



Identity **Theft &** Social **Security** Numbers

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SSN Plays Pivotal Role in Identity Theft

- One of 3 personal identifiers most sought by identity thieves (names & birth certificates)
- Provides key access for ID thieves to victims' fin. benefits
- Misuse occurs because SSN critical to proper functioning of our financial system
- Most efficient and reliable way to match consumers to credit and other financial information
- Used as breeder info to create false identification docs
- Most victims do not know where or how the thieves got their personal information

How Acquired by Identity Thieves

- Most often obtained illegally from:
 - Internet
 - Street corners (MacArthur Park & Echo Park)
 - Corrupt SSA employees
 - Counterfeit or altered cards
 - Stealing from purses, wallets, or the mail
 - Existing relationship with the victim
 - Workplace

How Identity Thieves Get Personal Information

- Computers and the Internet:
 - phishing
 - hacking

How Identity Thieves Get Personal Information

- Wallets and purses:
 - checks
 - driver's license
 - credit cards

How Identity Thieves Get Personal Information

- Mail theft:
 - bank and credit card statements
 - pre-approved credit offers
 - tax information
 - utility bills

How Identity Thieves Get Personal Information

- Mail diversion by change of address:
 - on-line
 - telephone
 - mailed

How Identity Thieves Get Personal Information

- Dumpster diving:
 - business
 - home

How Identity Thieves Get Personal Information

- Telephone:
 - sweepstakes/lottery winner
 - request to verify account number
 - request to verify personal identifiers

How Identity Thieves Get Personal Information

- Social engineering
 - ruse: landlord, employer, vendor
 - ChoicePoint
 - care giver

How Identity Thieves Get Personal Information

- Workplace theft:
 - bank teller
 - DMV
 - hospital intake
 - physician's office
 - restaurants

SSN Use by Identity Thieves

- Obtain/open credit card account
- Open utility accounts
- Access existing financial accounts
- Obtain employment & government benefits
- Secure drivers licenses and rental cars
- Commit bank fraud
- File false tax returns
- Lease apartments or office space
- Activate pagers or cellular phone service

Most Common False Documents

- social security card
- drivers license
- state identification card
- alien registration card (I-551)
- birth certificate
- passport
- student identification card

Discovering the Theft

- bank statement with unknown transactions
- credit report shows newly created credit accounts
- victim denied loan
- victim arrested for crime committed by thief



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