

AGENDA

Security in Numbers

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SSNs and ID Theft

December 10, 2007

8:30am Registration

9:00am Welcome and Introductory Remarks

Lydia Parnes, Director, Bureau of Consumer Protection, Federal Trade Commission

9:10am Introduction to Workshop: Framing the Issues

Joel Winston, Associate Director, Division of Privacy and Identity Protection

Since the mid-20th century, the private sector has relied on the Social Security number to both identify and authenticate individuals, often in the context of granting credit or other benefits. It is this very use that also makes the SSN a valuable resource for identity thieves. The workshop will examine the current uses of SSNs by the private sector — whether driven by legal requirements, efficiency, convenience, or habit — and consider how SSN uses can be restricted or eliminated while maintaining the efficiencies provided by their use. The workshop also will examine whether there are other measures, apart from restricting SSN use, that will minimize the potential for harm when SSNs are compromised, including better identity verification and enhanced consumer control over credit.

9:30am Panel 1: How SSNs are Used to Commit ID Theft

There is debate and uncertainty about how identity thieves obtain consumers' SSNs and how thieves use SSNs in the commission of their crime. This panel will explore the nature and extent of the SSN "problem" and will provide a context for discussions throughout the workshop about the costs and benefits of possible restrictions on the collection, disclosure, and/or use of SSNs in the private sector.

Moderator: **Joan E. Meyer**, Senior Counsel to the Deputy Attorney General,
U.S. Department of Justice

Speakers: **John K. Webb**, Assistant U.S. Attorney, Southern District of West Virginia
Bob Sullivan, Journalist, MSNBC
Lael Bellamy, Director - Legal, The Home Depot
Chris Jay Hoofnagle, Senior Staff Attorney, Samuelson Law, Technology
& Public Policy Clinic at UC Berkeley School of Law, Senior Fellow, Berkeley
Center for Law & Technology

10:45am **Break**

11:00am **Panel 2: SSN Display and Use as an Internal Identifier**

Private sector entities, ranging from health insurers to universities to financial institutions, often rely on SSNs as internal identifiers, whether as customer numbers, to link internal records within an entity, or on identification cards. This panel will discuss these uses as well as the challenges entities may face moving to alternative identifiers.

Moderator: **Pavneet Singh**, Staff Attorney, Division of Privacy and Identity Protection, Federal Trade Commission

Speakers: **Steven M. Sakamoto-Wengel**, Maryland Assistant Attorney General and Deputy Chief of the Consumer Protection Division, Maryland Attorney General's Office
Kimberly S. Gray, Chief Privacy Officer, Highmark, Inc.
Jim Davis, Associate Vice Chancellor for Information Technology & CIO, University of California-Los Angeles
Kim Duncan, Vice President of Enterprise Fraud Management, SunTrust Bank
Bill Schaumann, Senior Manager, Ernst & Young

12:30pm **Lunch** (on your own)

1:45pm **Panel 3: SSN Use to Link Data Externally**

Companies often use SSNs to exchange information with other companies or entities. Panelists will examine external linking in various contexts, including conducting employer background checks, linking accounts between financial institutions, identifying medical history, and processing insurance claims.

Moderator: **Valerie Abend**, Deputy Assistant Secretary for Critical Infrastructure Protection and Compliance Policy, U.S. Department of the Treasury

Speakers: **Robert F. Ryan**, Vice President, TransUnion
Stan Szwalbenest, Remote Channel Risk Director, JPMorgan Chase Consumer and Retail Franchise
Roberta B. Meyer, Vice President and Associate General Counsel, American Council of Life Insurers
Robert Townsend, Member, National Association of Legal Investigators
Michael C. Lamb, Vice President and General Counsel, LexisNexis Risk & Information Analytics Group
Annie I. Antón, Associate Professor of Software Engineering, North Carolina State University; Director, ThePrivacyPlace.org

3:15pm **Break**

3:30pm **Panel 4: SSN Use for Authentication and Fraud Prevention**

Many entities use the SSN for authentication and fraud prevention, both to verify identity at the outset of a relationship and to provide access to existing accounts. The panel will explore how those uses might, alternatively, lead to and help prevent identity theft. The panel also will consider the strengths and weaknesses of the alternatives to using the SSN for these purposes.

Moderator: **Naomi Lefkowitz**, Staff Attorney, Division of Privacy and Identity Protection, Federal Trade Commission

Speakers: **Beth Givens**, Director, Privacy Rights Clearinghouse
Tramond “Trey” French, Vice President, Bank of America
Emily Mossburg, Senior Manager, Security and Privacy Services, Deloitte & Touche LLP
Jonathan R. Cantor, Executive Director for the Office of Public Disclosure, Social Security Administration
Jennifer Barrett, Global Privacy Officer, Acxiom Corporation
Thomas Oscherwitz, Vice President of Government Affairs and Chief Privacy Officer, ID Analytics, Inc.

5:00pm **End of Day**

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Tuesday, December 11, 2007**8:15am** **Registration****8:45am** **Welcoming Remarks****9:00am** **Panel 5: Alternatives to SSN Restriction**

To the extent that entities continue to use and maintain SSNs, what steps should be considered to minimize the value of SSNs for identity thieves? Would enhanced identity verification and authentication processes significantly reduce concerns about private sector uses of SSNs? How effective are the options, such as user defined limits and prohibitions (UDLAP) (fraud alerts, credit freezes, and real-time reporting of credit requests) that allow consumers more control over their credit report?

Moderator: **Betsy Broder**, Assistant Director, Division of Privacy and Identity Protection, Federal Trade Commission

Speakers: **George K. “Chip” Tsantes**, Chief Technology Officer, Intersections Inc.
Bob Blakley, Principal Analyst, Burton Group
Stuart K. Pratt, President and CEO, Consumer Data Industry Association
Jeannine Kenney, Senior Policy Analyst, Consumers Union

10:30am **Break**

10:45am **Panel 6: Recommendations**

Recognizing the central role of the SSN in both the commission of identity theft and fraud prevention, the President's Identity Theft Task Force recommended that the Task Force agencies develop a comprehensive record on private sector uses of SSNs and then make recommendations to the President as to whether specific steps should be taken with respect to these uses. This panel will reflect on the issues raised throughout the workshop to consider possible recommendations the Task Force may make to the President in this regard. Audience input is strongly encouraged.

Moderator: **Mary Beth Richards**, Deputy Director, Bureau of Consumer Protection,
Federal Trade Commission

Speakers: **Chris Jay Hoofnagle**, Senior Staff Attorney, Samuelson Law, Technology &
Public Policy Clinic at UC Berkeley School of Law, Senior Fellow, Berkeley
Center for Law & Technology
Fred H. Cate, Distinguished Professor and Director for Applied Cybersecurity
Research, Indiana University; Senior Policy Advisor, Center for Information
Policy Leadership, Hunton & Williams
James Andrew Lewis, Senior Fellow and Director of the Technology and
Public Policy Program, Center for Strategic and International Studies

12:45pm **Closing Remarks**

Joel Winston, Associate Director, Division of Privacy and Identity Protection

1:00pm **End of Day**

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