



Certified Identity Protection Advisor™ (CIPA) Overview & Curriculum

Overview

The Certified Identity Protection Advisor™ (CIPA) designation is offered by the Identity Management Institute (IMI) to educate consumer facing professionals regarding identity theft management practices and validate their knowledge through an independent examination and annual certification process.

Who should become a CIPA

Consumer facing professionals who educate, coach or solve identity theft and related fraud challenges for consumers should consider becoming a CIPA to validate and showcase their knowledge of identity theft risk management practices. As the number of people affected by identity theft and related fraud costs continue to rise year after year, Certified Identity Protection Advisor™ (CIPA) professionals are increasingly needed to address the issues with consumers for preventing, detecting and resolving their identity theft and fraud cases.

Individuals who might benefit from the CIPA designation include professionals who directly interact with the consumers for managing identity theft risks such as employees of various government agencies and companies in the identity protection, consumer information services, financial institutions, insurance, health care services industries as well as independent identity protection advisors.

Professionals who interact with consumers regarding other personal services can also benefit by becoming a CIPA as they will offer additional value to their customers, ensure their client information is protected, and gain competitive edge within their respective professional fields. Such professionals include tax preparers, office organizers, accountants, and others who collect the personal information of their clients.

Why become a CIPA

Individuals who become Certified Identity Protection Advisor™ (CIPA) professionals demonstrate unique knowledge and skill set for solving one of today's increasing and challenging issues facing consumers. Identity theft is on the rise and due to the internet and proliferation of information, this crime is not about to go away any time soon. Identity theft affects millions of consumers annually and related fraud costs are as high as



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in the billions of dollars for both consumers and businesses. Not only dedicated identity protection advisors are needed to help an increasing number of people concerned with identity theft and fraud, a professional identity theft management certification offered by an independent organization such as IMI provides consumers and companies the assurance that a person holding the CIPA designation is a qualified identity protection professional who can assist consumers with their identity theft challenges.

Critical Risk Domains (CRD)

The CIPA Critical Risk Domains (CRD) are defined by IMI to a) identify the knowledge areas that a CIPA must possess in order to effectively educate consumers and help them manage their identity protection risks, and b) test the candidate's understanding of identity theft risks, as well as best practices for identity theft prevention, detection and resolution. The CIPA CRDs are as follows:

1. AWARENESS
2. RIGHTS & OBLIGATIONS
3. CREDIT CARDS
4. COMPUTERS & INTERNET
5. HOME & OFFICE
6. TRAVEL
7. FINANCES
8. PASSCODES
9. CLASSIFICATION & ORGANIZATION
10. DETECTION & RESOLUTION

- 1) *Awareness:* Before identity protection advisors can properly help consumers address their identity theft challenges, they must be aware of and understand the identity theft risks, as well as the latest identity protection solutions and best practices. As identity theft threats facing consumers evolve and new fraud schemes and solutions are introduced, an up to date knowledge of such information is absolutely critical to effectively help consumers understand the risks and protect them with the best identity protection solutions and practices.
- 2) *Rights & Obligation:* Consumers have certain rights and businesses have certain obligations in accordance with various privacy and identity theft laws. Consumers must be aware of these laws and understand them in order to protect themselves,



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claim their rights and effectively resolve identity fraud. Some of these laws relate to consumer rights as defined by the Fair Credit Reporting Act (FCRA) as well as business obligations for communicating their privacy notices and security breach incidents.

- 3) *Credit Cards:* Debit and credit card fraud are among the major consequences of identity theft. Consumers must be aware of the latest credit card threats such as skimming techniques and properly leverage existing strategies to prevent, detect and resolve credit card fraud.
- 4) *Computers & Internet:* As the use of computers and the internet rises due to our increased trust level and dependence on available and efficient ways to complete daily tasks such as paying bills, finding solutions, or socializing, threats and consumer exposure to technology risks also increase while consumers lack sufficient knowledge for countering the threats. The understanding of the risks such as the excessive exchange of information online and use of portable devices containing readable personal information as well as the knowledge of real threats such as spams, phishing, virus, spyware, social engineering and related controls is necessary to properly manage technology risks facing consumers.
- 5) *Home & Office:* Consumers generally receive, store and discard important documents in their homes and offices which they must also protect. Some of the documents may contain personal information which if compromised can lead to identity theft. As such, consumers must be aware of the risks while they let strangers into their personal surroundings and take the appropriate measures to safeguard their information within the boundaries of their homes and offices.
- 6) *Travel:* During travel, consumers might carry personal documents or devices containing personal information. They must be aware of the risks and best security measures while they transport their identity components in public places.
- 7) *Finances:* While consumers manage their finances and various financial accounts, they must consider the identity theft risks and apply best identity protection practices to their activities including when filing taxes, or maintaining inactive and multiple accounts of the same category.



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- 8) *Passcodes*: In today's world, pass codes are every where and consumers must select and remember multiple pass codes for a variety of reasons whether to access cash at the ATM or access a multitude of online accounts. These pass codes must be selected and managed carefully such that they are easy to remember, hard to guess by others, and not easily compromised.
- 9) *Classification & Organization*: Generally speaking, documents must be categorized in accordance with their confidentiality levels for proper organization, safeguard, as well as backup and recovery purposes.
- 10) *Detection & Resolution*: Last but not least, consumers must detect, follow up and resolve identity fraud on a timely basis in order to stop the damage caused by an ongoing fraud scheme. The fraud detection techniques require the use of all available tools and skills for monitoring and detecting unauthorized transactions including but not limited to credit reports, account statements, and account activity alerts. In addition, detected and ongoing fraud must be dealt with effectively and maximum speed in order to minimize any damage caused by the ongoing fraud. Such fraud resolution actions might include filing police reports, sending dispute letters, documenting an identity theft affidavit, as well as FTC notification and identity reset.

Exam Application Requirements

The basic requirements for becoming a CIPA include 1) be a member of the Identity Management Institute, 2) willingness to study for the exam, and 3) apply to take the exam and successfully pass the exam.

Note: The IMI membership application may be submitted simultaneously with the exam application if an applicant is not currently a member.

Exam Format

The exam is offered and taken by candidates online. The exam can also be administered in a live classroom session for group training and examination. The exam includes 100 multiple choice questions and results are communicated to candidates as "pass" or "fail" within 4 weeks following the completion and successful submission of the examination. 70 questions or more must be answered correctly in order to pass the exam and there is



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no penalty for guessing. Some practice questions may be found at http://www.identity-theft-awareness.com/CIPA_practice_exam.html

Examination Process

CIPA Examination applications can be downloaded from www.theimi.org and submitted to IMI via fax, email or regular mail. The exam application fee may be paid by check along with the exam application or online when payment requests are sent following the processing of the application. Once payment is received, the study guide is emailed after which point the candidate has one year to study and prepare for the exam. When a candidate is ready to take the exam, an email request to take the exam must be sent to info@theimi.org. Upon receipt of the exam request, the link to the online exam along with the access pass code is sent to the candidate for taking the exam within 5 days.

Exam Results Communications

Exam results are communicated within 4 weeks following the completion and successful submission of the exam. The results will indicate whether the candidate has passed or failed the exam.

Exam Cost

Please refer to the IMI website at www.theimi.org for information regarding most current membership and examination fees.

CIPA Maintenance Requirements

Please refer to the IMI website at www.theimi.org for information regarding annual renewal and maintenance of the CIPA license.