

Identity Theft

PLANNING FOR THE FUTURE

MAY 24, 2017



Welcome

Introductory Remarks

John Krebs

**Division of Privacy and Identity Protection, Federal Trade
Commission**

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My Contact Information

John Krebs

Federal Trade Commission

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Opening Remarks

Maureen K. Ohlhausen

Acting Chairman, Federal Trade Commission

The background of the image is a soft-focus, warm-toned photograph. It shows a laptop computer on a desk, with several sheets of paper scattered around it. The lighting is bright and diffused, creating a bokeh effect with out-of-focus light spots. The overall color palette is dominated by warm yellows, oranges, and light browns.

Setting the Stage: Identity Theft Today

Presenters

Keith Anderson, Bureau of Economics, Federal Trade Commission

Sean McCleskey, Director of Organizational Education and
Measurement, Center for Identity, The University of Texas at Austin

Alana Benson, Identity and Document Fraud Consultant

Keith Anderson

Bureau of Economics, Federal Trade Commission

Identity Theft: What Do the Statistics Tell Us?

Keith B. Anderson
Bureau of Economics
Federal Trade Commission

Introductory Items

- The views expressed here are just mine and do not represent the views of the Federal Trade Commission or any of the Commissioners.
- The data I will present here are based on the results of the Bureau of Justice Statistics 2014 ID theft supplement to the National Crime Victimization Survey.

Identity Theft, 2014

		Number of Victims	Percent of Adult Population
Total Victims		17,576,200	7.0%
	Existing Accounts Misused	16,392,600	6.6%
	New Accounts or Other Misuses	1,760,100	0.7%
	New Accounts Opened	1,077,100	0.4%
	Information Used in Other Ways	713,000	0.3%

Financial Costs of ID Theft

The Total – Social – Cost of an Incident of ID Theft

- No financial cost was reported in 35% of ID thefts.
 - This suggests that 4.5% of consumers were victims of an ID theft involving a financial cost.
- Looking just at those instances in which there was a financial loss, the median cost per ID Theft was \$300.
- However, the losses from ID Theft are heavily skewed, with a limited number of incidents involving a much greater financial loss.
 - In 20% of incidents that involved a financial cost, the total social cost per incident was at least \$1,000.
 - 10% of incidents involved social costs of at least \$2,000 – more than 6 times the median value.
 - Almost $\frac{3}{4}$ of the total cost reported was accounted for by those incidents that involved the top 10 percent of loss per victim.

Financial Costs of ID Theft

Cost of an Incident of ID Theft That Was Borne by the Victim

- Not all of the costs resulting from ID Theft are borne by the victim.
- Indeed, only 13.8% of victims reported that they had paid money out of their own pocket in resolving the issue.
- Of those who incurred an out-of-pocket loss, the median amount was only \$100.
- Again, these figures are highly skewed.
 - In the 20% of cases that involved the highest victim costs, the had out-of-pocket expenses of \$600 or more.
 - In the 10% of cases that involved the highest victim costs, the victim paid at least \$1,500.

Financial Costs of ID Theft

(Median of Non-Zero Values)

	Social Cost	Cost to the Victim
All ID Theft	\$300	\$100
Misuse of Existing Credit Card	\$300	\$40
Misuse of a Checking or Savings Account	\$200	\$90
Misuse of an Other Existing Account	\$200	\$200
Opening New Accounts	\$680	\$300
Other Misuses	\$1,000	\$500

Types of New Accounts and Other Misuses

Type of New Accounts or Other Misuse	Number of Victims	Percent of New Account and Other Misuse Victims
New Credit Card Accounts	531,800	30.2%
Fraudulent Tax Return Filed	261,300	14.8%
New Telephone Accounts	201,700	11.5%
New Loans or Mortgages	157,900	9.0%
False Information Provided to Police	120,500	6.8%
New Checking or Savings Account	104,000	5.9%
Used in Applying for a Job	77,300	4.4%
Used to Get Medical Treatment	74,900	4.3%
New Online Payment Accounts	66,7000	3.8%

Types of New Accounts and Other Misuses (Continued)

Type of New Accounts or Other Misuse	Number of Victims	Percent of New Account and Other Misuse Victims
Used to Rent an Apartment or a House	57,700	3.3%
Used to Apply for Government Benefits	53,000	3.0%
New Auto Insurance Policies	13,200	0.7%
New Medical Insurance Policies	12,000	0.7%

Other Financial Problems Experienced by Victims of New Account and Other Misuses ID Theft

Type of Problem Experienced	
Credit-related Problems	13.1%
Banking Problems	6.7%
Problems with Debt Collectors	14.0%
Legal Problems	3.3%
Problems with Utility Services	1.6%

Non-Financial Costs Borne by Victims

- Victims must spend time resolving problems resulting from having their ID stolen
 - At the time they were interviewed, just over a quarter – 27% – of victims of new account or other misuse ID theft indicated that they were still dealing with problems
 - Of those who had resolved all problems, 22 % said that they had spent a month or more resolving their problems.
- Many victims also incurred emotional distress as a result of their experience.
 - 55% of victims of new account or other misuse ID theft said that they had experienced either moderate or severe emotional distress as a result
 - This is comparable with the percentage of those who had experienced an assault who said that they had experienced such levels of distress – 51 percent for simple assault and 60 percent for aggravated assault.

Who is More Likely to Become a Victim

- The prevalence of New Account and Other Misuse ID theft is highest among those aged 25 to 64. Among those of this age, about 0.8% were victims. This compares to 0.5% among those who were 65 or over and those between 18 and 24.
- While 0.8% of whites reported being a victim of this type of ID theft, the rates were somewhat higher for blacks or African Americans – 1.0% – and Hispanics or Latinos – 0.8%.
- There are no significant differences based on sex or income level.

Sean McCleskey

**Director of Organizational Education and Measurement,
Center for Identity, The University of Texas at Austin**

IDENTITY THEFT TODAY



Identity theft is the fraudulent acquisition and use of a person's personally identifiable information (PII)



Financial Fraud (via Devices, Credit Cards, Checks, Bank access)



Tax Identity Theft



Synthetic Identity Theft (False ID)



Immigration (Passport & Visa Fraud)



Medical Identity Theft



Cyber Intrusions



Ghosting

Impact of Identity Theft is Big, Real and Diverse.



Proliferation of Identity Theft:

It is simple economics.



Profit potential is high and hidden

- Much higher than those for robbery, burglary, and street level drug dealing
- Businesses are willing to absorb “acceptable levels” of fraud loss
- Proceeds are easy to launder and conceal



Consequences are low

- These crimes are typically ...
 - detected well after they are committed
 - often unreported
 - due to jurisdictional issues and scarce resources, often never investigated
- Declinations are frequent, sentences tend to be light



Identity crimes fund criminal enterprises

- These crimes are increasingly becoming the purview of organized criminal enterprises, many of which are transnational
- Often perpetrated by individuals and groups engaging in other more serious offenses to include narcotics trafficking, extortion, and murder for hire



Identity crimes facilitate other crimes

- Narcotics/Drug Trafficking
- Organized Crime
- Mail Fraud/Mail Theft (can be a precursor to ID crime)
- Mortgage Fraud
- Weapons trafficking
- Homicide
- Terrorism/National Security
- Wire Fraud
- Human trafficking
- Online Impersonation
- Revenge porn
- Extortion/blackmail



HOW IS IDENTITY STOLEN?



UT CID Identity Threat Assessment and Prediction (ITAP)

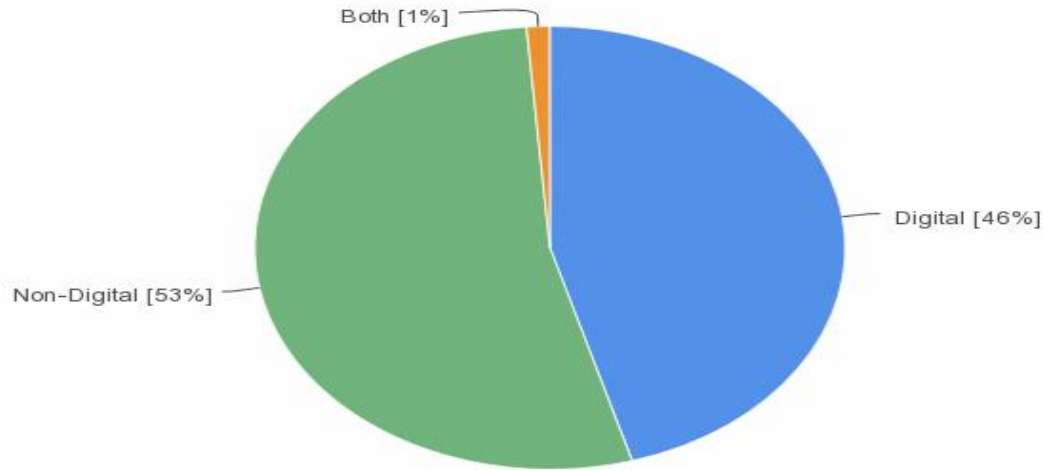
ITAP is a national analytical knowledge repository of identity theft and fraud cases occurring in multiple market sectors, including but not limited to DHS 16 critical infrastructure sectors.

ITAP is a computational model of “how Identity Theft and Fraud is done” identifying risks, vulnerabilities, consequences, solutions, and gaps to understand current threats and to predict future risks.



Where are the vulnerable points of entry?

Digital vs Non-Digital Theft



Source: UT CID Identity Threat Assessment and Prediction (ITAP) project.



How is PII frequently stolen ?

UT CID ITAP cases show common strategies...

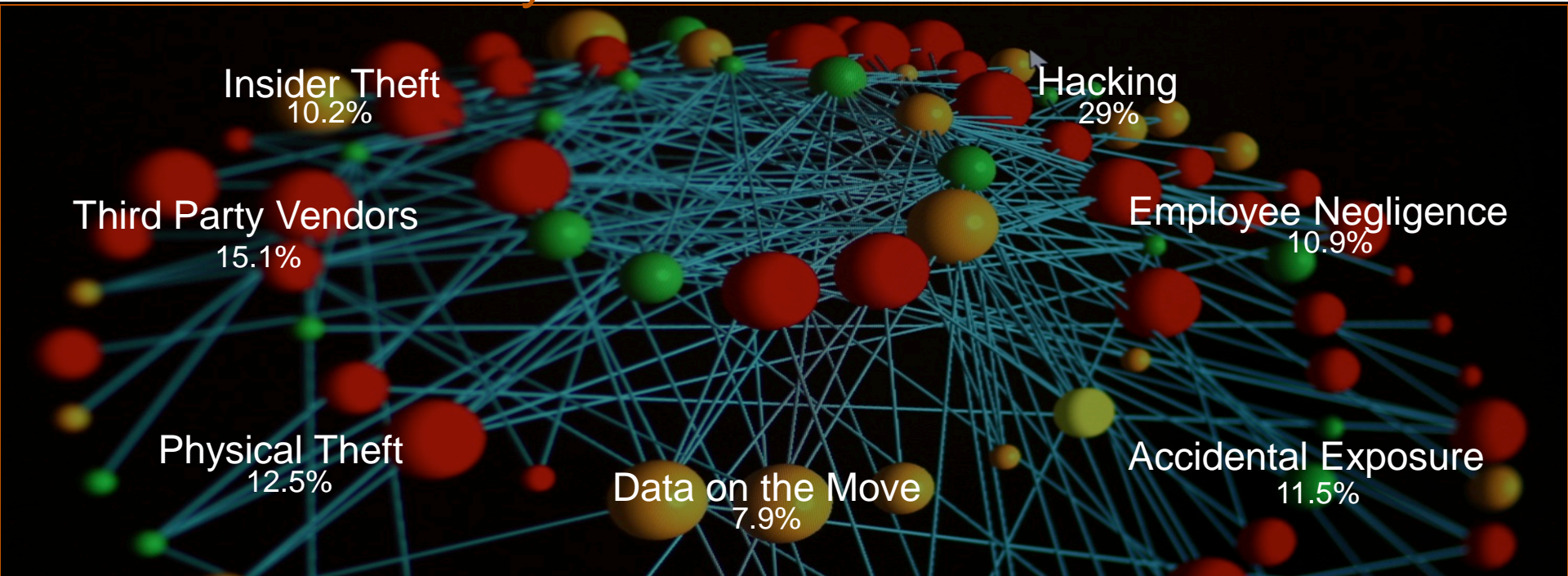
- Physical theft- stolen wallets, purses, mail
- Phone and mail scams
- Dumpster diving and shoulder surfing
- Credit card skimming
- Email phishing
- Social engineering
- Using unprotected Wi-Fi networks
- Computer (Network/Software) breaches



Identity Theft “Steal Me” Flags



UT CID ITAP models WHO and WHEN Identity Theft and Fraud occurs.



THE BIG PICTURE: We all are impacted ... consumers, corporations, and governments around the world

- We must understand that recovery from the theft of an Identity asset is not just about replacing a new credit card or driver license.
- It can the sometime represent and insurmountable task of having to repair a lifetime of achievements.
- We need to capture more of these stories!



Do we really even understand what Identity is?

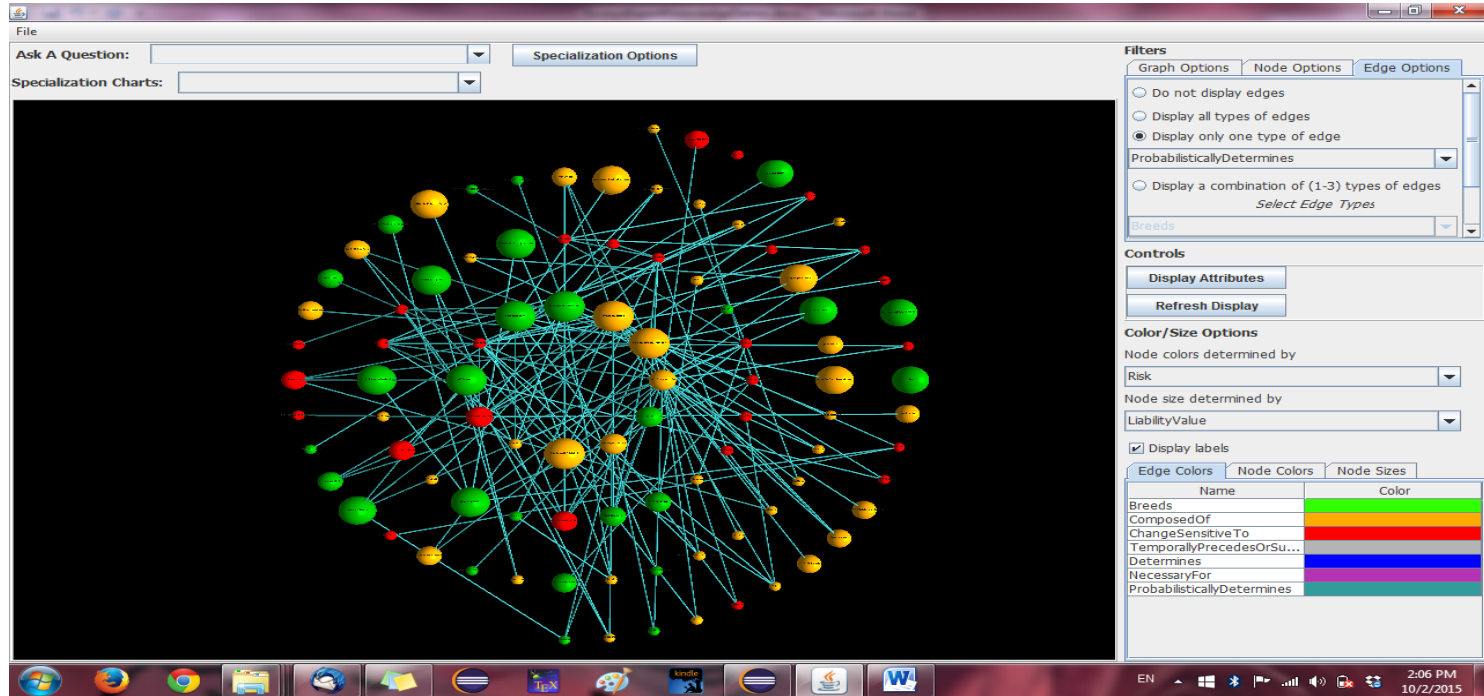
- Again we normally think of Identity Theft in terms of a financial crime, but are there other crimes?
- Is Identity replaceable?
- Is Identity an asset and what is its value?



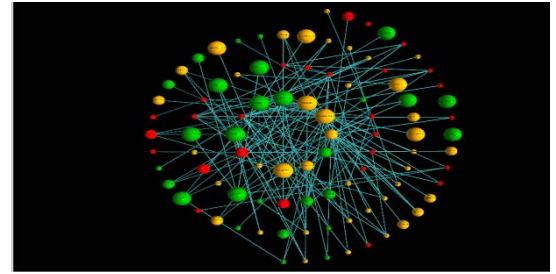
UT CID Identity Ecosystem defines the

“Physics of Identity”:

its Contents (PII nodes), Connectedness, Identity Value, Liability, Rate of Change and so on.

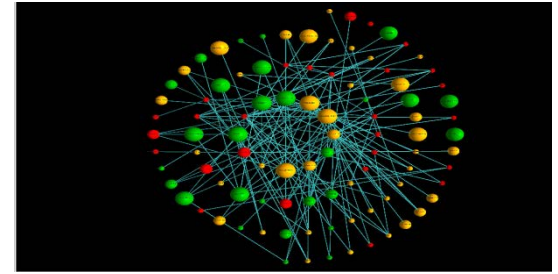


Is Identity Replaceable?



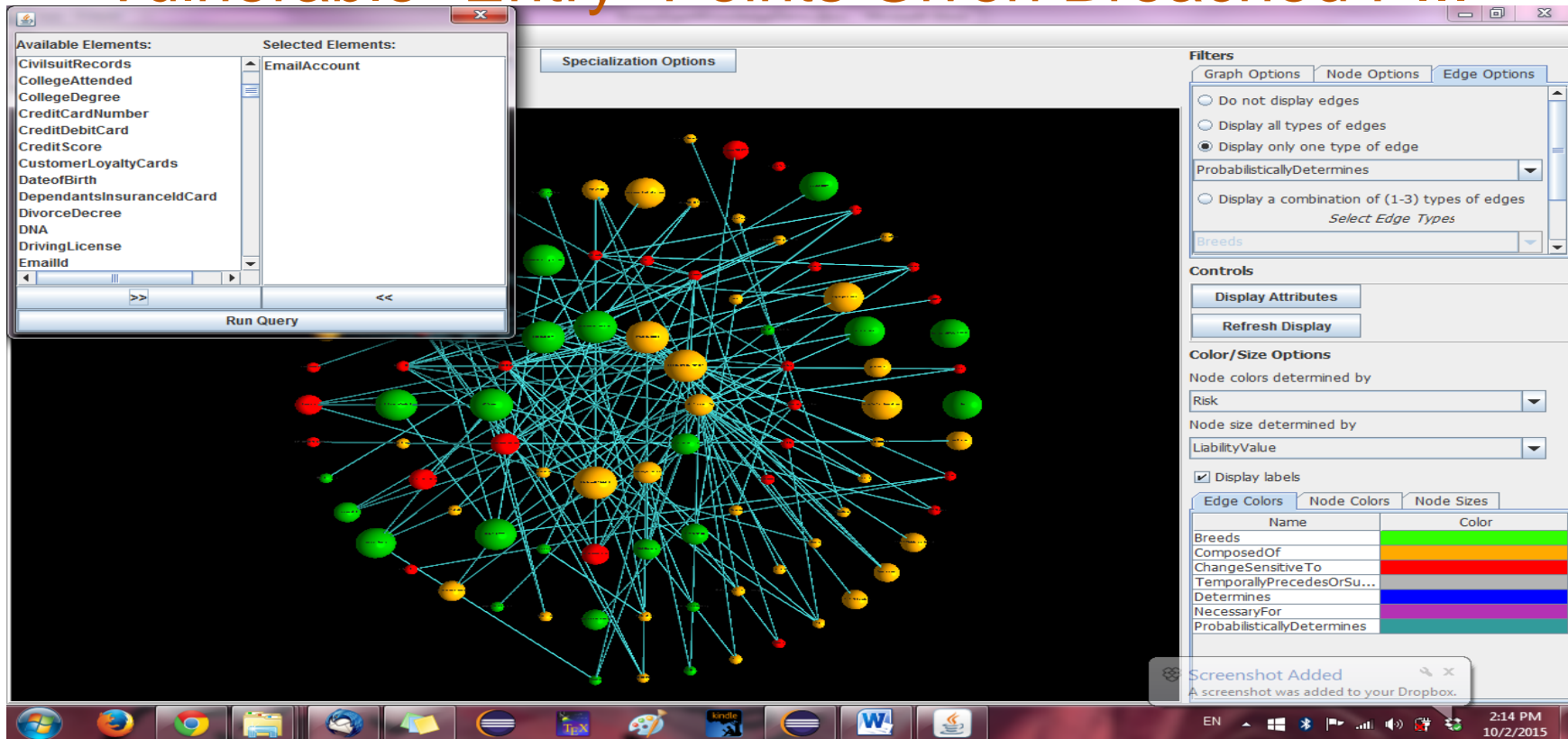
- The theft of identity often is tied to a document, credential, or token.
- What about the path that leads to acquiring that item?
- Can you replace your reputation, good decisions, or your general standing in the world?

“To Protect a Thing is to Know a Thing”



- What is an identity asset?
- What is the value of an Identity asset?
- Who is looking to steal these identity assets?
- How are these identity assets compromised?

UT CID Identity Ecosystem Investigates Vulnerable “Entry” Points Given Breached PII.



“I AM NOT SURE WHAT I HAVE?!”

- What type of Identity assets do you hold?
- Where are those Identity assets located?
- Who has access to those identity assets?
- Are those identity assets monitored (analogue vs. cyber?)



MISCONCEPTIONS: Cyber Security is the Total Solution!

- The term cybersecurity is generically used to describe any issues related to the protection or unauthorized disclosure/theft of identity information.

HOWEVER

- 50% of unauthorized disclosures/theft are not related to a machine or network
 - according to UT CID ITAP research.

MISCONCEPTIONS: Cyber Security is the Total Solution!

- ✓ There must be a TWO-FRONT fight! ...
People & Technology
- ✓ Not every identity thief is a hacker operating from a foreign country or government
- ✓ Network/Software security is incredibly important!
- ✓ **But don't forget People, Processes, and Policies.**



WHAT CAN WE DO?

Research

Training

Awareness

Special Programs



**More unbiased academic research is
required to uncover the Identity
Fundamentals.**



Educate an Identity Workforce with the knowledge and skills to protect Identity ASSETS.



Who is the “Identity” Workforce?

- Everyone who uses PII to make decisions.
- Everyone who collects PII.
- Everyone who sells or trades in PII.
- Everyone charged with protecting PII and privacy.
- **EVERYONE WHO TOUCHES PII.**
- Everyone who looks and prosecutes the identity thieves and fraudsters.



Law Enforcement needs training to look for the right things in the right places

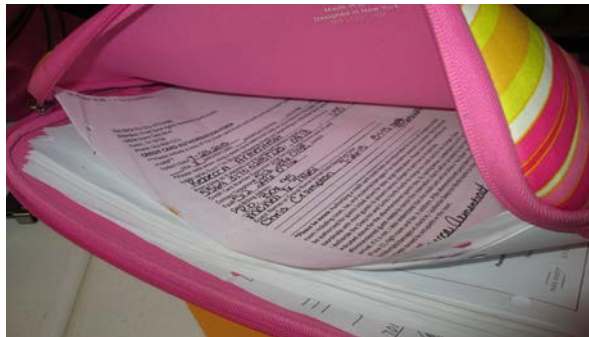
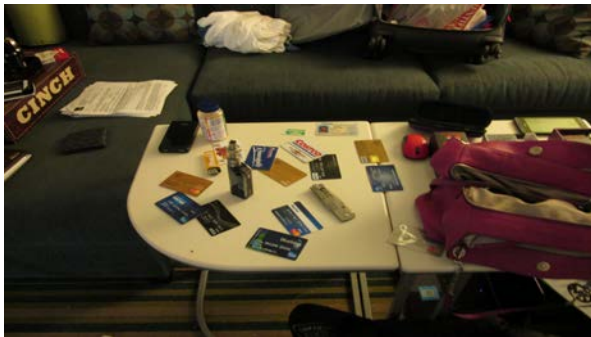
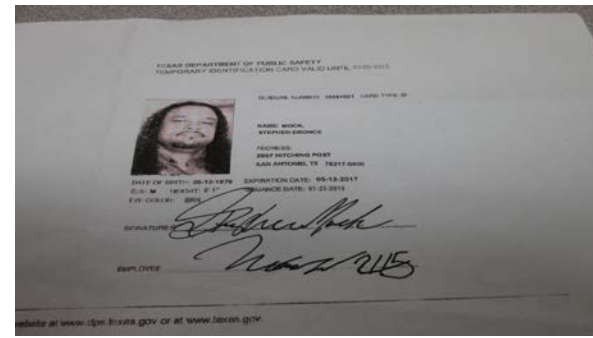
- What does a patrol officer typically look for?
- What should a patrol officer or investigator look for when hunting identity thieves and fraudsters?
 - Computers
 - Printers/ Scanners
 - Thumb/ Jump drives
 - Cell Phones
 - Card readers/ Encoders
 - Embossers
 - Laminators



What to look for



Is this evidence?



This is not an easy crime to investigate.

- Evidence of an identity crime may look innocuous and unimportant
- Unfamiliarity on the process to collect the evidence
- Limited knowledge of the laws available
- Don't throw in the trash!!!



Combating Identity Theft

Creation of Financial Crimes/Identity Theft Task Forces: Comprised in most cases of Federal, State and Local agencies



South Texas Region

- Task Force created by USSS San Antonio Field Office to combat identity theft and major financial crimes
- Comprised of the following agencies:
- US Secret Service, San Antonio Police Department, Bexar County Sheriff's Office, Texas Department of Public Safety, Homeland Security Investigations, US Postal Inspection Service and IRS-Criminal Investigative Division



Reduction in Identity-related Crimes

- The United States Attorney's Office temporarily suspended loss requirement for case acceptance
- Intelligence was gathered on suspects with high rate of recidivism
- Education of prosecutors and the judiciary
- Outreach to business/organizations



Reduction in Identity-related Crimes

- Task Force being switched hours of operation and utilized drug warrants to initiate contact with suspects
- Worked closely with SAPD and Bexar County narcotics and gang units
- Cultivated contacts in the hotel/motel community
- **FINALLY**-use of the 1028A statute!!!



Prosecuting the Identity Thief and Fraudster

Identity Theft Penalty Enhancement Act

18 USC 1028A – Aggravated Identity Theft

- . . . knowingly transfers, possesses or uses without lawful authority, a means of identification of another person shall, in addition to the punishment provided for such felony, . . .
- . . . During and in relation to ANY felony violation



Identity Theft Penalty Enhancement Act

. . . Be sentenced to a term of imprisonment of 2 years.



Identity Theft Penalty Enhancement Act

. . . A court shall not place on probation
any person convicted of a violation of this
section . . .



Identity Theft Penalty Enhancement Act

. . . No term of imprisonment imposed on a person under this section shall run concurrently with any other term of imprisonment . . .



Case Study:

Theft of data from a hotel

- Group of Aryan Brotherhood members and methamphetamine users stole credit card portfolios from storage facility in five-star hotel located in San Antonio, TX
- Hotel unaware of the theft
- 17,000 plus portfolios-contained CC #'s, CVC #'s, name, address of customers
- Information was utilized in conjunction with public sources to create counterfeit credit cards and fraudulent ID documents



Case Study:

Theft of data from a hotel

- Hotel unable to notify victims and comply with TX Business & Commerce Code
- Stolen information utilized to fund organized criminal organization
- Complete failure of hotel's policies and procedures on securing identity information
- 1 Defendant (12 total) after release from prison was recently arrested 8 years later with thousands of the stolen portfolios still secreted for potential use



Public Data.com

The screenshot shows a web browser window with the address bar displaying `http://www.publicdata.com/`. The page layout includes a navigation bar at the top with 'Back', 'Search', and 'Favorites' buttons. On the left side, there is a logo for 'PUBLICDATA.com' featuring a stylized 'P' and 'D' with a magnifying glass. Below the logo, there are links for a demonstration and sex offender searches, along with a copyright notice and a disclaimer. The main content area is divided into several sections: 'Login' with input fields for license number, state/corporate type, and password; 'Account Services' with links to cancel an account and retrieve a password; 'New Members' with links to register for individual or corporate accounts, a price list, terms and conditions, and policies; and 'Information' with links to view a demo, about the site, contact information, and frequently asked questions.

Address `http://www.publicdata.com/` Go Links >>

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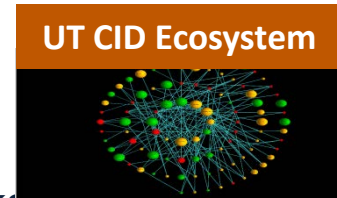
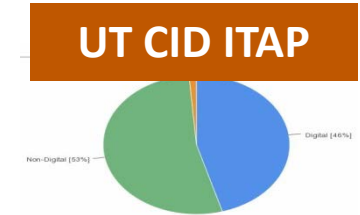


ID360 Scorecards from the Center for Identity helps organizations benchmark and improve.

- Unbiased
- Confidential
- Transparent
- Top-tier University
- Expert researchers and practitioners

Success in the future will rely on Research and Education.

- Understanding your identity vulnerabilities and risks
- Understanding the Identity Ecosystem
 - PII content, connectedness, value, liability, ...
- Defining and measuring against best practice benchmarks
- Building a knowledgeable and skilled workforce
- Equipping law enforcement and prosecutors with knowledge and resources



18 USC 1028A

R. Sean McCleskey, JD

Special Agent (Retired), U.S. Secret Service
Director of Organizational Education and Measurement

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Alana Benson

Identity and Document Fraud Consultant

State of New Hampshire

DEPARTMENT OF HEALTH AND HUMAN SERVICES

CERTIFICATE OF LIVE BIRTH

SIGNATURE

1. CHILD'S NAME (First, Middle, Last)

ALANA RAE BENSON

2. DATE OF BIRTH

[REDACTED]

3. TIME OF BIRTH

11:10 AM

4. SEX

FEMALE

5. CITY, TOWN, OR LOCATION OF BIRTH

MANCHESTER

6. COUNTY OF BIRTH

HILLSBOROUGH

7. PLACE OF BIRTH

ELLIOT HOSPITAL

8. FACILITY NAME

ELLIOT HOSPITAL

9. I CERTIFY THAT THIS CHILD WAS BORN ALIVE AT THE PLACE AND DURING THE DATES STATED

10. DATE SIGNED (Month, Day, Year)

12/17/12

SIGNATURE

11. CERTIFIER'S NAME AND TITLE

NAME Stephen Kull

12. ATTENDANT'S NAME AND TITLE

NAME GRIFFITHS, LINDA

13. ATTENDANT'S MAILING ADDRESS

CNH

14. CITY, TOWN, OR CLERK

140 CARRINGTON ROAD SUITE 105, MANCHESTER, NH 03103

15. DATE FILED

NOT FOR OFFICIAL USE UNLESS PROPERLY SIGNED AND SEALED BY TOWN CLERK

16. CLERK OF

Manchester, NH

SIGNATURE

Leo R. Bannier

18a. MOTHER'S NAME

FENNY JO BENSON

16b. MAREN SURNAME

NOVACK

18. BIRTHPLACE

PENNSYLVANIA

19a. RESIDENCE-CITY, TOWN, OR LOCATION

DERRY

19b. COUNTY

ROCKINGHAM

19c. STATE

NEW HAMPSHIRE

19d. STREET AND NUMBER

30 MOTHER'S MAILING ADDRESS

3 HULTINGRE RD

03038

21. FATHER'S NAME

LAWRENCE KENNETH BENSON

22. DATE OF BIRTH

[REDACTED]

23. BIRTHPLACE

NEW YORK

24a. I CERTIFY THAT THE PERSONAL INFORMATION PROVIDED ON THIS CERTIFICATE IS CORRECT

24b. DATE SIGNED

24c. RELATION TO CHILD

SIGNATURE OF PARENT OR OTHER INFORMANT

Fenny Benson
Fenny Benson

MOTHER

ANY ERRORS, OMISSIONS, OR AMENDMENTS MADE TO THIS DOCUMENT WILL
AUTOMATICALLY MAKE THIS FORM (CERTIFICATE) NULL AND VOID

CERTIFICATE OF VITAL RECORD

VERIFY PRESENCE OF WATERMARK

HOLD TO LIGHT TO VIEW

The Commonwealth of Massachusetts

DEPARTMENT OF PUBLIC HEALTH
REGISTRY OF VITAL RECORDS AND STATISTICS

COPY OF RECORD OF BIRTH

REGISTERED NUMBER: [REDACTED]

STATE FILE NUMBER: [REDACTED]

CHILD

NAME: ALYSON [REDACTED]

SEX: FEMALE

PLURALITY: SINGLE

DATE OF BIRTH: [REDACTED] 1991

TIME: 12:57 AM

PLACE OF BIRTH: [REDACTED] MA

MOTHER/PARENT

NAME: SARAH [REDACTED]

SURNAME AT BIRTH OR ADOPTION: [REDACTED]

BIRTHPLACE: [REDACTED] NY

AGE OR DATE OF BIRTH: [REDACTED]

FATHER/PARENT

NAME: ALBERT [REDACTED]

SURNAME AT BIRTH OR ADOPTION: [REDACTED]

BIRTHPLACE: [REDACTED] MA

AGE OR DATE OF BIRTH: [REDACTED]

AT-BIRTH RESIDENCE: [REDACTED]

DO NOT ALTER OR REPRODUCE

VOID IF ALTERED OR ERASED

Identity at the Core

1. “Identities” are how agencies and institutions know us.

2. Agencies and institutions know our identities through documents.

**3. Documents breed other documents:
birth certificate > driver’s license > passport.**

Apply for a Wyoming Driver's License

To apply for a driver's license in Wyoming, you must visit your local [WY DOT office](#) in person. You will need:

- Proof of your **identity**, such as your:
 - [U.S. birth certificate](#).
 - [U.S. passport \(valid\)](#).
 - Citizenship certificate.
- Proof of your WY **residency** (2 documents), such as your:
 - Utility bill.
 - Bank statement.
 - Phone bill.
- Proof of your **Social Security number (SSN)**, such as your:
 - Social Security card.
 - Bank statement.
 - W-2 form.



REAL ID COMPLIANT IDENTIFICATION AND RESIDENCY REQUIREMENTS

United States Citizens



To obtain a REAL ID COMPLIANT ORIGINAL NH Driver License or Non-Driver Identification Card, you must provide **proof of identity, Social Security number and NH residency (legal physical address)**. You must provide these items even if you are transferring a compliant card from another state. Please see the bottom of the page for additional requirements needed for driver license applicants less than 18 years of age.

****IMPORTANT:** If your current name is different than your birth name on the document you are providing, you must also provide legal documentation (issued by a city, town, state, court or federal agency) to prove your name change, i.e., marriage certificate, civil union certificate or divorce decree

1 OF THE FOLLOWING ITEMS TO SHOW PROOF OF IDENTITY

and

1 OF THE FOLLOWING ITEMS TO SHOW PROOF OF SOCIAL SECURITY NUMBER

and

2 OF THE FOLLOWING ITEMS TO SHOW PROOF OF NH RESIDENCY

- An original or certified copy of your birth certificate issued by a **city, town, state, court or federal agency** with a raised seal or stamp of the issuing authority (this would include US Citizens born abroad or a US Department of State issued birth certificate). **IF YOUR NAME HAS CHANGED FROM WHAT IS LISTED ON YOUR BIRTH CERTIFICATE, PLEASE SEE IMPORTANT INFORMATION ABOVE****
- Certificate of Naturalization
- A valid unexpired U.S. Passport or U.S. Passport Card

Please note: Driver Licenses or driver privilege cards from other States are not acceptable as proof of identification.

- Social Security card issued by the Social Security Administration (SSA). Social Security cards that are laminated, or that are tattered and worn will not be accepted
- Paystub with full Social Security Number
- W-2 statement with full Social Security Number for the current year
- 1099 statement with full Social Security Number for the current year

- Valid, non-expired NH Driver License or Non-Driver ID Card
- A title application prepared by a Town or City Clerk or Tax Collector (must not be marked "Non Resident")
- Valid NH Vehicle Registration Certificate (Boat Registration is not acceptable)
- Lease, rental agreement or deed (properly signed by both parties)
- Property Tax (real estate) bill for the current year at the address provided
- Direct verification by a parent or guardian (if parent or guardian is not present, verification must be notarized)
- ➔ A notarized letter from a property owner or current resident at the address provided
- ➔ A mortgage statement at the property address provided
- ➔ Any current utility bill or delivery of service bill with **"For Service At" address provided**
Gas (natural or propane), Electric, Oil, Water/Sewer, Cable/Dish Service or Telephone (for fixed service only)
- ➔ A government check or a government document issued by an official in the municipality (NH town or city) of residence
- ➔ A payroll check, payroll document, or employment contract

Documents indicated with a red arrow (➔) must be dated within the last sixty (60) days

TRANSFERRING FROM ANOTHER STATE: The applicant's out-of-state Driver License must be relinquished (RSA 263:4)

RENEWAL: Current Valid NH License ONLY or a NH license that has not been expired for more than one (1) year. If no photo/digital image is on file, the applicant will be treated as an original applicant

DUPLICATE: If photo/digital image is on file, nothing further is required. If no photo/digital image is on file, the applicant will be treated as an original applicant

UNDER 18: Driver Education Certificate, Parental Authorization Certificate, Driver's Certification of Additional Supervised Driving are also required

Identity Supporting Documents

Employee's social security number 123-45-6789		OMB No. 1545-0008	Safe, accurate, FAST! Use e-file	Visit the IRS website at www.irs.gov/efile
b Employer identification number (EIN) 11-2233445		1 Wages, tax, other compensation 48,500.00	2 Federal income tax withheld 6,835.00	
c Employer's name, address, and ZIP code The Big Company 123 Main Street Anywhere, PA 12345		3 Social security wages 50,000.00	4 Social security tax withheld 3,100.00	
		5 Medicare wages and tips 50,000.00	6 Medicare tax withheld 725.00	
		7 Social security tips	8 Allocated tips	
d Control number A1B2		9	10 Dependent care benefits	
e Employee's first name and initial Last name Jane A DOE 123 Elm Street Anywhere Else, PA 23456		11 Nonqualified plans	12a See instructions for box 12 D 1,500.00	
		13 <input type="checkbox"/> Statutory <input checked="" type="checkbox"/> Nonstatutory <input type="checkbox"/> Other	12b DD 1,000.00	
		14 Other	12c P 4,800.00	
f Employee's address and ZIP code		15 Use PA 1235	16 State wages, tips, etc. 50,000	17 State income tax 1,535
		18 Local wages, tips, etc. 50,000	19 Local income tax 750	20 Locality name MU

Form **W-2 Wage and Tax Statement** **2014** Department of the Treasury—Internal Revenue Service
 Copy B—To Be Filed With Employee's FEDERAL Tax Return.
 This information is being furnished to the Internal Revenue Service.

10% LATE CHARGE IF PAYMENT IS RECEIVED AFTER 4 P.M. ON 2/11/2013
 Please return this portion with your payment. When paying in person please bring both portions of this bill.

Service From 9/7/2012		Service Address 12345 Main Street	
Service To 12/6/2012			

PLEASE RETURN THIS STUB WITH PAYMENT

Amount Due 226.36	Due Date 2/11/2013	After Due Date Pay
-----------------------------	------------------------------	--------------------

Status
Active

Account Number
123-12345-12

Paid By Draft

Town of La Plata
305 Queen Ann St. (301) 934-8421
P.O. Box 2268 (301) 870-3377
La Plata, Maryland 20646-2268

Paid By Draft

Service	Meter Reading		Usage	Amount	Account Number	Amount Due
	Previous	Present				
Water	16988	17871	8830	25.61	123-12345-12	226.36
Maintenance Fees				12.25		
Sewer				80.35		
Trash				70.75		
Recycling				9.90		
Storm Water				12.50		
Bay Restoration Fee				15.00		

Town of La Plata
305 Queen Anne St. (301) 934-8421
P.O. Box 2268 (301) 870-3377
La Plata, Maryland 20646-2268

Paid By Draft

Account Number	Amount Due
123-12345-12	226.36
Due Date	After Due Date Pay
2/11/2013	
Service From	Service To
9/7/2012	12/6/2012
Service Address	
12345 Main Street	

There will be a charge on all returned checks

CUSTOMER ACCOUNT INFORMATION - RETAIN FOR YOUR RECORDS



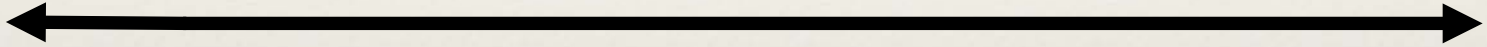
How to Steal Identities with Documents

- ❖ 1. Find an appropriate obituary from an open state.
- ❖ 2. Order the death certificate first.
- ❖ 3. Use the death certificate to order the birth certificate.

Open vs. Closed

OPEN

CLOSED



WA

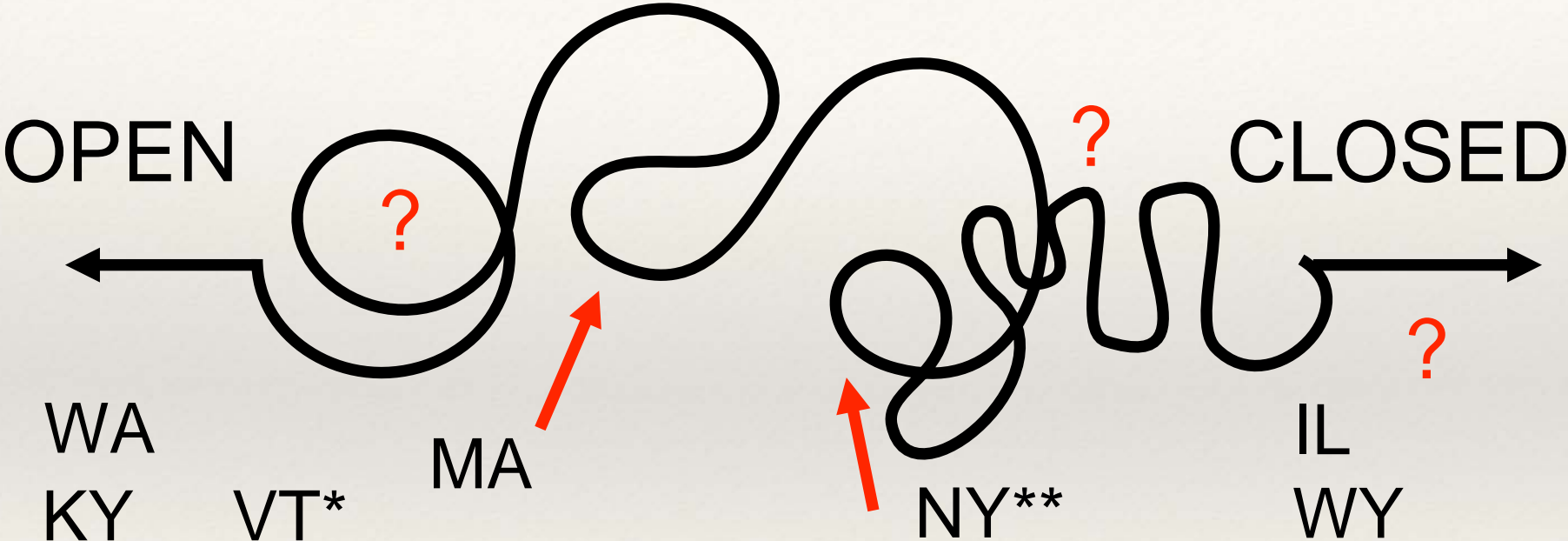
OH

KY

VT

ALL OTHER STATES

Open vs. Closed



*Vermont is pending vital record legislation to become a closed state
**New York is broken into New York state vital records and New York City's five boroughs

How to Steal Identities with Documents

- ❖ 1. Find an appropriate obituary from an open state.
- ❖ 2. Order the death certificate first.
- ❖ 3. Use the death certificate to order the birth certificate.

Birth

Death

- ❖ Full name
- ❖ Birth date
- ❖ City and state of birth
- ❖ Parents full names
(including mother's maiden name)

- ❖ Full name
- ❖ Death date
- ❖ City and state of death

STATE OF WASHINGTON
DEPARTMENT OF HEALTH

Public Health - Seattle & King County Vital Statistics
CERTIFIED COPY OF DEATH CERTIFICATE

Date Issued : 1/20/2017

STATE OF WASHINGTON DEPARTMENT OF SOCIAL AND HEALTH SERVICES
VITAL RECORDS
CERTIFICATE OF DEATH

LOCAL FILE NUMBER		1 NAME—FIRST MIDDLE LAST		2 SEX		3 DEATH DATE (Mo. Day Yr.)		STATE FILE NUMBER	
		Briana [REDACTED]		Female		1990 14th			
4 AGE LAST BIRTH DAY (Yr.)		5 UNDER 1 YEAR		6 UNDER 1 DAY		7 BIRTHDATE (Mo. Day Yr.)		8 STATE (By County)	
						1990 Washington		U.S.A.	
11 CITY/TOWN OR LOCATION OF DEATH		12 PLACE OF DEATH—		13 SOCIAL SECURITY NO.		14 HIGH SCHOOL GRADUATE (Yr. No.)		15 RACE (White, Black, Asian or Pacific Islander, Am. Ind., Hispanic, etc.)	
		1990 Washington		88		No		White	
16 MARRIAGE STATUS—Married, Never Married, Divorced, Widowed, etc.		17 SURVIVING SPOUSE (if wife give maiden name)		18 WAS DECEDENT EVER IN U.S. ARMED SERVICES (Yr. No.)		19 SOCIAL SECURITY NO.		20 HIGH SCHOOL GRADUATE (Yr. No.)	
Never Married		N/A		No		88		No	
21 USUAL OCCUPATION (Give kind of work done during most of working life. DO NOT NEED INDEXED)		22 KIND OF BUSINESS OR INDUSTRY		23 WAS DECEDENT OF HISPANIC ORIGIN? (Specify Yr. or No. If Yes specify Cuban, Mexican, Puerto Rican, etc.)		24 RACE (White, Black, Asian or Pacific Islander, Am. Ind., Hispanic, etc.)		25 ZIP CODE	
N/A		N/A		No		White			
26 RESIDENCE—NUMBER AND STREET		27 CITY/TOWN OR LOCATION		28 INSIDE CITY LIMITED (Yes/No)		29 COUNTY		30 STATE	
		1990 Washington		Yes					
31 FATHER'S NAME—FIRST MIDDLE LAST		32 MOTHER'S NAME—FIRST MIDDLE MARRIAGE SURNAME		33 FATHER'S NAME—FIRST MIDDLE LAST		34 MOTHER'S NAME—FIRST MIDDLE MARRIAGE SURNAME		35 FATHER'S NAME—FIRST MIDDLE LAST	
36 FURNERIAL DIRECTOR SIGNATURE		37 DATE (Mo. Day Yr.)		38 CEMETERY-CREATOR—NAME		39 LOCATION—CITY/TOWN, STATE		40 ADDRESS OF FACILITY	
X [Signature]		1990		[REDACTED]		Washington		[REDACTED]	
TO BE COMPLETED ONLY BY CERTIFYING PHYSICIAN					TO BE COMPLETED ONLY BY MEDICAL EXAMINER OR CORONER				
41 ON THE BASIS OF EXAMINATION AND/OR INVESTIGATION, IN MY OPINION DEATH OCCURRED AT THE TIME, DATE, AND PLACE AND DUE TO THE CAUSES STATED					42 ON THE BASIS OF EXAMINATION AND/OR INVESTIGATION, IN MY OPINION DEATH OCCURRED AT THE TIME, DATE, AND PLACE AND DUE TO THE CAUSES STATED				
X [Signature] Pathologist					X [Signature]				
43 DATE SIGNED (Mo. Day Yr.)					44 DATE SIGNED (Mo. Day Yr.)				
1990					1990				
45 NAME AND TITLE OF ATTENDING PHYSICIAN (Type or Print)					46 NAME AND TITLE OF CERTIFIER—PHYSICIAN, MEDICAL EXAMINER OR CORONER (Type or Print)				
[REDACTED]					[REDACTED]				
47 PART I—ENTER THE DISEASES, INJURIES, OR COMPLICATIONS WHICH CAUSED THE DEATH. DO NOT ENTER THE MODE OF DYING, SUCH AS CARDIAC OR RESPIRATORY ARREST, SHOCK, OR HEART FAILURE. LIST ONLY ONE CAUSE ON EACH LINE.									
IMMEDIATE CAUSE (Final disease or condition resulting in death). Sequentially list conditions, if any, leading to immediate cause. Enter UNDERLYING CAUSE (Disease or injury which initiated events resulting in death) LAST.			(A) [REDACTED]			INTERVAL BETWEEN ONSET AND DEATH			[REDACTED]
			(B) [REDACTED]			INTERVAL BETWEEN ONSET AND DEATH			[REDACTED]
			(C) [REDACTED]			INTERVAL BETWEEN ONSET AND DEATH			[REDACTED]
51 OTHER SIGNIFICANT CONDITIONS—CONDITIONS CONTRIBUTING TO DEATH BUT NOT RESULTING IN THE UNDERLYING CAUSE GIVEN ABOVE					52 AUTOPSY (Yr. No.)		53 WAS CASE REFERRED TO MEDICAL EXAMINER OR CORONER (Yr. No.)		
					Yes		N/A 97-1273		
54 ACC. BURIED, NO URNET, OR PENDING INVEST. (Specify)		55 INJURY DATE (Mo. Day Yr.)		56 HOUR OF INJURY (24 Hr.)		57 DESCRIBE HOW INJURY OCCURRED		58 INJURY AT WORK? (Yr. No.)	
59 PLACE OF INJURY—AT HOME, FARM, STREET, FACTORY, OFFICE, BLDG., ETC. (Specify)		60 LOCATION—STREET OR RFD NO., CITY/TOWN, STATE		61 REGISTERED SIGNATURE		62 DATE (Mo. Day Yr.)		63	
				[Signature]		1990			



CERTIFICATE OF LIVE BIRTH

CERTIFICATE NUMBER: [REDACTED]

DATE ISSUED: 02/02/2017

GIVEN NAMES: BRIANNA [REDACTED]

LAST NAME: [REDACTED]

DATE OF BIRTH: [REDACTED] 1990

FACILITY: [REDACTED]

PLACE OF BIRTH: [REDACTED] WASHINGTON

TIME OF BIRTH: 09:46 P.M.

SEX: FEMALE

MOTHER'S MAIDEN NAME: [REDACTED]

PLACE OF BIRTH: WASHINGTON

AGE: [REDACTED]

FATHER'S NAME: *** NONE NAMED ***

COUNTY FILE NUMBER: [REDACTED]

FILING DATE: 10/10/1990

FEE NUMBER: 1764390841

.....
* DECEASED *
.....



Registrar of Vital Statistics

Certified Copy



THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND - NOT A WHITE BACKGROUND

KENTUCKY CERTIFICATE OF DEATH

116 [REDACTED]

Case #: [REDACTED]

1a. DECEDENT'S LEGAL NAME (First, Middle, Last) (Include AKA's if any) HEATHER [REDACTED]					1b. IF FEMALE, DECEDENT'S LAST NAME PRIOR TO FIRST MARRIAGE N/A		2. SEX FEMALE				
3. ACTUAL OR PRESUMED DATE OF DEATH (Month/Day/Year) (Spell Month) [REDACTED] 2017		4. SOCIAL SECURITY NUMBER [REDACTED] 40 [REDACTED]		5a. AGE-LAST BIRTHDAY (Years) [REDACTED]		5b. UNDER 1 YEAR Months: _____ Days: _____		5c. UNDER 1 DAY Hours: _____ Minutes: _____		6. DATE OF BIRTH (mm/dd/yyyy) [REDACTED] 1989	7. COUNTY OF DEATH [REDACTED]
8. PLACE OF DEATH (Check only one) HOSPITAL: <input type="checkbox"/> Inpatient <input type="checkbox"/> ER/Outpatient <input type="checkbox"/> Died on Arrival <input type="checkbox"/> OTHER: <input type="checkbox"/> Hospice Facility <input type="checkbox"/> Nursing Home/Long Term Care Facility <input type="checkbox"/> Decedent's Residence <input checked="" type="checkbox"/> Other (Specify) [REDACTED]											
9. FACILITY NAME (if not institution, give street and number) [REDACTED]						10. CITY OR TOWN, STATE AND ZIP CODE [REDACTED]					
11. BIRTHPLACE (City and State or Foreign Country) [REDACTED] KENTUCKY			12. MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input checked="" type="checkbox"/> Never Married <input type="checkbox"/> Married but Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Unknown			13. SURVIVING SPOUSE (if wife, give name prior to first marriage) N/A					
14. DECEDENT'S USUAL OCCUPATION (Kind of work done during most of working life) (Do not use retired) CAKE DECORATOR				15. KIND OF BUSINESS/INDUSTRY GROCERY STORE			16. WAS DECEDENT EVER IN U.S. ARMED FORCES? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
17a. RESIDENCE - State [REDACTED]		17b. COUNTY [REDACTED]		17c. CITY OR TOWN [REDACTED]		17d. STREET AND NUMBER [REDACTED]		17e. ZIP CODE [REDACTED]	17f. INSIDE CITY LIMITS? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
18. DECEDENT'S EDUCATION (Check the box that best describes the highest degree or level of school completed at the time of death.) <input type="checkbox"/> 8th Grade or Less <input type="checkbox"/> 9th - 12th Grade, No Diploma <input checked="" type="checkbox"/> High School Graduate or GED Completed <input type="checkbox"/> Some College Credit but No Degree <input type="checkbox"/> Associates Degree (e.g., AA, AS) <input type="checkbox"/> Bachelor's Degree (e.g., BA, AB, BS) <input type="checkbox"/> Master's Degree (e.g., MA, MS, MEng, MEd, MSW, MBA) <input type="checkbox"/> Doctorate (e.g., PhD, EdD) or Professional Degree (e.g., MD, DDS, DVM, LLB, JD)			19. DECEDENT OF HISPANIC ORIGIN? (Check the box that best describes whether the decedent is Spanish/Hispanic/Latino. Check the "No" box if the decedent is not Spanish/Hispanic/Latino.) <input checked="" type="checkbox"/> No, not Spanish/Hispanic/Latino <input type="checkbox"/> Yes, Mexican, Mexican American, Chicano <input type="checkbox"/> Yes, Puerto Rican <input type="checkbox"/> Yes, Cuban <input type="checkbox"/> Yes, other Spanish/Hispanic/Latino (Specify) _____			20. DECEDENT'S RACE (Check one or more races to indicate what the decedent considered himself or herself to be) <input checked="" type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Samoan <input type="checkbox"/> Other Asian (Specify) _____ <input type="checkbox"/> Other Pacific Islander (Specify) _____ <input type="checkbox"/> American Indian or Alaska Native (Name of the enrolled or principal tribe) _____ <input type="checkbox"/> Other (Specify) _____					
21. FATHER'S NAME (First, Middle, Last) [REDACTED]						22. MOTHER'S NAME PRIOR TO FIRST MARRIAGE (First, Middle, Last) [REDACTED]					

Registrar of Vital Statistics

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FORM VS NO. 2-A

(Rev. 9/87)

TYPEPRINT
IN
PERMANENT
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FOR
INSTRUCTIONS
SEE
HANDBOOK

COMMONWEALTH OF KENTUCKY
DEPARTMENT FOR HEALTH SERVICES
REGISTRAR OF VITAL STATISTICS
CERTIFICATE OF LIVE BIRTH

FILE NO. 116

REGISTRAR'S NO. 881

Registration District No. 500

Primary Registration District No. 2165

CHILD

1. CHILD'S NAME (First, Middle, Last)

Heather

2. DATE OF BIRTH (Month, Day, Year)

1989

3. TIME OF BIRTH

5:45 P.M.

4. SEX

Female

5. CITY, TOWN, OR LOCATION OF BIRTH

6. COUNTY OF BIRTH

234

7. PLACE OF BIRTH: Hospital Free-standing Birthing Center

Clinic/Doctor's Office Residence

Other (Specify):

8. FACILITY NAME (if not institutional, give street and number)

Central Baptist Hospital

08

9. MOTHER'S MAIDEN NAME

10. SOCIAL SECURITY NUMBER

11. AGE (at time of this birth)

26

12. BIRTHPLACE (State or Foreign Country)

Kentucky

12a. RESIDENCE STATE

Kentucky

12b. COUNTY

234005

12c. CITY, TOWN OR LOCATION

12d. STREET AND NUMBER

12e. INSIDE CITY LIMITS? (Yes or No)

Yes

12f. MOTHER'S MAILING ADDRESS (if same as residence, enter "Do Code only")

FATHER

14. FATHER'S NAME (First, Middle, Last)

15. SOCIAL SECURITY NUMBER

16. AGE (at time of this birth)

17. BIRTHPLACE (State or Foreign Country)

Kentucky

18. I certify that the personal information provided on this certificate is correct to the best of my knowledge and belief.

19. Signature of Parent or Other Informant


20. DATE SIGNED

21. CERTIFIER'S NAME AND TITLE (Type/print)

INFORMANT

Identity Supporting Documents

Hi, HEATHER [REDACTED]
thanks for being a loyal customer.



Monthly Account Summary

Previous Balance	58.42
Payment Received 1/25/17 Thank you!	-58.42
New Charges (see below) Due 3/3/17	43.94

Total Amount Due \$43.94

Payment Due By 3/3/17

New Charges Summary


Internet	43.94
Home Phone	0.00
Television	0.00
Wireless Phone	0.00

Total New Charges \$43.94

PAID

Manage Your Account Online
Use your account ID security code [REDACTED] to set up your secure CenturyLink online account at centurylink.com/myaccount.

My Account allows you to view current and past bills, make payments, sign up for Autopay, and much more, all at a time that fits your schedule.



Bundle up your bills.
Get all the services you need, all on one bill. May not be available in your area.

Please detach and enclose with your payment.


Account Number [REDACTED]

Total Amount Due \$43.94

Payment Due By 3/3/17

Amount Enclosed

Make life simpler. See reverse to find out how.



P011326 7266105 0001 06243 10Z

HEATHER BELL
636 LINCOLN ST
[REDACTED]

CenturyLink
P O Box 91155
Seattle, WA 98111-0255

a Employee's social security number [REDACTED] 40		OMB No. 1545-0008		This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.			
b Employer identification number (EIN) [REDACTED] 74		1 Wages, tips, other compensation 2383.20	2 Federal income tax withheld 0.00				
c Employer's name, address, and ZIP code Fremont County School District #21 90 Ethete Road Fort Washakie WY 82514		3 Social security wages 2383.20	4 Social security tax withheld 147.78				
		5 Medicare wages and tips 2383.20	6 Medicare tax withheld 34.56				
		7 Social security tips 0.00	8 Allocated tips 0.00				
d Control number		9		10 Dependent care benefits 0.00			
e Employee's first name and initial Last name HEATHER [REDACTED]		11 Nonqualified plans 0.00		12a See instructions for box 12			
636 LINCOLN ST [REDACTED]		13 Statutory employee Retirement plan Third-party sick pay		12b			
		14 Other		12c			
				12d			
f Employee's address and ZIP code		15 State Employee's state ID number		16 State wages, tips, etc.		17 State income tax	
				18 Local wages, tips, etc.		19 Local income tax	
						20 Locality name	

Form **W-2 Wage and Tax Statement** 2016 Department of the Treasury—Internal Revenue Service

Copy C—For EMPLOYEE'S RECORDS (See Notice to Employee on the back of Copy B.)

Safe, accurate, FAST! Use **e-file**

Residential Lease

Clause 1. Identification of Landlord and Tenant
This agreement is entered into between Heather [REDACTED] [Tenant] and Gravity Ranch LLC [Landlord] jointly and severally liable for the payment of rent and performance of all other terms of this Agreement.

Clause 2. Identification of Premises
Subject to the terms and conditions in this Agreement, Landlord rents to Tenant, and Tenant rents from Landlord, for residential purposes only, the premises located at 636 Lincoln Apt #2 together with the following furnishings and appliances: washer, dryer, futon, refrigerator, stove. Rental of the premises also includes _____.

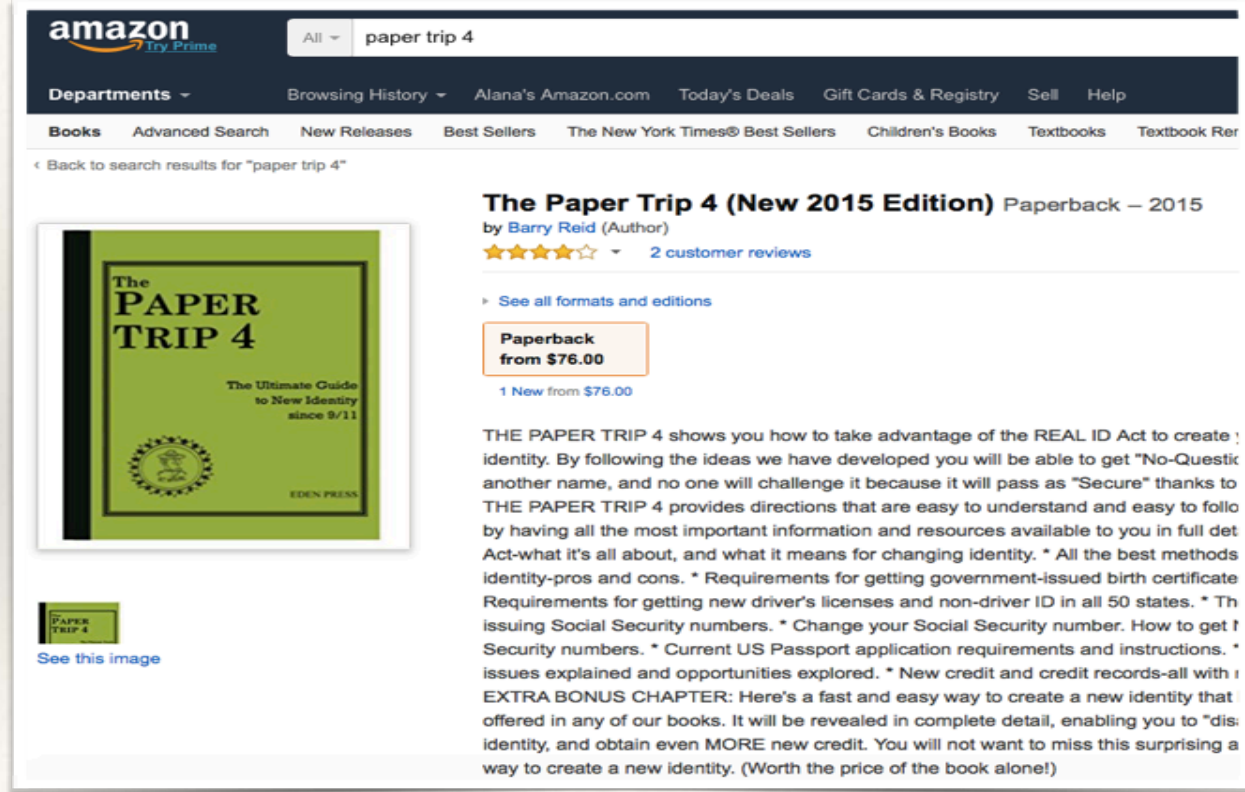
Clause 3. Limits on Use and Occupancy
The premises are to be used only as a private residence for Tenant(s) listed in Clause 1 of this Agreement, and their minor children. Occupancy by guests for more than 1 week is prohibited without Landlord's written consent and will be considered a breach of this Agreement.

Clause 4. Term of the Tenancy
The rental will begin on June 1, 16 and end on May 31, 17. If Tenant vacates before the term ends, Tenant will be liable for the balance of the rent for the remainder of the term.

Clause 5. Payment of Rent.

... is anyone actually doing this?

- ❖ The Paper Trip I-IV
- ❖ In a report to the VT legislature, cited examples from NJ, CA, OK, VT, CO, and many others.
- ❖ As with all fraud, we do not really know how much is happening.



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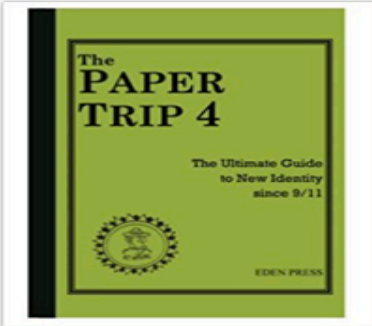
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[See this image](#)

THE PAPER TRIP 4 shows you how to take advantage of the REAL ID Act to create ; identity. By following the ideas we have developed you will be able to get "No-Questic another name, and no one will challenge it because it will pass as "Secure" thanks to THE PAPER TRIP 4 provides directions that are easy to understand and easy to follo by having all the most important information and resources available to you in full det Act-what it's all about, and what it means for changing identity. * All the best methods identity-pros and cons. * Requirements for getting government-issued birth certificate Requirements for getting new driver's licenses and non-driver ID in all 50 states. * Th issuing Social Security numbers. * Change your Social Security number. How to get I Security numbers. * Current US Passport application requirements and instructions. * issues explained and opportunities explored. * New credit and credit records-all with EXTRA BONUS CHAPTER: Here's a fast and easy way to create a new identity that offered in any of our books. It will be revealed in complete detail, enabling you to "dis- identity, and obtain even MORE new credit. You will not want to miss this surprising a way to create a new identity. (Worth the price of the book alone!)

... but isn't someone checking?

- ❖ CSI Effect
- ❖ Even when verification occurs, the information agencies have access to is not complete.

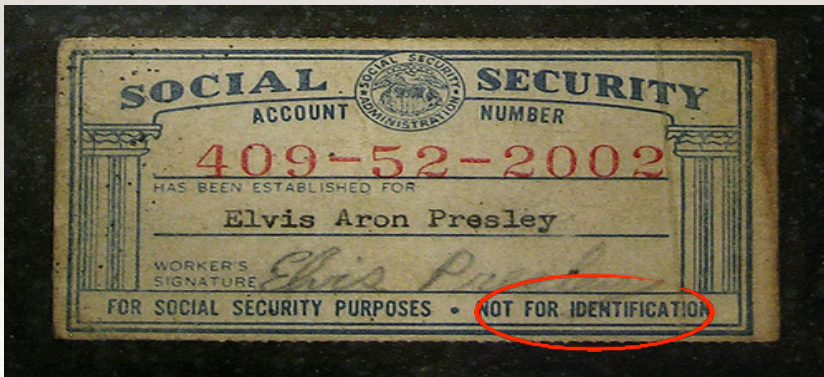
Table 1: Types of Death Reports and Whether SSA Verifies Them

Source of Death Report	SSA verification of death	
	Beneficiary	Non-Beneficiary
State (EDRS)	No	No
Funeral directors	No	No
Family members	No	No
Post offices	Yes	No
Financial institutions	Yes	No
Centers for Medicare & Medicaid Services	Yes	No
Department of Veterans Affairs	Yes	No
State (non-EDRS)	Yes	No

Source: GAO-13-574T

Thank you SSA!

- ❖ Social Security numbers were invented to keep track of Social Security beneficiaries. That number was then used by other agencies, specifically the IRS, to keep track of tax payer information.



Numident

Full DMF

Partial DMF

- ❖ SSA's record of Social Security beneficiaries, their SSNs, and relevant death data.



- ❖ Death information extracted from the Numident into a file for six federal benefit giving agencies.



- ❖ Social Security Act forbids sharing state reported data, so a new database is created excluding ~11 million deaths.

Why does the Partial DMF matter?

- ❖ Aside from the **six agencies** that pay federal benefits, the Partial DMF is what **agencies and institutions** use to confirm your identity.
- ❖ If agencies do verify identities, and the database they are using to do so is missing roughly 11 million identities, those agencies cannot be sure they are issuing benefits to real identities.
- ❖ Document fraud affects every agency and institution.



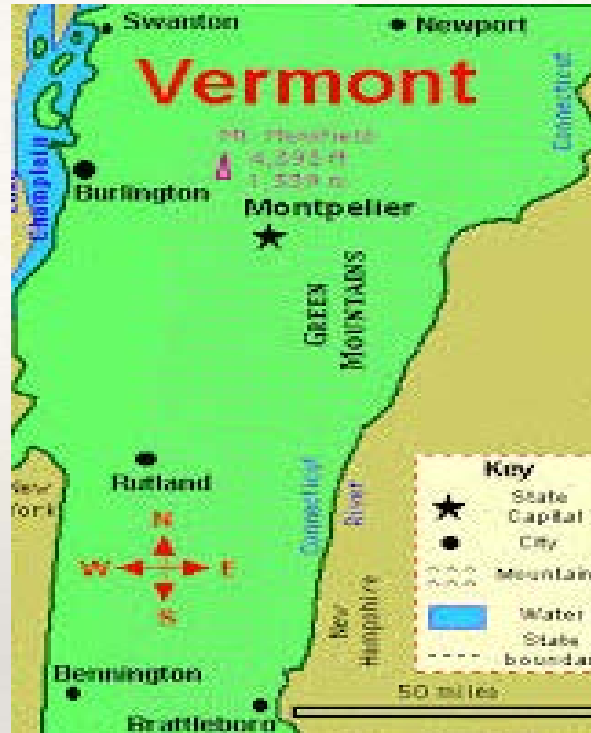
Graphic source: "Sometimes, It Pays to Be Dead." *Washington Post*,

Using Benefits to Track Data

- ❖ Born in NJ
- ❖ Died in NH
- ❖ NH Vital Statistics reports death to Social Security Administration
- ❖ SSA stops payments and records death on Numident
- ❖ Death extracted from Numident, recorded on the Full DMF
- ❖ Because it was reported by NH, a state, it is NOT included on the Partial DMF
- ❖ **NJ Dept. of Pensions continues to send checks because they do not have access to her death data.**

Vermont's H.111:

“The House of Representatives took a step toward overhauling the vital records system Wednesday with a preliminary vote to approve [H.111](#), a bill that would require people to show identification to prove they are a relative or authorized representative of the person named on the record before they can receive a certified copy.”





September 19, 2016

Mrs. Barbara D. Bovbjerg
Managing Director, Education, Workforce,
and Income Security Issues
United States Government Accountability Office
441 G Street, NW
Washington, DC 20548

Dear Mrs. Bovbjerg:

Thank you for the opportunity to review the draft report, "Improper Payments: Strategy and Additional Actions Needed to Help Ensure Agencies Use the Do Not Pay Working System as Intended" (GAO-17-15). We agree that the Do Not Pay (DNP) portal is an important part of the Administration's efforts to prevent, reduce, and stop improper payments while protecting citizens' privacy.

Under current law, we are not authorized to share state death information with the DNP portal. Section 205(r) of the Social Security Act (Act) limits the purposes for which we may disclose state death information. While the *Federal Improper Payments Coordination Act of 2015* (P.L. 114-109) requires us to share our death information with DNP, it did not amend section 205(r) of the Act to include authority for us to provide DNP State death information. Thus, we appreciate GAO's recommendation that "Congress should consider amending the Act to explicitly allow SSA to share its full death file with Treasury for use through the DNP working system." This recommendation also aligns with a proposal in the President's fiscal year (FY) 2017 Budget that would grant us the legal authority to share all our death information, including data from the states, with DNP.

Our death records are important to our program integrity efforts and help us ensure accurate payment of Social Security benefits. They are also a useful tool for other Federal agencies that issue Federal payments. Nevertheless, we are not the national repository of death information, and as GAO acknowledges in this report, the death data we collect is not a comprehensive accounting of every death in the U.S. We are, however, committed to continuing to share death information with our Federal partners, as required by law, and to improving the accuracy of the data we collect. Accordingly, as recognized in the President's FY 2017 Budget, we believe the best possible way to improve the quality of the death information we collect and share is for Congress to fund the continued expansion by the states of Electronic Death Registration.

SOCIAL SECURITY ADMINISTRATION BALTIMORE, MD 21235-0001

Page 2 - Mrs. Barbara Bovbjerg

If you have any questions, please contact me at (410) 965-4991. Your staff may contact Gary S. Hatcher, Senior Advisor for the Audit Liaison Staff, at (410) 965-0680.

Sincerely,

Frank Cristaudo
Executive Counselor to the Commissioner

Enclosure

Under current law, we are not authorized to share state death information with the DNP portal. Section 205(r) of the Social Security Act (Act) limits the purposes for which we may disclose state death information. While the Federal Improper Payments Coordination Act of 2015 (P.L. 114-109) requires us to share our death information with DNP, it did not amend section 205(r) of the Act to include authority for us to provide DNP State death information. Thus, we appreciate GAO's recommendation that "Congress should consider amending the Act to explicitly allow SSA to share its full death file with Treasury for use through the DNP working system." This recommendation also aligns with a proposal in the President's fiscal year (FY) 2017 Budget that would grant us the legal authority to share all our death information, including data from the states, with DNP.

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Fahrenthold, David A., and Todd Lindeman. "Sometimes, It Pays to Be Dead." Washington Post, November 3, 2013. <https://www.washingtonpost.com/apps/g/page/national/sometimes-it-pays-to-be-dead/556/>.

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Alana Benson | alanabenson10@gmail.com

Tracking the Use of Leaked Consumer Data

Presenters

Dan Salsburg

Christina Yeung

Office of Technology Research and Investigation,
Federal Trade Commission

OTech | FTC Office of Technology Research & Investigation
www.ftc.gov/OTech | research@ftc.gov

What Happens to Leaked Credentials?

Research question:

When consumer credentials are made public,
does anyone use them?

Goal:

Design and conduct a study that tracks the attempted
use of stolen consumer credentials

Study of Credential Use

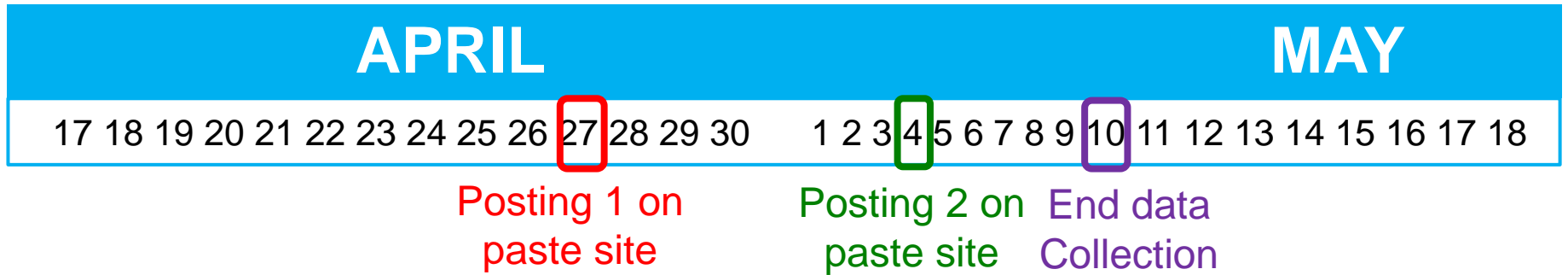
1. Create ~100 consumer accounts
2. Post account data publicly
3. Track use of data

Fake Customer Data

1. Name
2. Address
3. Phone number
4. Email address
5. Password
6. Payment mechanism
 - Credit card number
 - Online payment account
 - Bitcoin wallet



Posting of Fake Customer Data



Posting One vs. Posting Two

- Same data, posted twice
- Different format and time of day

Posting 1: ~100 views

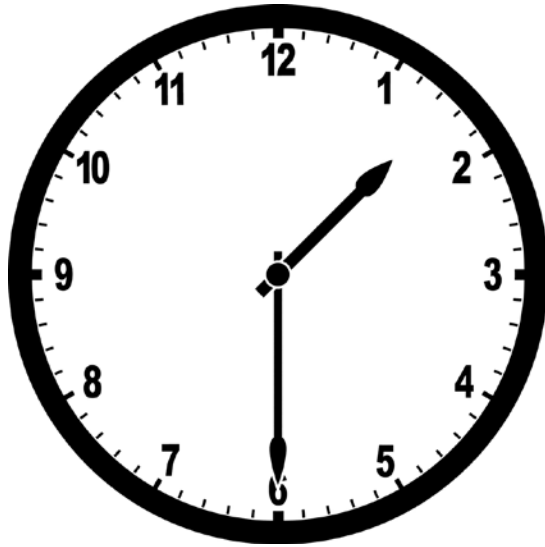
Posting 2: ~550 views
(Picked up by Twitter bot)

Monitoring of Data Usage

- Monitored for about three weeks
 - Week before Posting 1 (Pre-study control)
 - Week after Posting 1 (Week 1)
 - Week after Posting 2 (Week 2)
- Logged
 - Email account access attempts
 - Payment account access attempts
 - Credit card attempted charges
 - Texts and calls received by phone numbers

Time Before First Unauthorized Access Attempt

Posting 1



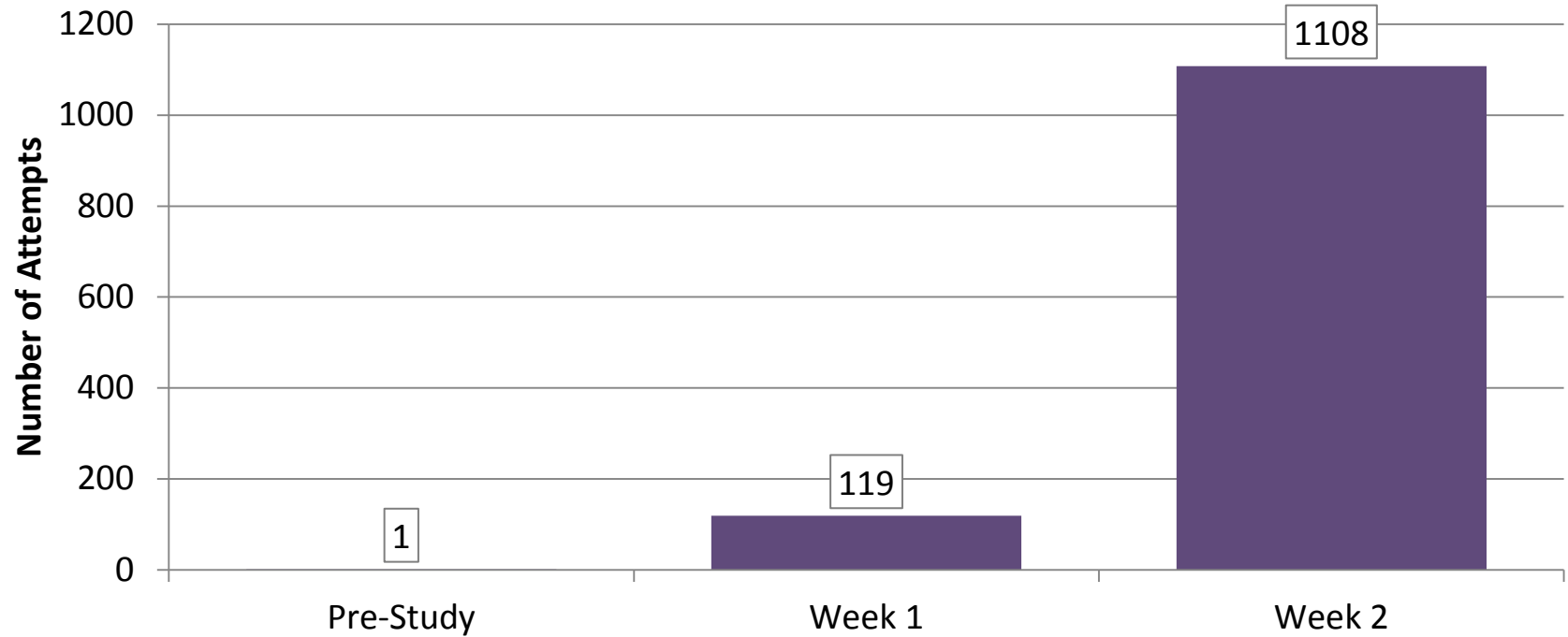
1.5 hours

Posting 2

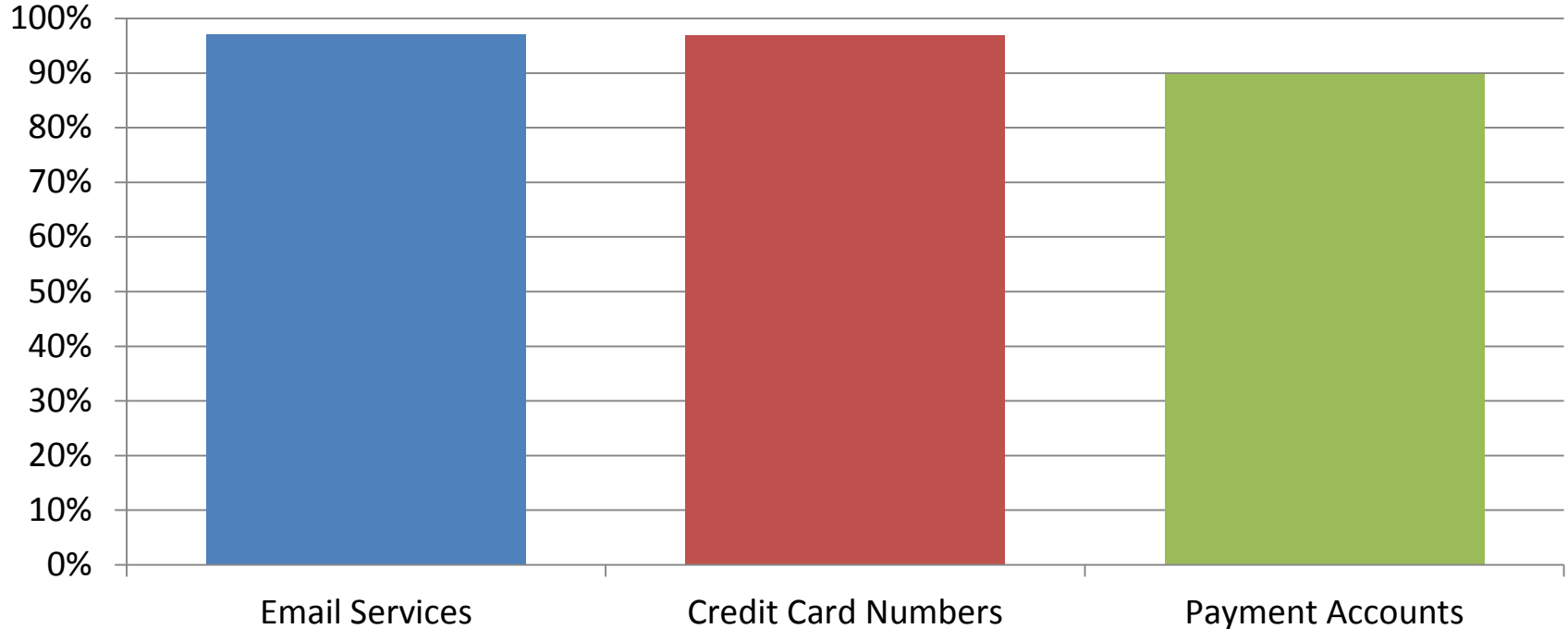


9 minutes

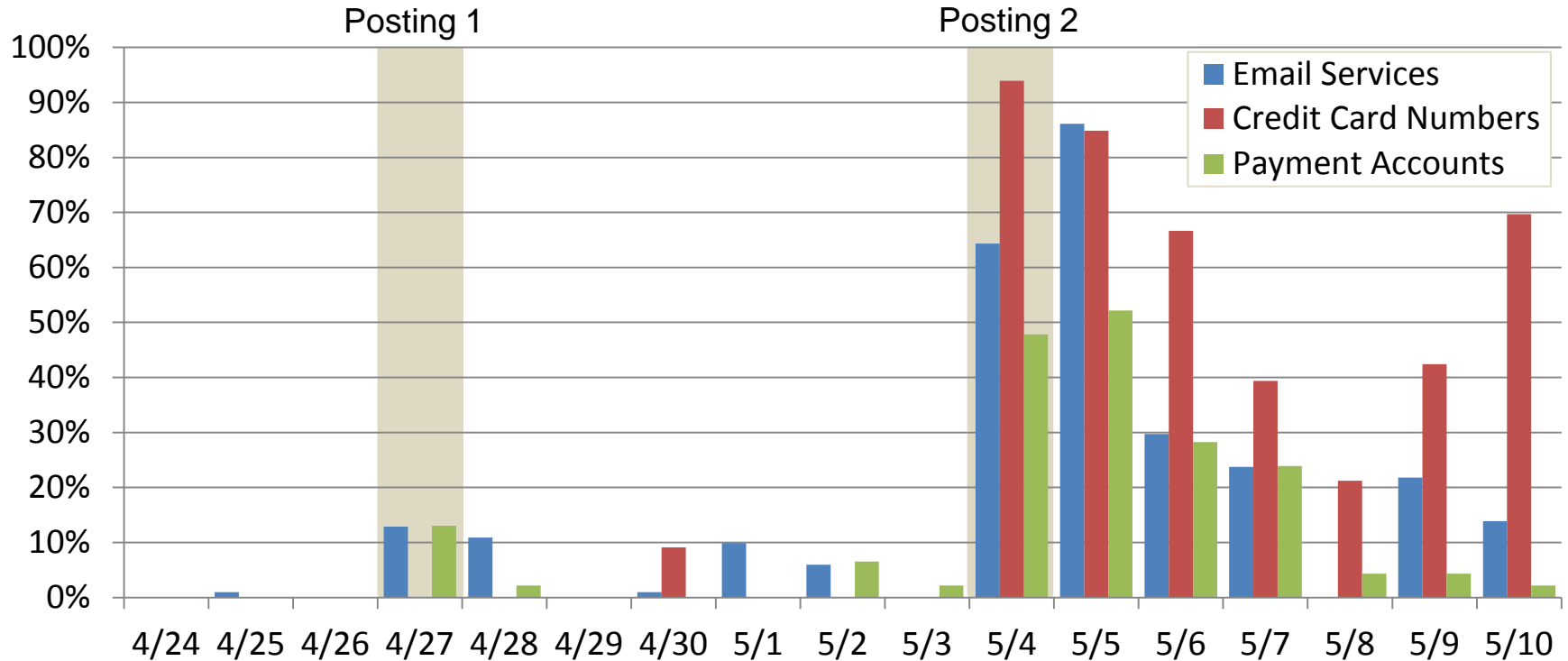
Total Unauthorized Access Attempts



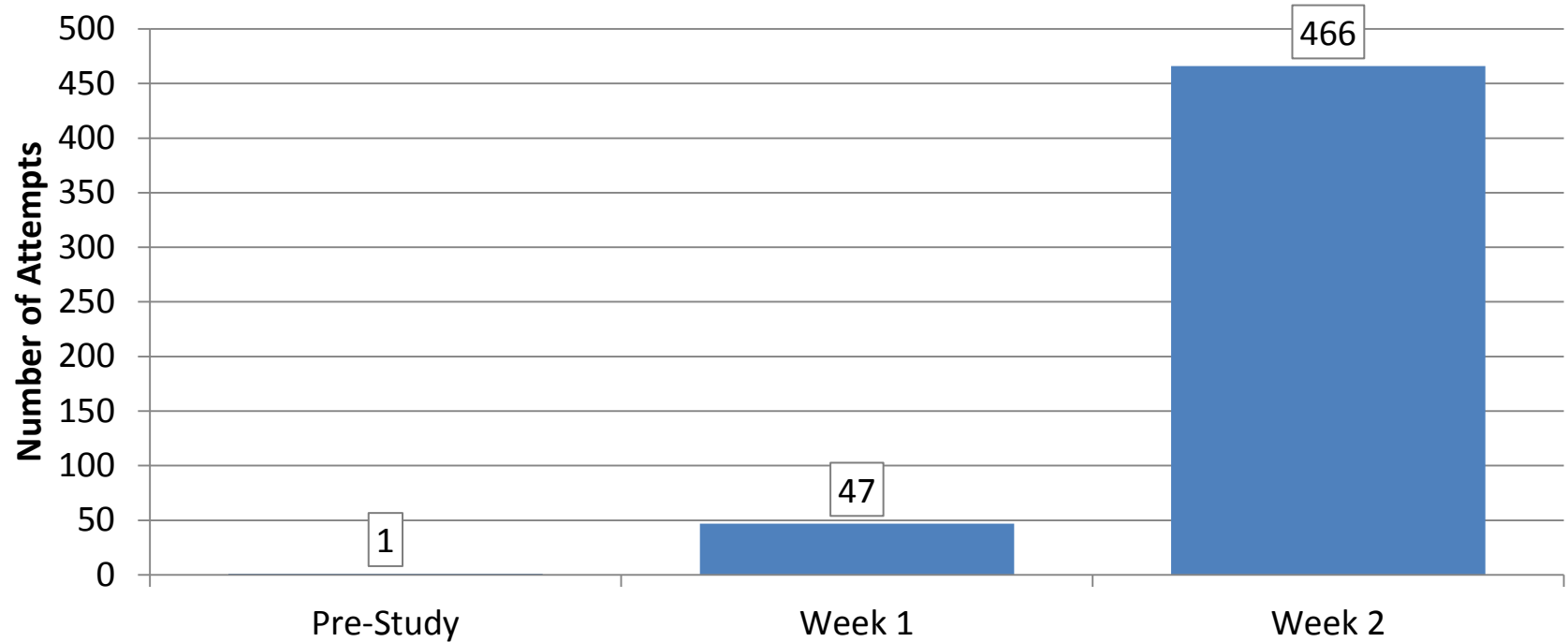
Unauthorized Access Attempts by Account Type



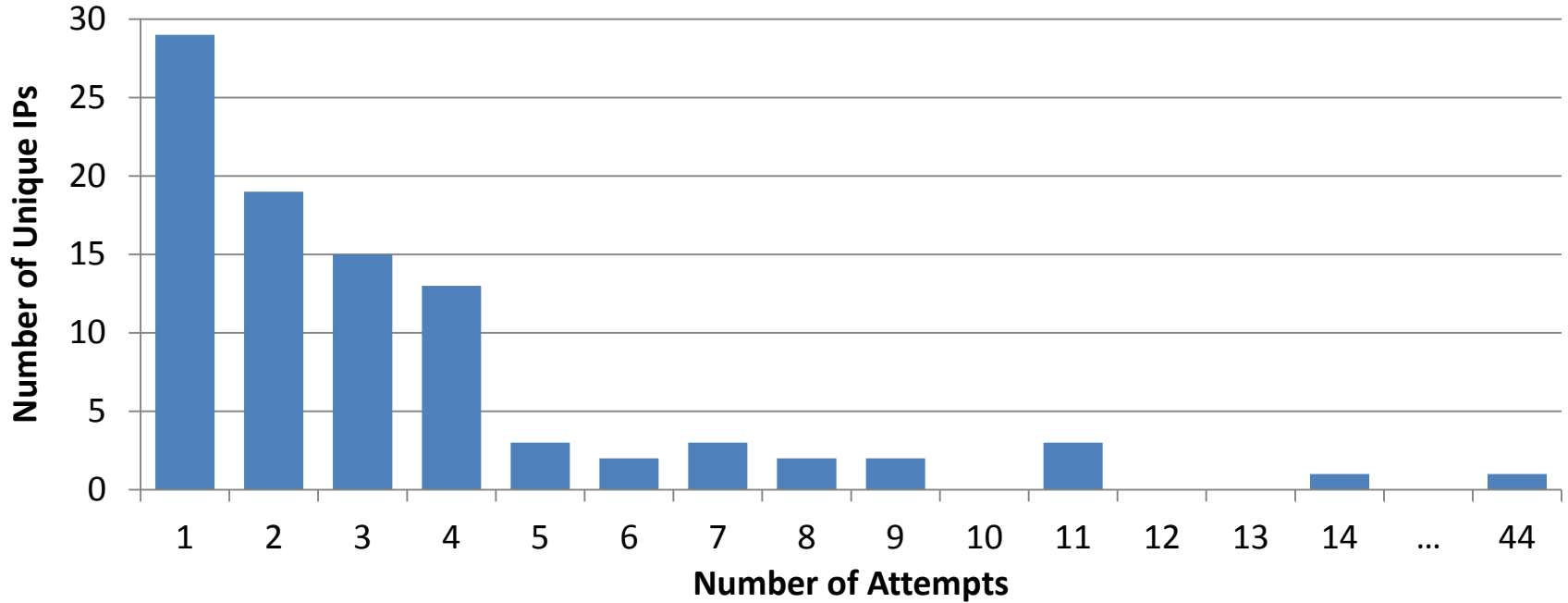
Account Activity



Email Account Access Attempts by Week

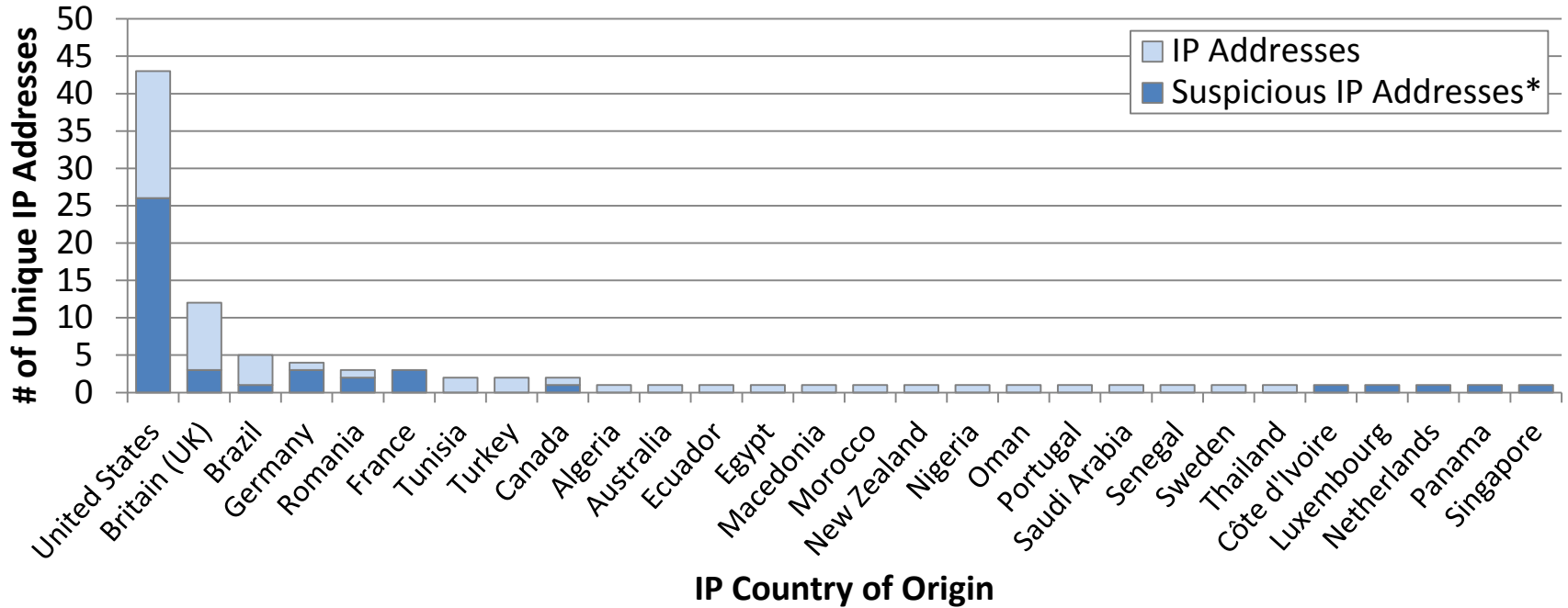


Email Access Attempts by Unique IP Addresses



(Likely underestimates access attempts)

Geolocation of IPs Used in Access Attempts

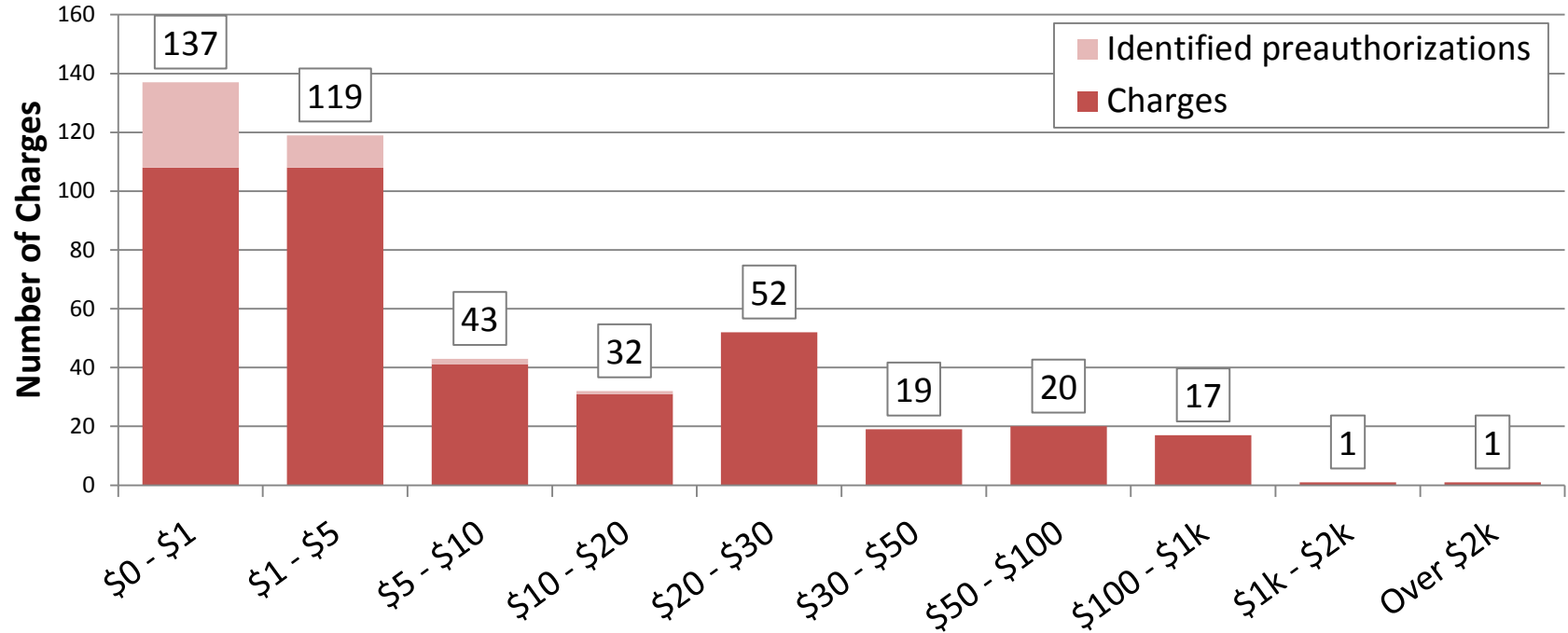


*IP addresses identified as suspicious by a freely available service

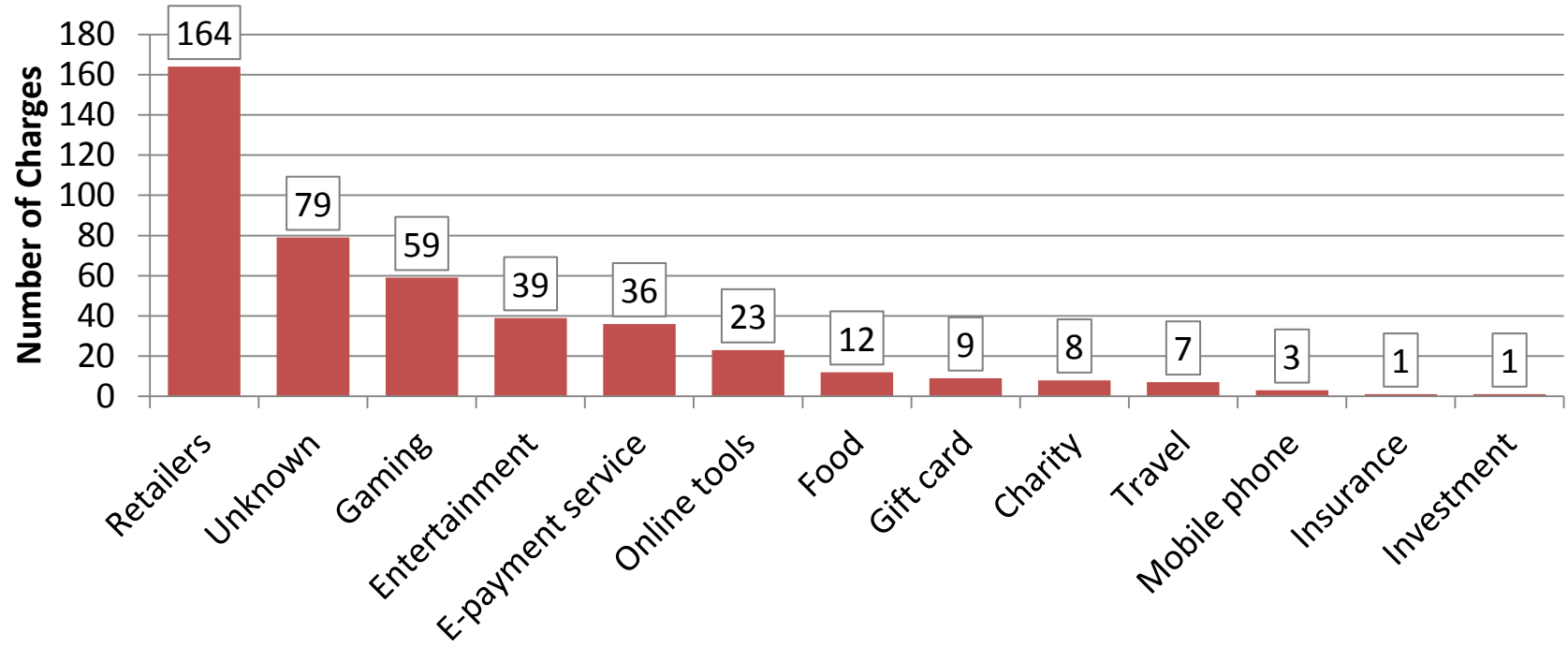
Credit Card Purchase Attempts

- Max: \$2,697.75, at a clothing website
- Total amount within two weeks: \$12,825.53
 - Includes multiple payment attempts
 - Includes preauthorization charges
- Noteworthy attempts:
 - Online dating service
 - Pizza place
 - Hotels

Amount Attempted per Charge



Charge by Category



Additional Thoughts

- If you post it, they will use it
- Paste sites should be monitored by email and payment service providers
- Two factor authentication provides some protection against stolen credentials
- Merchants should consider refusing seriatim purchase attempts

Future work

- Analysis of email spam, text spam, and phone calls received by fake consumer email accounts
- Posting of consumer data in other ways that might attract different types of thieves

Have relevant research?

www.ftc.gov/OTech | research@ftc.gov

Contributors

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BREAK



The Identity Theft Marketplace

Moderator

John Krebs, Division of Privacy and Identity Protection,
Federal Trade Commission

Panelists

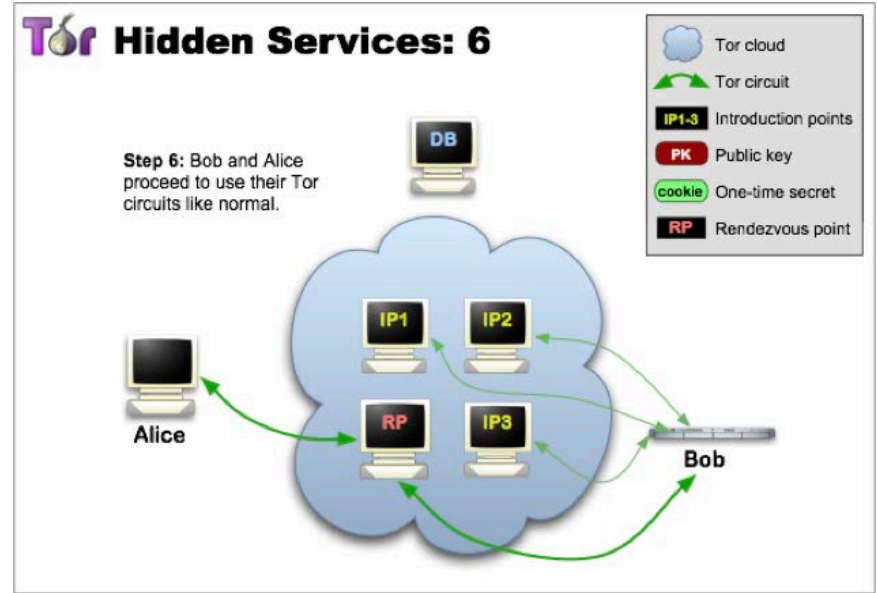
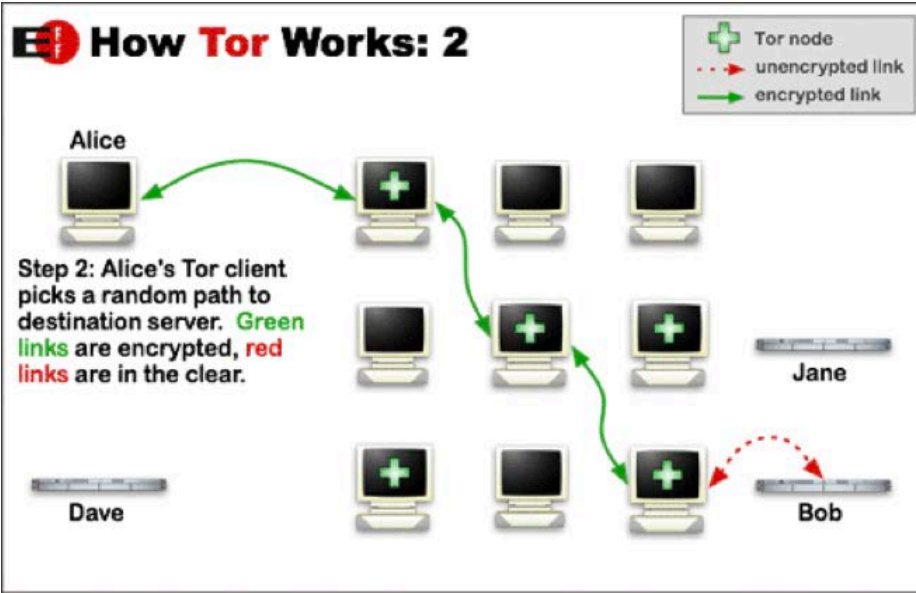
Danny Rogers, CEO, Terbium Labs

Robert Hoback, Assistant to the Special Agent in
Charge, Criminal Investigative Division, United States
Secret Service

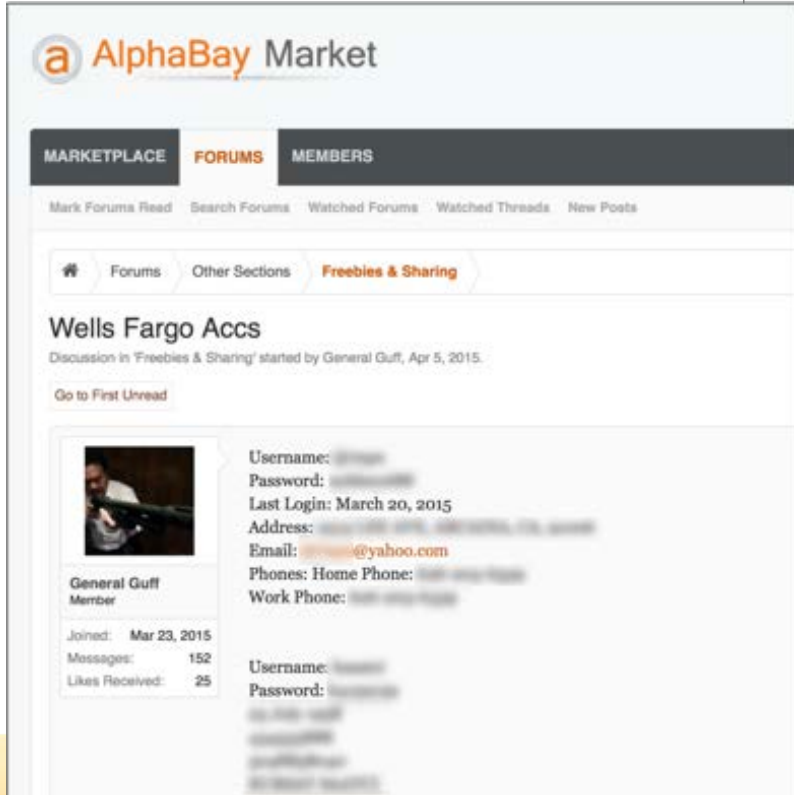
Danny Rogers

CEO, Terbium Labs

Online Anonymity 101



The "Dark Web"



AlphaBay Market

MARKETPLACE FORUMS MEMBERS


Mark Forums Read Search Forums Watched Forums Watched Threads New Posts

Forums Other Sections **Freebies & Sharing**

Wells Fargo Accs

Discussion in 'Freebies & Sharing' started by General Guff, Apr 5, 2015.

Go to First Unread

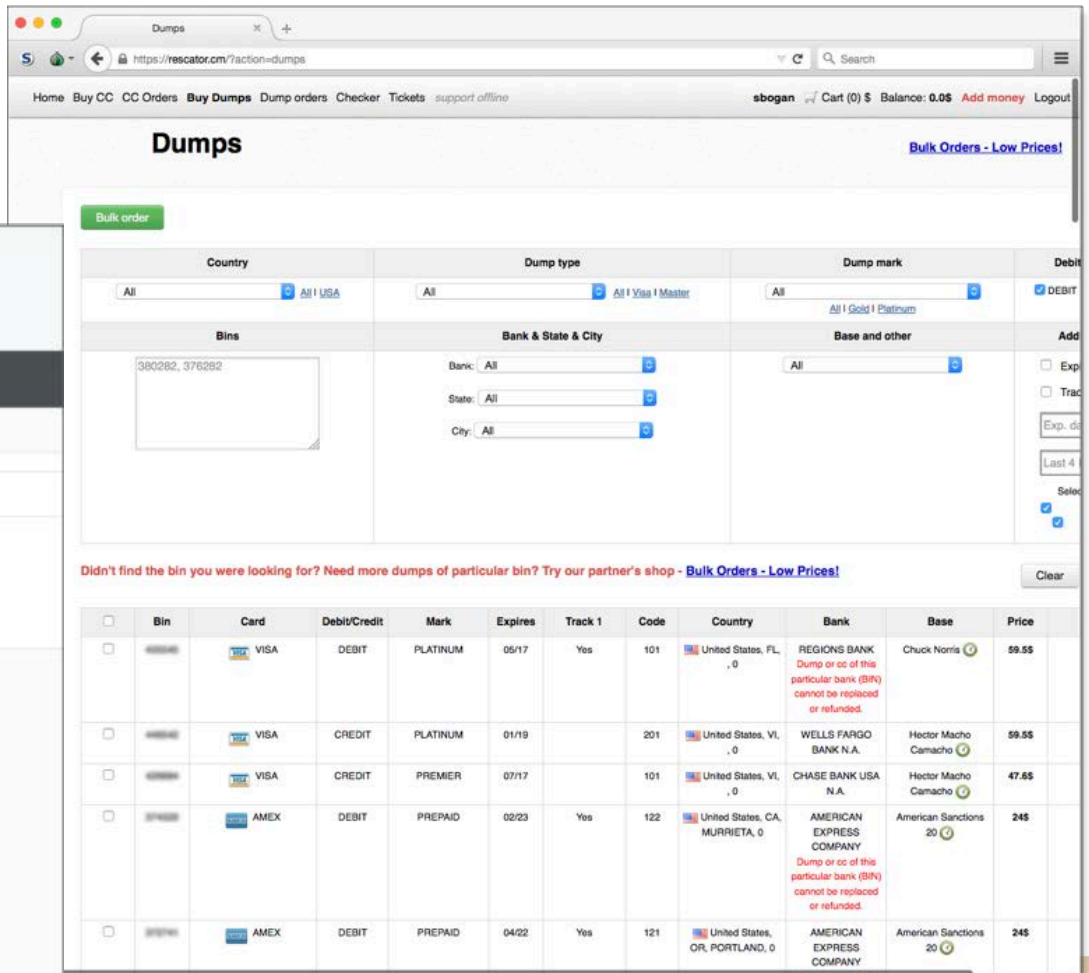


General Guff
Member

Joined: Mar 23, 2015
Messages: 152
Likes Received: 25

Username: [redacted]
Password: [redacted]
Last Login: March 20, 2015
Address: [redacted]
Email: [redacted]@yahoo.com
Phones: Home Phone: [redacted]
Work Phone: [redacted]

Username: [redacted]
Password: [redacted]



rescator.com - Dumps

Home Buy CC CC Orders Buy Dumps Dump orders Checker Tickets support offline

sbogan Cart (0) \$ Balance: 0.0\$ Add money Logout

Dumps

[Bulk Orders - Low Prices!](#)

Bulk order

Country	Dump type	Dump mark	Debit
All	All	All	<input checked="" type="checkbox"/> DEBIT

Bins	Bank & State & City	Base and other	Add
380282, 376282	Bank: All State: All City: All	All	<input type="checkbox"/> Exp <input type="checkbox"/> Trac Exp. ds Last 4 Select

Didn't find the bin you were looking for? Need more dumps of particular bin? Try our partner's shop - [Bulk Orders - Low Prices!](#)

<input type="checkbox"/>	Bin	Card	Debit/Credit	Mark	Expires	Track 1	Code	Country	Bank	Base	Price
<input type="checkbox"/>	411111	VISA	DEBIT	PLATINUM	05/17	Yes	101	United States, FL, 0	REGIONS BANK Dump or cc of this particular bank (BIN) cannot be replaced or refunded.	Chuck Norris	59.5\$
<input type="checkbox"/>	411111	VISA	CREDIT	PLATINUM	01/19		201	United States, VI, 0	WELLS FARGO BANK N.A.	Hector Macho Camacho	59.5\$
<input type="checkbox"/>	411111	VISA	CREDIT	PREMIER	07/17		101	United States, VI, 0	CHASE BANK USA N.A.	Hector Macho Camacho	47.6\$
<input type="checkbox"/>	374444	AMEX	DEBIT	PREPAID	02/23	Yes	122	United States, CA, MURRIETA, 0	AMERICAN EXPRESS COMPANY Dump or cc of this particular bank (BIN) cannot be replaced or refunded.	American Sanctions 20	24\$
<input type="checkbox"/>	374444	AMEX	DEBIT	PREPAID	04/22	Yes	121	United States, OR, PORTLAND, 0	AMERICAN EXPRESS COMPANY	American Sanctions 20	24\$

#IDTheftFTC

The “Dark Web”

DOXBIN x +

doxbin5vadxhatzg.onion/index.php?dox=fbi_director_family_edition

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Robert Swan Mueller, III, (born August 7, 1944)
Director
September 4, 2001- Present
HIS CAR:

R MUELLER
First Name
R
Last Name
Mueller
City
Chicago
Zip
60631
State
Illinois
Year
2003
Make
Toyota
Model
Avalon
Vin
43300

family: and old addresses

ADDRESS 1:
77784 PO BOX,
WASHINGTON, DC 20013

ADDRESS 2:
2920 SACRAMENTO ST A,
SAN FRANCISCO, CA 94115

ADDRESS 3:
1455 PENNSYLVANIA AVE NW UNIT 1000,
WASHINGTON, DC 20004

	BIG US & EU TEMPLATE PACK [PROMO PRICE] Item # 4230 - Personal Information & Scans / Personal Information & Scans - yummy566	Buy price USD 12.00 (0.0172 BTC)
	Views: 3199 / Bids: Fixed price Quantity left: Unlimited	
	[MS] 13GB of PSDs - Fake bills, Scans, Passports, DL & More! WorldWide!!! Item # 26497 - Fake IDs / Fake IDs - Goldmarket (602)	Buy price USD 5.00 (0.0156 BTC)
	Views: 2904 / Bids: Fixed price Quantity left: Unlimited	
	👑 HQ IDs and PASSPORTS 👑 Item # 5008 - Personal Information & Scans / Personal Information & Scans - KingCarder (Buy price USD 2.99 (0.0092 BTC)
	Views: 2912 / Bids: Fixed price Quantity left: Unlimited	
	Custom Identification Scan Service - Just \$5 !!!!! SSN -> \$5 Item # 21979 - Personal Information & Scans / Personal Information & Scans - AGENT350	Buy price USD 0.00 (0.0000 BTC)
	Views: 2799 / Bids: Fixed price Quantity left: Unlimited	
	👑 farmed Identity 👑 the one & only!! Item # 4161 - Personal Information & Scans / Personal Information & Scans - plasticA (102	Buy price USD 0.00 (0.0000 BTC)
	Views: 3874 / Bids: Fixed price Quantity left: Unlimited	
	[MS] Where to buy fake scans automatically Item # 46637 - Personal Information & Scans / Personal Information & Scans - AGENT350	Buy price USD 0.00 (0.0000 BTC)

TheRealDeal All I want to order ... Q Go

Home / Databases / World Check database! 2.4m records [proven legit]

World Check database! 2.4m records [proven legit]
By DataDirect (100.0%) **Level 1 (94)**

0 3.5000 / BTC 3.5000
In stock.

Postage Option

Escrow Yes, escrow by RealDeal is available.
Class Digital
Ships From Worldwide

Qty: 0

Buy It Now

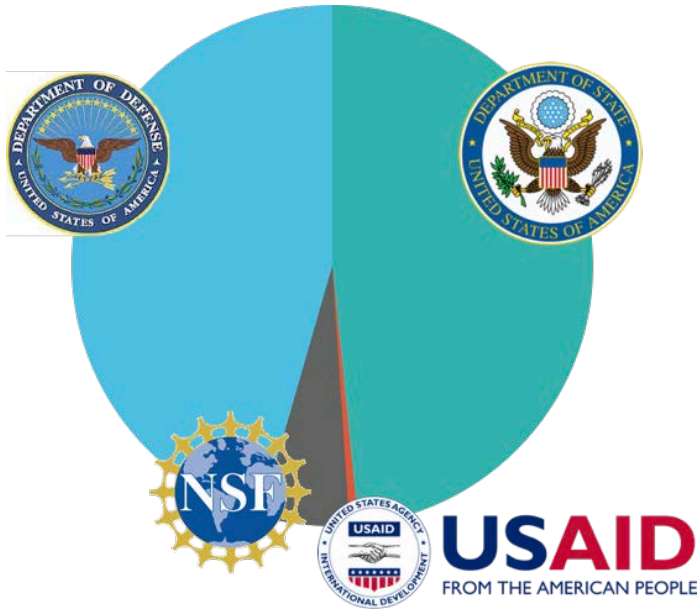
Favorite Question

base straight from SmartKYC to you. They are still leaking and I found it last night.
240,000+ records. Look at screenshots for proof that this is original and legit. Thos before.
uge interest. Price may increase depending on demand. Comes as 600mb compressed .json

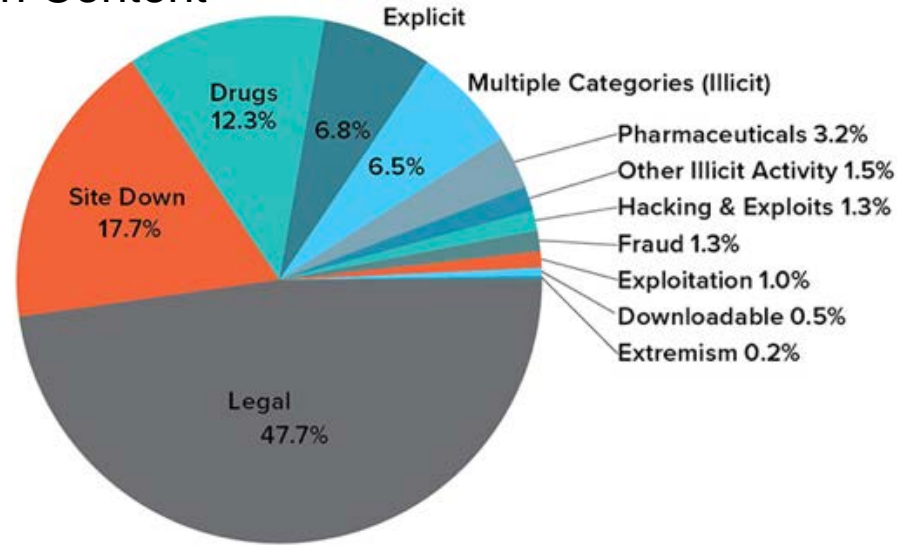
#IDTheftFTC

Is the “Dark Web” all bad?

Tor Funding

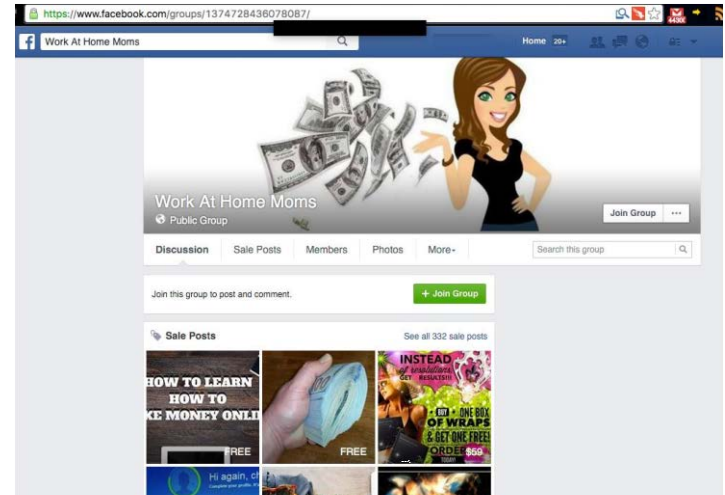


.onion Content



What are they doing with this data?

- “Classic” Identity Theft (mortgages, loans, etc.)
- Tax Fraud
- Three-way ecommerce and other retail scams

An advertisement for a Rosetta Stone Spanish bundle. The ad is for an "Authorized Retailer" and includes the following text:

NEW! Rosetta Stone® SPANISH LEVELS 1 2 3 4 5 HOMESCHOOL DICTIONARY VALUE BUNDLE!
+ HEADSET + CDs + PRINTABLE WORKBOOKS + 100% GUARANTEE!
★★★★★ 6 product ratings
\$139.00
Was: \$229.00
Buy It Now
Free shipping
822 sold
39% off

Additional details include "FREE FAST SHIPPING", "TWIN SUNS", "FAST 'N FREE" (Get it on or before Tue, May. 9), and "Top Rated Plus".


SECTIONS **Newsday** SEARCH

Long Island Sports Entertainment Lifestyle **News** Business Health Opinion Obituaries Cars Homes Jobs

New York NEWS

Bloods gang used social media in money scheme, officials say

Updated May 3, 2017 8:18 PM
By John Riley john.riley@newsday.com Reprints Print A+ A-



NYPD Chief of Detectives Robert Boyce, adjusts a poster on Wednesday, May 3, 2017, as he and Manhattan District Attorney Cyrus R. Vance, at podium, announce the arrest of 39 alleged gang members in a recruiting scheme. Photo Credit: Charles Eckert

f t p g+ e

Bloods gang members used social media images of stacks of cash and criminals lounging in hot tubs to lure hundreds of young people into a million-dollar counterfeit checking and debit card scheme, police and prosecutors said on Wednesday.

Impact: Domestic & International Gang Activity

Impact: Subsidizing Geopolitical Interference

During the conspiracy, the FSB officers facilitated Belan's other criminal activities, by providing him with sensitive FSB law enforcement and intelligence information that would have helped him avoid detection by U.S. and other law enforcement agencies outside Russia, including information regarding FSB investigations of computer hacking and FSB techniques for identifying criminal hackers. Additionally, while working with his FSB conspirators to compromise Yahoo's network and its users, Belan used his access to steal financial information such as gift card and credit card numbers from webmail accounts; to gain access to more than 30 million accounts whose contacts were then stolen to facilitate a spam campaign; and to earn commissions from fraudulently redirecting a subset of Yahoo's search engine traffic.

Impact: Undermining Trust in the Internet



Robert Hoback

Assistant to the Special Agent in Charge, Criminal Investigative Division, United States Secret Service

ShadowCrew & Operation Firewall

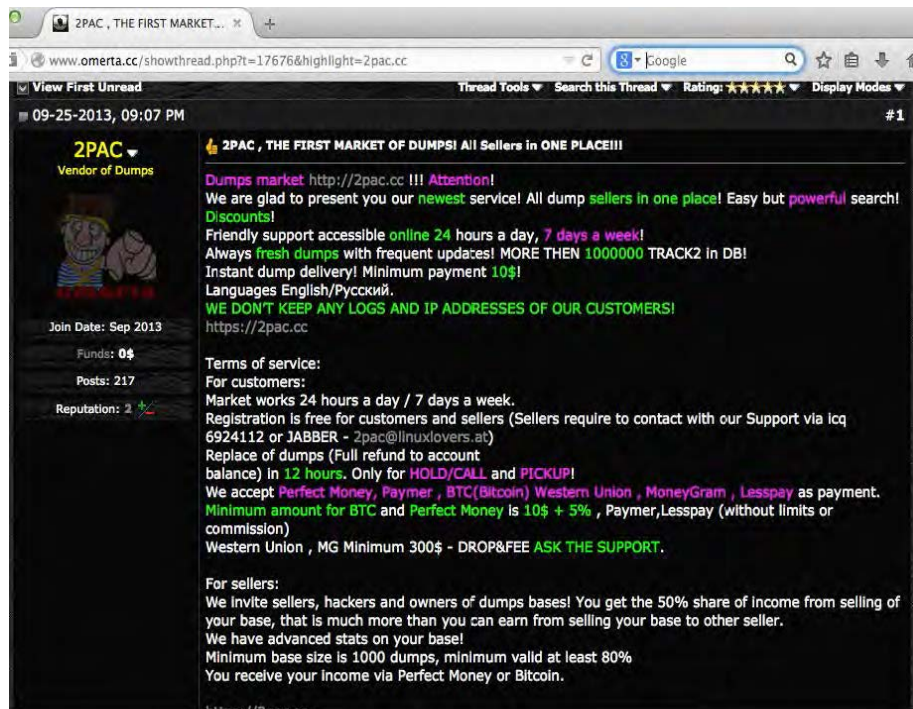
- The concept of ShadowCrew (a “dark web” cybercrime chat forum) was developed in early 2002 during a series of chat sessions between cyber criminals. They came up with the idea of an eBay style business model and the subsequent vendor review system that introduced people in need of stolen data or counterfeit identification to verified sellers of such products.
- The ShadowCrew website also contained a number of sub-forums where the latest information about hacking tricks, social engineering, credit card fraud, virus development, scams, and phishing
- carderplanet.com owned by Dmitry Gubolov a.k.a. Script, a website primarily in the Russian language.

ShadowCrew & Operation Firewall

- Important to note that Shadowcrew was the forerunner of today's cybercrime forums and marketplaces. The structure, marketplace, review system, and other innovations that began with Shadowcrew laid the basis of today's underground forums and marketplaces
- This was the beginning of the Secret Service beginning to focus on the dark web and underground marketplace for stolen financial information and PII/Identity Theft
- Shadowcrew website was taken down in 2004 by the Secret Service
 - Criminal communities regrouped on Eurasian sites using the Shadowcrew concept

Underground Forum Advertisement

- Advertisement on a dark web cyber crime forum for automated card vending shop 2pac.cc



The screenshot shows a forum thread on a dark web site. The browser address bar displays 'www.omerta.cc/showthread.php?t=17676&highlight=2pac.cc'. The forum post is titled '2PAC, THE FIRST MARKET OF DUMPS! All Sellers in ONE PLACE!!!'. The user profile for '2PAC' is visible on the left, showing a join date of Sep 2013, 0 funds, 217 posts, and a reputation of 2. The main text of the advertisement includes:

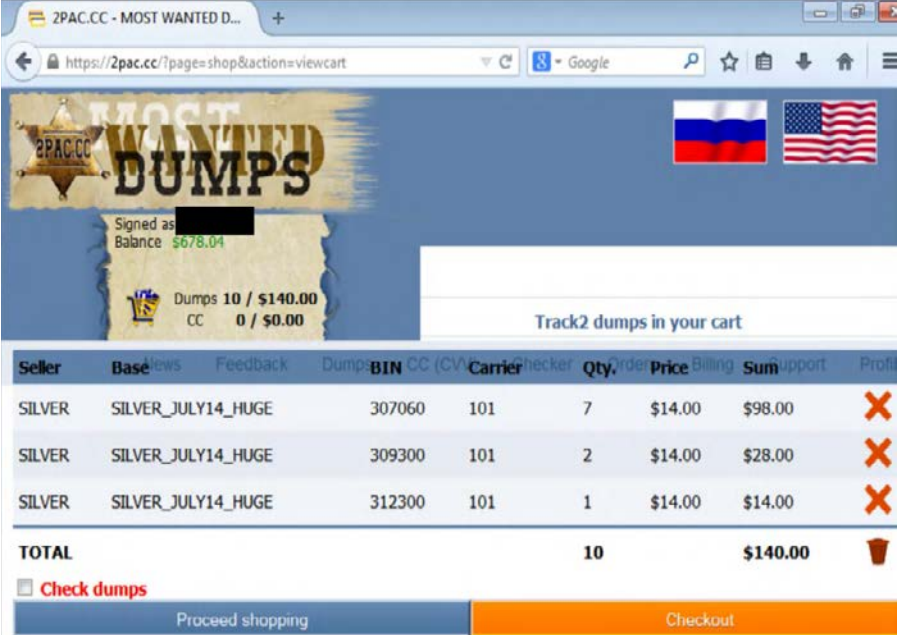
- Dumps market:** <http://2pac.cc> !!! Attention!
- We are glad to present you our **newest** service! All dump **sellers in one place!** Easy but **powerful** search! **Discounts!**
- Friendly support accessible **online 24 hours a day, 7 days a week!**
- Always **fresh dumps** with frequent updates! MORE THEN 1000000 TRACK2 in DB!
- Instant dump delivery! Minimum payment **10\$!**
- Languages English/Русский.
- WE DON'T KEEP ANY LOGS AND IP ADDRESSES OF OUR CUSTOMERS!**
- <https://2pac.cc>

Terms of service:
For customers:
Market works 24 hours a day / 7 days a week.
Registration is free for customers and sellers (Sellers require to contact with our Support via icq 6924112 or JABBER - 2pac@linuxlovers.at)
Replace of dumps (Full refund to account balance) in **12 hours**. Only for **HOLD/CALL** and **PICKUP!**
We accept **Perfect Money, Paymer, BTC(Bitcoin), Western Union, MoneyGram, Lesspay** as payment.
Minimum amount for BTC and Perfect Money is 10\$ + 5%, Paymer, Lesspay (without limits or commission)
Western Union, MG Minimum 300\$ - DROP&FEE ASK THE SUPPORT.


For sellers:
We invite sellers, hackers and owners of dumps bases! You get the 50% share of Income from selling of your base, that is much more than you can earn from selling your base to other seller.
We have advanced stats on your base!
Minimum base size is 1000 dumps, minimum valid at least 80%
You receive your Income via Perfect Money or Bitcoin.

2pac.cc Automated Card Vending Shop

- Automated websites for the sale of stolen credit cards
- Administered by cyber criminals
- Sell stolen cards obtained through skimming operations, online retail breaches and largescale point-of-sale breaches
- Customer support
- Refund Policy



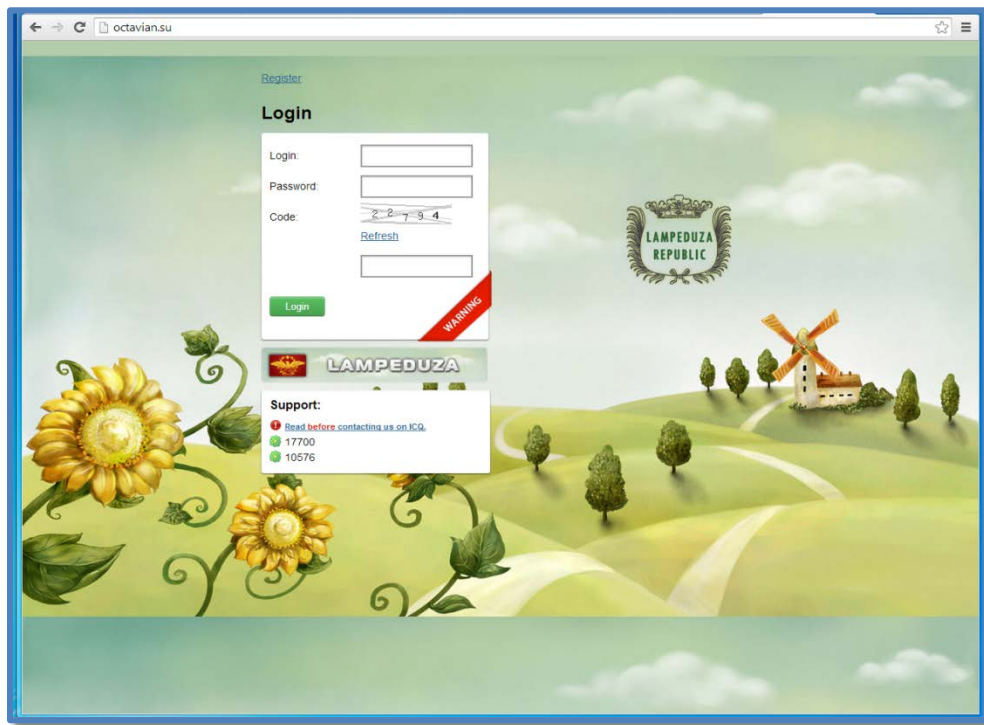
The screenshot shows a web browser window with the URL <https://2pac.cc/?page=shop&action=viewcart>. The page features a "MOST WANTED DUMPS" banner with a "2PAC.CC" logo and a "Signed as" section showing a balance of \$678.04. Below the banner, there is a shopping cart summary: "Dumps 10 / \$140.00" and "CC 0 / \$0.00". The cart is titled "Track2 dumps in your cart" and contains a table of items:

Seller	Base	Bin	CC (CV)	Carrier	Qty	Price	Billing	Sum	Support	Profit
SILVER	SILVER_JULY14_HUGE	307060	101		7	\$14.00		\$98.00		✗
SILVER	SILVER_JULY14_HUGE	309300	101		2	\$14.00		\$28.00		✗
SILVER	SILVER_JULY14_HUGE	312300	101		1	\$14.00		\$14.00		✗
TOTAL					10			\$140.00		

At the bottom of the cart, there is a checkbox for "Check dumps" and two buttons: "Proceed shopping" and "Checkout".

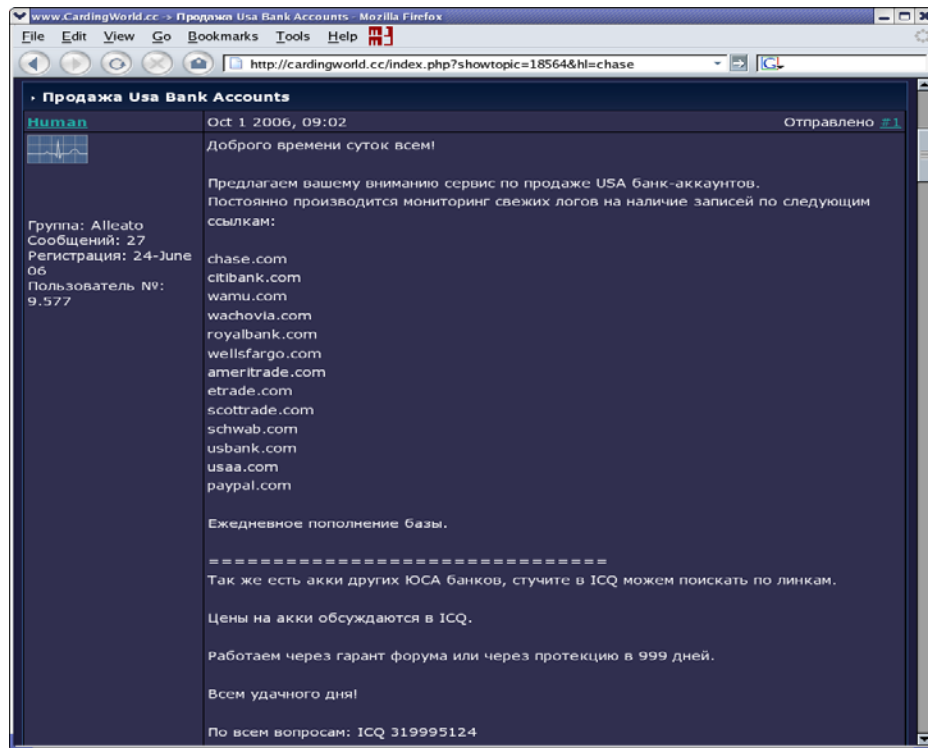
Dark Web Recent Trends

- Cybercrime-as-a-Service (CaaS) or Malware-as-a-Service (MaaS) - i.e. Account Checkers
- Medical Records / Electronic Health Record Databases
- Institutions of Higher Learning / Educational Services



Recent Trends – Cybercrime-as-a-Service

- Sale of stolen credit cards
- Sale of compromised bank accounts
- Sale of malware
- Sale of “botnet” logs
- “Drop” services
- Exploit Kits
- DDOS services
- Bulletproof Hosting
- “Cashout” services
- Cybercrime tips
- Self-policing



Recent Trends – Cybercrime-as-a-Service

- It is lucrative, there is a market for it, and the risk is very low. The market is those criminals who are good at committing fraud but may not have had the ability in the past to create malware and write code.
- Exploit kits that steal credit card information, crack passwords or harvest credentials can be bought for the right price. Botnets can be rented if you are interested in constructing a DDoS attack, or you simply want to scam a business by threatening a DDoS attack unless they pay a ransom (scareware).
- By lowering the barrier to entry, anyone with rudimentary knowledge can suddenly use “top notch” malware to steal, hold files for ransom, or cause general havoc.
- THE DARK WEB MARKETPLACE = ONE STOP SHOPPING

Recent Trends – Medical Records/EHR Databases

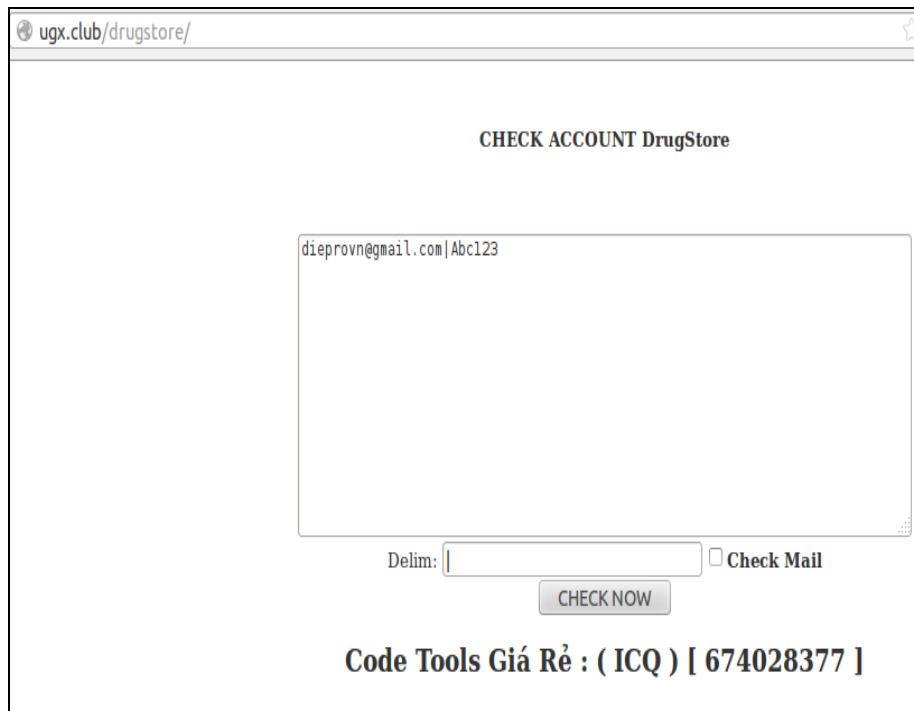
- Health records have gone digital in the last seven years – If online theft continues to accelerate at the current pace, everyone in the U.S. will have had their health care data compromised
- Common theme - It is very lucrative. As a hospital administrator, how much do you think your patients medical records that contain PII (Personally Identifiable Information – Name, DOB, SS#) are worth on the criminal underground?
- Records contain not just your PII, but driver's license #, credit card #'s and INSURANCE INFO (fraudulent billing and prescription fraud)
- Electronic Health Record Databases – Complete EHR databases can command \$500,000 on the dark web.
- *Monetizing raw data such as PII is not new on the dark web, but EHR contains data that can be used to create new markets for fraudulent tax returns, fake ID's, birth certificates, stolen prescriptions = Synthetic Fraud*

Recent Trends – Educational Services

- Research studies across myriad disciplines conducted at universities put them in the sights of state-affiliated groups.
- However, according to Verizon, breach findings showed that over half involved the compromise and disclosure of **stored personal information** of both students and employees, while only a little over a quarter resulted in the disclosure of intellectual property.
- Criminal actors want your PII info to sell on the dark web and what better place to obtain it than your school personnel files?
- Phishing via email was the most prevalent variety of social attacks, while use of **stolen credentials** against web applications was the dominant hacking tactic.

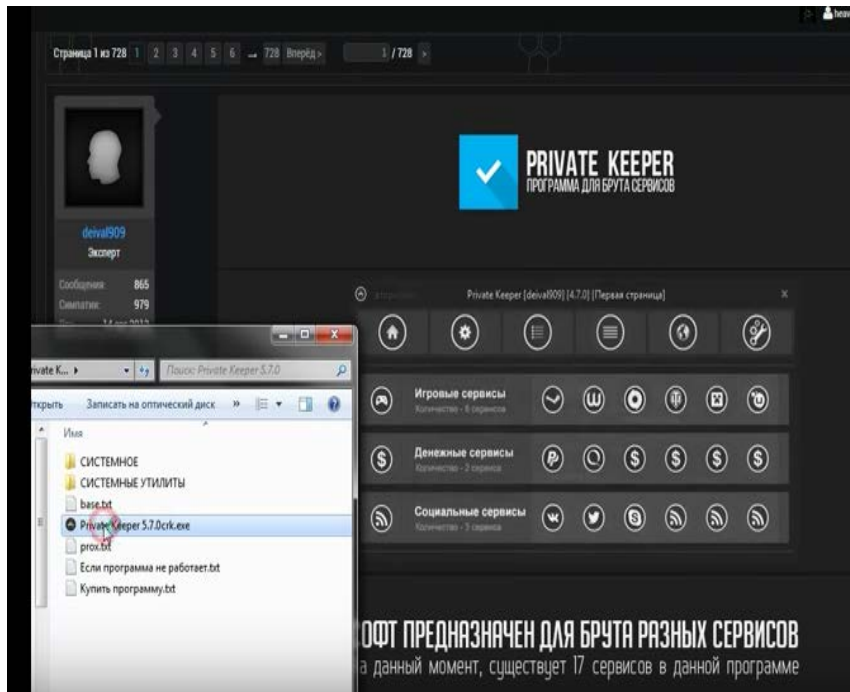
Account Checkers

- Account checkers are basic brute force tools that test emails and passwords against a company website in order to validate accounts.
- Most likely over 20 sites/domains on the dark web that offer account checkers for approximately 85 well-known businesses (retail, hospitality, home improvement – ecommerce and brick and mortar)



The screenshot shows a web browser window with the address bar displaying "ugx.club/drugstore/". The main content area is titled "CHECK ACCOUNT DrugStore". Below the title is a large text input field containing the text "dieprov@gmail.com|Abc123". Below the input field is a "Delim:" label followed by a small text input field and a checkbox labeled "Check Mail". A "CHECK NOW" button is positioned below the "Check Mail" checkbox. At the bottom of the page, the text "Code Tools Giá Rẻ : (ICQ) [674028377]" is displayed.

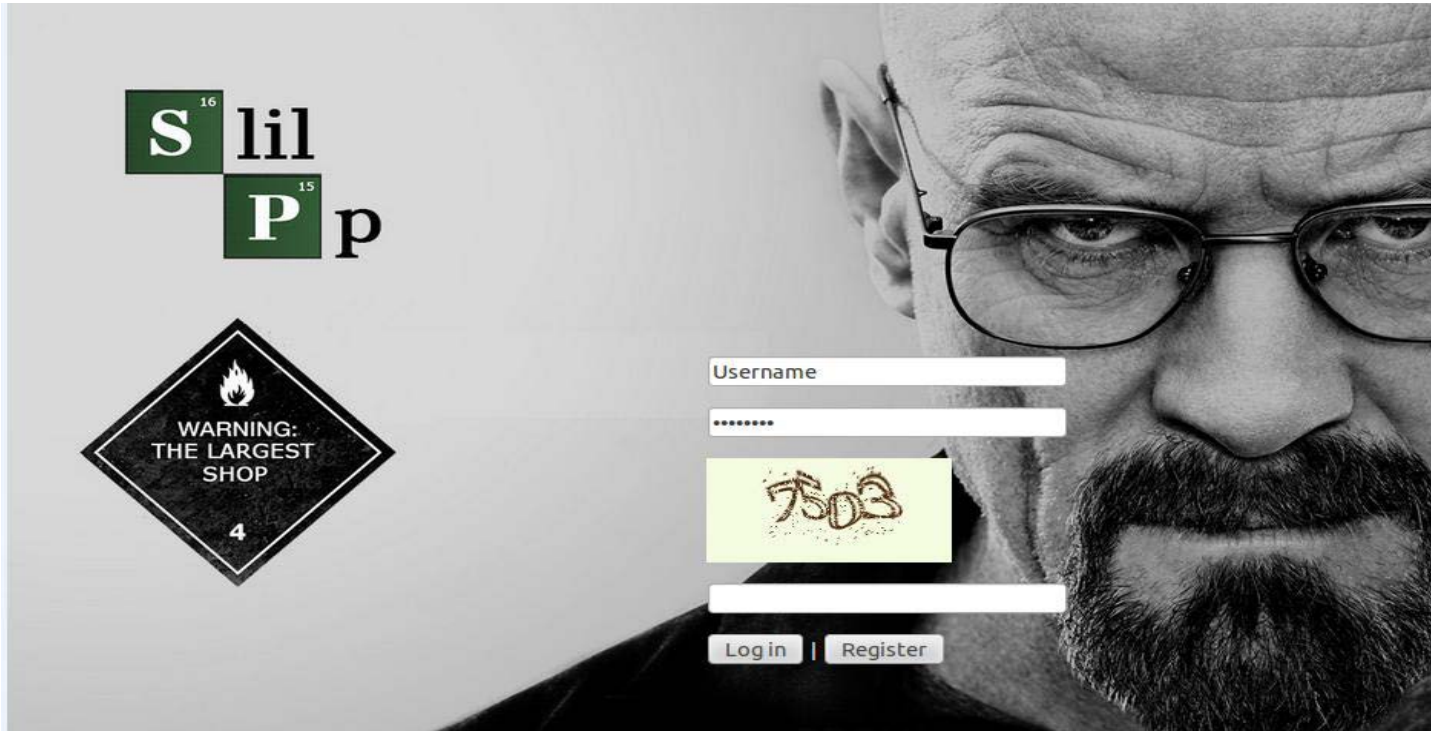
Popular Account Checking Toolkits (Private Keeper & Sentry MBA)



Popular Account Checking Toolkits (con't)


- Increase of account checkers over the past year on dark web forums – why?
- Recent massive database leaks (Yahoo/LinkedIn) leads to increase in “combo lists” (compromised user names and passwords) for sale on dark web. Attackers can attempt to reuse against other sites
- The data base info/”combo lists” are widely circulated among underground actors who use it in conjunction with account-checker tools

SLILPP.BIZ Homepage



The image shows a screenshot of the SLILPP.BIZ homepage. The background is a grayscale close-up of a man's face wearing glasses. On the left side, there is a logo consisting of a green square with a white 'S' and the number '16' above it, followed by the text 'lil'. Below this is another green square with a white 'P' and the number '15' above it, followed by a lowercase 'p'. To the right of the logo is a diamond-shaped warning sign with a flame icon at the top, the text 'WARNING: THE LARGEST SHOP' in the center, and the number '4' at the bottom. On the right side of the page, there is a login and registration form. It includes a 'Username' input field, a password input field with a masked password '*****', a yellow button with the text '7503' in a stylized font, another empty input field, and two buttons labeled 'Log in' and 'Register'.

SLILPP.BIZ Homepage



WELCOME, bilbo

Balance: 0.00
In cart: (\$)

News Add funds PayPal WellsFargo Suntrust eBay Amazon ShoPPs Profile

SWAGBUCKS: \$0,40. + 15% of points balance (1000 SB = 10\$).
TOLUNA: \$0,40. + 15% of points balance (30000 points = 10\$).
MINTVINE: \$0,40. + 15% of points balance (1000 points = 10\$).

New shops accounts 2015-10-14 22:19:19

HL: \$2,00 all.
FEDEX: \$2,00 all.
FLYSAS: \$0,20 ; + \$1,30 for each 1000 miles.
MILES-AND-MORE: \$0,20 ; + \$1,30 for each 1000 miles.
QUIDCO: \$0,20 ; + 15% of balance.
STAMPS: \$2,00 all.
T-MOBILE: \$2,50 all.
UNIBET: \$1,00 all.
UPS: \$2,00 all.
USPS: \$2,00 all.

HUGE Update 2015-09-30 15:10:27

We are glad to introduce you a **brand new Other Shops** section! Additional information, more detailed search criteria and, of course, much more profit from accounts with the necessary information.
Have a nice shopping!

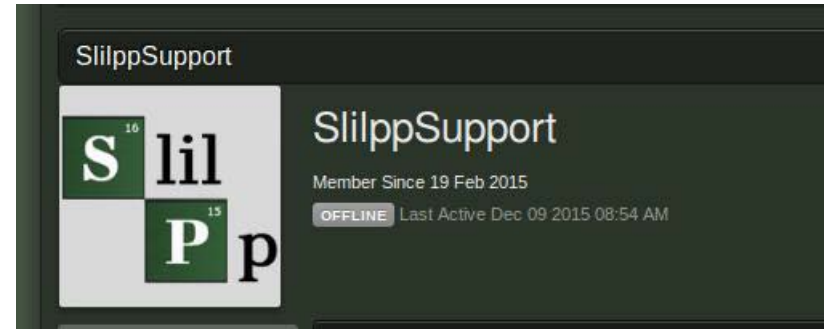
Представляем Вам **полностью обновлённый** раздел **Other Shops!** Дополнительная информация, более подробные критерии поиска и, конечно же, гораздо больше пользы от аккаунтов с необходимой информацией.
Приятных покупок!

-----Prices-----

ATT: \$4.50 with Wireless, \$2,00 without Wireless.
TIGERDIRECT: \$0,40 all.
NEWEGG: \$0,40 all.
SPRINT: \$1,00 all.

[Home](#) Copyright © 2012-2015 SLILPP

Only the Finest Customer Support





The Identity Theft Marketplace

Moderated Discussion



The Impact of Identity Theft: The Big Picture

Moderator

Mark Eichorn, Division of Privacy and Identity Protection, Federal Trade Commission

Panelists

Ann Patterson, Senior Vice President, Program Director, Medical Identity Fraud Alliance

Christopher Mascaro, Vice President, Threat Intelligence & Analytics, First Data Corporation

Michael Beebe, Director, Return Integrity & Compliance Services (RICS) and IRS Security Summit Executive Lead, Internal Revenue Service

Todd Egaas, IRS Executive Official, Identity Theft Tax Refund Fraud ISAC, Internal Revenue Service

Kenn Kern, Chief of Staff to the Investigative Division and Special Assistant for International Relations, New York County District Attorney's Office

Kenn Kern

Chief of Staff to the Investigative Division and
Special Assistant for International Relations, New
York County District Attorney's Office

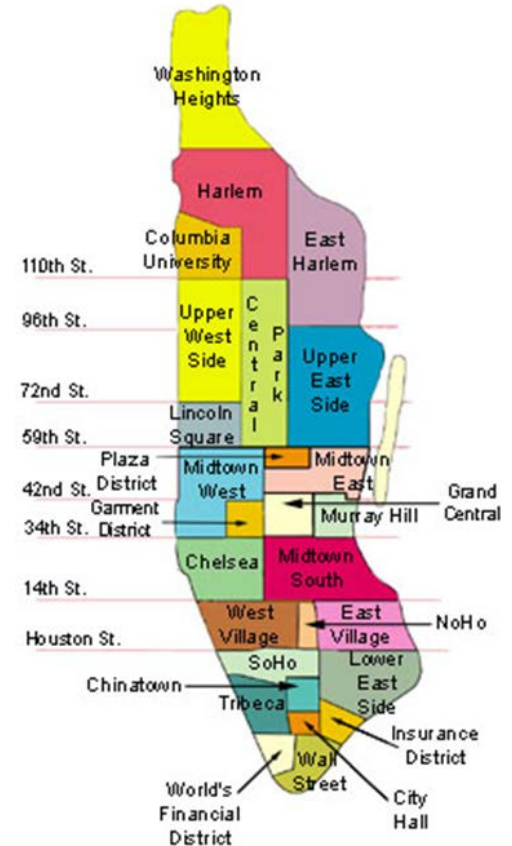
STRUCTURE OF THE OFFICE

- Investigation Division
 - Cybercrime and Identity Theft Bureau
 - High Technology Analysis Unit
 - Cyber Intelligence Unit
 - Financial Fraud Bureau
 - Major Economic Crimes Bureau
 - Financial Intelligence Unit
 - International Money Movement Center
 - Rackets Bureau
 - Tax Crimes Unit
 - Asset Forfeiture Unit
 - Public Corruption Unit
 - Investigation Bureau



THE CYBERCRIME AND IDENTITY THEFT BUREAU

- Cybercrime or identity theft related charges make up over **25%** of all felony complaints
- District Attorney Vance created the Cybercrime and Identity Theft Bureau in 2010
 - 15 full-time ADAs
 - 90 additional Trial Division ADAs
 - 15 analysts
- Provide training to other parts of the Office
- The Bureau also includes an in-house lab for computer, phone, and other digital forensic work
- Cyber Intelligence Unit conducts long-term, strategic investigations into high-value targets



How Thieves Commit Fraud

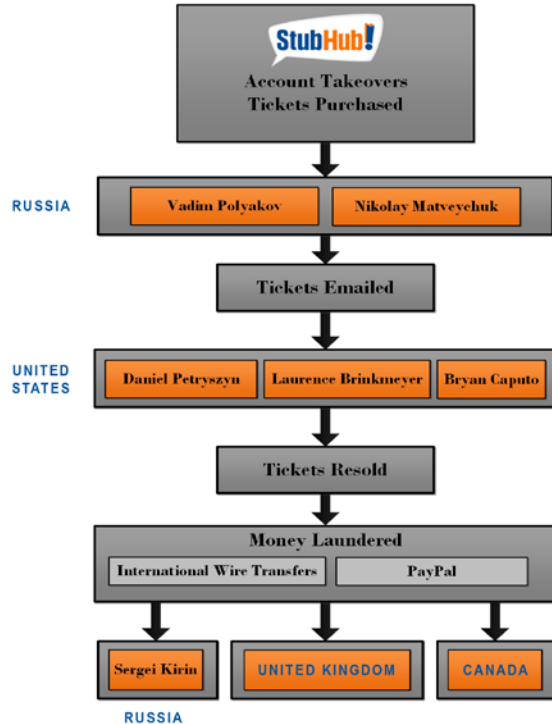
- Recent arrest on May 3, 2017
- 39 defendants
- Theft of over \$1 million through counterfeit check cashing

How Thieves Commit Fraud

Debit Card Cracking Scheme:



Complexity of Identity Theft Cases



- The Defendants gained control of legitimate StubHub accounts, fraudulently purchased e-tickets for popular events, resold the tickets, and then laundered the money internationally
- Victimized more than 1,600 StubHub users and credit card account holders
- Charged with Money Laundering, Grand Larceny, Criminal Possession of Stolen Property, and Identity Theft, among others

Collaboration and Partnership



**GLOBAL
CYBER
ALLIANCE**



**Royal Canadian
Mounted Police**

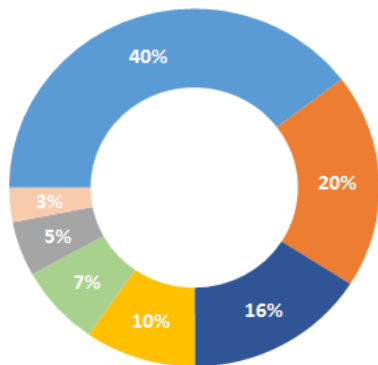
AGC
SINGAPORE

ATTORNEY-
GENERAL'S
CHAMBERS

Barriers to Investigation: Encryption

Warrant-Proof iOS Devices by Crime Type

October 1, 2014 – April 11, 2017



- Larceny/Forgery/Cybercrime/ID theft (40%)
- Assault/Robbery/Burglary (16%)
- Sex Crimes (7%)
- Other (3%)
- Drugs/Narcotics (19%)
- Homicide/Attempted Murder (10%)
- Weapons Charge (5%)

Device Type	iOS	Count
iPhone 5	10	4
iPhone 5C	10	2
iPhone 5S	8	1
	9	40
	10	6
iPhone 6	8	74
	8-9	19
	9	92
	10	7
iPhone 6+	8	41
	8-9	4
	9	29
	10	7
iPhone 6S	9	77
	10	15
iPhone 6S+	9	40
	10	16
iPhone SE	9	2
	10	2
iPhone 7	10	21
iPhone 7+	10	10
iPads (various)	N/A	38
iPods	10	1
Total		548



The Impact of Identity Theft: The Big Picture

Moderated Discussion



LUNCH

The background of the image is a soft-focus photograph of a workspace. A laptop is visible in the lower half, and several sheets of paper are scattered on a wooden desk. The lighting is warm and golden, creating a bokeh effect. A semi-transparent white horizontal band is centered across the image, containing the main text.

The Victim's Perspective

Moderator

Lisa Schifferle, Division of Consumer and Business Education,
Federal Trade Commission

Panelists

Amy Wang, Identity Theft Victim

Tamera Fine, Assistant United States Attorney, District of Maryland

Eva Velasquez, CEO, Identity Theft Resource Center

Ellen Abbott, Manager, Consumer Investigations, Identity Theft &
Breach Notification, Kroll

Tamera Fine

Assistant United States Attorney, District of
Maryland

Dangers to Victims – Financial Fraud

- Dangers flow from the way the identities are being used.
 - Huge variance in how much harm is sustained by financial fraud victims.
 - Generally these variances fall into established patterns, but...

....there are always outliers and we must always remain open to assisting victims who are the unlucky few percent of victims who sustain lasting harm.

Dangers to Victims – Financial Fraud

- Some types of financial fraud, such as account takeovers, auto and home purchases, are generally easily resolved, due to records maintained by the creditor.
- New Accounts require significantly more effort to resolve.
- Utilities and Services are notoriously difficult to convince that you have been a victim, as are rental management companies.
- There are groups, such as the Felony Lane Gang out of Florida, which specifically target bank accounts, which often result in victims losing access not to credit, but to their own funds.

Dangers to Victims – Financial Fraud

- Just as financial fraud targets banks and businesses, benefits fraud targets the deep pockets of Uncle Sam. Benefits fraud includes:
 - Stolen Identity Refund Fraud (SIRF)
 - Unemployment, Social Security Retirement and Disability.
- This fraud diverts funds from the victims to the perpetrator.
- Whether it is a tax refund you are expecting and don't get, or a social security check that gets diverted into another account, these disruptions can cause significant hardship, even if the funds are eventually restored.
- In addition, benefits can be cancelled due to an identity thief earning income using the victim's identity.

Dangers to Victims – Employment

- Anywhere there is a large illegal immigrant population, there is use of other's identities for employment purposes. This use can create big issues for victims:
 - Tax Issues
 - Benefits issues
 - MVA/DMV suspensions and revocations
 - Criminal Warrants

Dangers to Victims – “Collateral” Impacts

- Even financial fraud and use of a stolen identity for employment can have massive collateral consequences for victims:
 - Inability to get a job.
 - Inability to pass a background check.
 - Loss of security clearance.

Dangers to Victims – Medical Identity Theft

- One of the most devastating forms of identity theft is medical identity theft
 - Medical treatment is obtained using stolen health insurance information, or sometimes “on credit.”
 - The residual unpaid bills are the least of the problem.
 - The victim’s medical record becomes “polluted” with information about the health conditions, medications, and treatments of the identity thief.
 - In emergency situations, this has potential catastrophic consequences.

Dangers to Victims – Medical Identity Theft

- Identity Theft of Medical Credentials
 - We have had examples of people who pose as medical professionals, including treating patients and prescribing medications.
 - Here, again, access to what seems like insignificant personal details can greatly assist in the identity theft: where the victim went to school, what states they are licensed in, where they have practiced in the past.
- In addition to the danger this form of identity theft poses to the reputation and license of the medical professional, think of the potential of harm to the public.

Dangers to Victims – Criminal Activity

- Many career criminals use stolen identities because they have warrants outstanding.
- If caught, they give the fraudulent identification information.
- Stolen identities are often used to commit new crimes, such as check fraud schemes.
- When the scheme unravels, law enforcement comes after the name on the fraudulent account – the victim.

Dangers to Victims – Criminal Activity

- The problem of erroneous arrest of identity theft victims has become so significant that states are taking steps to “authenticate” identity theft victims to law enforcement.
- Use of stolen identities to avoid SORNA reporting requirements is common.
- Identity theft victims have been placed on terrorist watch lists and even forcibly removed from airplanes.

Contact Information

- Contact Information:
 - Assistant U.S. Attorney (AUSA)
Tamera Fine
 - 410-209-4806 (work)
 - 410-961-4502 (cell)
 - tamera.fine@usdoj.gov



Eva Velasquez

CEO, Identity Theft Resource Center



IDENTITY THEFT
RESOURCE CENTER

888.400.5530 | www.idtheftcenter.org | itrc@idtheftcenter.org

#IDTheftFTC

The Aftermath: In their own words

- “One of the worst ways identity theft has affected me is the *ongoing feeling of persecution*. Not being able to trust ANYONE and being *borderline paranoid* when anyone asks for ANY personal information for any reason even when it is business related.”
- “I am *always in fear* about what will happen next, and who my information will get sold to.”
- “The identity theft was a *bewildering, stressful experience*. Since I don’t know who perpetrated the theft, *I worry* that he/she could use my information to victimize me again.”

Emotional Reactions

Frustration/Annoyance (81%)

Fear for financial security (69%)

Rage or Anger (58%)

Powerlessness/helplessness (54%)

Loss of ability to trust (51%)

Isolation (31%)

Shame or embarrassment (28%)

Suicidal (8%)

Behavioral and Physical Reactions

Sleep disturbances (42%)

Inability to concentrate (39%)

New physical illness (29%)

Loss of appetite (21%)

Start or relapse of unhealthy or addictive behaviors (15%)

Unable to work (10%)



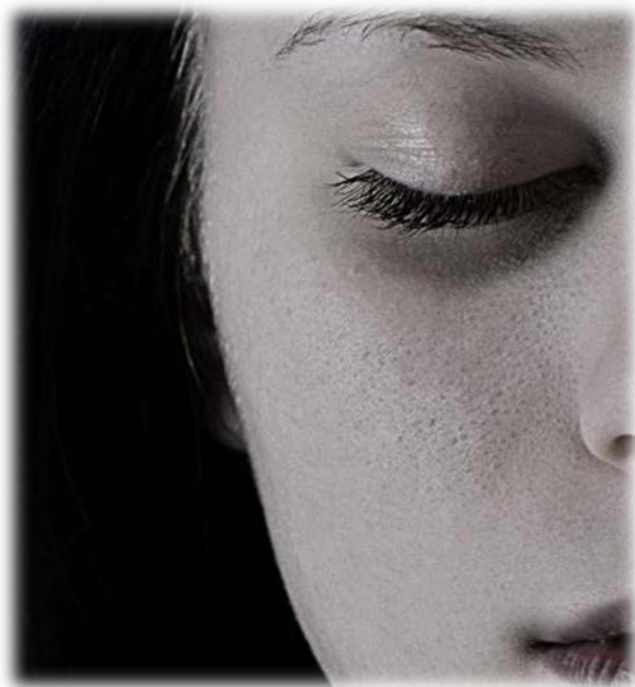
Lost Opportunity Costs

Spent time away
from other life
experiences (39.9%)

Took time off work
(28.8%)

Spent time away
from family (26.3%)

Delayed educational
opportunities (16.7%)



From a household to our nation:

- The ripple effect that directly impacts you

Borrowed money
from family/friends
(35%)

Used online accounts
less frequently or not
at all (33%)

Closed existing
online accounts
(23%)

Applied for
government benefits
(17%)



The Aftermath: In their own words

- *“The thief was my landlord; hence I had to go to the Sheriff’s office to get assistance in gaining access to what was left of my personal property. I spent **hundreds of dollars** in legal paperwork, a mover, hotel rooms I had to live in until procuring another place to rent.”*
- *“I have been **forced** to do my income tax separate from my spouse at a higher bracket.”*
- *“Used my name for medical treatment. I was assessed with unpaid taxes, medical bills, and my **medical record corrupted**. I have yet to be able to get her information off my medical records.”*



The Victim's Perspective

Moderated Discussion



Resources for Recovery

Moderator

Ryan Mehm, Division of Privacy and Identity Protection, Federal Trade Commission

Panelists

Nat Wood, Associate Director, Division of Consumer and Business Education, Federal Trade Commission

Laura Ivkovich, Policy Analyst, Office for Victims of Crime, U.S. Department of Justice

Eugenia Buggs, Vice President, Global Marketing, Identity and Digital Protection Services, Generali Global Assistance

Nat Wood

Associate Director, Division of Consumer and
Business Education, Federal Trade Commission



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

[Get started now.](#) Or you can [browse a complete list of possible recovery steps.](#)



Which statement best describes your situation?

I want to report identity theft. →

Someone else filed a tax return using my information. →

My information was exposed in a data breach. →

Someone got my personal information or my wallet, and I'm worried about identity theft. →

Something else. →



What did the identity thief use your information for?

Select all that apply

Credit card accounts

Telephone, mobile, or utility accounts

Debit, checking, or savings accounts

Employment or taxes

Government benefits or IDs

Loans or leases

Other account types (Internet, insurance, securities, medical, etc.)

← Previous

Continue →



1 Theft Details

2 Your Information

3 Suspect Information

4 Additional Information

5 Comments

6 Review Your Complaint

Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:

Identity Theft Report



&

Recovery Plan



These will help you **fix problems** caused by identity theft.

[Continue →](#)[← Start Over](#)

How we handle your information

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0047



I am the victim of identity theft. This is my official statement about the crime.

Contact Information

Jane May Smith
100 Main Street
Washington, DC 20405

202-876-5309
jane.smith@email.com

Personal Statement

I received a credit card bill from Chase, even though I've never had a credit card with Chase. I called and the bank said I needed to fill out an Identity theft report. Just a few days later, I got a call from Verizon about buying a new iPhone. I told them I didn't buy an iPhone. Someone else had gone to a store in New Jersey and added two new lines to my account.

Accounts Affected by the Crime

Credit card opened by the thief		
Company or Organization: Chase		
Account Number: 988889888		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$400

Mobile phone with fraudulent charges (account takeover)		
Company or Organization: Verizon Wireless		
Account Number: 54.70000089		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$900



Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.
Instead, I will receive a **one-time copy** of my affidavit and recovery plan.

Great. Your account has been created!

Here's your personal recovery plan. We'll guide you through each step.

Ok, Got It

Your Recovery Plan

Print

Call Bank of America to report the fraudulent account.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Send a follow-up letter to Bank of America.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items

✓ Report identity theft to the FTC.





FEDERAL TRADE COMMISSION

IdentityTheft.gov

Send a follow-up letter to Bank of America.

Completed?

Tasks

Send a letter to Bank of America disputing the fraudulent account.

We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)

When did you mail the dispute letter?

Year

Month

Day

November 19, 2015

Pat Smith
123 Maple Street
Washington, District of Columbia 20001

ABC Lending Corp.
678 Elm Street
Washington, District of Columbia 20001

RE: Disputed Account – Notice to Furnisher
987654321

Dear Sir or Madam:

On November 19, 2015, I notified you that I'm a victim of identity theft and requested that you do the following:

- Close the unauthorized account
- Remove any charges on the unauthorized account, and
- Take steps to remove information about this account from my credit files.

I still have not received written confirmation of these actions. As I stated before:

I am a victim of identity theft, and I am writing to dispute certain information you have reported about me to the credit reporting agencies (CRAs). I recently learned that my personal information was used to open an account at your company. I did not open nor authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account, and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my FTC Identity Theft Affidavit and my credit report showing the fraudulent account. Because the information you are reporting is inaccurate and the result of identity theft, I request that you stop reporting this information to the CRAs, as directed by section 623(a)(1)(B) of the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(a)(1)(B). I ask that you take these steps as soon as possible.

I also have enclosed a copy of the FTC's Notice to Furnishers, which explains your responsibilities when reporting information to CRAs. Please stop reporting this fraudulent information, investigate this matter, and delete any disputed items as soon as possible.

Please send me a letter explaining your findings and actions.

Sincerely,
Pat Smith

Enclosures:

- Identity Theft Affidavit
- Proof of Identity
- Copy of Credit Report indicating information to be corrected
- FTC Notice to Furnishers of Information



[← Save and Go Back to Your Plan](#)

Correct your Equifax credit report.

Completed? Tasks



Write to Equifax. We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)



When did you mail the dispute letter?

Year

2016

Month

January

Day

18

Thanks. When you hear back from Equifax, come back and let us know what happened. If we haven't heard anything in 28 days, we'll send you a reminder.



Did Equifax correct your credit reports?

Yes

No

[← Save and Go Back to Your Plan](#)

January 20, 2016

FEDERAL TRADE COMMISSION
IdentityTheft.gov

Jane Smith
123 Main Street
Washington, DC, USA 20000

Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

RE: Request to Block Unauthorized Charges from Credit Report under FCRA 605B

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, is the result of identity theft.

Account Name:	Account Number:	Charge:	Date:
Citibank	12345678	\$607.00	10/2015

I have enclosed my Identity Theft Report, proof of my identity and a copy of my credit report showing the fraudulent items. Please block this information from my credit report, as directed by section 605B of the Fair Credit Reporting Act, and notify all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Jane Smith

Enclosures:

- FTC Affidavit and police report (Identity Theft Report)
- Proof of identity
- Fair Credit Reporting Act Section 605B

Laura Ivkovich

Policy Analyst, Office for Victims of Crime, U.S.
Department of Justice

Presentation Overview

- What is OVC?
- How can OVC Help?
- Victims of Crime Act Funding (VOCA)
- Victim Services Available (In person and On line)
- National ID Theft Victim Assistance Network (NITVAN)
- Benefits of Collaboration/Force Multipliers

Office for Victims of Crime (OVC)

- In 1982, President Reagan established the President's Task Force on Victims of Crime,
- Task Force charged with assessing the treatment of crime victims throughout the Nation,
 - *"The innocent victims of crime have been overlooked, their pleas for justice have gone unheeded, and their wounds—personal, emotional, and financial—have gone unattended."*
- Task Force recommendations resulted in:
 - Victims of Crime Act (VOCA) enacted in 1984
 - VOCA establishes the Crime Victims Fund 1985
 - 1988 amendment to VOCA formally establishes the Office for Victims of Crime

VOCA

- **Victims of Crime Act of 1984:**
 - VOCA authorizes OVC to use monies from the Crime Victims Fund to support a number of programs that assist crime victims, including:
 - **State Victim Assistance programs (formula)**
 - **State Compensation programs (formula)**
 - **Discretionary programs**

VOCA Authorized Activities

Crime Victim Compensation (formula)

- To states to fund direct payments for crime victims
- Reimbursement for crime-related expenses (e.g., medical, mental health counseling, funeral and burial, lost wages, and loss of support)

Victim Assistance Services (formula)

- To states for community-based victim service programs
- Supports the delivery of direct services (e.g., counseling, legal advocacy, etc.)

Discretionary Activities

- National scope training and technical assistance
- Demonstration programs
- Victims' legal assistance
- Program evaluation
- Fellowships
- Services to victims of federal crimes (e.g. Tribal Victim Assistance)

VOCA Funding Appropriations Cap Raised

States See Quadruple Rise in Victim Assistance Grant Funding

- VOCA Cap:
 - FY 14 - cap was \$745 Million
 - FY 15 - cap went up to \$2.361 Billion
 - FY 16 - cap went up to \$3.042 Billion *
- OVC Awarded:
 - FY 14 - \$456 million in state victim assistance grants
 - FY 15 - \$1.9 billion in state victim assistance grants
 - FY 16 - \$2.2 billion in state victim assistance grants
 - * VOCA statute expands use of federal funds to include “victim services,” in addition to the current authority for demonstration projects, program evaluation, compliance efforts, and training and technical assistance services.

OVC Online Directory of Victim Services



The screenshot shows the homepage of the OVC Online Directory of Crime Victim Services. The header features the title "Directory of Crime Victim Services" and the subtitle "an OVC Online Resource" next to the OVC logo. Below the header are four navigation buttons: "SEARCH", "GET POSTED", "GLOSSARY", and "HELP". The main content area includes a welcome message, search options, a "START HERE" button, and a section for service providers with a disclaimer box at the bottom.

OVC
Office for Victims of Crime

Directory of Crime Victim Services
an OVC Online Resource

SEARCH GET POSTED GLOSSARY HELP

Welcome to the Online Directory of Crime Victim Services, a resource from the Office for Victims of Crime (OVC). Since its launch in 2003, the Directory has helped thousands of crime victims and service providers find nonemergency crime victim service agencies in the United States and abroad.

You can search the Directory by—

- location
- type of victimization
- service needed
- agency type

START HERE

Are you a victim service program or organization?
More than 10,000 programs are listed in the Directory and yours could be too. Add your program to the Directory and increase your program profile with providers and crime victims. Find out how on the [Get Posted](#) page.

The information provided in the directory is the sole responsibility of the not-for-profit programs and public agencies that chose to make this information publicly available on the Web. OVC does not endorse any particular products or services listed in this directory. See the [Disclaimer](#) page for more information.



National ID Theft Victim Assistance Network (NITVAN)

- State Victim Resources (numbers, links)
- Laws including Civil Suits, Access Devices, Cyber Crimes, Security Breaches
- Security Freeze Law & State-Specific 'How To's'
- ID Theft Passport Law
- Inclusion in state's restitution definitions
 - ovcttac.gov/identitytheftnetwork
 - [Twitter.com/IDTheftNetwork](https://twitter.com/IDTheftNetwork)
 - [Facebook.com/IdentityTheftNetwork](https://facebook.com/IdentityTheftNetwork)



NITVAN Resources You Can Use Now

- Printable Outreach Material
 - Brochures
 - Website Material
 - PSA Scripts & Audio & Visual Samples
- Quick Tip Sheets
- Ready-To-Use Forms
- Sample MOU's
- Training Slides, Instructor Manuals, Worksheets



- **NITVAN II – New OVC Funding...**

- Adding 20 additional coalitions to the network (3-yr project) – competitive \$50,000 sub-awards
- Training and TA as well as policy assistance
- Guidance to the new and existing programs and coalitions... with an emphasis on cybercrime identity theft victims
- Force multiplier – help expand the outreach and capacity of victim service programs to better address the rights and needs of victims of identity theft through the establishment of collaborative regional, statewide, or community-based coalitions dedicated to improving the response to victims of id theft

OVC - Online Interactive Training for Advocates

www.ovcttac.gov/IdentityTheft



OVC Identity Theft Victim Assistance Online Training
Supporting Victims' Financial and Emotional Recovery

OVC'S NEWEST E-LEARNING TOOL

The advertisement features a central image of four diverse professionals: a Black man in a suit, a woman with short brown hair, a man with glasses in a suit, and a woman with blonde hair and glasses. The image is framed by an orange top banner and a blue bottom banner.

#IDTheftFTC

ID Theft Help Mobile App

Features:

- Identity Theft Q&A Solution Tree
- LiveChat
- Direct Dialing
- Educational Information
- Resources



The ITRC ID Theft Help Mobile App is available on both the Apple and Android Platforms and is completely free of charge.

www.itrc.org

Eugenia Buggs

Vice President, Global Marketing, Identity and Digital Protection Services, Generali Global Assistance

Risk is a Reality

- No company or service can guarantee that your identity will never be stolen,

BUT...



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Loss of
Federal or
State Benefits

Inaccurate
Medical
Treatment

Loss of Trust

Denial of
Employment

Having to forego
or delay payment
of other things

Damaged
Reputation

Damaged
personal
relationships

There Is

Anxiety

A Lot At Stake

Hassel of having
to change
banking/credit
accounts

Legal Issues

Financial Loss

Emotional
Distress

Sense of
Frustration

Loss of Peace
of Mind

Time off or
away from
work

Reduced
Credit Score

Inability to make
major purchases

Invasion of
Privacy

Identity Protection Services *Typically* Include:

- Prevention/Education
- **Monitoring & Alerts**
 - Credit
 - Identity
- Resolution
- Insurance

What Should Consumers Research?

- **Prevention/Education**
 - Trends
 - Tips

ALL SERVICES ARE NOT CREATED EQUAL

- 24/7 Availability
- **Insurance**
 - Is it Insurance
 - What's Covered

Where Should Consumers Start?





Resources for Recovery

Moderated Discussion

Closing Remarks

Thomas B. Pahl

**Acting Director, Bureau of Consumer Protection, Federal
Trade Commission**

The image features a soft-focus background of a workspace. A laptop is visible in the lower right, and several sheets of paper are scattered on a desk. A semi-transparent white horizontal band is centered across the image, containing the text "THANK YOU!".

THANK YOU!

Identity Theft

PLANNING FOR THE FUTURE

MAY 24, 2017