

IDENTITY THEFT

AN OVERVIEW OF WHO COMMITS IT AND WHY

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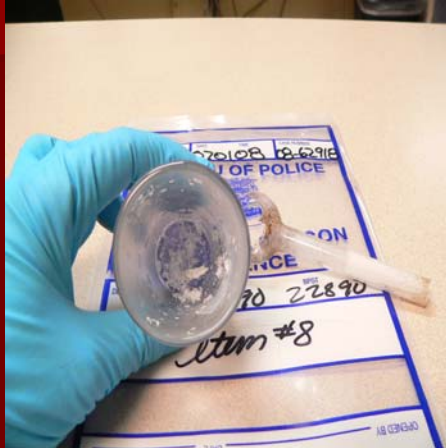


WHAT IS IDENTITY THEFT?

- WHEN ANY PERSON ACQUIRES FOR PURPOSES OF DECEIT OR TO DEFRAUD THE MEANS OF IDENTIFICATION OF ANOTHER PERSON WITHOUT THAT PERSON'S PERMISSION OF AUTHORIZATION.

- NAME
- DATE OF BIRTH
- SOCIAL SECURITY NUMBER
- ADDRESS
- DRIVER'S LICENSE NUMBER
- SIGNATURE
- PHOTOGRAPH
- BANK ACCOUNT NUMBER

WHY IS IT SO PROLIFIC?



- EASY TO DO
- MINIMAL RISK OF APPREHENSION/DETECTION
- FITS THE METHAMPHETAMINE LIFESTYLE
- INCARCERATION IS THE COST OF DOING BUSINESS (PRIOR TO THE REPEAT PROPERTY OFFENDER STATUTE THERE WAS LITTLE FEAR OF SIGNIFICANT JAIL/PRISON TIME)

WHO ARE THE “USUAL” SUSPECTS?

- METHAMPHETAMINE USERS
“TWEAKERS”



FIRST GENERATION IDENTITY THIEVES

- UNSKILLED
- UNEDUCATED
- MINIMAL COMPUTER SKILLS



EVOLUTION TO:

UNSKILLED
UNEDUCATED
MINIMAL COMPUTER SKILLS

PLUS:

FORMER PRODUCTIVE MEMBERS OF SOCIETY WHO HAVE/HAD:

AN EDUCATION
A FAMILY
A GOOD JOB

AND

MODERATE OR BETTER COMPUTER SKILLS
ORGANIZATIONAL SKILLS
MANIPULATIVE/LEADERSHIP SKILLS
ARROGANT- TOO SMART TO GET CAUGHT

THE NEW AND IMPROVED FRAUDSTER!



- ALMOST ALWAYS EXPRESSES SOME SORT OF REMORSE UPON APPREHENSION
- UNWILLING TO LEAVE THE METHAMPHETAMINE LIFESTYLE

GENERAL ORGANIZATION

- HUNTERS/GATHERERS:

BURGLARS
CAR PROWLERS
OFFICE CREEPERS
MAIL BOXERS
CAR THIEVES
"CRIDDLERS" (THIEVES IN GENERAL)

PASSERS:

STEP UP FROM GATHERERS

CLEAN ENOUGH TO ENTER BANKS TO CASH CHECKS OR
GO TO MERCHANTS WITHOUT RAISING SUSPICION

DESPERATE ENOUGH TO TAKE RISKS

MANUFACTURERS/ORGANIZERS (SCHEME HANDLERS)

- SKILLED IN COMPUTER USE
- COERCIVE/CHARMING IN RECRUITING PASSERS/RUNNERS
- SMART IN TWEAKER BUSINESS
- ARROGANT ATTITUDE ABOUT GETTING CAUGHT
- OFTEN ABLE TO CREATE LAYERS WITHIN THE SCHEME TO DISTANCE THEMSELVES FROM THE CRIMINAL ACTIVITY AND AVOID IDENTIFICATION AND APPREHENSION

RECENT DRUG TRENDS:

- SAME OLD METHAMPHETAMINE
- TAR HEROIN
- CRACK COCAINE



WHO ARE THE VICTIMS?

■ FIRST GENERATION IDENTITY THEFT VICTIMS:

AVERAGE PEOPLE WITH GOOD CREDIT AND HEALTHY BANK ACCOUNTS
(IDENTITY THIEVES' AWARENESS OF BEACON SCORE)

PEOPLE WITH MULTIPLE BANK ACCOUNTS
(EASIER FOR FRAUDSTER TO AVOID DETECTION)

PEOPLE WHO LIVE IN MORE AFFLUENT NEIGHBORHOODS

PEOPLE WHO DRIVE MORE EXPENSIVE MODELS OF CARS

EVOLUTION TO:

- ANYONE
- GOOD CREDIT/BAD CREDIT ALL EQUAL OPPORTUNITY FOR VICTIMIZATION
- REAL OR FICTITIOUS- COMBINE VICTIM INFORMATION TO AVOID DETECTION
- CANNIBALIZE EACH OTHERS INFORMATION
- EASE IN OBTAINING CREDIT- CARDS AND IN-STORE ONLINE/INTERNET ACTIVITY



HOW TO BECOME A VICTIM:

- BURGLARY
- CAR PROWL
- MAIL THEFT
- PURSE THEFT
- OFFICE PROWLS "CREEPS"
- PHISHING
- PHONE CALLS
- DUMPSTER/RECYCLE DIVING
- CREDIT CARD SKIMMING
- CORPORATE COMPROMISE

RECENT IDENTITY THEFT TRENDS

- CREDIT CARD SHAVING (THE HATED ALL ACCESS VISA CARD)
- FRAUDULENT PURCHASES RETURNED FOR CASH
- FRAUDULENT PURCHASES/GIFT CARDS SOLD ON CRAIG'S LIST
- RE-SHIPPING SCHEMES
- FRAUDULENT CHANGE OF MAIL/VACANT HOUSE/FRAUDULENT ACQUISITION OF CREDIT TO THAT ADDRESS
- CONTINUED EXPLOSION OF ON-LINE PURCHASES

