Samuelson Law, Tech & Public Policy Clinic
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TRUST
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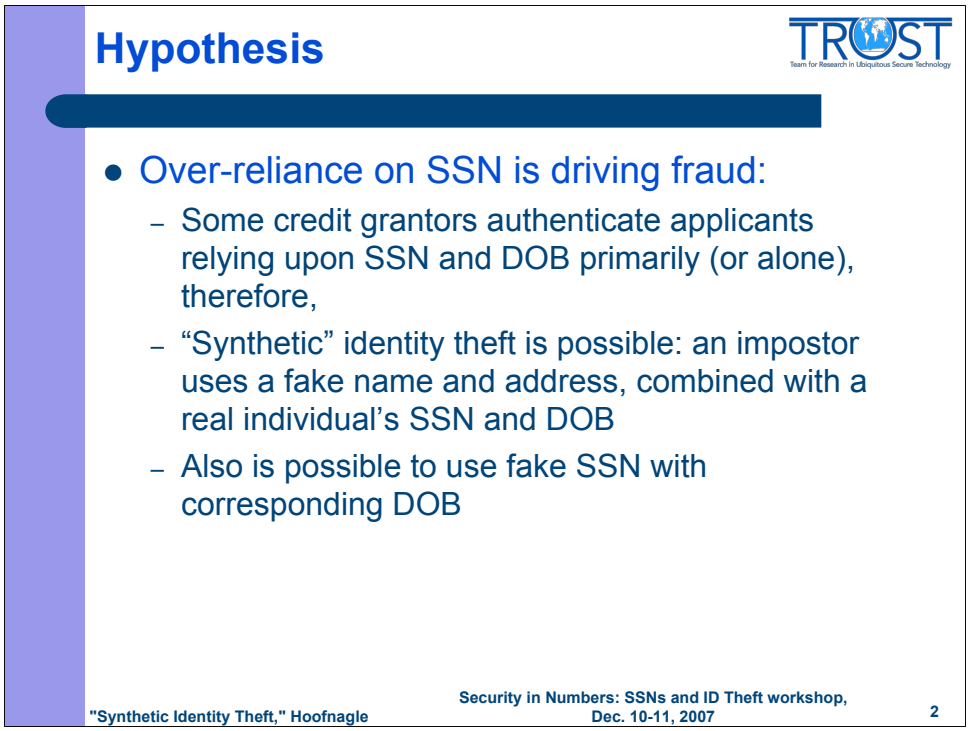


"Making purchases on credit using your own name and someone else's Social Security number may sound difficult…But investigators say it is happening with alarming frequency because businesses granting credit do little to ensure names and Social Security numbers match and credit bureaus allow perpetrators to establish credit files using other people's Social Security numbers."
-Lesley Mitchell, New wrinkle in ID theft; Thieves pair your SS number with their name, buy with credit, never get caught; Social Security numbers a new tool for thieves, The Salt Lake Tribune, June 6, 2004, at E1

Impostors Know SSN-DOB Link

HIGHEST GROUP ISSUED AS OF 11/01/07

Anything with an asterisk (*) is a change effective 11/01/07.
This list shows the SSN area and group numbers that are in
the process of being issued as of the date at the top of this page.

NOTE: INDICATES GROUP CHANGE SINCE LAST MONTH.

001	06	002	06*	003	04	004	08	005	08	006	08
007	06	008	90	009	90	010	90	011	90	012	90
013	90	014	90	015	90	016	90	017	90	018	90
019	90	020	90	021	90	022	90	023	90	024	90
025	90	026	90	027	90	028	90	029	90*	030	90*
031	88	032	88	033	88	034	88	035	72	036	72
037	72	038	72	039	70	040	11	041	11	042	11
043	11	044	11	045	11	046	11	047	11	048	11
049	11*	050	96	051	96	052	96	053	96	054	96
055	96	056	96	057	96	058	96	059	96	060	96
061	96	062	96	063	96	064	96	065	96	066	96
067	96	068	96	069	96	070	96	071	96	072	96
073	96	074	96	075	96	076	96	077	96	078	96
079	96	080	96	081	96	082	96	083	96	084	96
085	96	086	96	087	96	088	96	089	96	090	96
091	96	092	96	093	96	094	96	095	96	096	96
097	96	098	96	099	96	100	96	101	96	102	96
103	96	104	96	105	96	106	96	107	96	108	96
109	96	110	96	111	96	112	96	113	96	114	96

US v. Rose (D. Ariz. 2006)

Count	Date (on or about)	False Name	Amount of money obtained from use	Credit card #
1	05/02/2002	Hanna Curin (SSN 7483 assigned to Haqqani Saifullah)	$3,481.00	Fleet #0519
2	05/02/2002	Danni Curin (SSN 1969 assigned to Polly Hatch	$4,981.00	HHB #5179
3	05/02/2002	Adam Gregory (Las Vegas) (SSN 9855 assigned to Mary Harry	$4,983.00	HHB #0141
4	05/24/2002	A.J. Rose (Seattle) (SSN 4487, assigned to Mehdi Sonboli)	$3,486.00	Fleet #3988
5	05/28/2002	Jamei Enrico (SSN 3707 assigned to Manuel Hernandez	$2,984.00	Nova #4595

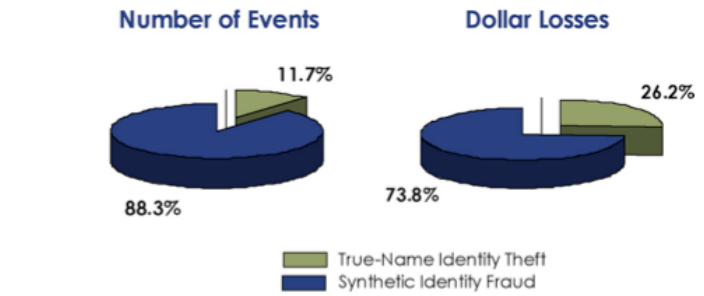
- 250 credit cards issued; fake name, fake address, real SSN.

"Synthetic Identity Theft," Hoofnagle — Security in Numbers: SSNs and ID Theft workshop, Dec. 10-11, 2007 — 4

See Indictment *passim*, United States v. Rose, No. CR06-0787PHX (D. Ariz. Aug. 22, 2006)

Synthetic May Be Costly

Figure 3: Volume and Loss Distribution of True-Name Identity Theft vs. Synthetic Identity Fraud



Source: ID Analytics

Source: Id Analytics, National Fraud Ring Analysis, February 2005

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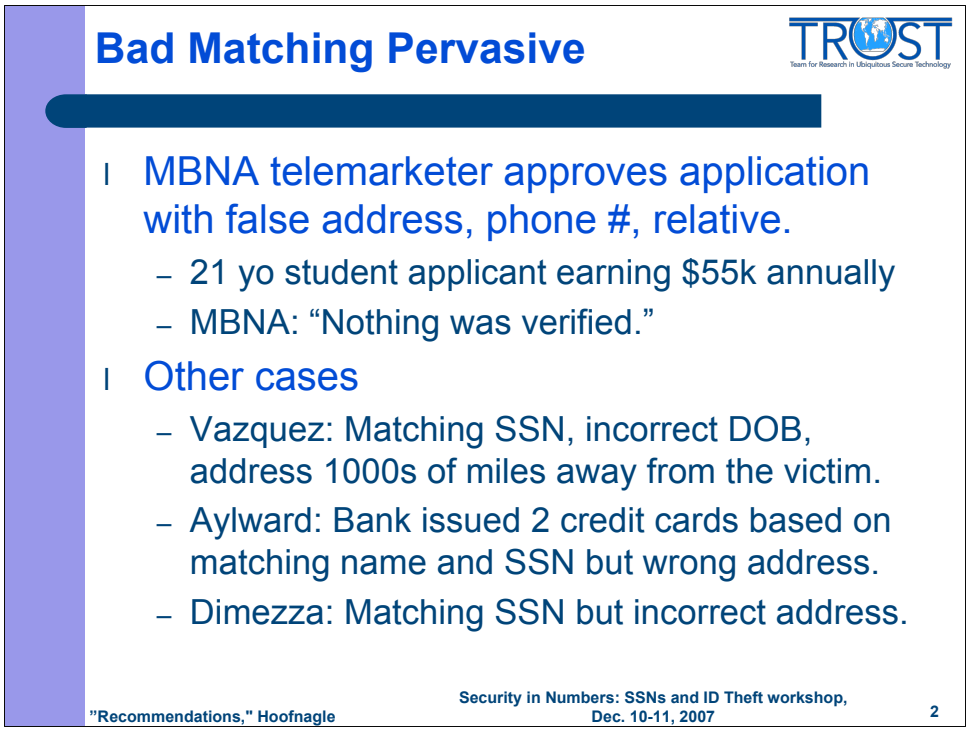

Wolfe v. MBNA, 485 F. Supp. 2d 874 (WD. Tenn. 2007)(Plaintiff's Response in Opposition to Defendant MBNA's Motion to Dismiss Fourth Amendment Complaint)
Others, respectively:
Vazquez-Garcia v. Trans Union De P.R., Inc.
Aylward v. Fleet Bank
Dimezza v. First USA Bank, Inc.

Solutions: Credit Grantors

- In best position to avoid theft, because they issue accounts
- Match more than SSN
  - In many cases, just matching geography would help.
- Red flag guidelines should help
  - But SSN + wrong name ≠ specific red flag

Solutions: Consumers

- Legal approaches
  - Negligence suits
    - Red flag rules
- Self help
  - Move from credit monitoring to identity scoring

Solutions: CRAs

- Must address “no hit” mess
- Check for same info spanning multiple consumers’ files
- Must address partial matching of identities
- Disclosures to consumers should contain all data associated with consumers’ SSNs
- “Add on” products should be in standard granting suite
- Embrace 1 to 1 relationship w/ consumers
  - See Solove, *Identity Theft, Privacy, and the Architecture of Vulnerability,* 54 Hastings L.J. 1227 (April 2003)

“The FTC has estimated that the no-hit phenomenon has created "tens of millions" more files in the credit bureaus' databases than there are actual consumers. It has said the bureaus don't routinely investigate these files, pointing to cost as a factor.
[…]
The credit bureaus say they view the automatic creation of such files as a legal requirement. TransUnion says it deletes files containing nothing besides an initial inquiry "within a set period of time," which it won't specify.
[…]
Regulators are torn over what, if anything, to do about the problem. Tweaking the system too far in the direction security could slow down credit granting and economic activity. But today's looser approach continues to invite fraud.”
-Christopher Conkey, The Borrower Who Never Was, Synthetic-Identity Fraud Hits Credit Bureaus, Banks; A Night at the Ritz-Carlton, The Wall Street Journal, Oct. 29, 2007 at B1.

Solutions: FTC

- Bring actions against companies that use SSN as authenticator
- Promote competition among CRAs; technology can bring a 1 to 1 relationship b/t CRAs and consumers
- Bring actions against credit lenders who ignore fraud alerts
- Add new red flags for name, other PII mismatches