

# TAXPAYER GUIDE TO IDENTITY THEFT

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The Arizona Department of Revenues takes identity theft seriously and efforts to combat against refund fraud continue to be a priority. Steps we take undoubtedly lengthen processing times of tax returns and refunds, but it is necessary in order to minimize incidence of identity theft.

**How does identify theft affect you and your taxes?**

Thieves steal your Social Security Number (SSN) and use it to file a fraudulent tax return. Often you are unaware this has occurred until you attempt to file your own tax return and learn one has already been filed using your SSN. This leaves you victimized and frustrated because now you're left with the aftermath of clearing your name and task of providing countless documentation as proof of identity.

This is not limited to adults. The deceased and children with an SSN may be affected as well. Thieves may also use your name and SSN to commit crimes, purchase items, employment, get credit cards or loans, establish bank accounts, obtain housing, or medical services, all of which can result in financial debt and lead to unfavorable entries on your credit report.

**How do thieves steal your identity?**

They use card-skimming devices, access through unsecure Wi-Fi, steal mail, a data breach, or they hack email accounts to obtain log-in passwords and financial data. They also use phishing schemes, or use false pretenses to obtain your personal information.

**Can you protect yourself against identity theft?**

Here are some steps that are recommended by various agencies:

- Don't carry identification with your SSN on it.
- If you are asked for your SSN by a business ask why because it's not always required.
- Keep personal and confidential information in a secure place.
- Protect your personal computer by using anti-virus software. Use firewalls and complete updates to your security software.

- Change passwords for accounts at least once every ninety days. Create a strong password that uses a minimum combination of ten letters and numbers. Include at least one capital letter and character. Do not use previously used passwords and never share your password.
- Check your credit report annually.
- Monitor wage earnings by examining your statement from Social Security Administration.
- Unless you initiated the contact, never give personal information over the phone or electronically.
- Take extra precautions when discarding personal or confidential information.

**What to do if you are a victim of, or you suspect, identify theft?**

Be vigilant and alert to suspicious activity and take initiatives to protect your records. Perform these additional steps if you believe someone may have used your SSN fraudulently:

- Determine what type of information has been lost or stolen.
- If a company lost your data, stay in touch with them and find out what steps they are taking. They may offer special services to assist victims.
- Notify the local law enforcement and file a report.
- Continue to file your taxes. (You will need to file by paper if a fraudulent return has already been filed using your SSN.)
- Notify IRS and complete their IRS Identity Theft Affidavit, Form 14039.
- Notify the Arizona Department of Revenue by calling 602-716-6300 or out of state 1-844-817-9691.
- File a complaint with the Federal Trade Commission (FTC).
- Contact your financial institutions. Close any accounts opened without your permission or accounts that have been tampered with.

- Review and reconcile your statements.
- Contact one of the three major credit bureaus to place a “fraud alert” on your credit records.

**NOTE: The Arizona Department of Revenue does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.**

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### Internal Revenue Service

If you receive a notice from the IRS, please call the number on that notice. If not, contact the IRS at [www.irs.gov/uac/Identity-Protection](http://www.irs.gov/uac/Identity-Protection) or call 800-908-4490.

Fill out the IRS Identity Theft Affidavit, Form 14039. (Please write legibly and follow the directions on the back of the form that relate to your specific circumstances.)

To learn more about Cybercrime or to file an online complaint with the Internet Crime Complaint Center (IC3) go to [www.ic3.gov](http://www.ic3.gov).

### Report Suspicious Emails

Report suspicious online or emailed phishing scams to: [phishing@irs.gov](mailto:phishing@irs.gov).

For phishing scams by phone, fax or mail, call: 1-800-366-4484.

### For More Information

[www.irs.gov/Individuals/Helpful-resources-Publications-articles-YouTube-videos-and-other-identity-theft-related-outreach](http://www.irs.gov/Individuals/Helpful-resources-Publications-articles-YouTube-videos-and-other-identity-theft-related-outreach)

[www.irs.gov/uac/Report-Phishing](http://www.irs.gov/uac/Report-Phishing)

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### Arizona Attorney General

To file a complaint, for forms to find out what can be done to protect a decedent’s identity, or to learn more about the Arizona Identity Theft Coalition, go to: [www.azag.gov/identity-theft](http://www.azag.gov/identity-theft)

You can also visit the National Identity Theft Victims Assistance Network to learn more: [www.identitytheftnetwork.org](http://www.identitytheftnetwork.org)

### Federal Trade Commission

The FTC is the lead federal agency on identity theft. Visit the IdentityTheft.gov page on the FTC website at [www.ftc.gov/](http://www.ftc.gov/) or call the FTC toll-free identity theft helpline: 1-877-ID-THEFT (1-877-438-4338).

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### Credit Bureaus

Equifax  
[www.equifax.com/home/en\\_us](http://www.equifax.com/home/en_us)  
1-800-525-6285

Experian  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

TransUnion  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

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### Social Security Administration

Contact SSA to learn how to fix problems resulting from misuse of your SSN.

[www.socialsecurity.gov/pubs/EN-05-10064.pdf](http://www.socialsecurity.gov/pubs/EN-05-10064.pdf)

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### Other Resources

You can use [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain a free copy of your credit report every 12 months.

AnnualCreditReport.com is the official site to get your free annual credit reports. This right is guaranteed by Federal law. To verify that this is the official site, visit: [www.consumerfinance.gov/askcfpb/311/how-do-i-get-a-copy-of-my-credit-report.html](http://www.consumerfinance.gov/askcfpb/311/how-do-i-get-a-copy-of-my-credit-report.html)

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As new prevention efforts are implemented, information will be posted to our website at [www.azdor.gov](http://www.azdor.gov).

For assistance with your tax return or refund, please call Taxpayer Information and Assistance (TIA) is available to help you. Call 602-255-3381 or toll-free in Arizona 1-800-352-4090.

This publication is available in an alternative format upon request.