Preventing identity theft

enisa
European Network and Information Security Agency

About ENISA

The European Network and Information Security Agency (ENISA) is an EU agency created to advance the functioning of the internal market. ENISA is a centre of excellence for the European Member States and European institutions in network and information security, giving advice and recommendations and acting as a switchboard of information for good practices. Moreover, the Agency facilitates contacts between the European institutions, the Member States and private business and industry actors.

Contact details

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Overview

This presentation discusses the risks and effects of identity theft, how identity theft happens, and highlights important techniques that people can employ to protect themselves.

The presentation is divided in to three sections:

- What is Identity Theft & How Does It Happen?
- How can you protect yourself?
- Where can you find more information?

How to Use This Presentation

This presentation has been created by ENISA to raise awareness about crucial and important issues regarding identity theft. It does so by providing easy to understand information that focus employees' attention on the security of their personal information and allows them to recognise and respond accordingly to threats.

This presentation may be used by individuals, or presented in a classroom setting by instructors who are involved in their organisation's security awareness efforts.

In conjunction with this presentation, ENISA's has developed a reference guide for this training which provides additional notes and external references for trainers and presenters to utilize while performing security awareness training using this material.

What is Identity Theft?

What is Identity Theft?

- Someone uses your identity or pretends to be you, usually to commit fraud or other crimes
- They will use your identification to:
  - Open new credit card or bank accounts
  - Obtain mobile, telecom or utility services
  - Make fraudulent purchases in your name
  - Obtain fraudulent identification papers
  - Claim rights or privileges to which you are entitled

Who Does It Affect?

- It affects over 2% of all people around the world*
  - Goods and services are purchased fraudulently
  - Victims suffer lost time, money and credit status
- It is a world-wide problem
  - Annual costs in the UK estimated to be £1.2 Billion GBP*
  - Annual costs in the USA estimated to be $50 Billion USD*
  - Annual costs in Australia estimated to be $1 Billion AUD*

*US Federal Trade Commission, Javelin Strategy & Research Survey, UK Cabinet Office, Australian Competition and Consumer Commission

What Information Is Stolen?

- An Identity Thief wants any information that allows him to impersonate someone else
  - Home Address and Phone number
  - Date of Birth
  - Government identification numbers
  - Financial account numbers
  - Payment card numbers
  - Account Passwords or PINs
  - Medical Information

How Does It Happen?

- Thieves will gather information from many places
  - Stolen wallets, checkbooks, and payment cards
  - Theft of postal mail
  - Digging through garbage (Dumpster diving)
  - Dishonest employees who sell information
  - Theft of computers and computer equipment
  - Tampering with payment card terminals or ATMs
  - Social Engineering
  - Computer break-ins by Cyber-Criminals
  - Viruses, Malicious Websites and Spyware

Risk: Mail and Garbage

- **Stealing Postal Mail or**

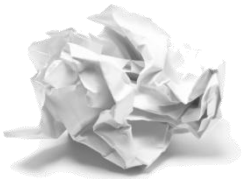
  Thieves will steal postal mail for the personal information.

  Thieves will also steal postal mail to collect offers for bank accounts and payment cards and then submit the offers with fraudulent addresses.

- **Searching Garbage Bins**

  Thieves will search garbage bins to find personal information that is thrown away.

  A survey in the UK found that 96% of all garbage bins contained personal information that could be used by identity thieves.



Risk: Phishing & E-Mail

- **Phishing**

  Using e-Mail to trick someone in to sending personal information or visiting a malicious website.

- **Phishing e-mails are very creative**
  - Someone requests you to help them collect a large sum of money, and requesting banking information from you.
  - An alert from a bank, payment card company or online site that claims your account has been compromised and you need to verify your PIN, or reset your password.
  - Mortgage or loan company offering low rates if you provide your detailed financial information.

Risk: Malware

- Malicious Software
  - Many types of malicious software will collect personal information from a victim's computer.
  - Some malicious software will monitor what the user types, or what sites he visits.

Risk: Hijacked ATMs

- Tampering with ATM or Payment Card Terminals
  - Thieves will attach devices to ATMs or Payment Card Terminals that will record the Payment Card Number.
  - Thieves will install cameras or watch people as they use ATMs and Payment Card Terminals to collect their PINs.

How To Protect Yourself

Protect Your Information

- Secure Any Medium That Contains Your Personal Information
  - Do not leave your purse, briefcase or wallet unattended.
  - Leave at home any payment cards and government identification you don't use, and safely lock them away.
  - Do not leave behind any receipts with payment card numbers or other financial information on them.
  - Lock up your laptop, backups, thumb drives and anything else that has personal data.

Secure Your Computer

- Install & Maintain Appropriate Security Tools
  - Anti-Virus & Anti-Spyware Software
  - Anti-SPAM and Anti-Phishing e-Mail Filtering Tools
  - Personal Firewall
  - Web Browser tool that alerts you of malicious sites
  - Regularly install the latest operating system and application patches.
- Check the security at websites that ask for personal or payment card information

Secure Postal Mail & Garbage

- Secure your postal mail
  - Secure and lock your personal mailbox
  - Don’t leave mail in the mailbox for long periods of time
  - Send your outgoing mail from a post office
- Shred all personal records you discard
  - Bank and payment card statements
  - Bank or credit card offers
  - Any documents that contain personal information

Keep Information Private

- Never give out your personal information

  Companies will never ask you to send the password or PIN to your account via email.

  If someone calls and asks for personal information, ask if you can call them back. Then call them back using a telephone number you know to be legitimate.

  Unless it is required, do not write down any payment card or government identification numbers on any documents.

  Never lend someone your payment cards or government identification.

Protect Your Passwords

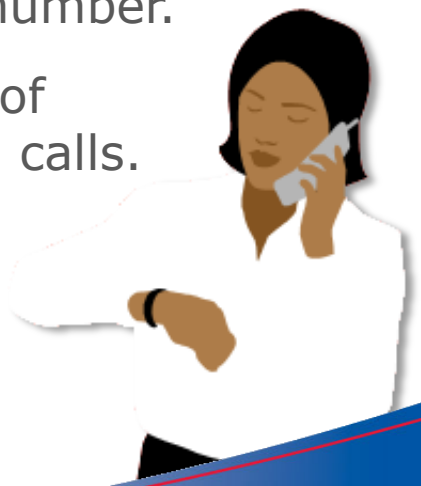
- Keep Passwords and PINs private
  - Do not share passwords or PINs with anyone!
  - Change your account passwords often.
  - Do not use common or easy to guess information as your password or your PIN.
  - Do not keep passwords or PINs in your wallet.
  - Do not let other people watch over your shoulder while you input your password or PIN.

Monitor Your Accounts

- Monitor your bank and payment card accounts
  - Save receipts from all charges
  - Review monthly statements immediately
  - Check for unauthorized or suspicious activity
- Monitor your credit history
  - Check for new accounts or debts
  - Check for new enquiries
  - Check for new addresses or names

Report Any Fraud Early

- As soon as you suspect a problem:
  - Contact the fraud department at the major credit bureaus and inform them that you're an identity theft victim.
  - Request that a "fraud alert" be placed in your file, along with a victim's statement asking creditors to call you before opening any new accounts or changing existing accounts.
  - File a report with the police and obtain a report number.
  - Keep records of all your efforts, including copies of written correspondence and records of telephone calls.



Report Financial Fraud Early

- If your Bank or Payment Card is affected
  - Report suspicious items to your bank or payment card company immediately.
  - Request your payment cards be changed.
  - Immediately change your passwords and PINs.

Resources

Resources: Protect Yourself

Credit Report Resources in the UK

- Experian Ltd
  Consumer Help Service
  PO Box 9000
  Nottingham
  NG80 7WP

- Callcredit Ltd
  Consumer Services Team
  PO Box 491
  Leeds
  LS3 1WZ

- Equifax Plc
  Credit File Advice Centre
  PO Box 1140
  Bradford
  BD1 5US

- **CIFAS Protective Registration**

  Consider registering with the CIFAS Protective Registration Service. CIFAS Protective Registration may be placed by individuals against their own address when they have good reason to believe it may be used by a fraudster, for example, when a passport has been stolen. For a full explanation of the CIFAS Protective Registration Service, go to www.cifas.org.uk/pr

Resources: Research

- **The EU Fraud Prevention Expert Group** has prepared a report on identity theft and fraud in the financial sector.

  http://ec.europa.eu/internal_market/fpeg/docs/id-theft-report_en.pdf

- **UK – Home Office Identity Fraud Steering Committee:** This site containing useful information for consumers and traders on identity fraud.

  http://www.identity-theft.org.uk/

- **CIFAS** (UK Fraud Prevention Service). In the United Kingdom, the fraud prevention service CIFAS operates a database which is used by the majority of the British financial services industry.

  http://www.cifas.org.uk/

- **Cardwatch** is a UK banking industry initiative that aims to raise awareness of card fraud prevention. It is managed by APACS, the UK payments association. The Cardwatch site contains a section on tips for cardholders to avoid identity fraud.

  http://www.cardwatch.org.uk/

Conclusion

You Can Stop Identity Theft

- Protect Your Personal Documents & Information
- Secure Your Computer
- Protect Your Postal Mail and Garbage
- Keep Personal Information Private
- Protect Your Passwords
- Monitor Your Accounts
- Report Any Suspicious Activity Early

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