Red Flag Regulation Compliance Procedures

Effective May 31, 2010

Identified Account	Relevant Red Flags	Detection Mechanism	Response Required	Resolution	Oversight	Program Update	Sr Mgmt Sign-Off	Staff Training	Compliance
Student Account accessed on any CSUF system or e-market site	Verify ID for alteration or forgery	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify the ID picture matches the customer	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify information on ID is consistent with information on file	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify requests for information updates are not altered, forged, or destroyed and reassembled	Scrutinize paperwork submitted	Notify mgmt, no customer assistance	Retain paperwork, require new	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	No information shared if FERPA restriction	FERPA flag in CMS SA	No customer assistance	No customer assistance	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	CWID matches another customer.	System pulls up two identities	Notify mgmt, no customer assistance	Investigate and resolve with Admissions & Records	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Account is not consistent with regular patterns of activity	Large deposits	Notify mgmt, no customer assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Call or email if mail is returned twice	Return mail documentation hold on account	Notify mgmt	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Three different address changes in the past ninety (90) days.	Return mail documentation hold on account	Notify mgmt	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Unauthorized charges or transactions	Customer reports via phone, email, in person	Notify mgmt, no customer assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Notification by customer, identity theft victim, law enforcement authority, or other person that has opened or manipulated a fraudulent account	Customer reports via phone, email, in person	Notify mgmt, no customer assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	No information to potential victim of identity theft without evidence of a Police Case Number or an FTC affidavit of identity theft	Customer reports via phone, email, in person	Notify mgmt, no assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	No information on an account if no CWID and customer name	Customer reports via phone, email, in person	Notify mgmt, no assistance	Notify mgmt, no assistance	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	No response regarding medical type services	Customer reports via phone, email, in person	No assistance	No assistance	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
Installment Payment Plans (In-person)	Verify ID for alteration or forgery	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify the ID picture matches the customer	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify information on ID is consistent with information on file	View identification	Notify mgmt, no customer assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify requests for information updates are not altered, forged, or destroyed and reassembled	Scrutinize paperwork submitted	Notify mgmt, no customer assistance	Retain paperwork, require new	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A

Red Flag Regulation Compliance Procedures

Effective May 31, 2010

Identified Account	Relevant Red Flags	Detection Mechanism	Response Required	Resolution	Oversight	Program Update	Sr Mgmt Sign-Off	Staff Training	Compliance
	No information shared if FERPA restriction	FERPA flag in CMS SA	No assistance	No assistance	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	CWID matches another customer.	System pulls up two identities	Notify mgmt, no customer assistance	Investigate and resolve with Admissions & Records	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Account is not consistent with regular patterns of activity	Large deposits or refund requests	Notify mgmt, no customer assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
TitanCard Stored Value Card	Verify ID for alteration or forgery	View identification	Notify mgmt, no assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify the ID picture matches the customer	View identification	Notify mgmt, no assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify information on ID is consistent with information on file	View identification	Notify mgmt, no assistance	Retain card, report	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Verify requests for information updates are not altered, forged, or destroyed and reassembled	Scrutinize paperwork submitted	Notify mgmt, no assistance	Retain paperwork, require new	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	CWID matches another customer.	System pulls up two identities	Notify mgmt, no assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Account is not consistent with regular patterns of activity	Large deposits, rapid depletion of funds	Notify mgmt, no assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Unauthorized charges or transactions originating with SFS	Customer reports via phone, email, in person	Notify mgmt, no assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	Unauthorized charges or transactions originating with department	Customer reports via phone, email, in person	Refer to department for assistance	Forward to department	Fraudulent activity - report to Director of department originating charges	Review and update annually	AVP Finance	Annually	N/A
	Notification by customer, identity theft victim, law enforcement authority, or other person that has opened, discovered or manipulated a fraudulent account	Customer reports via phone, email, in person	Notify mgmt if an SFS charge. Refer to department for investigation if departmental charge. No assistance	Investigate and resolve with management	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A
	No information to potential victim of identity theft without evidence of a Police Case Number or an FTC affidavit of identity theft	Customer reports via phone, email, in person	Notify mgmt, no assistance	Investigate and resolve with management or refer to department as appropriate	Fraudulent activity - report to Director of SFS or responsible department	Review and update annually	AVP Finance	Annually	N/A
	No information on an account if no CWID and customer name	Customer reports via phone, email, in person	Notify mgmt, no assistance	Notify mgmt, no assistance	Fraudulent activity - report to Director SFS or Controller	Review and update annually	AVP Finance	Annually	N/A