

## **Incident Management** (*in' sī-dənt măn' ij-mənt*)

*The act, manner, or practice of managing, handling, or controlling an occurrence or event that interrupts normal procedure or precipitates a crisis.*

Corporate governance, regulatory compliance, and operational and reputational risk require companies to effectively manage a customer incident. Current law and pending legislation dictate management of this process and implementation of “best practice” policies.

## **Fastest-Growing White-Collar Crime**

In 2005, more than 686,000 consumers filed complaints of identity theft and fraud with the Federal Trade Commission.<sup>1</sup> In the same year, at least 130 data breaches exposed more than 55 million Americans to potential theft and fraud.<sup>2</sup>

## **Heated Regulatory Environment**

The Fair and Accurate Credit Reporting Act of 2003 (“FACT Act”) requires both affected financial institutions and creditors to respond directly to each individual impacted by these types of events. The Bank Secrecy Act, Patriot Act, and other related legislation also impose rigorous requirements for the handling, investigation, and reporting of suspicious activity and transactions related to fraud.

## **The F1RSt™ Solution**

F1RSt™ Technology allows users to readily support regulatory requirements while providing a positive customer experience to maintain trust and reputation. The browser-based technology is simple to use and virtually maintenance-free. The result is a fully compliant and customizable “best practice” process for handling fraud incidents, from initial customer contact to automatic timeline enforcement and fully compliant reporting.

### **F1RSt™ Technology**

#### **Increased operating efficiency**

*More research, investigation, prevention, and reporting with less manpower*

#### **Compliant incident management**

*Stay ahead of the ever-increasing regulatory requirements*

#### **Best practices security technology**

*Assure the security of your data and customers*

#### **Improved customer experience**

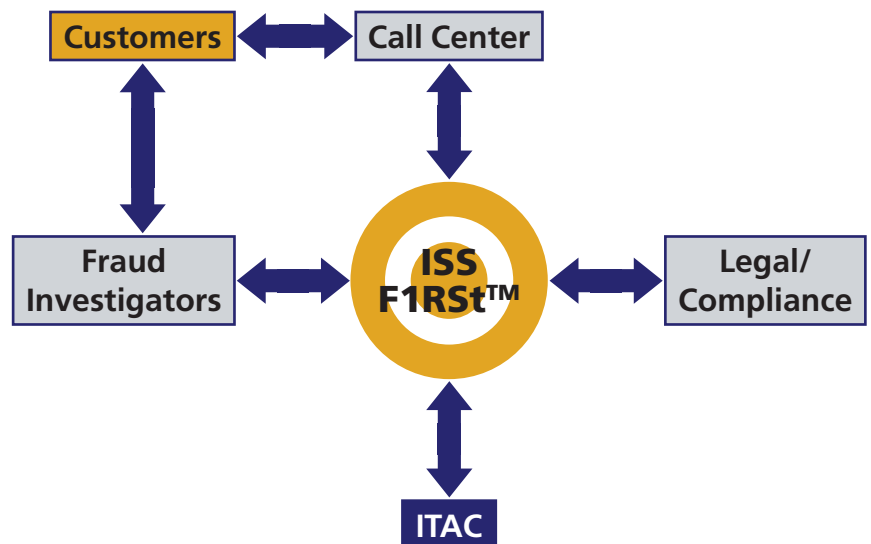
*Coordinated, integrated customer interaction*

#### **Direct, electronic data exchange with ITAC**

*Single data interface for case creation, investigation, and reporting*

#### **Browser-based application**

*Centralized database, easy integration*



<sup>1</sup> Consumer Fraud and Identity Theft Complaint Data, January - December 2005, Federal Trade Commission, January 25, 2006.

<sup>2</sup> Swartz, Jon. “2005 worst year for breaches of computer security.” USA TODAY, December 28, 2005.

## F1RSt™ Advantages

### Increased Operating Efficiency

- User-friendly design with intuitive navigation
- Secure, browser-based user interface
- Real-time error checking and data validation
- Real-time notifications synched to Microsoft Outlook
- Easy storage and retrieval of all correspondence
- User-friendly reporting tools
- Direct, secure, electronic interface to ITAC
- Customized credit report viewer

### Compliant Incident Management

- Complete audit trail
- Task management function ensures compliant workflows and permits productivity tracking
- Dynamic incident verification aids in the analysis of a potentially reportable incident
- Dynamic user scripts are configurable to ensure compliant communications procedures
- Automatic escalation process minimizes exposure

### About ISS

*Founded in 1989, Innovative Software Solutions (ISS) is a leading technology solutions company providing the financial services, insurance, and government sectors with answers to their specialized business challenges. Headquartered in Charlotte, North Carolina, ISS offers products and services that contribute to clients' success by automating and consolidating business processes and creating sustainable value through technology solutions.*

	F1RSt™	Largest Competitor
Web-based	YES	NO
Automatic Escalation	YES	NO
Resource Tracking	YES	NO
ITAC Link	YES	NO
Dynamic Workflow	YES	NO
Complete Audit Trail	YES	NO
Dynamic User Scripts	YES	NO
Dynamic Ad-hoc Reporting Wizard	YES	NO
XML Data Import/Export Processor	YES	NO
Dynamic Forms Generation	YES	NO
File Attachment/Management	YES	NO
Electronic SAR Reporting	YES	NO
<b>Supported Configurations</b>		
FACT Act Section 151	YES	NO
Regulation E	YES	NO
Regulation Z	YES	NO
FTC Breach Notifications	YES	NO
USPIS Breach Notifications	YES	NO
Uniform Affidavit for ID Theft	YES	NO

### F1RSt™ Users

The Identity Theft Assistance Center (ITAC) is built on F1RSt™ Technology.



ITAC uses F1RSt™ to initiate, manage, track, and disseminate data on all the identity theft cases processed through the center.

In addition to ITAC, F1RSt™ Technology is used by more than 44 leading U.S. financial institutions.

For more information about ITAC, visit [www.identitytheftassistance.org](http://www.identitytheftassistance.org).

**Innovative Software Solutions, Inc.**

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