

Identity Theft – Problem and Solutions

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Jon Miller Steiger
Regional Director

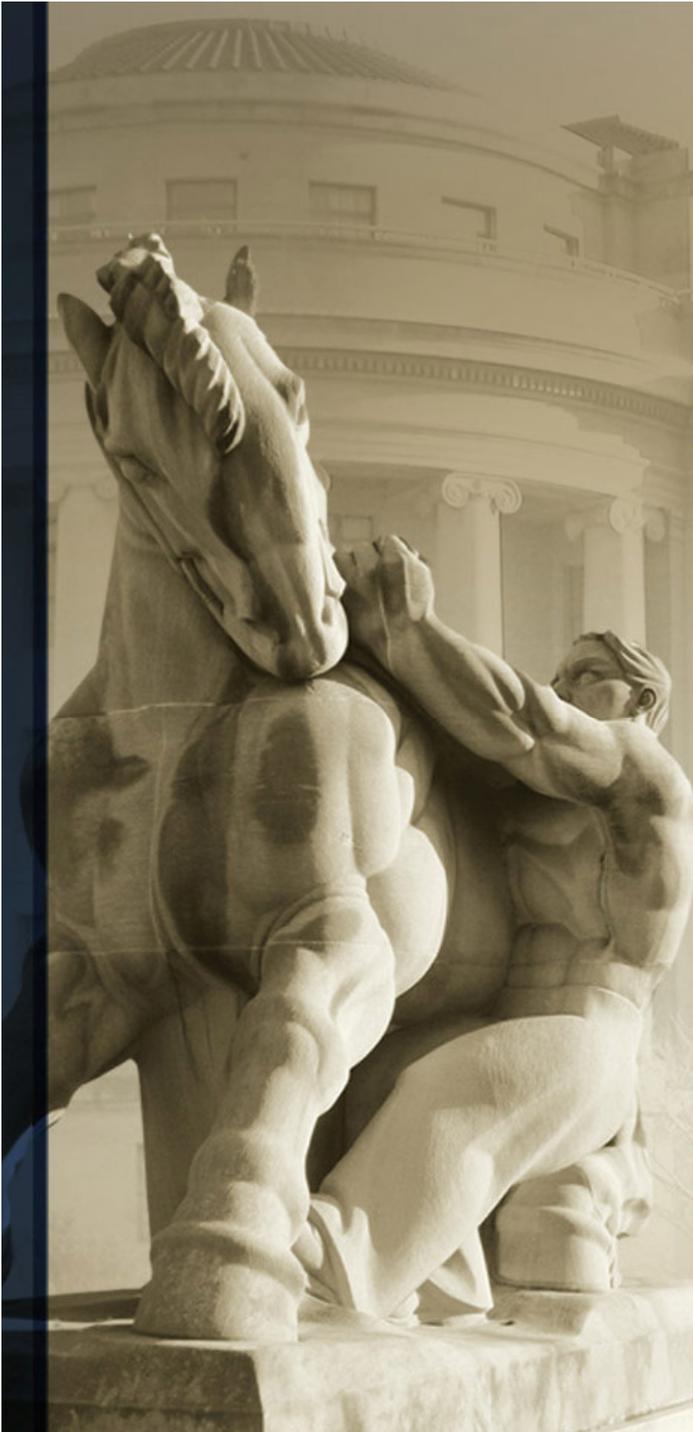
The views expressed are those of the speaker and not necessarily those of the FTC or any other person.

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Identity Theft Background

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Identity Theft in Michigan

Identity Theft Complaints Count from Michigan Victims = 6,880

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,490	22%
2	Phone or Utilities Fraud	1,123	16%
3	Credit Card Fraud	1,073	16%
4	Bank Fraud ²	650	9%
5	Employment-Related Fraud	451	7%
6	Loan Fraud	306	4%
	Other	1,339	19%
	Attempted Identity Theft	510	7%

¹Percentages are based on the 6,880 victims reporting from Michigan. Note that CSN identity theft complaints may be coded under multiple theft types.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

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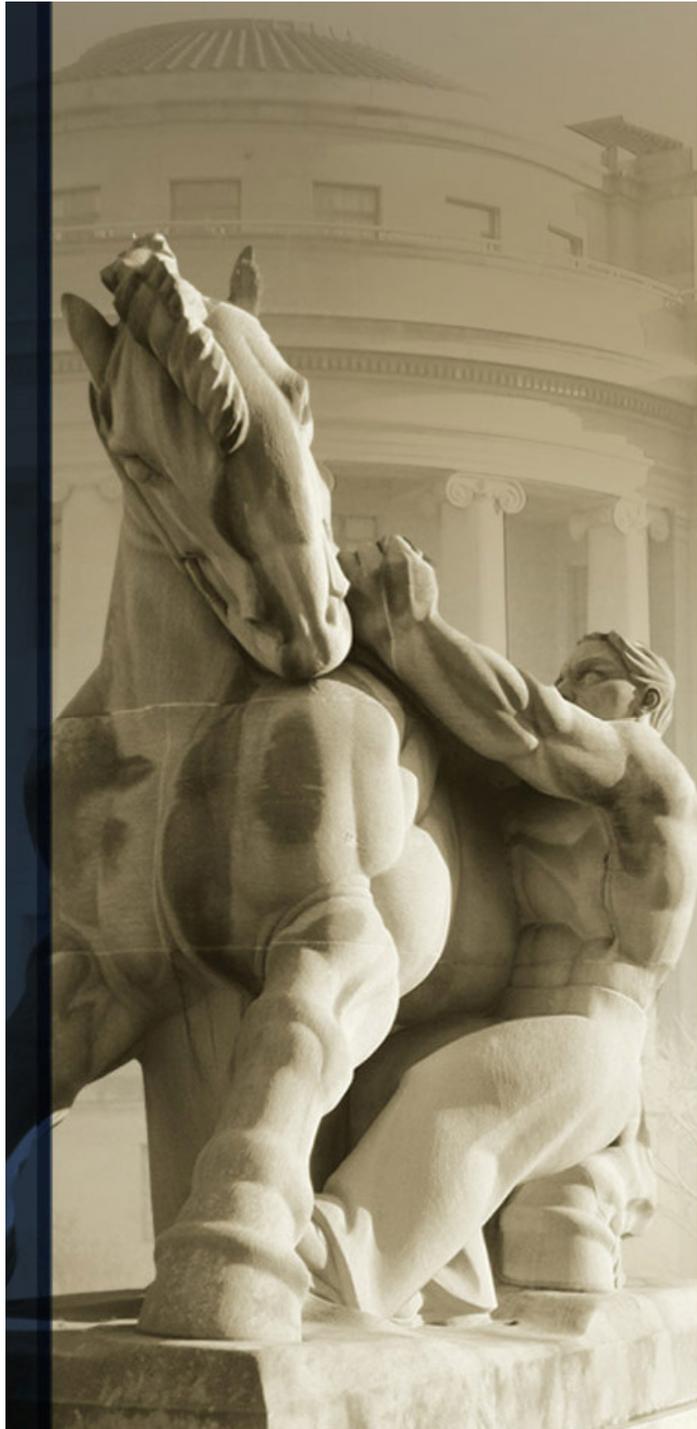
General Definition of Identity Theft

- Identity Theft is when someone uses the personal information of someone else to pose as that consumer, in order to
- fraudulently obtain goods or services in the victim's name, or
- conceal their true identity from government and law enforcement authorities or others who perform background checks

IT'S A CRIME

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How do Thieves Obtain Victims' Identities

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Stealing Identities

Old fashioned ways –

- lost or stolen wallets
- theft by family or friends
- someone going through the victim's or company's garbage
- stolen mail
- buying it from a corrupt insider at a bank, hotel, car rental agency, or other business



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Stealing Identities

Newer and More High Tech Ways

- Skimming
- Data breaches
- Phishing
- Keystroke loggers and malicious code
- Peer to Peer file sharing



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Phishing

AOL.COM | AOL Billing Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites History Print Copy Paste

Address <http://paymentcenter99.nstemp.com> Go

AOL Anywhere[®]

[AOL Mail](#) [My AOL.COM](#) [People/Chat](#) [Search](#) [Shop](#) [Web Centers](#) [Try AOL FREE!](#)

You are here: [Home](#) > AOL Billing Center

AOL Billing Center

 **Answers to common questions**

- [Why have I been brought here?](#)
- [I want to stay with AOL, how do I keep my account?](#)
- [What if I don't have another Credit Card?](#)

America Online **Date: November 14, 2002**

1 Enter your current credit card billing information.

First Name

Last Name

Mother's Maiden Name

Billing Address

City

State

Zip/Postal Code

Country

Phone Number

Social Security Number

Important Guidelines

Please type in your current credit card used for your AOL account.

For name and address, please consult your billing records and credit card receipts. Please type your name and address as it appears on your credit card statements.

You must be the credit card holder or authorized user of the credit card.

AOL prefers 

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Keystroke Loggers/Malicious Code

Users end up infecting themselves by falling for scam email

- Often look like the phishing emails from above
- Goal is to get a user with a vulnerable system (*i.e.*, most of them) to click a link
 - A program secretly loads which captures any typing that the bad guy wants to capture
- Current economic downturn creating more opportunities
 - Job Search Sites, Economic Stimulus Sites



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Peer to Peer File Sharing

Allows users to share files online through an informal network of computers running the same software

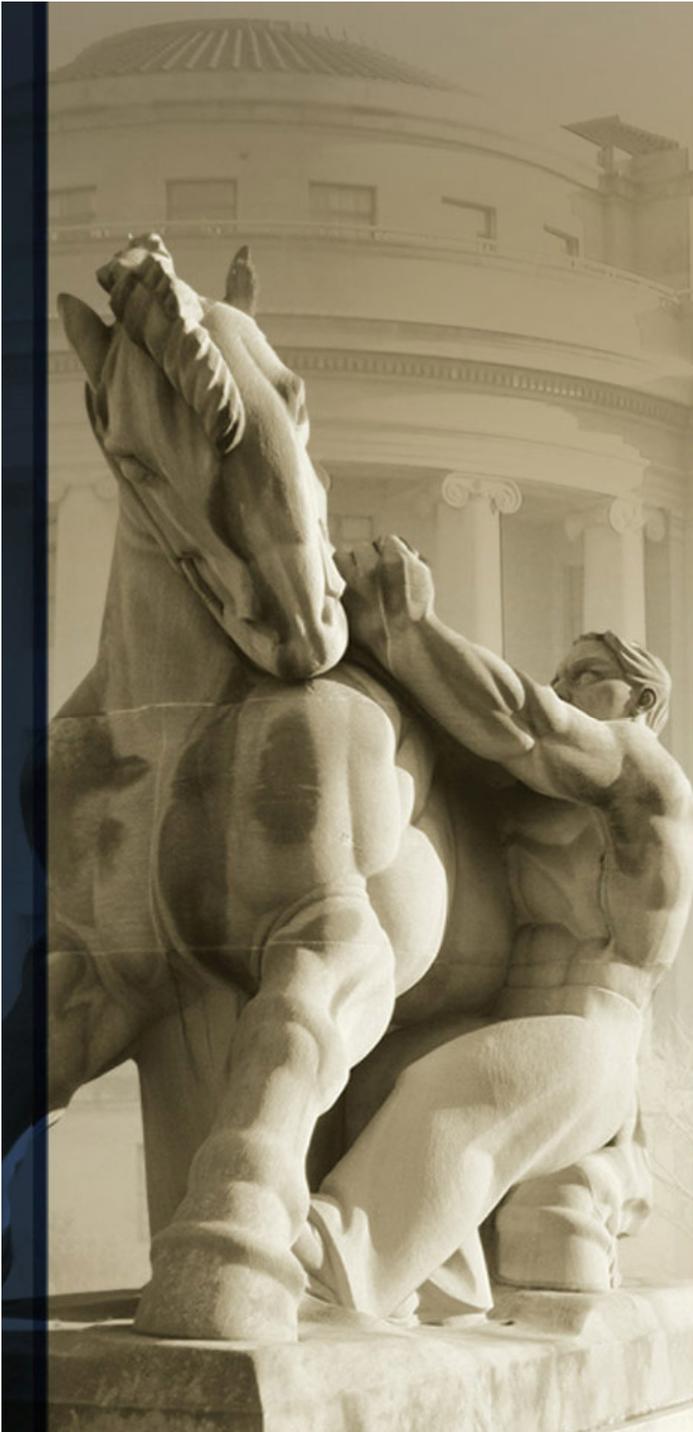
File sharing provides access to a wealth of information, but it also has a number of risks

Consumers could download viruses

Consumers could mistakenly allow other people to copy files from their computers with their personal information



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Deter and Detect

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Deter Identity Theft

Information source	Protecting yourself
Your wallet or home	<ul style="list-style-type: none">• Carry only cards and information you use• Don't carry SSN• Secure information at home• Know where to call if card is lost



Deter Identity Theft

Information source	Protecting yourself
Your mail	<ul style="list-style-type: none">• Pick up your mail promptly• Use secure mailbox for outgoing mail• Consider a locking mailbox



Deter Identity Theft

Information source	Protecting yourself
Your trash	<ul style="list-style-type: none">• Shred personal information• 1-888-5-OPTOUT• (1-888-567-5688) or www.optoutprescreen.com



Deter Identity Theft

Information source	Protecting yourself
Companies where you're a customer, employee, patient, student, etc.	<ul style="list-style-type: none">• Ask about information security procedures• Minimize SSN use• Use strong passwords



Detect Identity Theft

Order your credit reports every year

www.annualcreditreport.com or 1-877-322-8228

The screenshot shows the AnnualCreditReport.com website in a browser window. The address bar displays <https://www.annualcreditreport.com/cra/index.jsp>. The page features a navigation menu with links for AnnualCreditReport.com, Frequently Asked Questions, Contact Us, About Us, and Fraud Alert. A main banner reads "Request your free annual credit report. It's QUICK, EASY and SECURE." Below this is a "START HERE" section with a "Request Report" button and a "Select Your State" dropdown. A sidebar on the right contains sections: "What is AnnualCreditReport.com?" (explaining the free credit file disclosure), "AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.", and "We guard your privacy." (providing instructions on how to verify the site's legitimacy). At the bottom, logos for Experian, Equifax, and TransUnion are displayed, along with a VeriSign Secured logo.



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Free Credit Reports

What to look for:

- Unrecognized entries on credit report
- Billing or account errors or missing statements
- Unexpected denials of credit
- Contacted about accounts you do not recognize or purchases you did not make



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Free Credit Reports

What to do if you find something bad:

1. Call the Credit Reporting Agencies
2. Contact creditors' fraud departments to notify of loss or theft of and account information and close accounts tampered with or opened fraudulently
3. File a complaint with FTC
4. File police report and get a copy



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Free Credit Reports

1. Call the Credit Reporting Agencies

Place a fraud alert on your credit report

- Option A: Initial 90-day fraud alert
Use if you **THINK** you're a victim
One free credit report
Creditor must take reasonable steps to confirm applicant's identity before issuing new credit

- Option B: Extended 7-year fraud alert
Use if you **KNOW** you're a victim
Two free credit reports from each CRA in 12 months
Creditor must call or meet with consumer before issuing new credit



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Free Credit Reports

1. Call the Credit Reporting Agencies

- Equifax
 - 1-800-525-6285 (Report Fraud)
- Experian
 - 1-888-397-3742 (Report Fraud)
- Trans Union
 - 1-800-888-4213



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Free Credit Reports

2. Contact creditors' fraud departments

- Report loss, theft, or fraudulent activity
 - Follow up with a letter – usually sent to “billing dispute” or “billing inquiries” address provided by creditor
- Close accounts tampered with or opened fraudulently
 - Creditors may ask for an identity theft report, which usually consists of a police report and information from you about accounts tampered with



Free Credit Reports

3. File a complaint with the FTC

- Why file:
 - Provides information that can help law enforcement
 - Provides data for tracking identity theft crimes locally and nationally
- When to file:
 - When you have evidence that your ID has been stolen
- Where to file:
 - 1-877-ID-THEFT (877-438-4338)
 - www.ftc.gov/idtheft



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Free Credit Reports

4. File a police report and get a copy

- Why file a police report:
 - Required to block ID theft information on credit reports and stop creditors from reporting information
 - Required for an extended 7-year fraud alert
 - Required for a security freeze
- When to file:
 - If you have evidence that your ID has been stolen or misused
- Where to send it:
 - To each of the credit bureaus
 - To the fraud departments if you are making a claim



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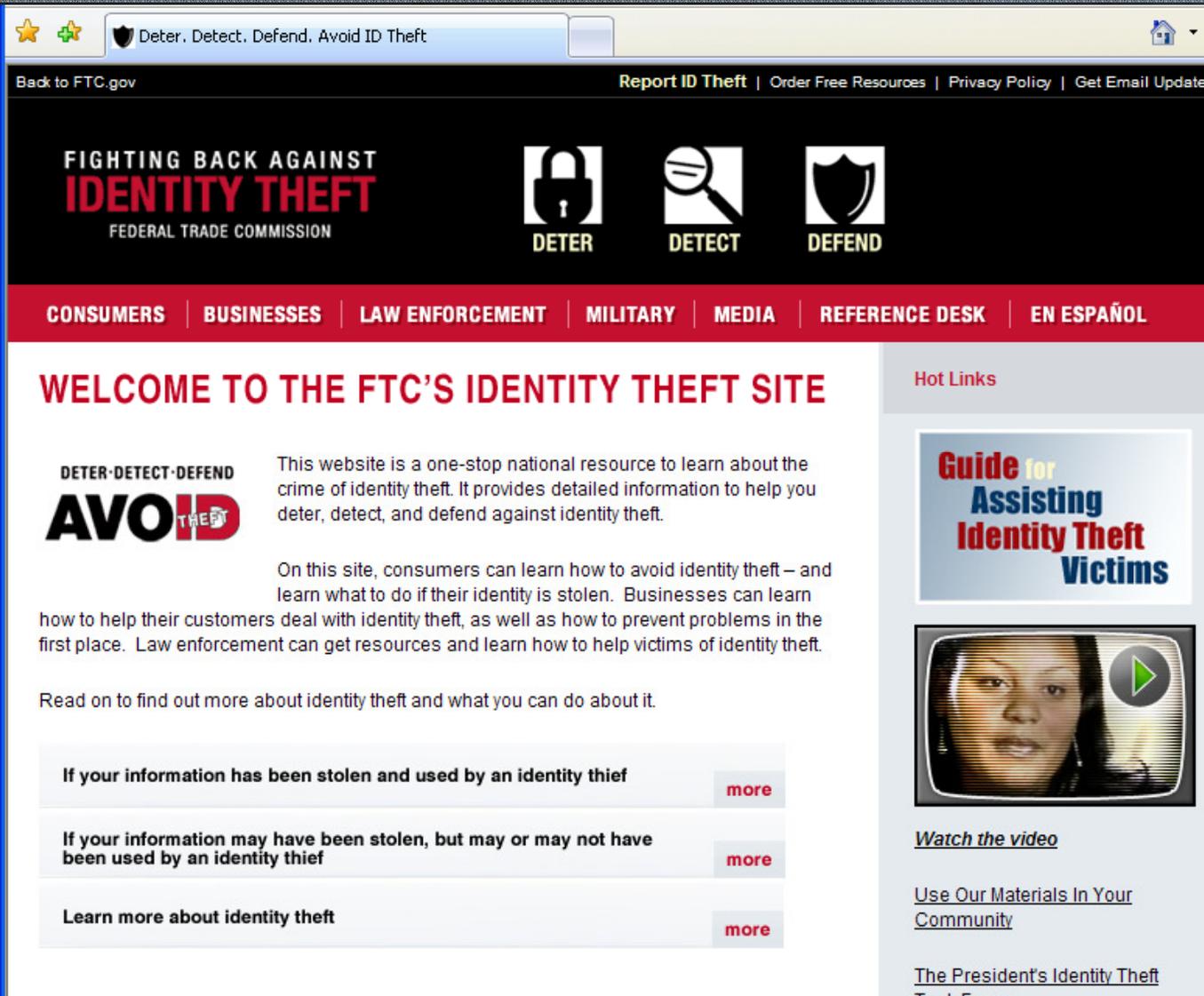
Check-Up with your Docs

- Detect early, respond quickly
 - You'll be less likely to lose money and can resolve credit issues more easily
- Be paranoid, it's really okay!
 - Develop security measures, get your free reports, check your accounts



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www.ftc.gov/idtheft



The screenshot shows the homepage of the FTC's Identity Theft site. At the top, there is a navigation bar with a search box containing the text "Deter, Detect, Defend, Avoid ID Theft" and a home icon. Below this is a secondary navigation bar with links for "Back to FTC.gov", "Report ID Theft", "Order Free Resources", "Privacy Policy", and "Get Email Updates". The main header features the slogan "FIGHTING BACK AGAINST IDENTITY THEFT" and the FTC logo, alongside three icons representing "DETER" (a padlock), "DETECT" (a magnifying glass), and "DEFEND" (a shield). A red navigation bar contains links for "CONSUMERS", "BUSINESSES", "LAW ENFORCEMENT", "MILITARY", "MEDIA", "REFERENCE DESK", and "EN ESPAÑOL". The main content area is titled "WELCOME TO THE FTC'S IDENTITY THEFT SITE" and includes a "DETER·DETECT·DEFEND AVOID ID THEFT" logo. A paragraph explains that the site is a one-stop national resource for learning about identity theft. Below this, a section titled "Read on to find out more about identity theft and what you can do about it." lists three topics with "more" links: "If your information has been stolen and used by an identity thief", "If your information may have been stolen, but may or may not have been used by an identity thief", and "Learn more about identity theft". On the right side, a "Hot Links" section features a "Guide for Assisting Identity Theft Victims" link, a video player showing a woman's face, and links for "Watch the video", "Use Our Materials In Your Community", and "The President's Identity Theft Task Force".

Back to FTC.gov | Report ID Theft | Order Free Resources | Privacy Policy | Get Email Updates

FIGHTING BACK AGAINST IDENTITY THEFT
FEDERAL TRADE COMMISSION

DETER **DETECT** **DEFEND**

CONSUMERS | **BUSINESSES** | **LAW ENFORCEMENT** | **MILITARY** | **MEDIA** | **REFERENCE DESK** | **EN ESPAÑOL**

WELCOME TO THE FTC'S IDENTITY THEFT SITE

DETER·DETECT·DEFEND
AVOID ID THEFT

This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft.

On this site, consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement can get resources and learn how to help victims of identity theft.

Read on to find out more about identity theft and what you can do about it.

- If your information has been stolen and used by an identity thief [more](#)
- If your information may have been stolen, but may or may not have been used by an identity thief [more](#)
- Learn more about identity theft [more](#)

Hot Links

Guide for Assisting Identity Theft Victims

Watch the video

[Use Our Materials In Your Community](#)

[The President's Identity Theft Task Force](#)

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www.onguardonline.gov

The screenshot shows a web browser window with the OnGuardOnline.gov website. The browser tabs include "Staying On Top of Computer ..." and "OnGuard Online". The website header features the "OnGuardOnline.gov" logo, a search bar with "Search OnGuardOnline.gov", and a language selector for "Español". Below the header is a navigation menu with links for "Avoid Scams", "Secure Your Computer", "Protect Kids Online", "Be Smart Online", "Video and Media", and "OnGuard Online Blog". The main content area includes a "Blog" section with a featured article titled "October Is National Cybersecurity Awareness Month" by Nat Wood, Assistant Director of the Division of Consumer & Business Education, FTC. To the right of the article is a "Just for You..." section with links for "Educators", "Parents", and "Kids". Further right is a "Understanding Mobile Apps" section with a large image of a smartphone. At the bottom of the page, there are three buttons: "Avoid Scams", "Protect Kids Online", and "Stay Connected".

Search OnGuardOnline.gov | Español

OnGuardOnline.gov

STOP | THINK | CONNECT™

Avoid Scams | Secure Your Computer | Protect Kids Online | Be Smart Online | Video and Media | OnGuard Online Blog

Blog

October Is National Cybersecurity Awareness Month

October 3, 2011
by Nat Wood
Assistant Director, Division of Consumer & Business Education, FTC

The digital revolution has enabled us to connect to the internet virtually anywhere at any time. Even when we are not directly connected, the internet supports our everyday lives through our financial transactions, transportation networks,.... [Read More](#)

Just for You...

- ▶ Educators
- ▶ Parents
- ▶ Kids

Understanding Mobile Apps

Avoid Scams | Protect Kids Online | Stay Connected



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Contact the FTC

To file a complaint or to get free information on consumer issues-

Visit us online: www.ftc.gov

Call toll-free: 1-877-382-4357 (FTC-HELP)

Write to: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580-0001



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Jon Miller Steiger

jmsteiger@ftc.gov

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