

Identity Theft



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WHAT IS IDENTITY THEFT? - FTC DATA BOOK 2024

Identity Theft Types

Rank	Theft Type	# of Reports
1	Credit Card	449,032
2	Other Identity Theft	358,993
3	Loan or Lease	176,400
4	Bank Account	114,608
5	Employment or Tax-Related	87,470
6	Phone or Utilities	82,626
7	Government Documents or Benefits	70,332



WHAT DO THEY WANT?

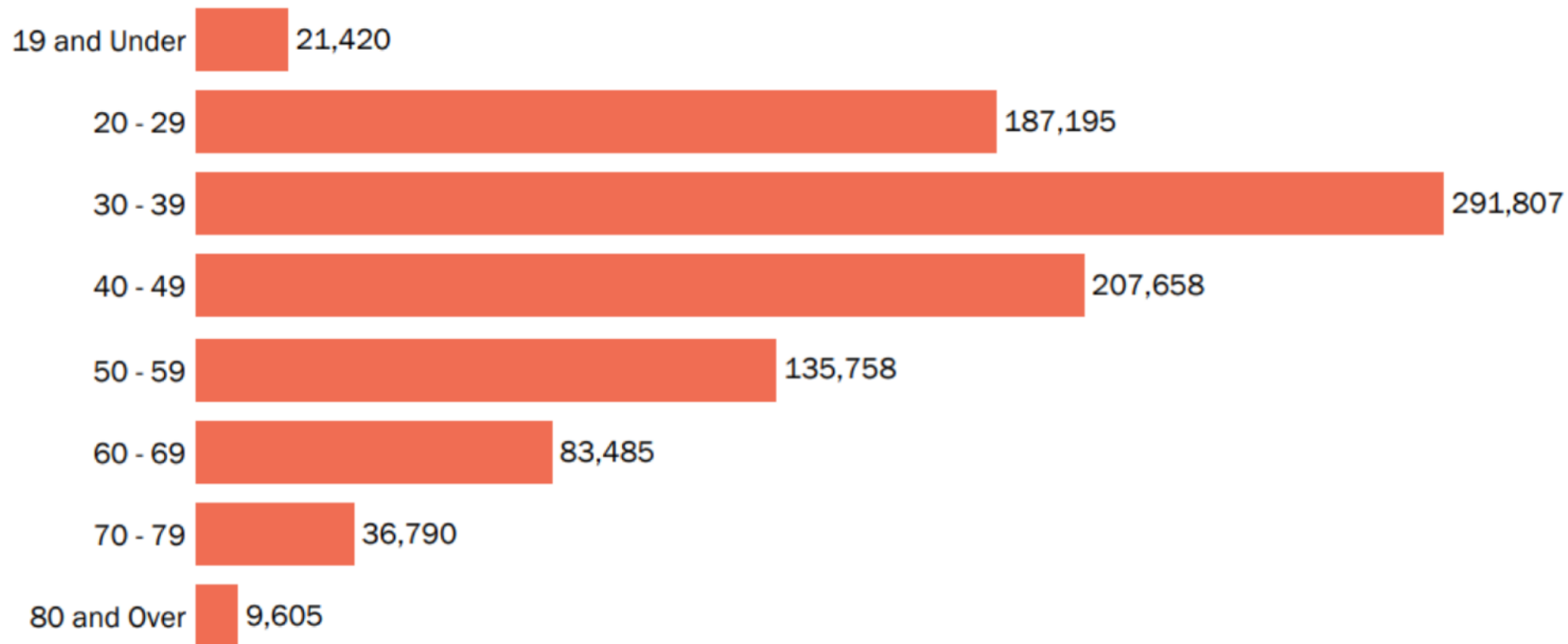
Name in combination with:

- **Social Security number**
- **Date of birth**
- Address (email & physical)
- Driver's license number
- Passport number
- Credit card numbers & PINs
- Passwords
- Bank account numbers



IDENTITY THEFT BY AGE – FTC DATA BOOK 2024

Identity Theft Reports by Age



HOW IT HAPPENS

Identity thieves are looking to steal:

- Mail & Packages
- Documents
- Wallets
 - ID, SS card, Credit, & Debit
- Phones



SKIMMING DEVICES

Devices can scan the mag stripe on your card

Best way to pay



- Cash
- Tap-to-pay / Contactless
- EMV chip inside
- Swipe a card

Credit vs Debit



IMPOSTER SCAMS PHONE CALLS / TEXTS / EMAILS

- Government imposters
- IRS / Law enforcement / SS
- Family & Friends Impostors
- Tech support
- Charities
- Utilities
- Student Loans
- Auto Warranties
- And Many more!

Separate Scam Presentation



DATA BREACHES

EQUIFAX



TARGET

Microsoft

NPD
National Public Data

Progress

LinkedIn

Adobe

Marriott
starwood
Hotels and
Resorts

yahoo!



Capital One

United Healthcare

Cash App



ticketmaster



AT&T

icmr
INDIAN COUNCIL OF
MEDICAL RESEARCH
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SOCIAL NETWORKING



What are identity thieves looking for:

- Full name
- Hometown
- Employer
- Family member names & pictures
- Relationship status
- Past schools
- Pet names
- Hobbies & Affiliations
- Family tree
- Birthdays



PREVENTION BASICS – SOCIAL MEDIA

- Imposter accounts
 - Just because you recognize the profile pic doesn't mean this is your friend
 - Will often send a message with a link
 - “Too good to be true” investment offers and business opportunities in messages
- Set your “Friends” list to PRIVATE



PREVENTION BASICS - SMARTPHONE SAFETY

- Keep your phone locked
 - Facial recognition, fingerprint, etc...
- Keep operating system updated
- Don't click links in unknown or unsolicited texts & emails
- Only install apps from major app stores





PREVENTION BASICS – COMPUTER USE

- Enable Auto update
- Don't click links or trust phone numbers on suspicious emails & pop-ups
- Install: Anti-virus, Anti-Malware, Anti-Pop-up & Firewall protection
- Only use secure Wi-Fi



PREVENTION BASICS – IDENTITY THEFT

- Use a Micro-Cut shredder
- Go to the Post Office
- Enable Multi-factor authentication (MFA)
- Sign up for **eNotify** from Wisconsin DOT
- Sign up for Informed Delivery® by USPS®
- Sign up for IRS.gov Identity Protection PIN
- Use strong passwords
 - Manager
 - Notebook



CREDIT REPORT

Annual Credit **Report.com**

The only source for your free credit reports. Authorized by Federal law.

- Free to check *online* every week
- Helps you catch signs of identity theft early
- Request from each credit reporting agency
- Does not include your credit score



CREDIT FREEZE



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



IDENTITY THEFT PROTECTION INSURANCE

There are many businesses that now offer:

- Credit report monitoring services
- “Dark web” scans
- Identity theft protection
- Identity theft insurance

Is it worth it?

What does it cover?



HOME TITLE THEFT

- Often starts with identity theft
- Target empty homes
 - Vacation or rental properties
- Target homes high in equity
- Owner's title insurance
- Obtain fraudulent deeds
- Open home equity line of credit
- Monitor county register of deeds



IDENTITY THEFT WARNING SIGNS

- Unauthorized debit and credit charges
- Unsolicited credit cards in the mail
- Unsolicited change of address
- Earning Statement / W-2
- Unknown claims in medical explanation of benefits
- Bill collectors are calling



IDENTITY THEFT VICTIM RESPONSE

- Report to:
 - Law Enforcement – (police report)
 - Bureau of Consumer Protection at DATCP (complaint packet)
 - Federal Trade Commission (resources)
- Contact financial institutions and CRAs to contest fraudulent charges or accounts
- Obtain copy of credit report to determine how widespread the ID Theft is

Wisconsin Department of Agriculture, Trade and Consumer Protection ~ Working for You All Day Every Day

Identity Theft Complaint

Note: If you have received an Identity Theft letter from the Department of Revenue (DOR) or believe you are a victim of tax related identity theft, please visit [DOR's Identity Theft FAQ](#) for more information and to file an [Identity Theft Declaration \(ID-100\)](#)

The Bureau of Consumer Protection accepts complaints relating to a variety of consumer issues. Wisconsin residents who have a complaint concerning a business in or out of Wisconsin, or anyone outside the state if the complaint involves a Wisconsin business, may file a complaint by completing the below online complaint form.

Important: In order for us to help you with this complaint, please provide copies of important documents, such as the sales receipt, repair order, warranty, and/or cancelled check as soon as possible. Please omit or mark out any confidential or personal information (e.g., checking account number, credit card number, Social Security Number, date of birth, etc.) if it is not relevant to your complaint prior to submitting the information. You can upload documents that relate to your complaint after submitting this form.

After receiving your complaint, Consumer Protection will contact you and the business about the complaint, typically within 1 week of receiving your complaint. Although we cannot force a business to resolve a complaint, our contact with the company often results in a solution. Because of the volume of complaints we receive, it may take up to 90 days to complete the complaint process.

All the information that I have provided in this form is true and accurate to the best of my knowledge.

By filing this complaint, I hereby give the business complained about my consent to communicate, including disclosure of non-public personal information, with the Bureau of Consumer Protection at the Department of Agriculture, Trade and Consumer Protection about any and all matters connected with this complaint. This complaint and the information provided will be used in efforts to resolve the problem and will typically be shared with the party complained against. It may also be used to enforce applicable state laws.

In compliance with Wis. Stat. § 19.44(1)(m), the following notice is provided: This form is authorized by Wis. Stat. § 93.07(2). Completing this form is voluntary. Personally identifiable information provided in this form is subject to Wisconsin's Public Records Law, Wis. Stat. §§ 19.31 to 19.37, and therefore might be released in response to a public records request. In responding to a public records request, the Department will maintain the confidentiality of personally identifiable information provided in this form to the extent permitted by law.

Your Information:


Please provide your information. You have the option of remaining anonymous; however, if you do not complete these fields, we will not be able to contact you for more information about the complaint. If you include an email, you will receive an email confirmation of your complaint with information on how to check the status of the complaint online.

Salutation	<input type="text" value="--Select One--"/>		
First Name	<input type="text"/>	Last Name	<input type="text"/>
Address Line 1	<input type="text"/>	Zip	<input type="text"/>
City	<input type="text"/>	State	<input type="text" value="--Select One--"/>
Home Phone	<input type="text"/>	Cell Phone	<input type="text"/>
Work Phone	<input type="text"/>	Email	<input type="text"/>
Date Of Birth	<input type="text"/>		




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Consumer Protection

REQUEST A PRESENTATION @ DATCP.WI.GOV

- General Consumer Protection
- Safe Online Shopping
- Consumer Protection for Young Adults
- Children's Online Awareness
- Common Scams & Fraud
- Identity Theft & Privacy Protection
- Scams & Fraud Targeting Small Businesses
- Privacy & Security for Businesses
- Landlord & Tenant - Rights & Responsibilities
- Home Improvement Contracts
- Motor Vehicle Repair



Thank You!



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(800) 422-7128 – DATCPHotline@Wisconsin.gov – datcp.wi.gov

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