



Certified Identity Protection Advisor® (CIPA) Overview & Curriculum

Overview

The Certified Identity Protection Advisor® (CIPA) program is an international registered certification which is designed to educate and certify professionals interested in identity theft risk management.

Who should become a CIPA®

Professionals who help businesses and consumers manage their identity theft risks through their services and products should consider the CIPA® designation. Certified professionals will greatly benefit from this leading identity protection certification by learning, validating and showcasing their knowledge of identity theft risk management practices. As the number of people affected by identity theft and related fraud costs continue to rise, Certified Identity Protection Advisor® (CIPA) professionals are increasingly needed to address identity protection challenges for preventing, detecting and resolving identity theft.

Individuals who might benefit from the CIPA® designation include professionals who provide identity protection services and products such as employees of various government agencies, credit bureaus, as well as financial services, insurance, health care, banking, social media and identity security companies.

Professionals who provide services with inherent identity theft risks can also benefit by becoming a CIPA® as they will offer additional value and gain competitive edge within their respective professional fields. Such professionals include tax preparers, office organizers, accountants, law enforcement members, attorneys, investigators, 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 and businesses. Identity theft is on the rise and due to the internet and proliferation of information as well as advancement in technology and authentication methods, this crime continues to take on new dimensions and is not about to go away any time soon. Identity theft affects millions of consumers annually and



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related fraud costs are as high as billions of dollars for businesses and their customers. 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 Identity Management Institute® (IMI) provides consumers and companies the assurance that a person holding the CIPA® designation is a qualified identity theft risk management professional who can guide and assist them with solving 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 manage identity theft risks, and b) test the candidate's understanding of identity theft risks, as well as best identity protection practices for identity theft prevention, detection and resolution. The CIPA® CRDs are as follows:

1. Awareness
2. Rights & Obligations
3. Identity Protection Framework
4. Risk Management
5. Theft & Fraud Prevention
6. Fraud Detection
7. Consumer Reports & Scores
8. Investigation & Resolution
9. Relationship Management
10. Services & Resources

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



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must be aware of these laws and understand them in order to protect consumers, claim their rights and effectively resolve identity fraud. Some of these laws relate to consumer rights as well as business obligations around privacy, credit reports, and data breach notifications.

- 3) **Identity Protection Framework:** Identity KAOS™ is an identity protection framework which offers 8 overarching principles which form the basis for an effective identity theft protection plan to: a) prevent the theft of personal information, b) detect signs of identity misuse and fraud, and, c) contain and minimize the damage inflicted as a result of the stolen information.
- 4) ***Risk Management:*** An effective identity theft risk management plan requires the ability to think critically and assess business and personal risks to identify threats, discover weaknesses, and propose an action plan to prevent, detect and resolve identity theft. CIPAs must be able to assess identity theft threats and propose an executable action plan to meet the needs of their customers.
- 5) ***Theft & Fraud Prevention:*** Proposed identity theft protection action plans must consider steps to prevent the theft of personal information and identity fraud. There are techniques which CIPAs can deploy to manage this risk domain including the use of appropriate Identity KAOS™ principles to protect personal information and disrupt the identity theft crime process to prevent fraud.
- 6) ***Fraud Detection:*** 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, account activities, and account change alerts.
- 7) ***Consumer Reports & Scores:*** CIPAs must be able to understand the contents of various consumer reports including various terms and consumer scores in order to review the information, identify errors or unusual activities, and report findings. Certified professionals must also be able to know the methods and processes for accessing, using, and improving the reports.
- 8) ***Investigation & Resolution:*** One of the increasing needs expected of identity theft management professionals is around the investigation and resolution of identity theft cases. Once identity fraud is discovered or reported, CIPAs must assess the



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case, propose an action plan, and take swift action to restore the stolen identity of their customers and help them recover damages as much as possible. Fraud resolution actions might include filing police reports, sending dispute letters, documenting identity theft cases, contacting law enforcement and other parties, and engaging other experts as necessary such as attorneys.

9) *Relationship Management*: As CIPAs work diligently to meet the needs of their customers, they must coordinate and cooperate with many parties to achieve their desired goals. As such, they must possess great interpersonal skills and be able to listen attentively, communicate effectively, act harmoniously and pleasantly, and be dedicated and sensitive to the needs of others in order to obtain their cooperation and provide excellent solutions and customer service.

10) *Services & Resources*: The identity theft management industry is constantly evolving to face new threats and meet the needs of businesses and consumers. As such, new services are always introduced, existing services are improved, and increasing number of paid and free resources become available which CIPAs and their customers must leverage to increase their knowledge and improve their identity protection efforts as much as possible.

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 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 global 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 2 weeks following the completion and successful submission of the examination. 70 questions or more must be answered correctly in order to pass the



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

Examination Process

Membership and CIPA® Examination applications can be submitted online at www.theimi.org. The application fees may be paid with a check or online by credit card when payment requests are sent to candidates following the processing of the submitted applications. 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 within one (1) business day. Candidates will have 24 hours to complete and submit the test.

Exam Results Communications

Exam results are communicated within 2 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.