SAN DIEGO COUNTY EMPLOYEES RETIREMENT ASSOCIATION
MEMBER TELEPHONE TRANSACTION POLICY

I. PURPOSE

To establish rules for the use of recorded telephone communications to process Authorized Transactions affecting Member accounts.

II. POLICY

In accordance with Government Code section 31527(j), recorded telephone communications may be used to process transactions (“Authorized Transactions”) affecting Member accounts if the Board approves procedures to adequately protect the Member and the system, including adequate validation and authentication of the Member’s identity and permanent retention of recorded communication. Requests for Member account information must be validated and authenticated using the same procedure.

III. RULES TO VALIDATE AND AUTHENTICATE MEMBER TELEPHONE TRANSACTIONS AND REQUESTS FOR MEMBER INFORMATION

A. Authorized Transactions: SDCERA staff may use recorded telephone communications to process the following Member transactions: (1) change or addition of an address; (2) change or addition of an e-mail address; and (3) change or addition of a telephone number.

B. Members and Legal Representatives Only: Only Members and their legal representatives may make telephone requests under this Policy.

C. Validation and Authentication of Caller Identity: No telephone requests for Member account information or transactions may be processed until staff validates and authenticates the identity of the caller as either the Member or the Member’s legal representative. Staff shall validate and authenticate caller identity by the following:

1. First and last name;

2. Current mailing address or legal address; and

3. Answers to TWO additional Member identifiers:

   a) Last four numbers of the Social Security number

   b) Date of birth
c) Employee ID number (if active employee)

d) Name of benefit depository bank (if using direct deposit)

D. **Acknowledgment of Transaction:** Staff will mail an acknowledgment of the telephone transaction to the Member’s address on file.

**REVIEW**

The Board will review this policy every three (3) years.

**HISTORY**

December 3, 2015          Adopted

October 17, 2019          Revised, effective immediately