



FEDERAL TRADE COMMISSION
FOR THE CONSUMER

Guarding Your Good Name

**George Washington University
Social Implications of
Technology**

**Betsy Broder
Federal Trade Commission
April 8, 2005**

Identity Theft and Assumption Deterrence Act of 1998

Under the ID Theft Act, the FTC is required to:

- ❑ Create a database of victims' complaints
- ❑ Provide useful information to victims of identity theft
- ❑ Refer victims complaints to:
 - law enforcement agencies
 - credit bureaus, appropriate entities

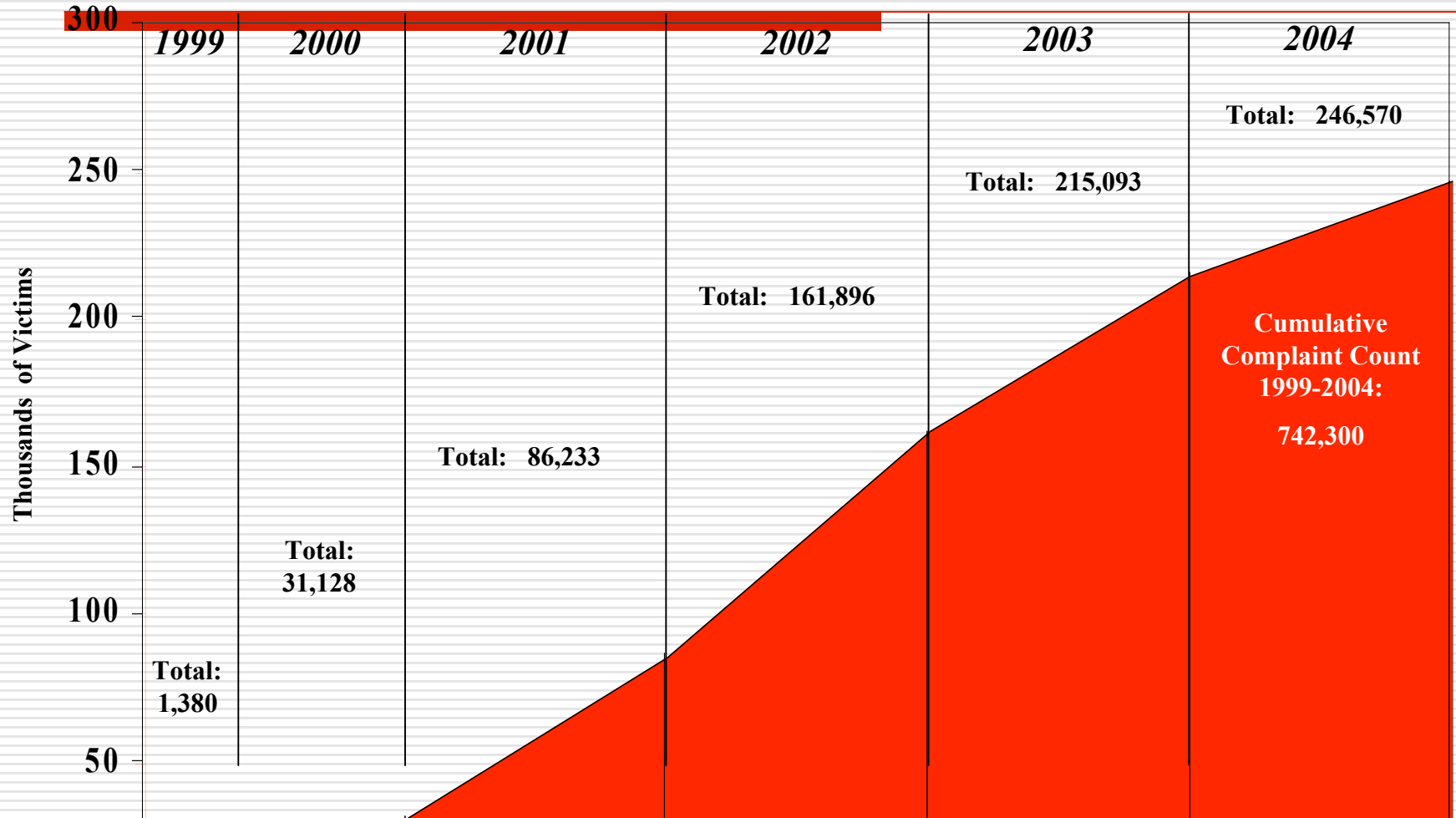
FTC's Identity Theft Program

- Toll-free phone number for complaints - 877-ID THEFT
 - Consumer education materials
 - Web site: www.consumer.gov/idtheft
 - Identity Theft Data Clearinghouse – the federal government's centralized database of ID Theft complaints
-

Number of Complaints Entered Into the IDT Data Clearinghouse 1999-2004

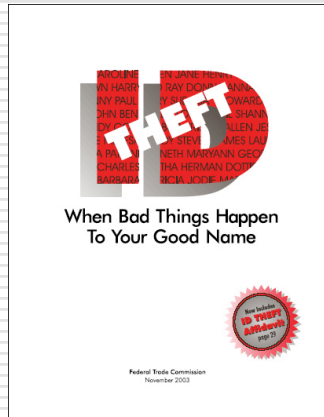


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Updated February 2005

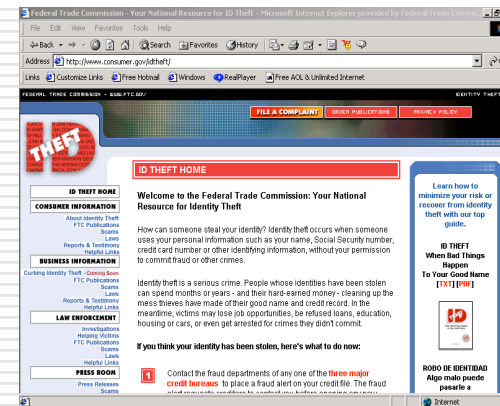


FTC's ID Theft Consumer Education Materials

- Take Charge: Fighting Back Against ID Theft



- consumer.gov/idtheft



- consumer.gov/idtheft
- I-877-ID THEFT
- Bulk orders:
"publications@ftc.gov"

- Booklets
- Reports and Statistics
- Online Complaint form



Coordinating Efforts

- Among many partners
 - Federal Agencies
 - State/Local Gov't
 - Private Sector
- On many fronts
 - Data sharing
 - Consumer education materials
 - Referrals
 - Training



The Official Web Site of the Social Security Administration

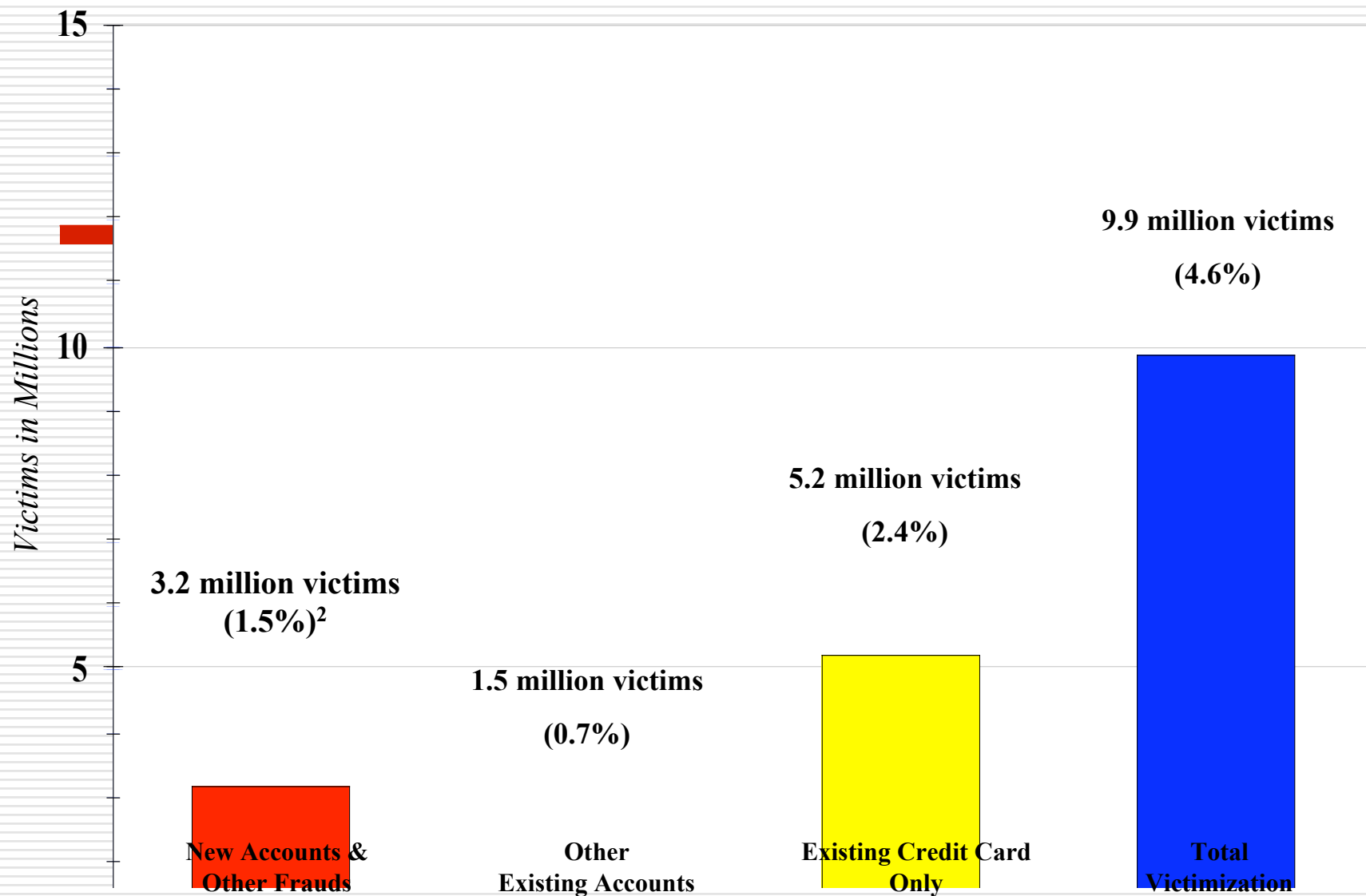


FEDERAL BUREAU OF INVESTIGATION

Incidence of Identity Theft - 2003



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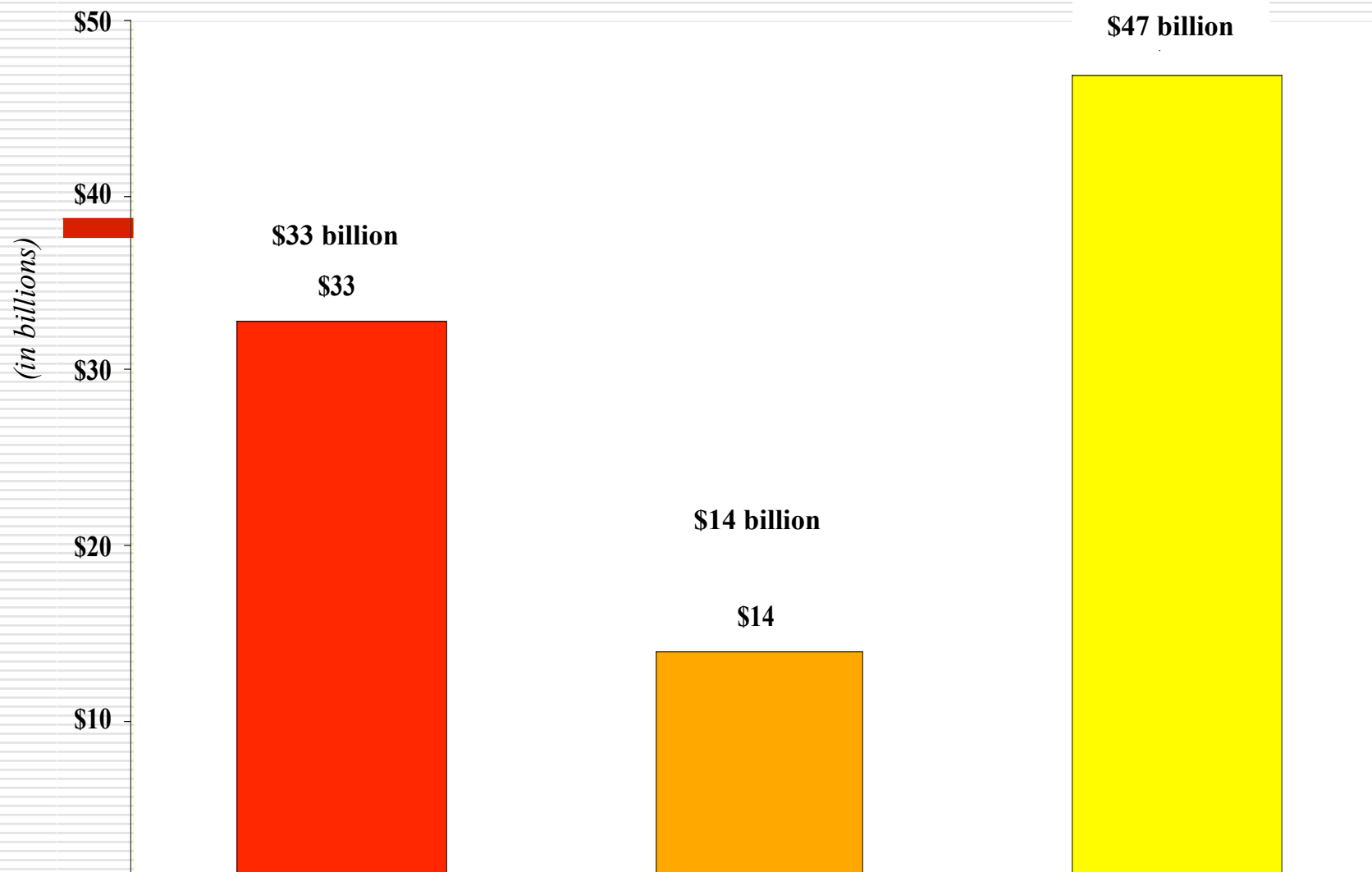
¹Source: Identity Theft Survey Report conducted by Synovate for the FTC (March-April 2003).

²Based on the U.S. population age 18 and over (215.47 million) as of July 1, 2002 (Source: Population Division, U.S. Census Bureau; Table NA-EST2002-ASRO-01).



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September 2003

Cost of Identity Theft in One Year¹

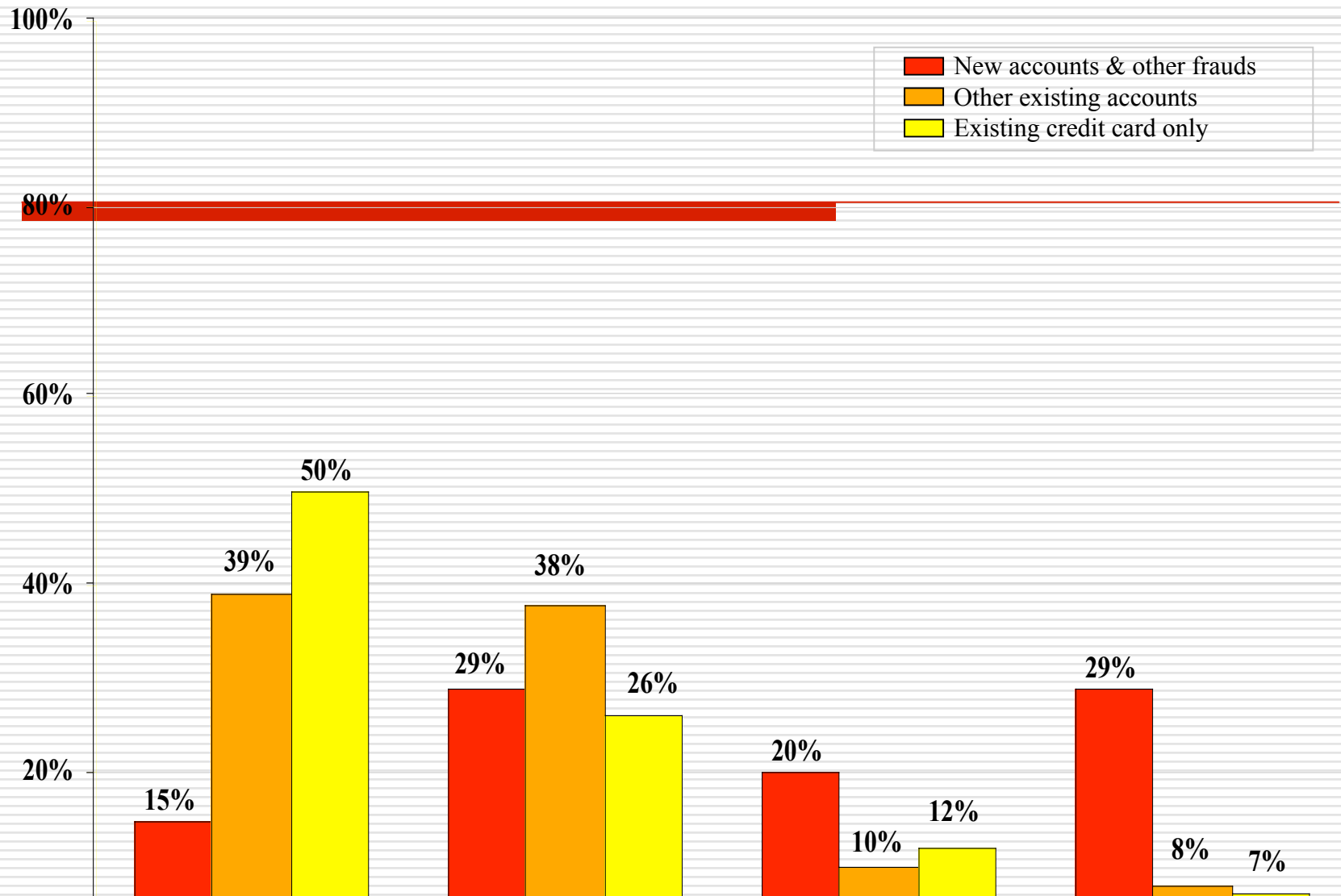


¹Source: Identity Theft Survey Report (Table 2, page 7) conducted by Synovate for the FTC (March-April 2003).

Time spent resolving problems¹



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September 2003

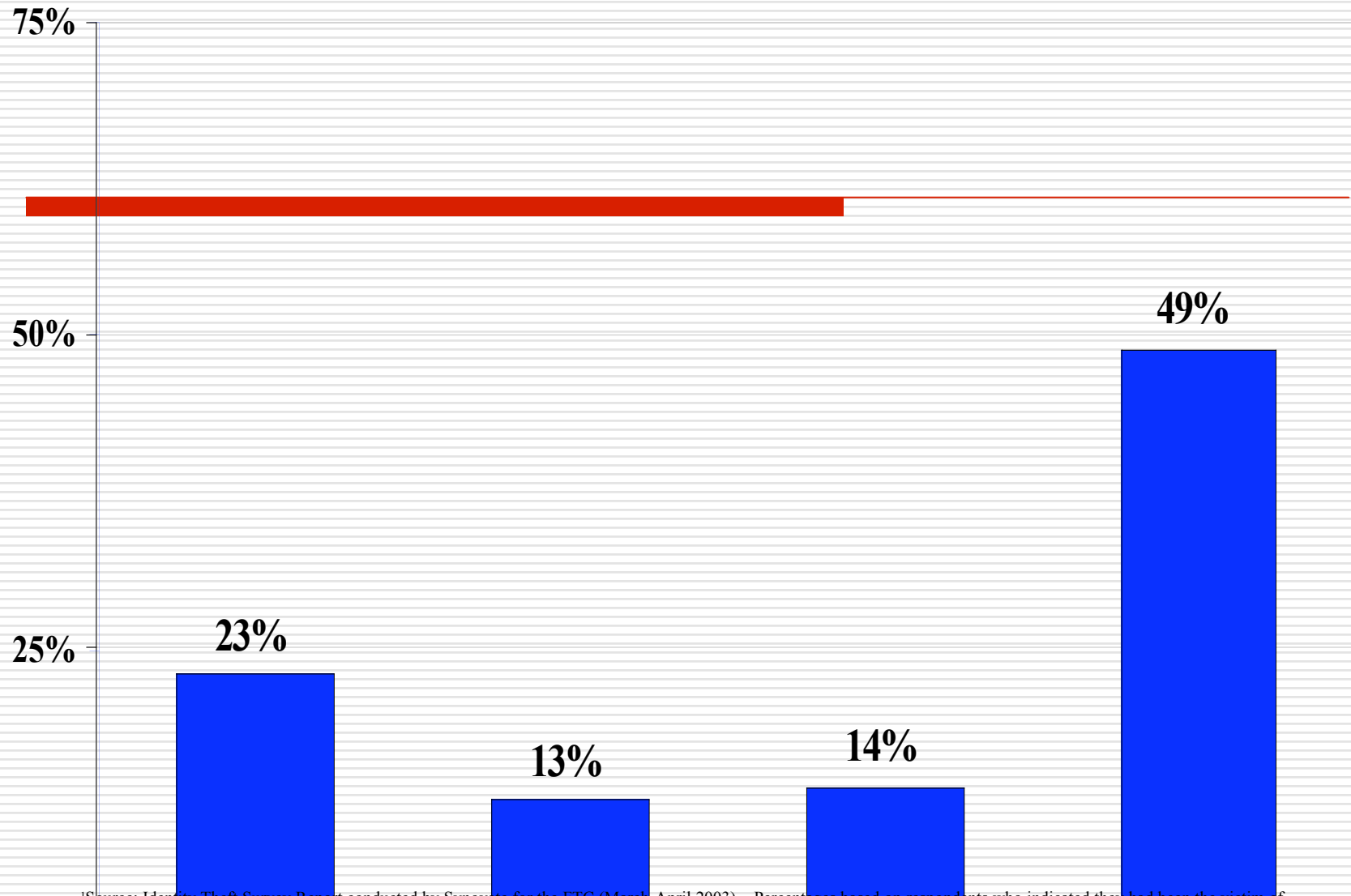


¹ Source: Identity Theft Survey Report (p. 45) conducted by Synovate for the FTC (March-April 2003).

How Thief Obtained Victim's Information¹



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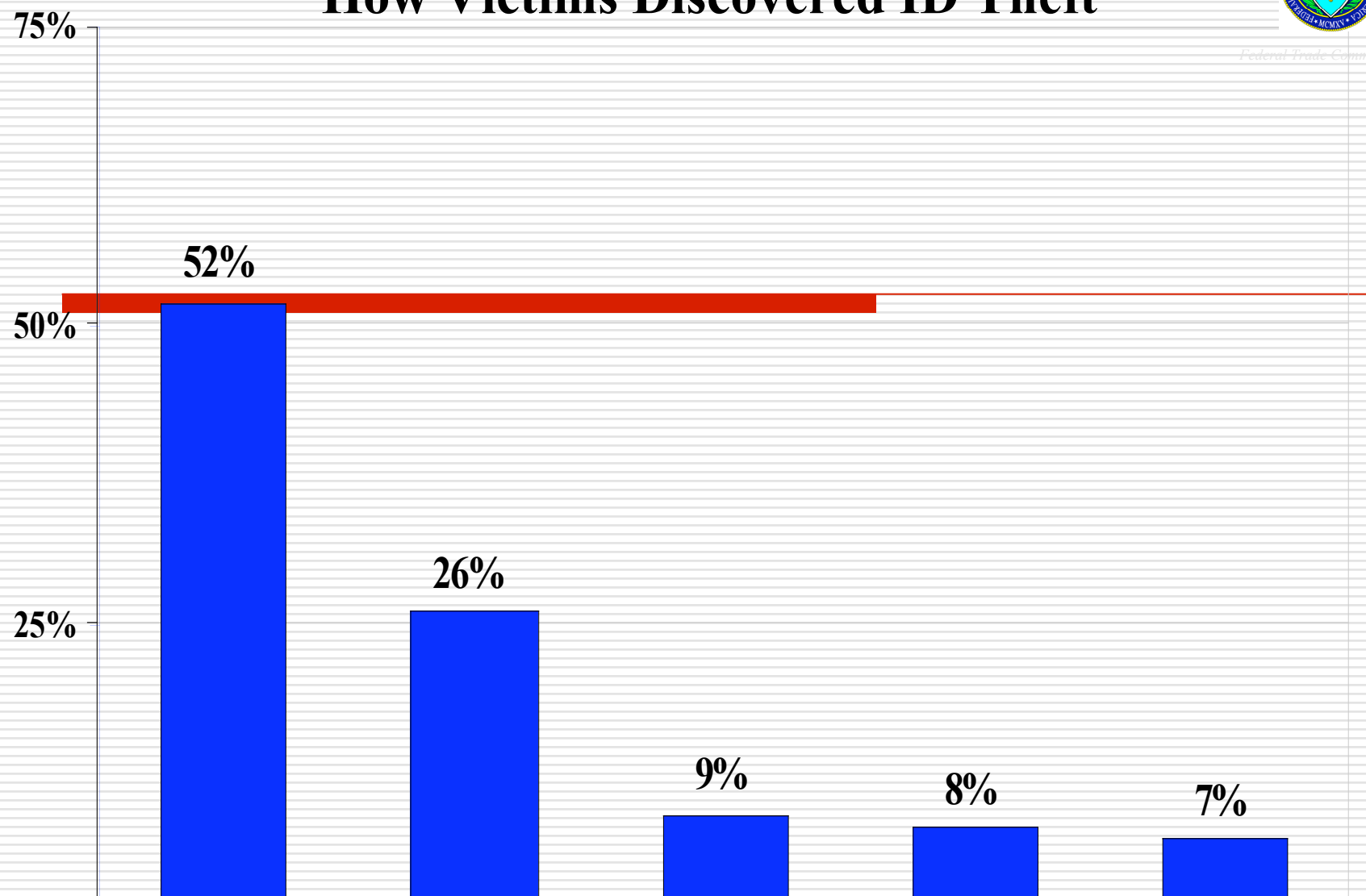


¹Source: Identity Theft Survey Report conducted by Synovate for the FTC (March-April 2003). Percentages based on respondents who indicated they had been the victim of identity theft within the past five years.



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How Victims Discovered ID Theft¹

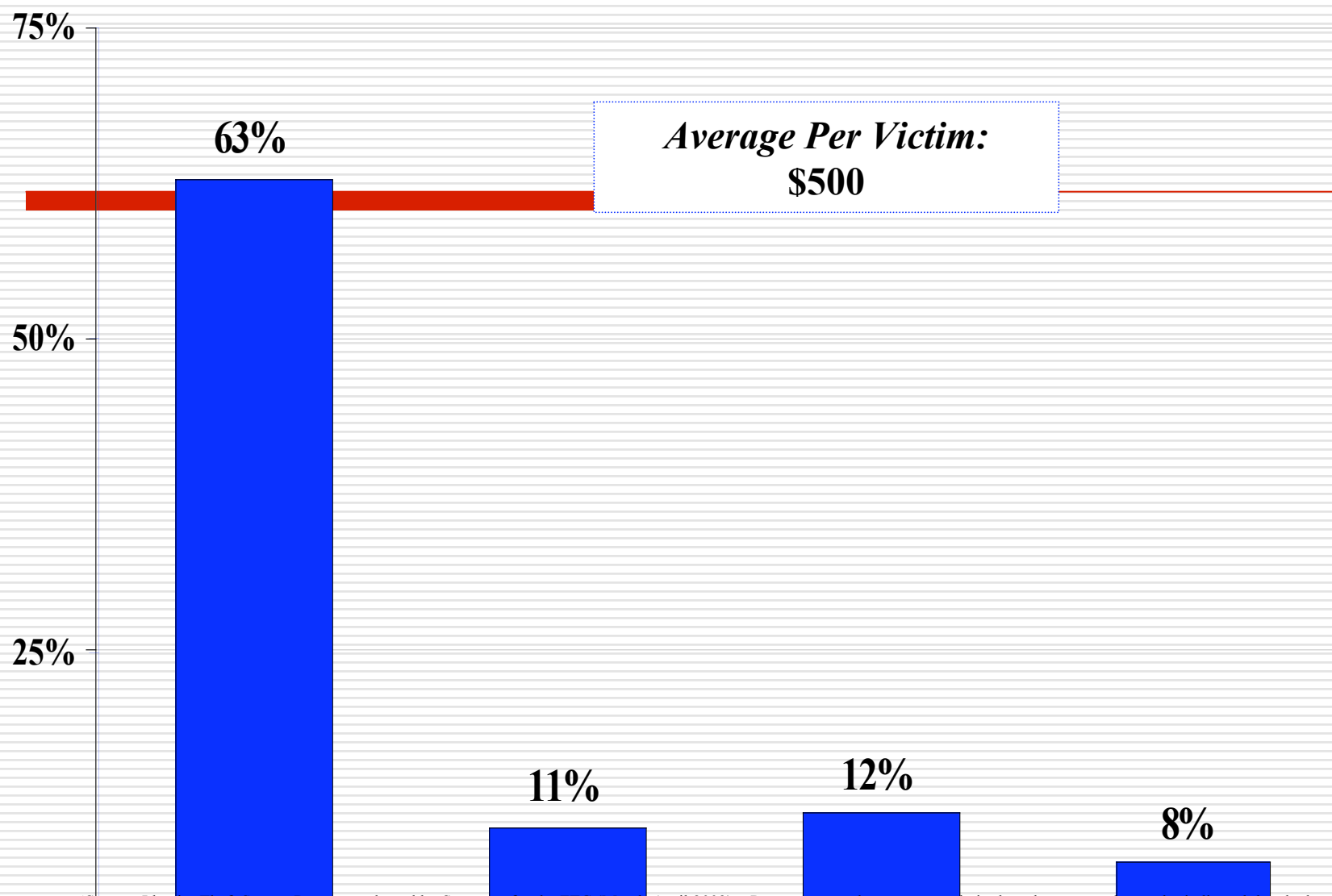


¹Source: Identity Theft Survey Report conducted by Synovate for the FTC (March-April 2003). Percentages based on respondents who indicated they had been the victim of identity theft within the past five years.



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Money Victim Paid Out of Pocket¹

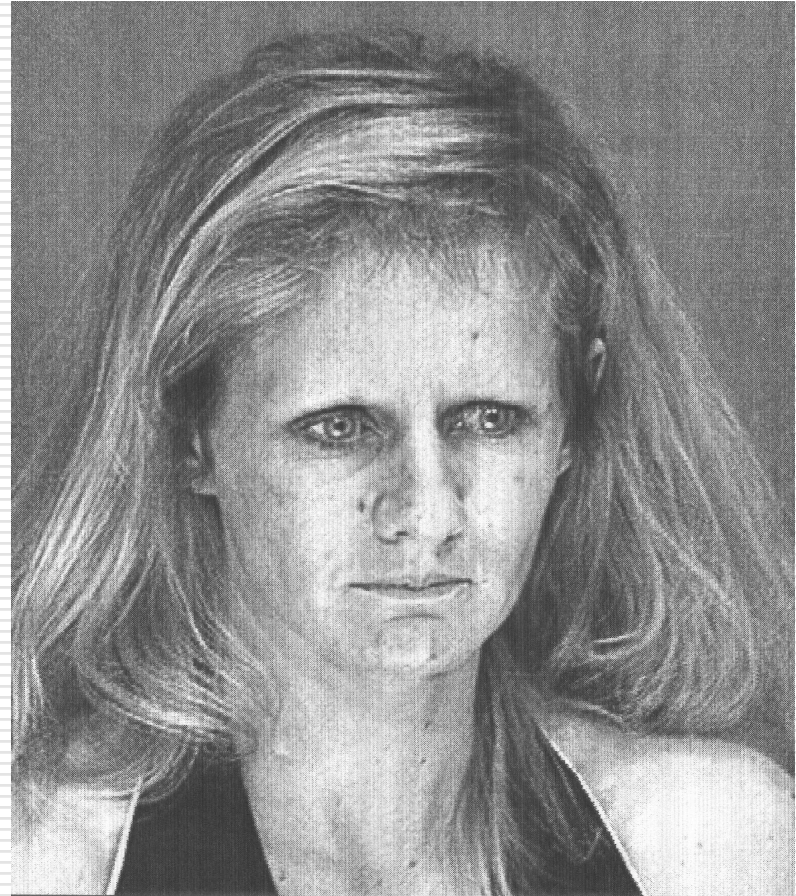


¹Source: Identity Theft Survey Report conducted by Synovate for the FTC (March-April 2003). Percentages and average per victim based on respondents who indicated they had been the victim of identity theft within the past five years.

Who's being me?

- 26% know who stole their identity
 - Of that 26%, +/- 33% are family members
 - 24%/16% unknown person outside the workplace
 - 18% a "friend", neighbor or in-home employee
 - 13%/23% employee at a financial institution
-

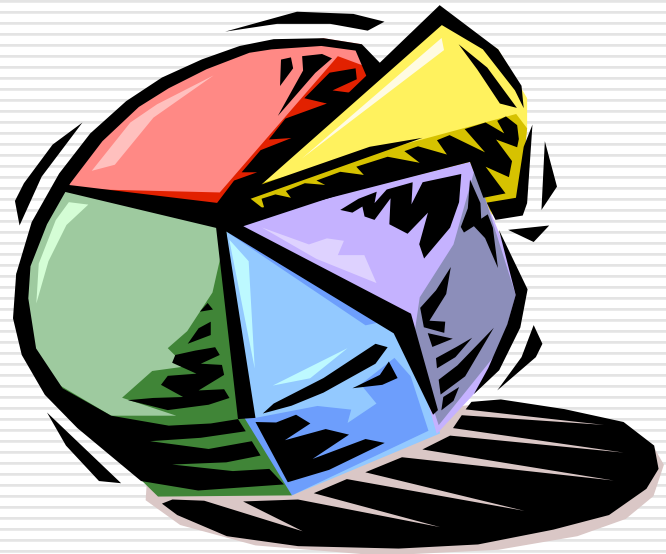
Photos taken approximately 1 year Apart





Don't Become an IDT Statistic

- Secure your data
 - Online and off
- What's in your wallet?
- What's in your trash?
- Remain vigilant



But What About these Data Breaches?

- ❑ ChoicePoint – 140,000
 - ❑ Bank of America – 900,000
 - ❑ Lexis/Nexis – 32,000
 - ❑ UC Berkley-100,000 students and alum
 - ❑ Boston College – 100,000
 - ❑ George Mason University – 30,000
 - ❑ DSW – “a sizeable number”
 - ❑ California blood bank – 100,000
-

First Things First For ID Theft Victims

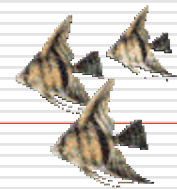
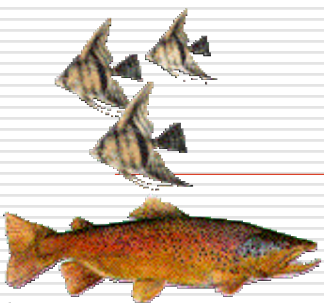
- ✓ Contact the fraud department of one of the major credit bureaus to have a fraud alert placed on your file and for a copy of your credit report.
 - ✓ Contact the creditors for any accounts that have been tampered with or opened fraudulently.
 - ✓ File a report with the police.
 - ✓ File a complaint with the FTC.
-

Identity Theft Data Clearinghouse

- ❑ Data Sources: FTC Hotline, online complaint form, Social Security OIG
- ❑ Data shared with more than 1,200 domestic agencies through Consumer Sentinel
- ❑ Contents
 - victim contact information
 - suspect information: name address phone relation
 - description of crime, details on accounts
 - which financial institutions were involved
 - police report number, department name

Classic Phishing

- ❑ Fraudulent spam tricks consumers into giving personal or financial information
 - Appears to come from company or entity with whom they have accounts (AOL, eBay, PayPal, Bank, Gov't Agency)
 - Threatens dire consequence
 - Links to "look-alike" Web sites that demand lots of personal & financial information





- [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

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

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

Date of Birth:

AOL Accepts

Card Type

Card Number

Expiration Date /

Bank Name

Civ/Cw2 **Last 3 digits located behind your credit card or (4 digits for AMEX located on the front above your credit card number)**

Bank Phone Number

Pin Number

Card Limit

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.

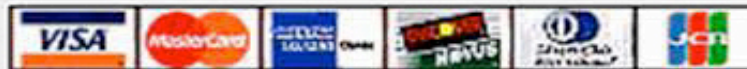
You must be the credit card holder or authorized user of the credit card.



3 Digit Card Verification Number

Enter New Credit Card. You MUST provide a new card.

AOL Accepts



Card Type

Card Number

Expiration Date /

Name On Card

Bank Name

Civ/Cw2

Bank Phone Number

Pin Number

Card Limit

Bank Account Name

Bank Account Number

Bank Account Routing Number

Bank Account Phone Number

Important Guidelines

Since your old credit card failed authorization, please input a NEW credit card. If we do not get a new credit card by the end of the business day, your account will be cancelled.

Please type in your New credit card. This card cannot be on AOL's records, and it has to have a positive balance. Any invalid information will result in a \$50 processing fee.

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



3 Validate your AOL account.

We need to validate your current AOL Screenname and password to make sure you are the rightful owner of your account.

Screen Name

Password

For your safety

Please do not download any files from strangers. AOL will never ask you to download anything.

4 If you have any comments or questions please use the box below.

Comment Suggestion

We want to hear from you! Tell us what you think!

Your comments will be sent to our trained staff for review.

Finished

Submit

Just click on the Submit button and you are done!



Your data is being sent encrypted using AOL's SSL security.

FTC Enforcement Actions

□ Phishing Cases

www.ftc.gov/opa/2004/03/phishinghilljoint.htm

www.ftc.gov/opa/2003/07/phishing.htm

www.ftc.gov/opa/2004/06/hill.htm

□ Information Security Breaches

Guess www.ftc.gov/opa/2003/06/guess.htm

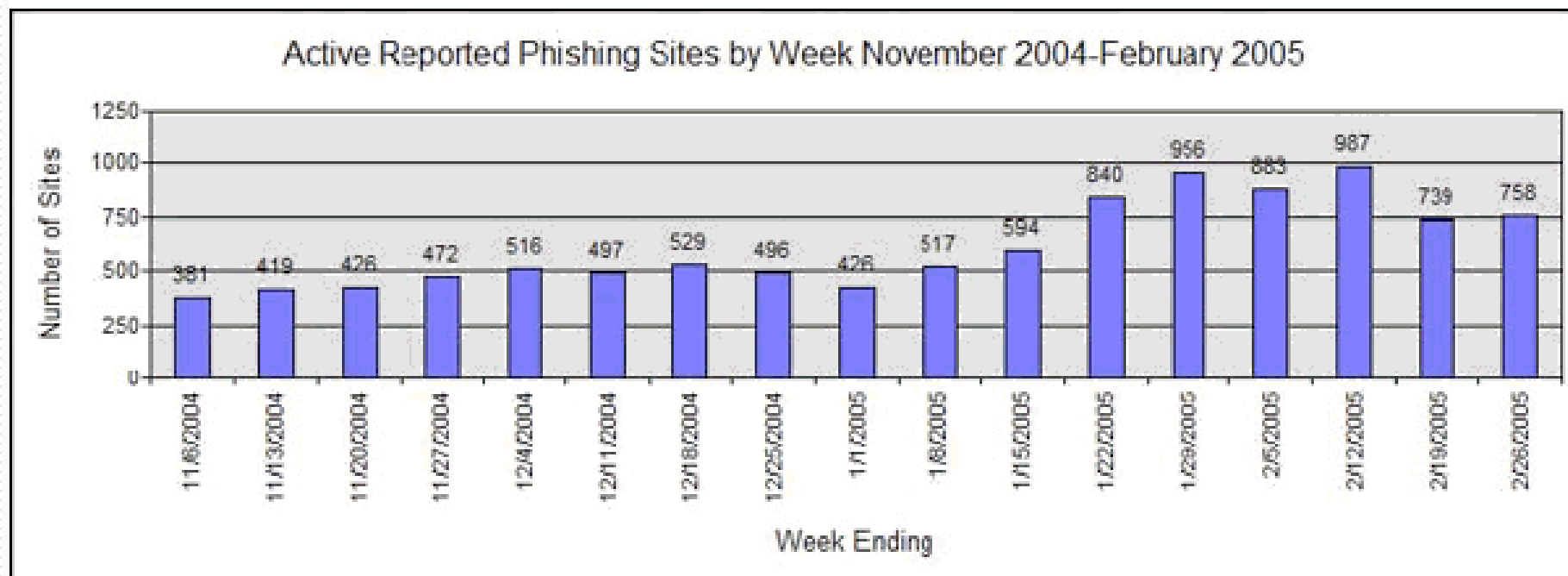
Microsoft www.ftc.gov/opa/2002/08/microsoft.htm

Eli Lilly www.ftc.gov/opa/2002/01/elililly.htm

CartManager

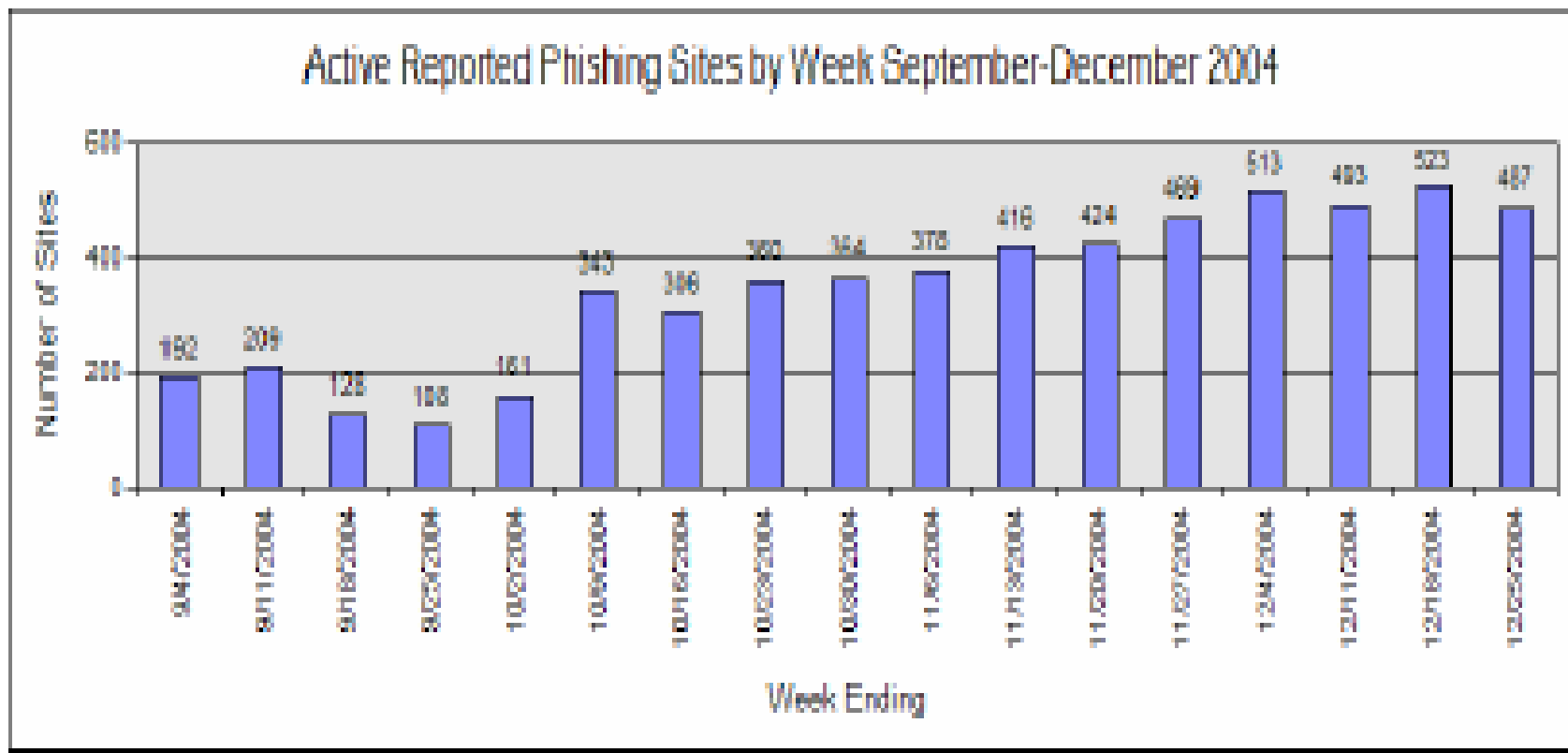
www.ftc.gov/opa/2005/03/cartmanager.htm

Quantifying the Problem



Graphic courtesy Tumbleweed Communications

Quantifying the Problem



Source: <http://www.antiphishing.org>

Fair and Accurate Credit Transactions Act (FACTA)

- Fraud Alerts
- Free credit reports
- And more



Your Credit Rights
The FACT Act

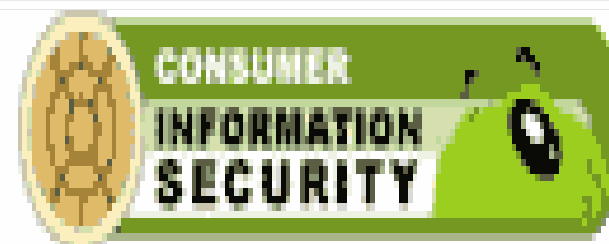
Go to www.ftc.gov/credit

Consumer & Business Education

- Spam
- Phishing
- Spyware
- Privacy
- Credit Issues
- CyberSecurity
- and more all at www.ftc.gov



Information on
Free Credit Reports





**Betsy Broder,
Assistant Director
Bureau of Consumer
Protection**

**The Federal Trade
Commission**

THEFT