



Merchants
INFORMATION SOLUTIONS, INC.



Merchants Information Solutions, Inc.
SmartIDentity Data Breach Response Program

The Merchants Information Solutions, Inc. (MIS) Data Breach Response program will assist auto dealerships in responding to and recovering from lost or stolen consumer data.

This data breach program is designed to support Breach Notification laws and Red Flag requirements.

GMAC has negotiated preferred rates with MIS to obtain the best prices available. MIS knows which services are best for certain types of incidents, which can range from a simple mail room error to lost information to a malicious intrusion into your network. At the core of our breach response program is a fully-managed recovery service for any auto dealer customer and/or employee who may become a victim of identity theft resulting from a breach event. Our primary goal is to serve the needs of your employees, members and customers to mitigate damages – which protects your auto dealership!

Data Breach Response Overview:

MIS will provide an emergency response and resolution program. This means your auto dealership will have the benefit of high-quality and reasonably-priced services designed to manage identity recovery to current and former customers and current and former employees who may be affected by the loss of personal information from an accidental or malicious security breach.

Data Breach Services:

Action 1: Notification Letters to local and federal authorities. Do you know the breach laws in the state you conduct business in? MIS will assist you in making sure you have made the appropriate notifications to local and federal authorities on a timely basis.

Action 2: Notification Letter(s) to Affected Persons. We will help by providing letter templates and work with your legal counsel in drafting breach notification letters.

Action 3: Choose Services for Affected Persons. Lawsuits following data breaches are becoming more and more prevalent; however, consumers must prove damages. Our fully managed recovery services are designed to provide for early discovery and professional management of the recovery process for anyone who falls victim to identity theft for one full year following your data breach, no matter if it can be linked to your breach event or not. This is included in the per-person cost.

Action 4: Print and Mail Notices. For an additional fee, a compliance-approved notification mailing can be provided. In addition, returned mail will be researched and re-mailed to comply with many state's notification laws.

Action 5: Track Results. You will receive a report showing the registrations that occurred in your affected population, which can help you prove that you acted sensibly to avoid harm in response to the incident.

Discovery and Resolution Services Included:

- **Professionally-Trained Fully-Managed Recovery Advocates** who are Fair Credit Reporting Act (FCRA) and Fair and Accurate Credit Transaction Act (FACTA) certified; as well as Licensed Private Investigators who will act on behalf of the identity theft victim through a limited power of attorney and work with the entities involved until all of the issues are resolved.
- **Toll Free Call Center** – which will take calls from affected customers, employees and/or members.
- **Credit Monitoring Assist** – Automated credit report alerts for free credit reports by law.
- **Preventative Education** – monthly newsletter and interactive risk assessment quiz.
- **Experian Credit Monitoring** – daily monitoring and daily alerts from Experian to affected individuals to benchmark any changes an individual's credit report.
- **Assess the Threat** – MIS can provide you access to high tech forensic investigation firms that can advise you on how to stop the damage and preserve the evidence if criminal activity is involved.



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Merchants Information Solutions, Inc. (MIS) is one of the leading identity theft solutions providers in the United States working with many of the nation's financial institutions, associations and Fortune 1000 companies.

MIS has been providing quality programs and services to businesses and consumers nationwide since 1912. For more information about MIS go to www.merchantsinfo.com

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