



Delivering World-Class Identity Theft &
Background Screening Solutions

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Merchants Information Solutions Publishes Small Business ID Theft and Fraud Whitepaper to Help Safeguard, Manage the Risk of a Customer Data Breach

-“ID Restoration Protection is essential and in spite of advertised claims, Small and Large Businesses need to be aware that no provider can ever prevent an ID Theft, data breach or fraud event,”
-Mark Pribish, Vice President and ID Theft Practice Leader, Merchants

Phoenix, Arizona (February 9, 2010) – Merchants Information Solutions, Inc. (Merchants), a leading Identity Theft Restoration and Background Screening company announced the release of Merchants **Small Business ID Theft and Fraud: Safeguarding Customer Information and Managing the Risk and Cost of Small Business ID Theft, Fraud and Data Breach Events.**

According to Russ Johnson, President and CEO of Merchants, “Our whitepaper was created in response to the emerging risk management issue small business ID Theft and Fraud poses today. ID Theft Thieves range from organized crime to employees who steal company assets, confidential customer information, and the small businesses credit information, for personal financial gain.”

“Based on the increasing trend of small business ID Theft, data breach and fraud reports in 2009, along with new and potentially expensive information security and regulatory requirements (HIPAA, HITECH and the FACT Act Red Flag Rules), we believe our small business ID Theft whitepaper will provide basic but necessary information and education to small business owners throughout the United States,” said Johnson.

The primary focus for this whitepaper is to help small business owners learn about small business ID Theft and data breach events – and the legal, financial and public relations impact related to these events.

According to Mark Pribish, Vice President and ID Theft Practice Leader at Merchants and co-author of the whitepaper, “one of our objectives in helping small business owners is to offer some valuable information security governance principles while helping small business owners support their risk management objectives and respond to new regulatory requirements.”

The whitepaper includes information on the following:

- Small Business Agents of Risk
- Information Security is more than Information Technology
- 2010 Regulatory and Compliance Drivers
- Managing the Risk of Small Business ID theft
- Small Business ID Theft Examples
- Small Business ID Theft Prevention Recommendations

James Collard, Vice President of Operations for Merchants and co-author of the whitepaper said that “small business owners have become targets of ID Theft and data breach events because they have larger lines of credit than individuals.” In addition, Collard stated that “most small businesses are less likely to learn about an ID theft and data breach event until a significant amount of time has passed.”

A copy of the Merchants Small Business ID Theft and Fraud Whitepaper can be obtained by visiting:

http://merchantsinfo.com/resources/identity_theft_whitepapers.aspx

About Merchants Information Solutions, Inc.

Founded in 1912, Merchants is a leading provider of low-cost identity theft protection and restoration solutions, helping to support the risk management objectives of financial institutions, associations, employer groups, and small businesses, by offering revenue opportunities through fee-based subscription services. Merchants also has a robust line of on-demand background screening solutions empowering pre-employment, tenant screening and behavioral physiological assessment clients to instantly assess candidates in minutes. For more information, visit www.merchantsinfo.com.

About the Whitepaper

The Small Business ID Theft and Fraud Whitepaper, by Merchants Information Solutions, Inc. (Merchants) was researched and written by Mark Pribish and James Collard. The primary research consisted of a wide range of resources with an emphasis in small business ID Theft and fraud news articles, data breach research reports, and information security regulatory requirements.

About the Authors

Mark Pribish, Vice President and ID Theft Practice Leader – Mark Pribish has 21 years of experience working with financial institutions, associations and Fortune 500 companies throughout the United States. His background includes the sales and marketing of Identity Theft Recovery Programs, Cyber Liability Insurance, and Data Breach Response solutions through affinity marketing and risk management programs.

James Collard, Vice President of Operations and Business ID Theft – James Collard has over 30 years of senior executive experience in Business Credit, Financial Management and Operations. Before joining Merchants in 2005, Mr. Collard served as a General Manager, Chief Credit Manager, and Chief Financial Officer for a number of regional and national companies where he supported business credit fraud and fraud risk management.