

# Safeguarding Customer Information Retail Reference Guide



# CSC – Standards for Safeguarding Customer Information

- **CSC requires all borrower electronically transmitted information and communication to comply with CSC's Electronic Communication Consent Agreement.**
- **CSC requires encryption or password protection of sensitive customer information when it is transmitted electronically via public networks and is not under the purview of CSC's Electronic Communication Consent Agreement.**
- **All calls or other requests for customer information must be directed to designated individuals who have been trained in how the company safeguards personal data.**
- **Any documentation including, but not limited to, the following information is to be placed in "shred" bins: Social Security Numbers, Names and Addresses, Property or Mailing Addresses, Loan Numbers, Bank Account Numbers, Credit Card Numbers, Employer's names, addresses or phone numbers, Credit status or history, Employment status or history, Corporate Proprietary Information.**

# Third Parties and Agents

- **CSC's role in any loan transaction is to qualify and provide financing for the applicant's for credit. Sensitive applicant information is to be provided only to the applicant, using a secure method of communication. The applicant is free to share any information with other parties at their discretion.**
- **CSC will provide other service providers with information related to the transaction only when deemed appropriate and always using a secure method of communication. Title and Escrow Companies, AMCs, Hazard Insurance Providers, etc. may request information as parties in the transaction. CSC will provide only provide information necessary for them to carry out their specified responsibilities toward loan closing.**
- **In purchase transactions, the seller and seller's agent are not to be provided with sensitive borrower information. The borrower may provide information at their discretion. General information related to the timing of consummation, or terms specific to the seller are acceptable to share as long as CSC's Standards for Safeguarding Consumer Information are followed.**

# Official Contact Information

- CSC employees should only provide information to official email and office addresses.
  - E.g. [SharonFidelity@gmail.com](mailto:SharonFidelity@gmail.com) would not be an acceptable email address to send sensitive borrower information. An alternate email address with an official domain name should be requested. ([Sharon@Fidelity.com](mailto:Sharon@Fidelity.com))
- A mailing address which is unable to be verified via public information should be verified by contacting the company directly.
  - E.g. If a representative requests that information be mailed to an address other than a listed place of business for the title company, additional verification via phone or email should be conducted.

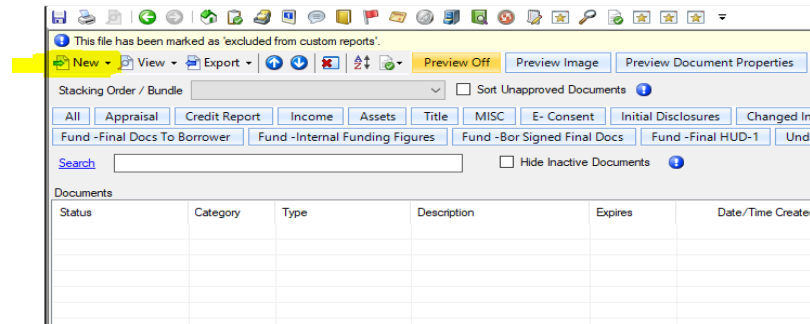
# System Integration Requirements

- CSC has integrated certain functions into existing technology such as Ordering Credit, Opening Title, Obtaining Flood Insurance etc.
- These functions should be utilized at all times (unless directed by Senior Management).
- If a request is made to complete any process which is normally integrated or password protected, it should be escalated to a manager before proceeding.

# Password Protecting Documents

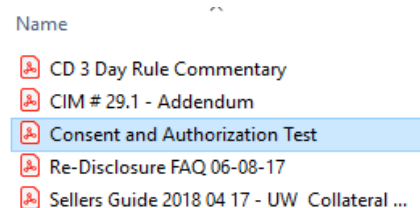
Using the “Stored Documents” screen:

1. Click the “New” button in the upper left corner



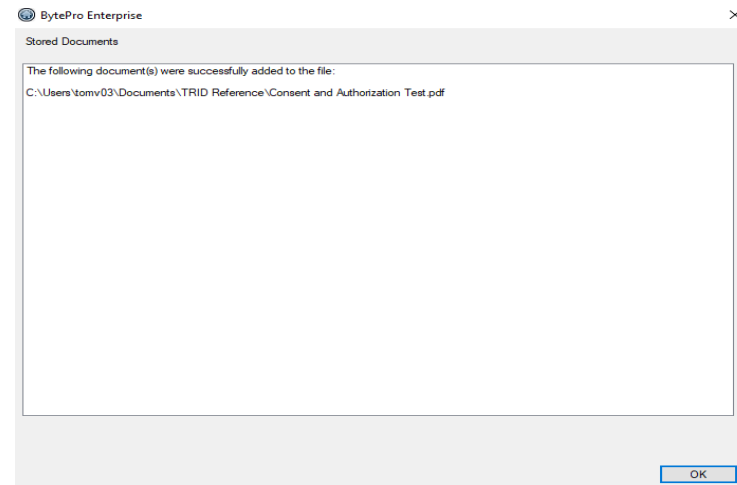
2. Select “Import new documents from disk” from the dropdown menu.

3. Select the desired document from the folder in which it is saved.

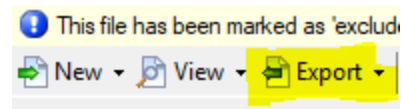


# Password Protecting Documents Cont.

- Click the “OK” button when the acknowledgement displays the successfully added message.



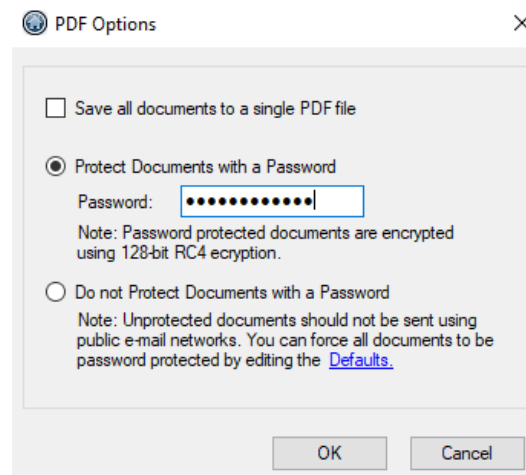
- Highlight the desired document from the list of Store Docs
- Click the “Export” button and select “Export as PDF” from the dropdown list.



# Password Protecting Documents Cont.

- Select “Protect Documents with a Password” and enter “Citadel[last 4 of borrower’s SSN]”

E.G. Citadel1234



- Click the OK button and the password protected PDF document will be saved to the computer. Passwords to documents should be sent in separate emails for security purposes.