



## **ID thieves steal your money the modern way They Dumpster-dive, 'phish' online to get your info**

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On the cutting edge - Brian T. D. Bowman

IMAGINE that you have just received a MasterCard statement in the mail indicating you have used up all your available credit.

The problem is that you only have a Visa card. In fact, you have never even applied for a MasterCard.

You call MasterCard immediately to explain that there must be some mistake. But you are told that you received your new MasterCard months ago and your signature and other personal information are on file to prove that you applied for the credit card. This can't be right, you think.

Believe it or not, you are the victim of identity theft.

Many people hear the term "identity theft" and think of it as a phrase best used in spy movies. Certainly it cannot happen to them -- they don't shop online or visit web chat rooms.

But identity theft is not just an online problem. It occurs when people lose control of their personal information. A typical crime that occurred in decades past involved thieves storming into banks with guns, masks and getaway cars. Today, thieves are using identity theft for the same ends -- to steal your money. In many ways, identity thieves are modern-day bank robbers.

Manitoba Finance Minister Greg Selinger recently noted that "law enforcement agencies have named identity theft as the fastest-growing crime that business, consumers and governments face."

An Environics survey found three per cent of adult Canadians -- more than 900,000 individuals -- were victims of identity theft in 2003, and CBC's *Marketplace* has reported that the cost of identity theft for consumers, banks, credit-card firms, stores and other businesses is \$2.5 billion a year.

Identity theft occurs when thieves secretly obtain your personal information for the purposes of committing crimes such as fraud or theft. If someone has used your identity to successfully apply for a MasterCard supposedly in your name, you have been a victim of identity theft.

How do identity thieves gather your personal information? Your data can be compiled using many sources, including your garbage. Often described as "Dumpster diving," thieves rummage through discarded garbage to obtain documents such as pre-approved credit applications, banking information, insurance forms, bills, signatures and other identifying information.

Another source of your personal information is online. Identity thieves often use the Internet and send you e-mails to fish for your data. This fraudulent exercise, described as "phishing," is particularly cunning because thieves use websites and e-mails to fool victims into disclosing personal information such as passwords and user IDs. What should you do to minimize the risk of being a victim of identity theft? Many organizations and government agencies have produced guides to help reduce the risk of identity theft. The common theme in all of them is: To the extent possible, take responsibility and protect your personal information.

The privacy commissioner of Canada has provided a checklist on how to fight identity theft. Tips include shredding credit card statements and other personal financial forms, being careful not to provide personal information to organizations without knowing how they will safeguard your data and access your credit bureau report on an annual basis to ensure it is accurate.

If you become a victim of identity theft, you should immediately notify police, then take steps to minimize the damage. For example, you may need to contact your credit card company, bank, Canada's national credit reporting agencies and government agencies such as vital statistics or the passport office.

Any invasion of privacy is difficult to repair, so the best advice is to aggressively try to prevent ever becoming a victim of identity theft. Beware: Modern-day bank robbers are eager to steal your personal information and identity.

Next month, this column will discuss the effects of identity theft on businesses, including a review of steps that should be taken to safeguard customer data from being used for identity theft.

*Brian T. D. Bowman is a lawyer with the privacy law group of Pitblado LLP, Barristers & Solicitors. He can be reached at 956-3520 or e-mail [bowman@pitblado.com](mailto:bowman@pitblado.com)*