



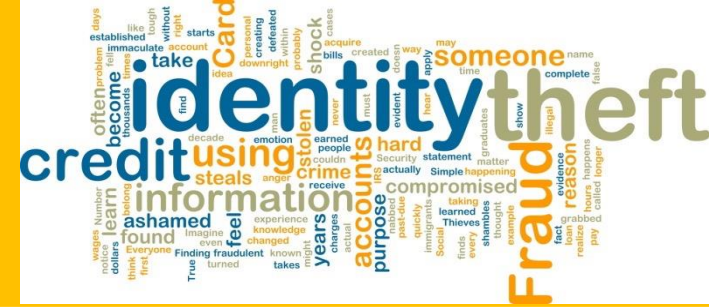
Understanding Identity Theft



Negative Impact

- ◆ Time consuming
 - Hundreds of hours; sometimes years
 - Business hours/time off work
 - Loss of employment
 - Stress on Employee
- ◆ Expensive to clean up
 - Lost wages
 - Copied documents
 - Certified Mail
 - Attorneys
- ◆ Ruined Reputation

Understanding Identity Theft



How do thieves get your information?

Family/friends

Ex-spouses or significant others

Co-workers

Caregivers

Data breaches (who else has your information and are they taking the necessary steps to protect it)

Public records

Dumpster diving

Pre-approved credit offers and convenience checks

Credit, employment, and rental applications

Stolen purses/wallets

Pre-texting: phone calls made under false pretenses, i.e. missed jury duty, bogus bill collector's, military family member has been killed in action

Vishing: manipulation of caller ID

Pharming: “tricking” a user’s computer into visiting a seemingly legitimate, yet bogus or spoofed website

Phishing: bogus email designed to look official, but tricking the receiver into giving information

Public announcements, directories, genealogy websites

Mail theft and mail diversion

Shoulder surfing

Skimming: a “skimmer” is a device designed to read and capture credit card data encoded in the card’s magnetic strip

ATM mounted cameras

Fake and modified ATM machines

Identity Theft of the deceased

Identity Theft of the survivors mentioned in an obituary



IRC window title bar: #liverpool, #liverpool, #liverpool, #liverpool

```

<Heart> carla; State NM is > HINOCIRA <
<Speed> :D
* CCPag is a **Verified Cashier**. Message me if you want to use my cashing
  services.
<Bloodness> carla; State NM is > HINOCIRA <
<ninja> penalty shoot-out : [2 - 3]
* starnan has left #CCPawer
* starnan has joined #CCPawer
<ZT> anyone want Canadian Drop mg or for gooddeal
* Godfather I can Conflic Citibank And Make Order 00 if u want thg me.
* palop has quit IRC (quit: )
<ninja> starnan lost
* lolks has quit IRC (Read error: Connection reset by peer)
* Speed VIKI! our Forums : www.the-ccpower.com
* TrustMe Have Paypal.cc fresh.eBay.Php Galley Uploaded send to all intro have
  Domains Hosting , scam Page & all , skype, all thing help u to opening , Millist
  >>>>>>>>>> HMM! SER! Only With e-Gold bucks and ripper Dont Enter u will Not Do
  anything!!
<ang> dude next time liverpool gain 0-0
<ninja> ur milan lost
<ninja> hehe
<TaD> I need IRC scam page . I check first . I have paypal accounts, ebay accounts,
  calling list , email extractor , email senders and much more
  next time :D
  > :)))
  its important
  * Speed slaps ninja around a bit with a large trout
  <ninja> won this time

```



Understanding Identity Theft



Five Common Types of Identity Theft



**Drivers
License**

Simple to get
Google “fake id”
Upload picture and information
Could result in lost driving privileges
Automobile insurance cancelled
Possible jail time
Other uses

Understanding Identity Theft



Five Common Types of Identity Theft



Undocumented workers
Ex-cons
Taxes
Social Security Benefits

Social Security



NOT A VICTIMLESS CRIME

DUBLIN, CALIFORNIA





FOX NEWS **FOX NEWS**
LIVE

...R DOGS FROM COMING INTO NOSE-TO-NOSE CONTACT

NAS

B.24

90% of hospitals and clinics lose their patients' data

By Jose Pagliery @Jose_Pagliery August 20, 2014: 11:06 AM ET

 Recommend 420





CNN

Don't Become a Statistic

- Identity theft has been one of the top consumer complaints filed with the FTC for 16 years straight.
- Victims are spending an exorbitant amount of time and money dealing with it.
- The criminals are getting smarter.
- Breaches happen too often.
- That's why you need identity theft protection that's more than a website.





Ask Yourself

Have you or your clients ever....

- Worried about being a victim of identity theft
- Had your personal information at risk
- Lost your wallet
- Feared for the security of medical information
- Worried about entering personal information online

Impact on Victims

You, or your clients...

- Problems securing loans
- Harassment from debt collectors on debts they do not owe
- Possible arrest for crimes committed by an identity theft thief
- Red flags on background checks
- Difficulty focusing at work
- Increased absenteeism





IDENTITY THEFT IS A MAJOR PROBLEM
IN AMERICA

Identity Theft in America

Widespread

16.6M

people, or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft

Financial

24.7B

direct and indirect losses

Emotional

6.0M

people—36% of identity theft victims—reported moderate or severe emotional distress as a result

Source: U.S. Department of Justice National Crime Victimization Survey (NCVS). December 2013, NCJ 243779





Most Recent Event... Equifax Data Breach

Data Breach

The Equifax Data Breach Quick Facts

What you need to know?

- Equifax is one of the 3 major credit bureaus and has access to some of the most sensitive information.
- **Number of people affected:** 145.5 million Americans, which is 44% of the population.
- **Types of data compromised:** Social Security numbers, driver's license numbers, date of birth, credit card information and more...

The Equifax Data Breach Quick Facts

What does this mean?

145.5 million people and their families are at risk of their identities being stolen and it could take years to resolve, and they may need to take time off work to deal with this issue.



Column LifeLock offers to protect you from the Equifax breach — by selling you services provided by Equifax



LifeLock has been going to town on the Equifax breach, with ads and press releases trumpeting how the breach proves how valuable





Business

Before the breach, Equifax sought to limit exposure to lawsuits



A



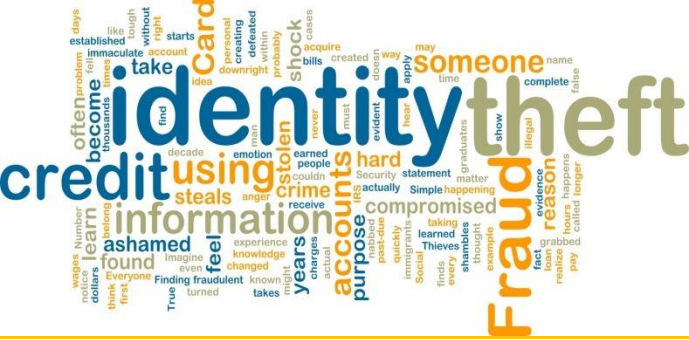
126



Equifax trading information and the company's logo are displayed on a screen on the

**E-Sports Entertainment Association (ESEA) January 8,
Xbox 360 ISO and PSP ISO February 1, 2017
InterContinental Hotels Group (IHG) February 7, 2017
Arby's February 17, 2017
River City Media March 6, 2017
Verifone March 7, 2017
Dun & Bradstreet March 15, 2017
Saks Fifth Avenue March 19, 2017
UNC Health Care March 20, 2017
America's JobLink March 21, 2017
FAFSA: IRS Data Retrieval Tool April 6, 2017
InterContinental Hotels Group (IHG) –April 19, 2017
Chipotle April 25, 2017
Sabre Hospitality Solutions May 2, 2017
Gmail May 3, 2017
Bronx Lebanon Hospital Center May 10, 2017
Brooks Brothers May 12, 2017
DocuSign May 17, 2017
OneLogin May 31, 2017
Kmart May 31, 2017
University of Oklahoma June 14, 2017**

Washington State University June 15, 2017
Deep Root Analytics June 20, 2017
Blue Cross Blue Shield / Anthem June 27, 2017
California Association of Realtors July 10, 2017
Verizon July 13, 2017
Online Spambot August 30, 2017
TalentPen and TigerSwan September 2, 2017
Equifax September 7, 2017.
U.S. Securities and Exchange Commission Sept. 21, 2017
SVR Tracking September 21, 2017
Deloitte September 25, 2017
Sonic September 26, 2017
Whole Foods Market September 28, 2017
Disqus October 6, 2017
Yahoo! October 9, 2017
Hyatt Hotels October 12, 2017
Forever 21 November 14, 2017
Maine Foster Care November 14, 2017
Uber November 21, 2017
Imgur November 24, 2017
TIO Networks December 1, 2017



Tips For Reducing Your Risk

- Treat personal information as if “loose cash”
- Privacy Policies - default (read carefully – you may want to opt out)
- Mail
- Email, encryption, passwords
- Who made the contact - you vs. your service provider



Equifax Data Breach In The News



"I use a company called IDShield because one of the things they have is actual investigators if anything happens you have real investigators go out and do it"

*Morgan Wright U.S. State Dept.
Senior Advisor*



Our World Today

Kroll

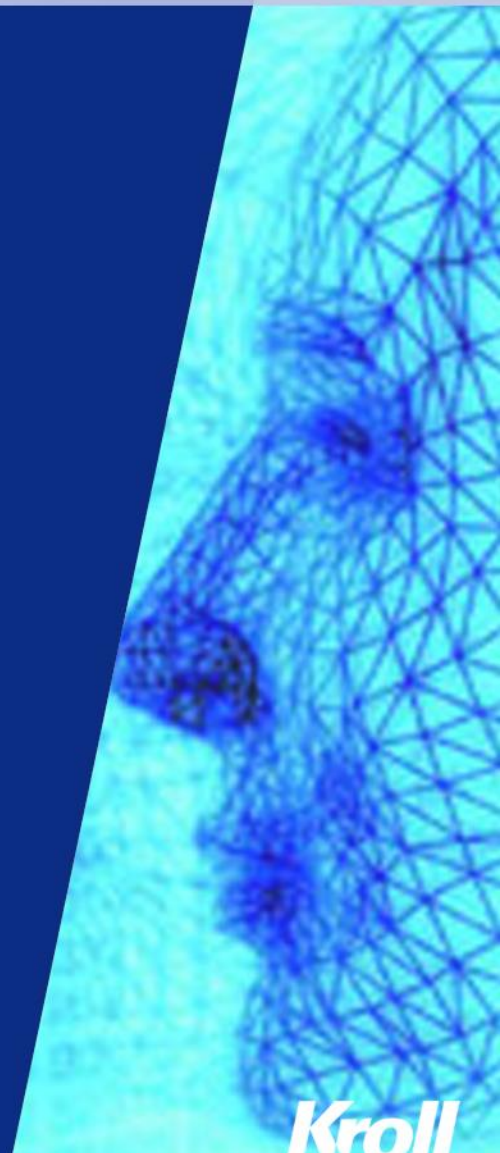
Identity Theft and Fraud

■ *Industry Issues*

- FTC estimates almost 15.4 million victims in 2016
- Many victims don't know or don't report
- Fastest growing crime in America
- Average 600 hours and \$1,500 to resolve
- Tremendous media exposure

■ *Common Types of Fraud*

- Financial - Social Security - Medical – Criminal – Drivers License
- Identity Fraud using:
 - *Your name and SS# to:*
 - *Establish new credit*
 - *Commit other criminal activity*



Kroll

KROLL INC.
A Company
For Today's World

Kroll

- Identity Theft Shield

Kroll's Strength

- *Rated “Best Cyber Security Provider” 2018*
- *Over \$1 Billion in assets*
- *Best Data Security Provider 2018*
- *Over 2,800 employees World wide*
- *60 offices in 19 countries and 6 continents*
- *Headquartered in New York with major offices Internationally*



Kroll

Kroll Clients

- *Governments of US, Russia, Japan, Kuwait as well as other countries*
- *48 of the Fortune 50 Corporations*
- *238 of Top 250 Law Firms*
- *US Department of Justice*
- *Port Authority of NY & NJ*
- *U.N., World Bank, IMF*



Kroll

Identity Theft Shield Product Benefits

- *Provides benefits for Primary Subscriber, Spouse and up to 8 dependents*
- ❖ **Credit Reports** – *discovery & benchmark*
- ❖ **Credit Monitoring** – *alert to possible fraud*
- ❖ **Credit Score** – *credit standing*
- ❖ **Restoration Service** – *comprehensive resolution, managed and handled by Kroll's professional, licensed Fraud Investigators. **Different than "assisted" services***
- ❖ *\$24.95/Month for the entire family*
- ❖ *\$9.95/Month for individual plans.*

Comparison of Services

<i>Kroll ID Theft Comprehensive Restoration Services</i>	<i>Competitor's Assisted Victim Restoration Procedures – (Insurance is not included with some products)</i>
<u><i>Kroll Restoration Service Overview</i></u>	<u><i>Competitor's Assisted Services</i></u>
<p><i>Kroll's Competitive Advantage:</i></p> <ul style="list-style-type: none"> ✓ <u>Limited Power of Attorney</u> that allows our investigators to act and take action on behalf of the member/victim • <i>Licensed Investigators (Former C.I.A., F.B.I., etc.)</i> • <i>Full Restoration (Not assistance in restoration)</i> 	<ul style="list-style-type: none"> ✓ <i>Most include access to credit bureau reports, credit monitoring-alerts, and some have ID Theft reimbursement insurance.</i> ✓ <i>Some programs will provide assisted Restoration Services. This service is NOT handled by licensed investigators.</i> ✓ <i>In many cases, but not all, rep is handling inbound victim calls through scripts. Rep will not make outbound calls either to victim or work with credit bureaus, creditors or collection agencies on their behalf. Victim can call for advice or assistance but they can only respond to scripted scenarios.</i>

Comparison of Services

<p><i>Kroll ID Theft Restoration Services (cont'd)</i></p>	<p><i>Competitor's Assisted Victim Restoration Procedures – (Insurance is not included with some products (cont'd)</i></p>
<p><u><i>Kroll Restoration Service Overview (cont'd)</i></u></p>	<p><u><i>Competitor's Assisted Services (cont'd)</i></u></p>
<p><i>✓Kroll will bring a victim's credit records back to their pre-ID theft status.</i></p> <p><i>✓Kroll's Fraud Recovery Procedures will also provide the victim with enhanced levels of security and confidence</i></p> <p><i>✓Kroll is the ONLY firm with over 40 years of experience</i></p>	<p><i>✓This type of service places the burden of resolution on the victim and dilutes the benefit of having the membership.</i></p> <p><i>✓While assisted restoration is a nice resource for the victim, keep in mind that the average restoration takes individuals in the area of 600 hours). Privacy Rights Clearing House and FTC)</i></p>

Why Use Kroll?

- *Kroll has over 40 years experience providing restoration Services*
 - To date, we are the only organization we know of with this length of experience in this field
 - From the start of this program we have been actively resolving Identity Theft Shield Members that have been victims of identity fraud.
- *Thousands of consumers counseled and represented*
- *Thousands of severe fraud cases restored*
- *Compliance with Fair Credit Reporting Act and other applicable regulations*
- *Established processes and procedures with credit repositories and government agencies*
- *Stability and Consistency of the organization*



Kroll

Employer Sponsored ID Theft Plan

The IRS released on Dec. 30, 2015, its Announcement 2016-02, which allows preferential tax treatment for employer-provided identity theft benefits despite the absence of a data breach. The guidance states that the value of identity protection services provided by the individual's employer can be excluded from the employee's gross income and wages, and does not need to be reported on an employee's Form W-2 or on a Form 1099-MISC. The announcement does not apply to cash provided by employers to employees in lieu of identity protection services.