**Mid-Module Assignment 2: Blog post August 2022**

**Issues with Cyber Identity Theft in the Netherlands**

Cyber Identity theft, also known as Identity fraud, is defined as “​​using someone's personal information for financial gain without permission” (Statista Research Department, 2022). Identities can be stolen in several different ways, to name a few; phishing, malware, unsecure websites, weak passwords, and pharming (Bennet, 2022). Some common uses of stolen identities are credit card purchases, opening accounts or acquiring medical care. Identity theft has also been linked to numerous other crimes and syndicates such as drug traffickers, people smugglers and terrorists (Governmet.nl, 2014). Table One below shows five categories of identity theft (Bisogni and Asghari, 2020).

In 2020, Prof. Dr Marianne Junger of the University of Twente conducted the first comprehensive study of fraud victims in the Netherlands. The study revealed that one in six Dutch citizens fall victim to fraudsters, with annual estimated damages totaling €2.75 billion (University of Twente, 2022). The Dutch government has admitted that identity fraud online is increasing within the Netherlands (Governmet.nl, 2022). Figure One depicts online identify fraud as having been on the rise since 2016. Figure Two corroborates the government's position, as registered crimes including identity theft have gradually increased from 19,015 cases in 2014 to 54,485 cases in 2021 (Business.gov.nl 2022).

The General Data Protection Regulation (GDPR) applies to countries that do business in or

with the EU and came into effect on 25 May 2018. In the Netherlands GDPR is referred to as

Algemene Verordening Gegevensbescherming (AVG). This law is designed to provide legal and ethical protection of personal identifiable information (business.gov.nl, 2018). Interestingly, AVG has adversely affected investigations of identity theft in the Netherlands. Currently, these investigations are in fact unlikely to happen at all, as there is no AVG requirement for breaches to be reported. AVG’s article 59 states that the inclusion of the list of breaches is not a duty but an option (Bisogni and Asghari, 2020).  
  
In most identity theft cases Personal Identifiable Information (PII) is used to perpetrate the crime. This is a vital statistic because data breaches have subsequently led to an outbreak of identity fraud. Most recently, in the Netherlands, two gang members were arrested from the crime syndicate ‘Fraud Family’, the gang create and sell both phishing as a service and a phishing toolkit. This highlights just how sophisticated modern cybercrime is becoming (Isaca, 2021). To help counter this, Dutch government have implemented an app ‘KopieID app’ safely enabling the sharing of passport details without disclosing any more information than necessary, this app intelligently blurs to mask any unneeded data. The Dutch phyche encourages prevention over cure and the country has implemented five-part strategy (Table Two) which beings at ways to protect against identity fraud (Governmet.nl, 2022).

According to (Governmet.nl, 2022) the impacts of identity fraud are not only financial but can also cause considerable emotional trauma. The government is tackling this by implementing fraud hotlines, the creation of KopieID and adaptation of international laws. Despite this, it’s clear more needs to be done to curb the ever-evolving practice of cyber criminals. Arguably the best way to protect oneself from identity theft currently is by maintaining safe online practices and reporting any suspected fraudulent activities to local government.

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| **Five Categories of Identity Theft** | |
| **Financial identity theft** | The imposter uses another individual’s personal identifying information, primarily a Social Security number, to establish new credit lines. |
| **Criminal identity theft** | When a criminal gives another person’s personal identifying information, in place of his or her own, to law enforcement. |
| **Identity cloning** | The imposter uses the victim’s information to establish a new life. He or she actually lives and works in the victim’s identity. |
| **Medical identity theft** | The use of someone else’s data in order to obtain medical services or goods. |
| **Commercial identity theft** | Similar to financial identity theft except the victim is a commercial entity. |

**Table 1. Five Categories of Identity Theft (Bisogni and Asghari, 2020)**

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| **Five Part Strategy to Tackle Identity Fraud** | |
| **Protection against identity fraud** | Government, businesses, and the public must exercise care when dealing with personal details. Governments and businesses must use up-to-date technology to protect their systems and alert one another to fraudsters. These are 3 ways of getting protection against identity fraud. In the future, personal data should be made useless to fraudsters. New identification technology and techniques are making this possible. |
| **Reliable identity checks** | The government wants to offer as many services as possible online. This can only happen if public authorities, like the Tax and Customs Administration or municipal institutions, can carefully check people's identities. These checks protect people from having their identity stolen. The government is constantly improving such checks. |
| **Early detection of identity fraud** | To limit the impact of identity fraud, early detection is vital. To do this, different parties must work together. This includes the Tax and Customs Administration, the police and the Royal Military and Border Police. Together, they alert each other to new groups of fraudsters or new fraudulent tactics being used by criminals. |
| **Fast assistance for victims of identity fraud** | Victims of identity fraud must be able to immediately cancel identity documents and debit or credit cards and have confidence that fraudsters can’t do any more damage. Helping victims also means that the relevant organizations must work together. Victims who require additional support can contact the Central Identity Theft and Error Reporting Centre (CMI). |
| **Identity fraud as a crime** | To better target fraudsters, criminal law and other forms of law enforcement, supervision and compliance must form a cohesive whole. All conceivable forms of identity fraud are offences under the Criminal Code. |

**Table 2. Five Part Strategy to Tackle Identity Fraud (Government.nl, 2018)**

**Chart, bar chart

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**Figure 1. Netherlands digital online identify fraud (Statist.com 2022)**

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**Figure 2. Statistics: fraud and extortion (Business.gov.nl, 2022)**

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