IDENTITY THEFT

Names: Bryan, Konrad, Mohamed

Definition

- **Identity theft** describes various crimes in which a criminal (or large, well-organized criminal group) uses the identity of an unknowing innocent person" (Haase, 257).

Statistics

- **CAFC**- the Canadian Anti-Fraud Centre maintains statistics on the complaints they receive.

- Recent statistical information shows that Canada's largest credit bureaus Equifax and Trans Union receive over 1800 identity theft complaints from Canadian citizens every month. (Identity Theft FAQ for Canadians)

Statistics Continued

- According to studies done in July 2013 (Gartner Research and Harris Interactive) approximately 7 million people become victims of identity theft in North America in the prior 12 months. That is 19,178 per day, 799 per hour and 13.3 per minute. (Identity Theft Statistics)

Bill S-4

- "As on January 8, 2010 Senate Bill S-4 became law, making it illegal to possess another person's identity information for criminal purposes" (Scams and Fraud - Royal Canadian Mounted Police).

Techniques

- Identity theft techniques can range from:

  -unsophisticated (such as dumpster diving)

- -to more elaborate schemes such as skimming (an electronic method of capturing a victim's personal information)

Techniques Continued

- **phishing -** a method carried through the creation of a website that seems to represent a legitimate company)

- **hacking** - conducted with the intent to commit a computer-based, electronic criminal act)

What Identity Thieves Can Do To You?

- they will empty your bank account
- run your charge cards up to the limit
- may take out loans in your name

- Victims of identity theft can experience financial laws and difficulty obtaining credit or restoring their "good name".

What Thieves Are Looking For?

- for example:
- full name
- date of birth
- SIN
- mother's maiden name
- PIN
- bank account number
- signature
- passport number
- driver's license number

What Your Information Could Be Used For?

- access to your bank account
- open new bank account
- maybe you never opened that account or ordered an additional card, but someone else did
- maybe you are just a kid and someone used your name and personal information to commit fraud

- apply for loans
- receive government benefits
- hid their criminal activities

What To Do If It Happens To You?

- report it!
- contact your local police
- call your financial institutions
- contact Canada's main credit agencies (Trans Union Canada and Equifax Canada)
- replace your ID card
- report the incident to the Canadian Anti-Fraud Centre (CAFC)
- for advice on privacy issues, contact the Privacy Commissioner of Canada

Example Of Identity Theft

- Man faces 57 charges in 8- year identity theft case.

 - Brian Perrault knew something was wrong when he began receiving traffic ticket notices in the mail from jurisdictions he had never visited.

- Then the collection agencies began calling.

 - His driver's license was suspended leaving him unable to work.

- After 8 years of nightmare of cleaning his name in January 2012, the police arrested Robert Maitland of Midland, Ontario.

How To Protect Yourself From Identity Theft

- "Take advantage of technologies that enhance your security and privacy when you use the Internet." (15 tips for staying safe online and preventing identity theft)

- Monitor your hard copy or online financial accounts frequently and do check your credit report regularly for any unusual activities.

- Ask yourself if you really need all of the identity documents you carry in your wallet.
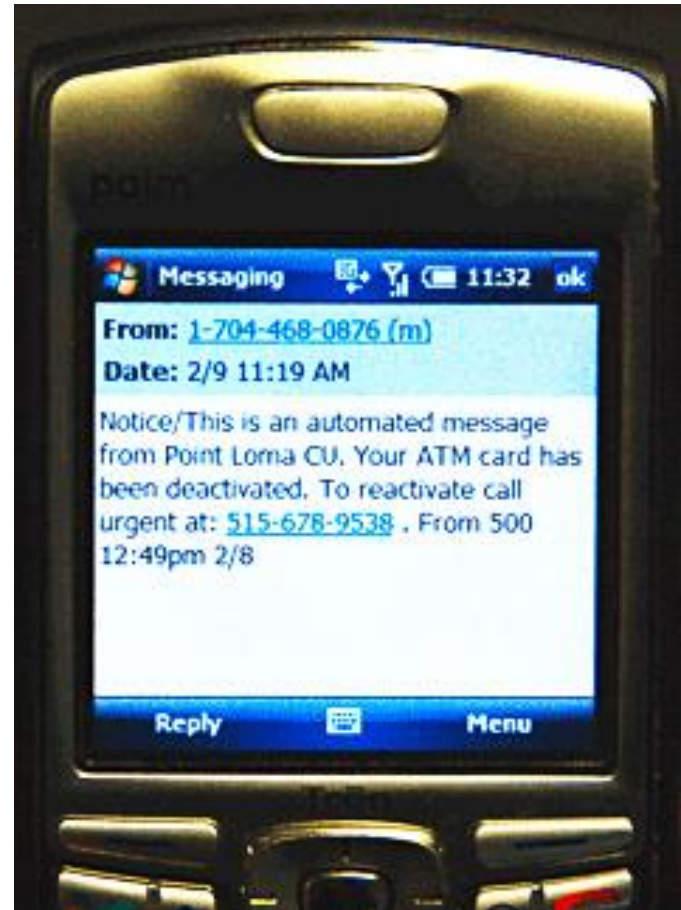
Useful Tips

- Install and update antivirus
- Disable Bluetooth connection on devices when not in use
- Configure your computer (e.g. use unique passwords)
- Ignore unsolicited requests for personal information by email or by over the phone
- When accessing financial information on your smartphone, only use apps authorized by your bank
- Shred all documents that contain personal information
- Do not post personal information on social networking sites (e.g. Facebook)
- Never lend your credit card
- Do not disclose your full 9 digit SIN number, unless absolutely necessary

Useful Tips Continued

- Shred all documents that contain personal information

- Do not post personal information on social networking sites (e.g. Facebook)

- Never lend your credit card

- Do not disclose your full 9 digit SIN number, unless absolutely necessary

Be Aware Of

- **Smishing** - sending consumers text messages containing a link to a fraudulent website or a phone number in an attempt to collect personal information

Be Aware Of Continued

- **Pharming** - malicious code that is installed on a personal computer or server, misdirecting users to fraudulent Web sites without their knowledge or consent

Be Aware Of Continued

- **Shoulder surfing** - direct observation techniques, such as looking over someone's shoulder, to get information

Remember

- "There is a reason to be paranoid, there is just a reason to be careful."(Canadian Fraud Centre)

Minimize Your Risk!

- By managing your personal information wisely, consciously and with an awareness of the issue, you can protect yourself against identity theft.

Prevent Identity Theft

DETER – Minimize Your Risk by safe guarding your personal information

DETECT – monitor your accounts and bank statements each month, and check your credit report regularly

DEFEND – as soon as you suspect identity theft respond so that you can recover

References

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