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Specializing in
Automated Phone System
Diagnostics & Optimization



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“Optimizing the Outage Management Call Flow”

Wednesday, November 10

2-3pm ET

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Safeguard Your Callers’ Privacy from Identity Theft: Avoid Use of Social Security Numbers!

We have noticed a trend to use a caller’s Social Security Number (SSN) for account identification. While this may be a necessary part of the account ID process for a bank or credit card company, and it seems logical, even obvious to use as it’s in the caller’s memory - unlike a lengthy account number - SSN should **never** be used apart from financial transactions as an account identification mechanism.

Why? Because we have heard some systems where:

- ➔ **Entering an SSN can generate a name and/or address confirmation. This means that an accidental or malicious entry of an SSN - perhaps by a phone hacker’s robot dialer - can match SSNs to specific names and/or addresses. This is a formula for potential, and possibly large scale, identity theft!**

Even if the name or address confirmation is “partial” - that is, it only states the first four letters of the account holder’s last name or street name: [a] some last names and street names only contain four letters (e.g., Ames or Lee and countless other names; Main or Elm and countless other streets), and [b] even partial names or streets can give an effective hint of the full information.

Further, callers tell us in our IVR Usability Tests and IVR Focus Groups that even knowing that your company has their SSN on file - forgetting that they once gave it to you, most likely in the new account process - makes them feel less secure. So, we’re not suggesting that you don’t ever need to ask for a Social Security Number - its best use may be for collections of bad debt - just that you limit its use in automated account identification, unless absolutely necessary and, if so, somewhat restricted (e.g., only request the last four digits of the SSN). So, unlike Nike, we suggest “Just **don’t** do it!”

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