if a Web page is secure is to look for a closed padlock displayed at the bottom of your screen. If that lock is open, you should assume it is not a secure site.

The safest way to shop on the Internet is with a credit card. In the event something goes wrong, you are protected under the federal Fair Credit Billing Act. You have the right to dispute charges on your credit card, and you can withhold payments during a creditor investigation. When it has been determined that your credit was used without authorization, you are only responsible for the first \$50 in charges. You are rarely asked to pay this charge.

10. Seals of Approval. Be sure to check out a Web site's privacy policy before providing any personal information online. You can also learn what type of information is gathered by the Web site, and how it is -- or is not -- shared with others by reading its privacy policy. A link to the privacy policy is often found at the bottom of the site's home page.

You can also look for online merchants who are members of a seal-of-approval program that sets voluntary guidelines for privacy-related practices, such as TRUSTe (www.truste.org), Verisign (www.verisign.com), or BBBOnline (www.bbbonline.org). For additional information, please see our online Fact Sheet "Online Shopping Tips: E-Commerce and You" at <http://www.privacyrights.org/fs/fs23-shopping.htm>.

Wherever you happen to shop this holiday season--the mall, online, or on Main Street--following these tips will help you have a safer and more private holiday season. Be sure to visit Privacy Rights Clearinghouse's redesigned website at www.privacyrights.org for much more information on how you can protect your privacy.



Please visit www.totalpracticeresources.com for more information on our newsletters and webinars. You can also reach our office at (303) 242-8901 as we would love to help with any of your practice development needs.