



# Identity Theft

What Do We Really Mean?  
And what can we do about it?

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# Essex Police Definition

- Identity theft
  - Identity theft is when someone gains enough information about an identity (e.g, name, date of birth, address) to commit identity fraud. It's the misappropriation of the identify of another person without their knowledge or consent.
- Identity Fraud
  - Identity fraud occurs when a stolen identity is used to gain goods or services by deception e.g, open a bank account, gain benefits or apply for credit cards.



# But alternatively?

- “Credit card fraud is the most common type of identity theft.”
- “It's when someone uses your stolen credit card, or stolen credit card number, to obtain loans, goods, or services.”



# What is it, really?

- A whole range of impacts grouped under “ID Theft”.
- Range
  - One-off and trivial
  - Re-issue of identifiers
  - Persistent problems
  - Enduring legal difficulties





# Some examples

## Clarkson stung after bank prank

**TV presenter Jeremy Clarkson has lost money after publishing his bank details in his newspaper column.**

The Top Gear host revealed his account numbers after rubbing the furore over the loss of 25 million people's personal details on two computer discs.



Jeremy Clarkson found himself unexpectedly donating to charity

He wanted to prove the story was a fuss about nothing.

But Clarkson admitted he was "wrong" after he discovered a reader had used the details to create a £500 direct debit to the charity Diabetes UK.

Clarkson published details of his Barclays account in the Sun newspaper, including his account number and sort code. He even told people how to find out his address.

**“ I was wrong and I have been punished ”**

Jeremy Clarkson



# Continuum & Taxonomy

- User sanctioned credential misuse
- Credential Abuse
  - Amendment
  - Re-use
- Credential Theft
- Account take-over
- False account issuance / creation
  - Impersonation fraud
- Issuance of official identity documents



# Who?

- Organised phishing gangs
  - Ex-USSR
    - Balkanised, professional, willing to wait.
  - Nigerians
- Advance-fee fraud
  - Some local, mostly Nigerians ...
- Benefit fraud
  - National not local
  - Commonly non-EU residents
  - Especially vulnerable if you don't claim benefit!



# What are our risks (Personal)

- Short-term financial loss
- Credit history
- Time to remedy
  - DPA Principle 4 should assist but who is the “controller”?
  - Recent Appeal Court judgement in Smeaton vs Equifax reduces the incentives
- Criminal conviction (eg benefit fraud)
- Mental & physical health





# Business

- Financial Loss
  - Banco Noroeste S.A. - \$242m (advance-fee)
- Data Protection
- Auditability
- Staff Distraction
- Loss of staff
  - clearances for financial stability / probity
  - HMG vetting status



# Business Identity Theft?

- Companies House
  - 600 to 1200 per year
  - Using false paper filings
  - “PROOF” scheme
- Invoice
  - Change of bank details letters
  - False invoices



# What can we do?

- Eschew common identifiers
  - Except for the purposes they were explicitly created.
- Privacy engineering
  - Don't make yourself a target
  - Only collect what you **need**
  - Only keep it as long as you need it
- Sensitivity awareness
- 2-factor for external interfaces
  - VPN & finance
  - Business banking



# To Help Employees

- Education
  - Recognising scams
  - Credit reference agencies
  - Google alerts
  - Security bulletins
- Security software
  - Many business providers will allow free home use.



# Any Questions?

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