

Identity Theft

PLANNING FOR THE FUTURE

Speaker Bios

Opening

Maureen K. Ohlhausen was sworn in as a Commissioner of the Federal Trade Commission on April 4, 2012, and was designated to serve as Acting FTC Chairman by President Donald Trump in January 2017.

Prior to joining the Commission, Ohlhausen was a partner at Wilkinson Barker Knauer, LLP, where she focused on FTC issues, including privacy, data protection, and cybersecurity. Ohlhausen previously served at the Commission for 11 years, most recently as Director of the Office of Policy Planning from 2004 to 2008, where she led the FTC's Internet Access Task Force. She was also Deputy Director of that office. From 1998 to 2001, Ohlhausen was an attorney advisor for former FTC Commissioner Orson Swindle, advising him on competition and consumer protection matters. She started at the FTC General Counsel's Office in 1997. Before coming to the FTC, Ohlhausen spent five years at the U.S. Court of Appeals for the D.C. Circuit, serving as a law clerk for Judge David B. Sentelle and as a staff attorney. Ohlhausen also clerked for Judge Robert Yock of the U.S. Court of Federal Claims from 1991 to 1992.

Ohlhausen graduated with distinction from Antonin Scalia Law School, George Mason University in 1991 and graduated with honors from the University of Virginia in 1984. Ohlhausen was on the adjunct faculty at the Antonin Scalia Law School, George Mason University, where she taught privacy law and unfair trade practices. She served as a Senior Editor of the Antitrust Law Journal and a member of the American Bar Association Task Force on Competition and Public Policy. She has authored a variety of articles on competition law, privacy, and technology matters.

Setting the Stage: Identity Theft Today

Keith Anderson is an economist in the Division of Consumer Protection of the Bureau of Economics of the Federal Trade Commission. Among other positions in the Bureau, he has served as Assistant Director for Regulatory Analysis. He also has served as Senior Economic Advisor to the Chairman of the U.S. International Trade Commission.

Mr. Anderson has been responsible for the three studies of consumer fraud that have been conducted by the Federal Trade Commission and is the author of the three reports on these surveys. (The most recent publication is Consumer Fraud in the United States, 2011: The Third FTC Survey (April 2013, available at http://www.ftc.gov/sites/default/files/documents/reports/consumer-fraud-united-states-2011-third-ftc-survey/130419fraudsurvey_0.pdf). He was also heavily involved in the

Commission's identity theft surveys conducted in 2003 and 2006, and has published papers in scholarly journals, including "Agency Discretion or Statutory Direction: Decision Making at the U.S. International Trade Commission," *Journal of Law and Economics*, October 1993, and "Who Are the Victims of Identity Theft," *Journal of Public Policy & Marketing*, Fall 2006.

R. Sean McCleskey is the Director of Organizational Education and Measurement at the Center for Identity, The University of Texas at Austin. He is also a faculty member in the Master of Science, Identity Management and Security Program.

Prior to this position, Sean served as a Special Agent with the United States Secret Service, San Antonio Field Office, from 1998 until his retirement in 2015. During his tenure, he conducted a variety of investigations to include, but not limited to, the following: counterfeit currency, bank fraud, identity theft, credit card abuse, child pornography, narcotics trafficking, domestic terrorism and threats to protectees of the United States Secret Service. During his tenure with the agency, Sean created and then served as the Group Leader of the South Texas Regional Task Force, a multi-agency unit, which was comprised of the United States Secret Service, San Antonio Police Department, United States Postal Inspection Service, Homeland Security Investigations, Texas Department of Public Safety, IRS-Criminal Investigative Division, Bexar County District Attorney's Office, and the United States Attorney's Office, Western District of Texas. The principal mission of the task force was to investigate organized groups who are involved with identity theft, financial and cyber crimes.

He earned two Bachelor of Science Degrees in Political Science and Criminal Justice from Texas Christian University and his Juris Doctor from St. Mary's University School of Law. He was admitted to the State Bar of Texas in 1998.

Alana Benson is a researcher, writer, and consultant specializing in document fraud. In 2016 she published her first book, *WTF: Where's the Fraud*, focusing on identity fraud and theft. She is currently working on a second book targeting documentation and corporate identity fraud, which is expected for the spring of 2018. She has also helped produce LexisNexis's daily fraud column, *Fraud of the Day*. Ms. Benson's other work has been published in *BlazeVOX* magazine and *ScholarWorks*. Ms. Benson holds a BA in English and Classical Studies with a concentration in Ancient Greek Literature.

Presentation by the Office of Technology Research and Investigation

Dan Salsburg is the Chief Counsel and Acting Chief of the Office of Technology, Research and Investigation (OTech) in the Bureau of Consumer Protection (BCP) at the Federal Trade Commission. Prior to joining OTech, Dan served as an Assistant Director in BCP, where he supervised investigations and cases involving spam, internet fraud, and mobile technologies. Previously, he served as a Senior Trial Attorney in the Commodity Futures Trading Commission's Division of Enforcement. Dan received his BA and JD degrees from the University of Pennsylvania.

Christina Yeung is a technologist in the FTC's Office of Technology Research and Investigation (OTECH). Christina designs and conducts research concerning emerging issues at the intersection of consumer protection and technology. Her previous research includes studies of financial technologies, mobile app data collection practices, and connected devices. Prior to joining the FTC, Christina worked as a research analyst at a commercial bank. She holds a B.A in Economics from Bates College.

The Identity Theft Marketplace

Danny Rogers is the co-founder and CEO of Terbium Labs, an information security and data intelligence startup based in Baltimore, Maryland. He is a computational physicist with experience supporting Defense and Intelligence Community Cyber Operations, as well as startup experience in the defense, energy, and biotechnology sectors. Danny is an author and expert in the field of quantum cryptography and has published numerous patents and papers on that and other subjects. Prior to co-founding Terbium Labs, Danny managed a portfolio of physics and sensor research projects at the Johns Hopkins University Applied Physics Laboratory. He has a Bachelors degree in Math and Physics from Georgetown University and a Doctorate in Chemical Physics from the University of Maryland.

Robert Hoback is a 17-year veteran of the United States Secret Service and is currently assigned to the Criminal Investigative Division at U.S. Secret Service Headquarters in Washington, DC. Mr. Hoback started his career in the New York Field Office investigating computer crimes and credit card fraud. Mr. Hoback has served in the Vice Presidential Protective Division, Dignitary Protective Division, and most recently as a Spokesperson in the Office of Government & Public Affairs before transferring to his current position. Mr. Hoback is certified in both Network Intrusion Investigations and Critical Systems Protection.

Impact of Identity Theft: The Big Picture

Ann Patterson is Senior Vice President and Program Director for the Medical Identity Fraud Alliance (MIFA). MIFA is a non-profit coalition of healthcare providers, payors and business associates working collaboratively to reduce medical identity theft and fraud. Ann manages the association's member programming, such as committees, working groups, deliverables, member engagement, and meetings, as well as operational functions and board of directors liaison. She is a frequent speaker at industry conferences and is MIFA's media spokesperson.

Prior to MIFA, Ann worked with the banking sector on technology risk management, including cybersecurity, fraud and vendor management issues. She also previously held various positions at PwC, Ernst & Young and the Department of Defense.

Dr. Christopher Mascaro, VP, Threat Intelligence & Analytics has over 15 year's experience in cyber security and analytics experience across government intelligence, consulting and academia. Dr. Mascaro has applied his government experience to the private

sector by helping Fortune 100 companies build and mature their cyber security programs by applying intelligence community best practices. In addition to his industry work, Dr. Mascaro has over 30 academic publications in the field of information science and data analytics published in ACM and IEEE venues.

Michael Beebe is the Director of Return Integrity and Compliance Services (RICS) in the IRS, Wage and Investment Division. Mike oversees the programs responsible for strengthening the integrity of the tax system through pre-refund revenue protection and the oversight of refundable credits. This includes screening returns for potential fraud and identity theft and compliance activities to prevent improper refunds.

Prior to joining RICS, Mike held other leadership positions in the IRS. He served as the Director of Field Assistance managing nearly 400 Taxpayer Assistance Centers throughout the United States. He also served as the Director of Stakeholder Partnerships, Education & Communications (SPEC), where he managed the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly programs. Mike holds a Bachelor of Arts degree in Political Science.

Todd Egaas is currently the IRS Executive Official of the Identity Theft Tax Refund Fraud Information Sharing and Analysis Center (IDTTRF-ISAC). The ISAC is a new public-private partnership chartered by the IRS to share information and analysis between the IRS, state departments of revenue, and the tax software and preparer industries in order to identify and reduce identity theft tax fraud.

Todd's day-job is in IRS Criminal Investigation where he is the Executive Director for Technology Operations & Investigative Services. As the director, Todd is responsible for developing and maintaining the investigative technologies CI's Special Agents use to tackle financial crimes in the digital age such as big-data analytics and tools to fight cyber-crime. He also leads an electronic forensics organization that supports CI's investigations nationwide. Prior to working for the IRS, Todd consulted for Deloitte Consulting, LLP to advise the IRS and other U.S. Federal sector clients on emerging technology issues. He began his career managing and implementing energy pricing and settlement systems for deregulated utilities in the U.S., U.K., the Netherlands, and Germany.

Todd holds a Bachelor of Science in Business Administration from American University and a Master of Business Administration from the University of Maryland. He is a certified Project Management Professional.

Kenn Kern is the Chief of Staff to the Investigation Division and the Special Assistant for International Relations at the New York County District Attorney's Office. Kenn joined the Office in 2004 and initially served in the Trial Division before transferring to the Major Economic Crimes Bureau in 2009. There, he co-prosecuted Lawrence Salander and Leigh Morse, an art gallery owner and director, respectively, for their decade-long, \$120 million Ponzi scheme involving the consigned artwork of thirty victims. Salander and Morse were both convicted, by plea and trial, respectively, and the case is regarded as the one of the largest art fraud schemes in the State's history.

In 2011, Kenn was appointed Deputy Chief of the Cybercrime and Identity Theft Bureau, prosecuting and supervising a wide variety of complex financial, identity theft, and cyber frauds. In 2012, Kenn was part of a team that prosecuted an individual for stalking and extorting a high-profile public figure as well as committing housing fraud. Following a 2015 jury trial, the defendant was convicted of all nine fraud charges against her. In his current role, Kenn serves as an Office liaison to multiple international law enforcement agencies and cybersecurity organizations, including the City of London Police, the Paris Parquet du Tribunal de Grande Instance, Europol, Global Cyber Alliance, FS-ISAC, the Financial Services Sector Coordinating Council, and the Center for Internet Security. For the last six years, Kenn has coordinated DANY's Financial Crimes and Cybersecurity Symposium.

Kenn is an honors graduate of the University of Texas School of Law, where he served as an Assistant to Admiral Bobby I. Inman, former Director of the National Security Agency. Kenn served as law clerk to the Honorable Chief Judge Thad Heartfield of the United States District Court for the Eastern District of Texas and earned a Master's degree in Government from Georgetown University. Prior to joining the Office, Kenn served at the International Criminal Tribunal for the Former Yugoslavia and worked on the Slobodan Milošević trial.

The Victim's Perspective

Amy Wang is originally from a small town in northern N.Y. She is an Occupational Therapist who traveled the country treating and advocating for patients with disabilities. She is also a small business owner in the real estate industry. Amy was the victim of identity fraud and currently lives in Miami FL with her husband of 18 years and 3 teenage children.

Tamera Fine is a career prosecutor who has represented the interests of the United States for 26 years, the last 15 as a criminal Assistant United States Attorney in the District of Maryland. Before 2002 Ms. Fine served as a civil attorney working for the Tax Division in the U.S. Department of Justice and a civil AUSA in Maryland. She graduated from Columbia Law School in New York in January, 1988 and worked for several years as an associate in New York law firms before joining the Department of Justice. She also holds a Bachelor's degree in Interdisciplinary Studies and a Master's Degree in Political Science from the University of Missouri.

Ms. Fine specializes in cases involving identity theft, fraud and crimes against children. She is currently the Identity Theft Contact Point in Maryland and has led the Maryland Identity Theft Working Group since it was formed in 2006. Her cases have been the subject of television shows and books, and her work has garnered her numerous awards. Ms. Fine has twice been named the Financial Crimes Prosecutor of the Year. Ms. Fine has published several articles, including one in 2003 regarding the interplay between criminal investigations and bankruptcy law, and has taught and spoken extensively on the topics of bankruptcy, fraud, identity theft, elder fraud and abuse, victims' rights, task forces and working groups, and criminal collections, including participating in telecasts by the Judicial Training Center for court personnel and speaking before the National Governors' Conference.

Eva Velasquez is the President/CEO at the Identity Theft Resource Center. Eva previously served as the Vice President of Operations for the San Diego Better Business Bureau and spent 21 years at the San Diego District Attorney's Office. She has a passion for consumer protection and educating the public about identity theft, privacy, scams and fraud, and other related issues and is recognized as a nationwide expert on these topics. Eva has been featured on such outlets as the CNBC Nightly Business Report, Huffington Post Live, Forbes, Bloomberg, Kiplinger's and numerous other outlets. She is the driving force behind the first free ID Theft Help App and the ITRC Hands-On Privacy Program which aims to empower our community to protect their mobile data. Eva is regularly invited to speak at events nationwide and has recently had the privilege to present at such forums as Twitter's National Cybersecurity Awareness Month's Event, the Victims Of Crime Act (VOCA) National Training Conference, the Privacy Xchange Forum, and the National Association of Area Agencies on Aging's annual N4A conference with the Federal Trade Commission. As the head of The Identity Theft Resource Center, she has co-hosted events with Google and Lexis Nexis. Eva is a recipient of awards such as The Stevie® Award for Women in Business recognizing women internationally and the 2016 Women Who Mean Business Award for her contribution to San Diego's business, civic and cultural landscape.

Ellen Abbott has been with Kroll since the inception of the Identity Theft and Breach Notification office in Nashville in 2003. She holds a Bachelor's and a Master's degree in Psychology that served her well as a Fraud Investigator during her consultation and restoration work with victims. Since 2015, she has served as the Manager of Consumer Investigations, directly overseeing the Restoration team of Investigators as they restore victims' identities. Ellen is a Nashville native and lives with her husband Ryan and two daughters, Izzie and Brianna ages 6 and 3.

Resources for Recovery

Nat Wood is the Associate Director for the FTC's Division of Consumer & Business Education (DCBE), where he's been a manager for 15 years. DCBE applies skill in communications, design and building partnerships to solve consumer protection problems. Nat and the FTC's IdentityTheft.gov team are finalists for a 2017 Service to America Medal from the Partnership for Public Service. IdentityTheft.gov helps victims report the crime and gives them a personal recovery plan. It also provides an FTC Identity Theft Report, which is a report to law enforcement under the Fair Credit Reporting Act. Nat graduated from Cornell University and has an MBA from George Washington University.

Laura Ivkovich is the Policy Analyst for the Office for Victims of Crime (OVC), Office of Justice Programs, U.S. Department of Justice (DOJ), where she analyzes legislation and regulations for potential impacts to victims. Her policy portfolio includes financial fraud and identity theft, as well as elder financial exploitation and abuse. Ms. Ivkovich received the Assistant Attorney General's Award in 1995, for her work on revising the federal Attorney General Guidelines for Victim and Witness Assistance and again in 2007 for her national policy

work on identity theft. Ms. Ivkovich previously served as OVC's Communication Specialist and oversaw OVC's outreach, clearinghouse and websites activities. As a Program Specialist, she has overseen the development of 25 field resources on subjects ranging from ethics in victim services to serving victims after a mass fatality, and she oversaw the development of the National and State Victim Assistance Academy Initiatives. Ms. Ivkovich served as co-chair for the Victims' Rights Committee to a government-wide Task Force on Financial Fraud. Before joining OVC in 1992, Ms. Ivkovich spent eight years at the Arizona Attorney General's Office, where she initiated the first volunteer driven, prosecutor-based, state victim/witness assistance and appellate notification program of its kind in the country. She progressed from Senior Legal Research Specialist, to Assistant Director of Special Operations to Director of the Attorney General's Victim/Witness Assistance Program. Ms. Ivkovich holds a B.A. in Economics from Arizona State University and is a graduate of DOJ's inaugural 2008 Leadership Excellence Achievement Program (LEAP).

Eugenia Buggs is the Vice President of Global Marketing of the Identity and Digital Protection Services business for Generali Global Assistance. In this role, Ms. Buggs leads strategic marketing initiatives designed to support key business messaging and promote growth, overseeing print and digital marketing campaigns, client/partner relations, advertising, public relations, and event promotion. Leveraging her extensive corporate, product and field marketing experience, she coordinates communications strategies across all business channels, collaborating with executives, sales teams and product managers to generate and distribute thoughtful, targeted marketing content.

Ms. Buggs' marketing background has afforded her the opportunity to develop and implement large-scale global marketing programs and other key campaigns targeting business development and growth. She also has extensive management credentials and during her tenure has helped oversee a comprehensive rebranding strategy for the global unit's U.S. offices and business lines.

Ms. Buggs began her career with Generali Global Assistance in 2011, and was promoted to her current role after serving as Marketing Manager and Director of Marketing. Prior to Generali Global Assistance, Ms. Buggs served as Brand Marketing Manager at CNH N.V. and held various marketing positions at Caterpillar Inc.

Ms. Buggs holds a Bachelor's Degree in Marketing from North Carolina A&T State University, graduating Summa Cum Laude. She is a member of the American Marketing Association, Association of Strategic Marketing, and Association of National Advertisers.

Closing

Thomas B. Pahl was appointed Acting Director of the FTC's Bureau of Consumer Protection by Acting Chairman Maureen K. Ohlhausen on February 21, 2017. He oversees the Commission's attorneys, investigators, and administrative personnel working to protect consumers from unfair and deceptive practices in the marketplace. Mr. Pahl first joined the agency in 1990, and spent more than two decades serving in various positions, including as

Assistant Director in the Divisions of Financial Practices and Advertising Practices, and as an attorney advisor for former FTC Commissioners Orson Swindle and Mary Azcuenaga.

Before commencing his current position at the agency, Tom was a partner at the law firm of Arnall Golden Gregory LLP in Washington, D.C., where his practice focused on consumer financial services and other consumer protection matters. He also was a Managing Counsel at the Consumer Financial Protection Bureau's Office of Regulations, where he was responsible for rulemaking, guidance, and policy development activities relating to debt collection, credit reporting, and financial privacy.

Tom received his J.D., cum laude from Northwestern University School of Law in Chicago, Illinois, and his B.A., summa cum laude, in economics from the College of St. Thomas in St. Paul, Minnesota.