Safe Amidst the Frenzy: Guarding Your Identity

Get the Facts to Protect Your Identity

September 27th, 2023

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NDI WELCOME

Katie Metz

Director, Financial Resilience Center
National Disability Institute
National Disability Institute

The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 18 years.

Mission

• Collaborate and innovate with diverse partners in the disability community and public and private sections to improve informed financial decision-making and financial health for people with disabilities nationwide.

• National Disability Institute: NationalDisabilityInstitute.org
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POLL QUESTIONS (1)

Please take a few moments to answer the pop-up poll questions on your screen

Have you or someone you know been a victim of identity theft?
How often do you currently check your credit report?
How concerned are you about the security of your personal and financial data?
Presenter (1)

Randy Lawrence

Outreach Coordinator

Identity Theft Resource Center
The ITRC is a non-profit organization established to minimize risk and mitigate the impact of identity compromise.

How to Identify, Resolve, and Protect Yourself from Identity Crimes

An overview of identity crimes and how to identify, recover from, and protect against identity theft.

RANDY LAWRENCE | OUTREACH COORDINATOR
Our Mission

The ITRC is a non-profit organization established to empower and guide consumers, victims, business and government to minimize risk and mitigate the impact of identity compromise and crime.

Recovery Center

• Our advisors provide preventative information as well as assist victims of identity compromise, theft, and misuse by providing customized plans to address any and all identity concerns.

• Call toll-free at 1 (888) 400-5530 or live chat via our website for direct assistance available Monday-Friday 6 AM PT-5 PM PT.

Get Involved

The ITRC is also a voice for victims and maintains the largest U.S. aggregate of data-breach information, provides public research on victim impact, advises legislation, speaks to the media on public issues, works with business to develop educational materials, provides webinars & presentations for organizations, etc.
Information collected by thieves

- Credentials
  - SSN
  - Birth certificate
  - Driver’s license
  - Financial accounts
  - Usernames & passwords

- Attributes
  - Name
  - Phone number
  - Physical address
  - License plate
  - Date of birth

- Biometrics
  - Fingerprints
  - Voice print
  - Facial recognition
  - Online Behaviors
  - Spending habits
  - Browsing activity
  - Travel activity
  - Geolocation
  - Online quizzes
How do identity crimes happen?

• A thief cons you into sharing your information
• Someone you know uses your information to open new accounts or take over your existing accounts
• Information is leaked in a data breach and is sold, and resold… and resold… and resold…
• The username and password for one account are leaked and that same information is used for other accounts
• You unknowingly click on a link or download an app that has malicious code that allows a third party to track what you do
Considerations for Persons with Disabilities

• Victims’ identity documents are kept as a form of control and misused in multiple ways:
  ◦ To take over existing accounts or open new accounts
  ◦ To avoid criminal records
  ◦ To prevent victims from becoming independent
• Access to/recovering identity documents (Social Security card, Driver’s License, etc.) may be an additional challenge to overcome when trying to resolve identity theft
• Victims’ may not want to name an individual/individuals involved in their case (Family member, caretaker, trusted person)
Examples of Identity Crimes

Identity Compromise/Theft

- Your personal identity documentation (Social Security card, passport, driver’s license, health insurance card, etc.) or other paperwork with your information on it (mail, tax documents, etc.) is stolen
- Your personal information has been accessed/viewed by someone else who might use it for their personal gain
- Your information was exposed online

Identity Misuse

- Your existing account (bank, social media, government benefit, etc.) is being used without your permission
- A new account (credit card, auto insurance, unemployment benefit, etc.) has been set up using your information
- A crime was committed under your name/I.D./Social Security number
Google Voice

• Typically, when selling something online
• “Buyer” asks you to prove you are legitimate by providing a code they will send to your cell phone
• Link your cell number to their Google Voice account to establish a U.S. phone number
Top Identity Compromise: Scam
(Slide 2 of 4)

Publisher’s Clearing House (or any sweepstakes)

• Tell you you’ve won
• Asks for payment to send winnings, for taxes, etc.
• May also ask for personal identification as “proof” you are the correct winner
Top Identity Compromise: Scam

(Slide 3 of 4)

Government Agency

• Tell you you’re about to be arrested
• Asks for immediate payment – through cryptocurrency, gift cards, wire transfer, etc.
• Pretend to be Social Security Administration, IRS, Department of Homeland Security, FBI

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Top Identity Compromise: Scam
(Slide 4 of 4)

Someone You Know

• Receive a call, social media message, or email from someone you know (family, friend, boss/co-worker)
• Say they are in danger, need assistance, or invite you to take advantage of an opportunity
• Request payment and/or ask you to click on a link
Survivors might be …

• Notified by a bank or lender
• Locked out of online accounts
• Denied an apartment, cell phone, utilities, or a loan
• Contacted by a collector
• Contacted/notified by law enforcement
Q&A: Identity Crimes

Contact Us for Free, No-Cost Assistance!

(888) 400-5530
itrc@idtheftcenter.org

The Identity Theft Resource Center is a 501(c)3 non-profit that does not endorse any particular company, product, or service.
POLL QUESTIONS (2)

Please take a few moments to rate your level of agreement with these statements

I understand the difference between identity theft and a data breach.
If I experience identity theft, I could deal with it myself.
I know what to do if my personal information is compromised in a data breach.
Presenter (2)

Michael Bruemmer
VP, Global Data Breach and Consumer Protection
Experian
Safe Amidst the Frenzy
Guarding your identity

September 27, 2023

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Data breach trends

Third-party breaches are on the rise.

Healthcare comprises almost 40% of reported breaches.¹

Not all consumer notifications are clear.


Consumers aren’t taking action on notifications received.

¹ Experian Data, August 2023
Common scams

- On-line discount sites
- Romance
- Family member in trouble
- Government benefits
- Utility shut off
- Criminal arrest
- Free charging stations
- Fraudulent cash apps
- Disaster relief
Identity theft causes

• Lost or stolen wallet

• Credit card stolen during a transaction (restaurant, on-line, gas pump)

• Data breach

• Computer virus/malware

• Phishing

• Social engineering (phone call, SMS Text, social media)

• Healthcare transaction

• Tax preparation

• Government benefits

• Utility delivery/provision
Protect your identity

• Enable multifactor authentication.
• Update your devices.
• Change passwords often.
• Be cautious on public wi-fi.
• Use a password manager.
• Sign up for identity theft protection.
• Consider credit freezes and fraud alerts.
• Watch out for phishing attempts.
Online best practices

• Do not share your Personal Identifiable Information (PII) on social media.
• Do not click on any email links from untrusted sources.
• Do not answer phone calls from unknown numbers.
• Secure documents with sensitive information.
• Practice caution with key documents (DL, SSN, Insurance ID, passport).
• Be suspicious - if it seems odd, it probably is.
React quickly
Steps to take to combat identity theft

If you suspect your identity is stolen?

Boost your defenses

• Lock your credit file
• Monitor your accounts and credit
• Use a free password manager
• Initiate a fraud alert
• Set up real-time credit alerts
• Use identity theft monitoring

If your identity is unfortunately stolen

Take action as soon as possible

• Freeze your credit
• Monitor all financial transactions and tradelines
• Change important passwords and login information
• Request a fraud alert with credit bureaus
• Check your credit report
• Activate identity theft monitoring and dark web surveillance
We’re just getting started.
For more information, please reach out.

When every minute counts, you can count on Experian Data Breach Resolution for the partnership, solutions and performance to create the best possible outcome.

Experian® Data Breach Services Website

Experian's Official Credit Advice Blog

Michael Bruemmer:
michael.bruemmer@experian.com
POLL QUESTIONS

Please take a few moments to respond to the pop-up poll on your screen

What is one thing you would do to protect yourself from identity theft?

How likely do you think you are to be a victim of identity theft in the next year?

I feel better equipped in how to protect myself and those I know or work with from identity theft.
Q & A

Time Permitting
Visit the Financial Resilience Center Online

FinancialResilienceCenter.org

Online Resource Center for People with Disabilities and Chronic Health Conditions

Resource Highlights:
FRC’s Identity Theft & Scams
FRC’s Credit Page (Also in Spanish)
FREE Premium Service Go/Boost Codes & Webinar

REGISTER NOW:
Tools to Build, Maintain and Improve Credit

October 25, 2023, 2pm ET

Register for the Webinar
Take Action on Go/Boost Codes
Thank You: Experian!