



Identity Theft: Protect & Prevent

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WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

IDENTITY THEFT

- What it is
- How does it happen
- How to spot it
- How to protect yourself
- What to do if you're a victim



WHAT IS IDENTITY THEFT?

Misuse of another's **personal information** to fraudulently obtain:

- Money
- Goods
- Services
- Employment
- Medical treatment
- Government benefits
- Hide from law enforcement



WHAT DO THEY WANT?

Name in combination with:

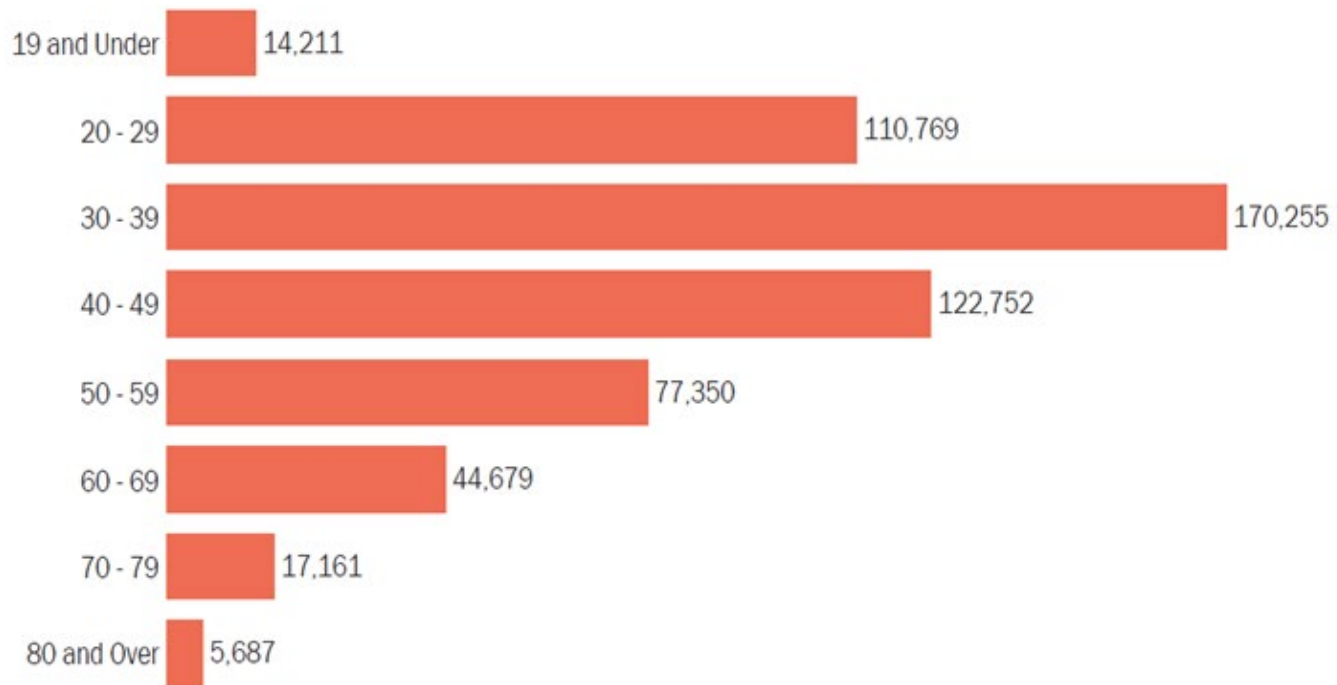
- Address
- Phone number
- Date of birth
- Social Security number
- Driver's license number
- Pin numbers
- Passwords
- Financial account numbers
- Passport number
- Biometric Data



IDENTITY THEFT BY AGE

FTC Data Book - 2019

Identity Theft Reports by Age



IDENTITY THEFT BY TYPES

FTC Data Book - 2019

Identity Theft Types

Rank	Theft Type
1	Credit Card Fraud
2	Other Identity Theft
3	Loan or Lease Fraud
4	Phone or Utilities Fraud
5	Bank Fraud
6	Employment or Tax-Related Fraud
7	Government Documents or Benefits Fraud



HOW IT HAPPENS

Low tech

- Dumpster diving
- Stolen mail
- Stolen wallet or phone

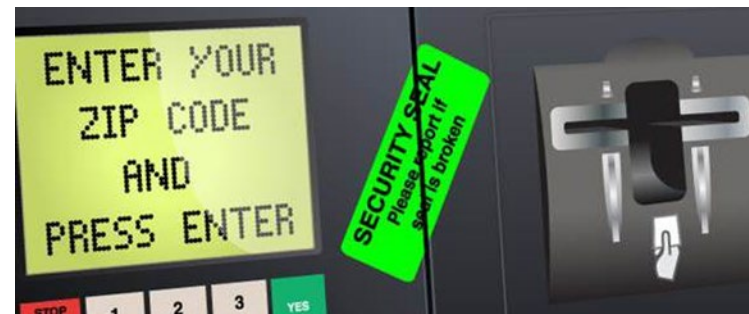
High tech

- Skimming devices
- Phishing scams
- Data breaches
- Social networking



SKIMMING DEVICES

- Gas pumps & ATMs
- Internal & external
- Camera to capture PIN
- If in doubt pay inside



IMPOSTER SCAMS

- Government imposters
 - IRS / Law enforcement / SS
- Family and Friends
- Tech support
- Charities
- Phantom debt



ROBOCALLS SCAMS

- “This is Rachel with card holder services”
- Medical brace, Auto warrantee, Student loans
- Don’t press any buttons
- Lead generator
- Hang up



PHISHING EMAIL



[wellsfargo.com](https://www.wellsfargo.com)

Because of unusual number of invalid login attempts on you account, we had to believe that, their might be some security problem on you account.

So we have decided to put an extra verification process to ensure your identity and your account security.

Please click on continue to the verification process and ensure your account security. It is all about your security.



Confirm that you're the owner of the account, and then follow the instructions.

Confirm all information, and then access your account as normal.

Thank you.

IMPORTANT INFORMATION

(If you cannot click on the link, please move the message into the Inbox).

[Terms of use](#) | [Security](#) | [Privacy](#)



SPOT A SCAM

- Know who you are dealing with
- Ask for information in writing
- Don't rush decisions
- Do your research
- Check for complaints

If it sounds too good to be true, it probably is



PREVENTION BASICS - SCAMS

- Don't wire money
- Don't pick up the phone
- Never pay to claim a prize
- Don't trust caller ID
- Treat your personal information like cash
 - Social Security card
 - Driver's license



DATA BREACHES IMPACTING WI



SOCIAL NETWORKING



SOCIAL NETWORKING SCAMS

GiftCardRewards.co

Get a **FREE \$500** Gift Card **amazon.com**[®]

Participation required. [Click for details.](#)

Attention Alabama Residents: Take our quick survey to see if you qualify for a free \$500 Amazon gift card.

Congratulations! You qualify for a Free \$500 Amazon Gift Card!

Enter your email address:

CLAIM NOW

An advertisement for a free \$500 Amazon gift card. The ad features a light blue background with a yellow Amazon smile arrow. In the foreground, there is a silver laptop, a black tablet displaying a survey, and a silver camera. The text is in a mix of black and yellow, with 'FREE \$500' in yellow. A yellow button with 'CLAIM NOW' is at the bottom right.

ACTUAL PUBLIC PROFILE

About

Work and Education

- Cranefield's VFW Post 1318**
Bartender · 2013 to present
- Maple Bluff CC**
Food and Beverage Assistant Intern · Madison, Wisconsin
See All Employers -
- Madison College**
Class of 2013 · Culinary Arts · Madison, Wisconsin
- UW Whitewater**
Class of 2008
- Jefferson High School, Jefferson, WI**
Jefferson, Wisconsin
- Jefferson High**
Class of 2004 · Jefferson, Wisconsin

Relationship

Single

Family

[Redacted]

Places Lived

- Lake Mills, Wisconsin**
Current City
- Jefferson, Wisconsin**
Hometown

Basic Information

Birthday	[Redacted]
Gender	Female
Interested In	Men
Relationship Status	Single
Languages	American English, Spanglish, French, Italian, German, Spanish and Mexican language
Religious Views	Lutheran

Contact Information

Mobile Phones	[Redacted]
Address	Ask for [Redacted] address
Email	[Redacted]



PROFILE ELEMENTS USED TO STEAL IDENTITIES

- Full Name
- Date of birth
- Hometown
- Parent's names
- Children's names
- Relationship status
- School locations
- Graduation dates
- Pets names
- Affiliations & hobbies



SOCIAL NETWORKING

Shannon [redacted]
Dustins first credit card. I'm soooo proud!!!! Your growing up so fast :) —
with Dustin [redacted]



Like · Comment · Share · 3 minutes ago via BlackBerry · 📱

[redacted] thanks for dinner... and my new car and everything on ebay
2 minutes ago · Like

[redacted] Did you just post some kids credit card number all over Facebook?
about a minute ago · Like

Write a comment...

Shannon [redacted]
um hello everyone I didn't mean to put dustins credit card # on fb so one person yelling at me is enough. thanksss

Like · Comment · 32 minutes ago via BlackBerry · 📱



PREVENTION BASICS – SOCIAL MEDIA

- Keep private things private
- Strict privacy settings
- Limit what you share
 - How long do posts stay online?
- Don't tag or post specific location
- Know your friends
- Grandparent Scam



PREVENTION BASICS - SMARTPHONE SAFETY

- Malware from SMS and phishing emails
- Avoid 3rd party apps
- GPS locations / Geotagging
- Keep it updated
- Keep it locked



gg65600385 www.gograph.com



PREVENTION BASICS – COMPUTER USE

- **HTTPS**: when entering sensitive information
 - Only means website is encrypted, could still be fake
- Don't click on suspicious links or pop-ups
- Anti-virus, Anti-Malware & Firewall protection
- Only use secure Wi-Fi
- Auto update



PREVENTION BASICS – IDENTITY THEFT

- Use a Micro-Cut shredder
- Go to the Post Office
- Enable two-factor authentication (2FA)
- Sign up for **eNotify** from Wisconsin DOT
- Sign up for **Informed Delivery[®]** by **USPS[®]**
- Use strong passwords
- Check Credit reports
- Fraud alerts and freezes



FRAUD ALERT AND CREDIT FREEZE

Fraud Alert

- Free
- One call
- Good for 1 year
- Unlimited renewal
- Requires Extra verification
- Can extend to 7 years w/police report

Credit Freeze

- Free
- Contact each credit reporting agency
- Online, phone, mail
- Permanent-effective
- Blocks all new credit
- Can be “thawed” within 1 hour



IDENTITY THEFT WARNING SIGNS

- Unauthorized debit and credit charges
- Unsolicited credit cards in the mail
- Unsolicited change of address
- Earning Statement / W-2
- Explanation of benefits
- Suspended DL / Warrant
- Denied credit



VICTIM OF IDENTITY THEFT

- Contest fraudulent charges or accounts
- Report to credit reporting agencies
- Report to law enforcement
- Federal Trade Commission FTC
- WI Bureau of Consumer Protection





Jeff Kersten – Agency Liaison

Bureau of Consumer Protection – Division of Trade and Consumer Protection

1-800-422-7128 - DATCPWisconsinPrivacy@wisconsin.gov – www.datcp.wi.gov

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION (DATCP)