

CRITICAL PROTOCOL: Execute the following containment operations sequentially within 24 hours of suspected compromise.

Identity Fraud Emergency Response Plan

A step-by-step printable action plan showing exactly what to do within the first 24 hours after discovering identity fraud.

PHASE 1: IMMEDIATE TRIAGE & ISOLATION (HOURS 1 – 2)

- Hour 0.5** **Freezing Compromised Accounts**
Immediately phone the fraud departments of any bank, credit card issuer, or loan provider where unauthorized activity was spotted. Instantly freeze or lock the cards via your online banking portal.
- Hour 1.0** **Central Digital Credential Reset**
Change passwords and enable Multi-Factor Authentication (MFA) across critical portals, starting with:
 - Primary personal email accounts (the gateway to password resets)
 - Digital banking apps and investment platforms
 - Government portals (HMRC, DVLA gateways, Gateway IDs)

PHASE 2: FORMAL REPORTING & LEGAL PROTECTION (HOURS 2 – 6)

- Hour 3.0** **File Action Fraud & Law Enforcement Reports**
Report the breach directly to **Action Fraud** (0300 123 2040 or online). If a crime is in progress or you are physically threatened, contact local law enforcement. Document the official Crime Reference Number (CRN) immediately.
- Hour 5.0** **Contact Major Credit Reference Agencies**
Alert the UK's main bureaus (Experian, Equifax, and TransUnion) to apply a "Protective Registration" marker or credit freeze. This stops new lines of credit from being opened instantly in your name.

PHASE 3: IDENTITY HARDENING & SYSTEMATIC RECOVERY (HOURS 6 – 24)

- Hour 12.0** **CIFAS Protective Registration Application**
Apply directly online via CIFAS for national protective registration. This places a security flag on your national database file, forcing extra strict validation checks by lenders before any future applications are processed.



Hour 24.0

Audit Utility Providers & Mail Streams

Check for unauthorized changes with your mobile phone provider (to prevent SIM-swap fraud) and confirm with Royal Mail that no unauthorized postal redirections have been scheduled out of your current address.

EMERGENCY LOG FIELDS (FILL OUT MANUALLY UPON EXECUTION)

Action Fraud Crime Reference Number (CRN):

Bureaus Notified (Experian / Equifax / TransUnion):

Primary Compromised Institutions Isolated: