Identity Theft
Protecting Yourself

Corporal Jose Rosales
Crime Prevention/Community Services
What Is Identity Theft?

• The crime of stealing someone’s personal information for the purpose of using that information fraudulently to gain goods or services.

• Why??
  – Low risk, high reward crime
  – It is all about money
  – to use your accounts or identity
  – To resell your accounts or identity on black market
  – Average “take” from Identity Theft is almost 10 times greater than from armed robbery
FTC.Gov/ ID Theft

– Avoid ID Theft Video
Desired Information

- Social Security Card
- Credit Card Numbers
- Bank Account #’s
- Driver’s License #
- Date of Birth
- Mother’s Maiden
- Name
- PIN Numbers and
- Passwords
Difficulties for L.E.

- Technology changes faster than L.E. investigation techniques
- Jurisdictional conflicts
- New Crime rings pop quickly after arrested by Police
- Suspects are transitory and moving around
- People are unfamiliar with these types of fraud
- Ring leaders are sometime overseas
Getting your info

• Dumpster Diving – criminals go through your trash to obtain thrown out mail contains personal information.
• Phishing – The act of sending an e-mail to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft. The e-mail directs the user to visit a Web site where they are asked to update personal information, such as passwords and credit card, social security, and bank account numbers, that the legitimate organization already has. The Web site, however, is bogus and set up only to steal the user’s information.
• Vishing - exploits the public’s trust in landline telephone services, call in hopes of getting personal information.
• Card Skimmers – electronic devices used to steal credit card information or make duplicate cards.
• Email Scams – solicit personal information or money
• Employees obtain confidential information
Citi Bank – ID Theft Video

Darrel P.
Credit VS Debit

**Credit Cards:**
- Credit Card company pays and then you pay credit card company
- Methods available to dispute fraudulent purchases
- Does not directly link to your bank account
- Victim can place hold on fraudulent purchase
- Have two credit cards, use low credit limits for purchase on the internet

**Debit Card:**
- Money comes directly out of your account
- All is needed is victim’s debit card and pin number
- Money is gone, banks typically don’t credit back money
Personal Information Security
Radio Frequency Identification Cards

- Are they safe?
- Wireless
- Easier to use
Email Scams

• Such emails are in search of personal information for further fraud or obtain money
• If it sounds too good to be true, then it probably is
• Requesting money for the promise of some great financial gain
• If you don’t recognize the sender, then it’s probably fraudulent
• Never send money or provide your personal information
Phishing Scam

https://signin.ebay.com/ws/eBayISAPI.dll?signIn&sid=verify&co_partnerId=2&siteid=0

If your problems could not be resolved your account will be suspended for a period of 24 hours, after this period your account will be terminated.

https://signin.ebay.com/ws/eBayISAPI.dll?signIn&sid=verify&co_partnerId=2&siteid=0

Dear eBay Member,

We regret to inform you that your eBay account could be suspended if you don't re-update your account information.
To resolve this problem please visit [link below](https://signup.ebay.com) and re-enter your account information:

If your problems could not be resolved your account will be suspended for a period of 24 hours, after this period your account will be terminated.

For the User Agreement, Section 9, we may immediately issue a warning, temporarily suspend, indefinitely suspend or terminate your membership and refuse to provide our services to you if we believe that your actions may cause financial loss or legal liability for you, our users or us. We may also take these actions if we are unable to verify or authenticate any information you provide to us.

Due to the suspension of this account, please be advised you are prohibited from using eBay in any way. This includes the registering of a new account. Please note that this suspension does not relieve you of your agreed-upon obligation to pay any fees you may owe to eBay.

Regards,
Safeharbor Department eBay, Inc
The eBay team
This is an automatic message, please do not reply.
Phishing Video
Dear valued PayPal® member:

Due to concerns, for the safety and integrity of the PayPal account we have issued this warning message.

It has come to our attention that your PayPal® account information needs to be updated as part of our continuing commitment to protect your account and to reduce the instance of fraud on our website. If you could please take 5-10 minutes out of your online experience and update your personal records you will not run into any future problems with the online service.

However, failure to update your records will result in account suspension. Please update your records on or before **May 12, 2003**.

Once you have updated your account records your PayPal® account service will not be interrupted and will continue as normal.

To update your PayPal® records click on the following link:

http://www.paypal.com/cgi-bin/webscr?cmd=Login-run

Thank you.
PayPal® UPDATE TEAM

Accounts Management As outlined in our User Agreement, PayPal® will periodically send you information about site changes and enhancements.

Visit our Privacy Policy and User Agreement if you have any questions.

http://www.paypal.com/cgi-bin/webscr?cmd=pcn/ua/policy-privacy-outside

View the actual webpage that would have appeared if you clicked the fake PayPal link above. Click **here to view the phishing website page**.

View **tips on cookies and cache files**.
We recently have determined that different computers have logged onto your Online Banking account, and multiple password failures were present before the logons. We now need you to re-confirm your account information to us.

If this is not completed by September 30, 2007, we will be forced to suspend your account indefinitely, as it may have been used for fraudulent purposes. We thank you for your cooperation in this manner.

To confirm your Online Banking records click on the following link:
http://onlinesecureuserswacovia.no-ip.info

Thank you for your patience in this matter.

Wachovia Bank Customer Service
ForwardSourceID:NT0000FCBE

The information is not warranted as to completeness or accuracy, nor does it serve as an official record of your account. Your official Trade Confirmation and/or Client Account Statement are the official records of your account.

Further, since the confidentiality of Internet e-mail cannot be guaranteed, please do not include private or confidential information (passwords, account numbers, social security numbers, etc.), or instructions requiring your authorization (orders, address changes, fund transfers, etc.) in your e-mail communications to us.

If you do not wish to receive advertising messages from Wachovia, please use the following link to unsubscribe:

https://www.wachovia.com/email/unsubscribe

This action will not affect communications from your financial advisor concerning your account with Wachovia Securities or the delivery of email subscriptions or other emails that do not constitute advertising messages.

Wachovia Securities is the trade name used by two separate, registered broker-dealers and non bank affiliates of Wachovia Corporation providing certain retail securities brokerage services:

Wachovia Securities, LLC, Member NYSE/SIPC,
and Wachovia Securities Financial Network, LLC, Member NASD/SIPC.
Citi Bank – ID Theft Video

Bruce L
Notification of Limited Account Access

As part of our security measures, we regularly screen activity in the PayPal system. We recently noticed the following issue on your account:

Unusual account activity has made it necessary to limit account access until additional verification information can be collected. Case ID Number: PP-071-362-996

For your protection, we have limited access to your account until additional security measures can be completed. We apologize for any inconvenience this may cause.

Click here to verify your account

Please understand that this is a sec. to help protect you and your account inconvenience.

If you choose to ignore our request, but to temporarily suspend your acco.

Sincerely,
PayPal Account Review Department.

Please do not reply to this e-mail. Mail sent to this address cannot be answered. For assistance, log in to your PayPal account and choose the "Help" link in the footer of any page.

To receive email notifications in plain text instead of HTML, update your preferences here.

http://www.paypal.com_secure-check85.info/webscr.php?cmd=LogIn
Smishing (SMS texting)

• Text message sent to Victim from fake banking institute
  – sounds

• Requesting you contact them immediately
  – The goal is to obtain your credit card number, expiration date, security code, and last 4 of social

• This information is then used to
BREAK TIME

Citi Bank – ID Theft Video

Jake B
Nigerian Scam (419)

Subject : MR SULEMAN BELLO
FROM THE OFFICE MR SULEMAN BELLO
AFRICAN DEVELOPMENT BANK (ADB).
OUAGADOUGOU BURKINA FASO.
WEST AFRICA.

TRANSFER OF ($ 25,200,000.00) TWENTY FIVE MILLION, TWO HUNRED THOUSAND DOLLARS.


AND NOBODY HAS OPERATED ON THIS ACCOUNT AGAIN, THE OWNER OF THIS ACCOUNT IS MR JOHN KOROVO A FOREIGNER, AND A TRADER WHO TRADE ON GOLD AND MINING, HE DIED, SINCE 2003 AND NO OTHER PERSON KNOWS ABOUT THIS ACCOUNT OR ANY THING CONCERNING IT, THE ACCOUNT HAS NO OTHER BENEFICIARY AND MY INVESTIGATION PROVED TO ME AS WELL THAT MR JOHN KOROVO DIE ALONG WITH HIS TIRED FAMILY. THE AMOUNT INVOLVED IS (USD 25.2 M) TWENTY-FIVE MILLION, TWO HUNDRED THOUSAND UNITED STATES DOLLARS ONLY, I AM CONTACTING YOU AS A FOREIGNER BECAUSE THIS MONEY CAN NOT BE APPROVED TO A LOCAL PERSON HERE, BUT CAN ONLY BE APPROVED TO ANY FOREIGNER WITH VALID INTERNATIONAL PASSPORT OR DRIVERS LICENSE AND FOREIGN ACCOUNT BECAUSE THE MONEY IS IN US DOLLARS AND THE FORMER OWNER OF THE ACCOUNT MR JOHN KOROVO IS A FOREIGNER TOO, AND THE MONEY CAN ONLY BE APPROVED INTO A FOREIGN ACCOUNT.

I NEED YOUR STRONG ASSURANCE THAT YOU WILL NEVER, NEVER CHEAT ME AS SOON AS THIS FUND HIT INTO YOUR ACCOUNT. WITH MY INFLUENCE AND THE POSITION OF THE BANK OFFICIAL WE CAN TRANSFER THIS MONEY TO ANY FOREIGNER'S RELIABLE ACCOUNT WHICH YOU CAN PROVIDE WITH ASSURANCE THAT THIS MONEY WILL BE INTACT PENDING OUR PHYSICAL ARRIVAL IN YOUR COUNTRY FOR SHARING. THE BANK OFFICIAL WILL PROVE ALL DOCUMENTS OF TRANSACTION IMMEDIATELY FOR YOU TO RECEIVE THIS FUND LEAVING NO TRACE TO ANY PLACE AND TO BUILD CONFIDENCE.

ON THE CONCLUSION OF THIS TRANSACTION YOU WILL BE ENTITLED TO 30% OF THE TOTAL SUM AS GRATIFICATION, WHILE 10% WILL BE SET ASIDE TO TAKE CARE OF THE EXPENSES THAT MAY ARISE DURING THE TIME OF TRANSFER AND ALSO TELEPHONE BILLS, WHILE 60% WILL BE FOR ME.

SO ON THE INDICATION OF YOUR WILLINGNESS I WANT YOU TO FORWARD TO ME YOUR :FULL NAME: SEX: COMPANY: IF ANY FULL CONTACT ADDRESS: PHONE: CELL: FAX: CITY: STATE:ZIP CODE COUNTRY: OCCUPATION AND ALL THE NECESSARY INFORMATION WILL BE SENT TO YOU ON THE ACCEPTANCE TO CHAMPION THIS TRANSACTION WITH ME.

THANKS
YOURS TRULY
SULEMAN BELLO
Hitman Scam

•  SAMPLE:

Attention ,

I Want you to read this message very carefully, and keep the secret with you till further notice, You have no need of knowing who i am, where am from,till i make out a space for us to see, i have being paid $150,000.00 in advance to terminate you with some reasons listed to me by my employer,its one i believe you call a friend and a Home Builder you do business everyday with,i have followed you closely for one week and tree days now and have seen that you are innocent of the accusation,Do not contact the police or try to send a copy of this to them, because if you do i will know, and might be pushed to do what i have being paid to do,beside this the first time i turned out to be a betrayer in my job.

Now listen,i will arrange for us to see face to face but before that i need the amount of $150,000.00,you have nothing to be afraid of,i will come to your office or home, so determine when you wish we meet,do not set any camera to cover us or set up any tape to record our conversation,my employer is in my control now,$80,000.00 will be paid to the account i will provide for you,after our conversation,i will give you the tape that contains his request for me to terminate you, which will be enough evidence for you to take him to court(if you wish to), then the balance will be paid.

You don't need my phone contact for now till am assured you are ready to comply good.

NOTE:I have you whole details.

Lucky You.
Money Order Scam

- Subject wants to give you a money order for service or goods that is more than your asking price.
- Subject requests that you send the remaining balance to a friend or agent.
- The money order or cashier’s check is fake
- The subject gets the goods or cash, victim is stuck with fines
- Security Features (USPS money orders):
  - Watermarks of Benjamin Franklin, visible when held to the light, run through the white oval on the left front side of the money order. Watermarks are also visible from the reverse side.
  - A dark security thread runs from top to bottom to the right of the Franklin watermarks. When held to the light, the thread reveals the micro printed letters "USPS" alternating right-side up and upside down throughout the thread. The letters are not visible if not held to the light.
ID Theft - Restaurants
Card Skimmer

• Can be placed on ATM machines or portable handheld devices
• An electronic device used to obtain your credit card or debit card information
• Such devices is then used to create duplicate copies of your card
• New card or information is used to make fraudulent purchase on your account.
New Twist in ID Theft
Gift Card Scam

• Things to look for:
  – Only Buy from business, not someone on the street
  – Demanding cash only
  – Paying less than the original gift card amount
  – Hand written numbers on back of card
  – If it sounds too good to be true than it probably is....
Spy Ware

Any software that covertly gathers user information through the user's Internet connection without his or her knowledge, usually for advertising purposes. Spyware applications are typically bundled as a hidden component of freeware or shareware programs that can be downloaded from the Internet; however, it should be noted that the majority of shareware and freeware applications do not come with spyware. Once installed, the spyware monitors user activity on the Internet and transmits that information in the background to someone else. Spyware can also gather information about e-mail addresses and even passwords and credit card numbers.

Spyware is similar to a Trojan horse in that users unwittingly install the product when they install something else. A common way to become a victim of spyware is to download certain peer-to-peer file swapping products that are available today.
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Phyllis J
Protecting Yourself

• Don’t give our personal information
  – Avoid using or giving out social security number
• Review your accounts frequently
• Run your credit score periodically and review
• Lower your limits with your credit cards
• Have one credit card you use for online purchases
• Don’t use mom-pop shop ATM
• Don’t use ATM card for online purchase
• Avoid making credit card payments over phone
Protect Yourself

• Report fraud immediately
  – Credit Card Agency
  – Police

• If a victim, document everything, make folder with copies
  – List dates, times, numbers you called, who you talked to, what the conversation was about, what is being done

• Use Virus Scan and Spyware software (Purchase)
• Delete temporary Internet files and cookies
• Use good passwords, change them frequently
Protecting Yourself

• If an account has been opened fraudulently in your name
  – Get a copy of the application
  – Get a copy of all transactions
  – Provide copies of all information to Police
  – Try to determine what information has been stolen
    • SSN
    • Mother’s maiden name
    • Other personal information
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Thelma and Norma
Resources

• Equifax Credit Information
  P.O. Box 740241
  Atlanta, GA 30374

  (800) 997-2493
  www.Equifax.com

‖ Experian Information Systems
  P.O. Box 949
  Allen, TX 75013-0949

  (877) 284-7942
  www.Experian.com

‖ Trans Union
  P.O. Box 390
  Springfield, PA 19064-0390

  (800) 916-8800
  www.transunion.com
Resources

- California Office of Privacy Protection
  - [http://oag.ca.gov/privacy](http://oag.ca.gov/privacy)
- Orange County District Attorney’s Office
  - [http://orangecountyda.com](http://orangecountyda.com)
- Federal Trade Commission – Identity Theft
  - [http://www.ftc.gov/bcp/edu/microsites/idt heft](http://www.ftc.gov/bcp/edu/microsites/idt heft)
Thank You!

Be Safe

Be Smart

Be Alert