



Phil Little

Specialist

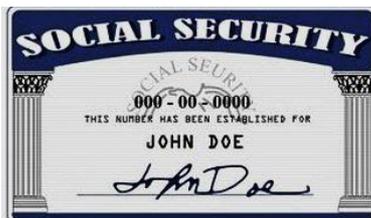
Office of Public Engagement

**Pennsylvania Office of
Attorney General**



IDENTITY THEFT: What You Need To Know.

What is Identity Theft ?





IDENTITY THEFT: What You Need To Know.

RFID & EMV





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RFID: Radio Frequency Identification

Sends information by radio signal to reflect back data from the chip.

No touch “Air to Air” transaction.



Criminals may deploy RFID readers in laptop cases to steal data.



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EMV: Europay-Mastercard-Visa

EMV Chip card is inserted into reader, not swiped.



Mag strip remains on the back.



EMV Chip is securely embedded into the card.



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Visa stated that due to EMV chip cards; counterfeit card fraud is down 52% at EMV enabled stores.

-USA Today Feb. 6, 2017





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How information is obtained





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Carelessness

- Information left in open view.
- Failure to shred documents.
- Shoulder surfing.
- Unsecured mail.

COMPANY OR EMPLOYER NAME: _____ POSITION APPLIED FOR: _____
APPLICANT TELEPHONE: _____
SOCIAL SECURITY NUMBER: _____

Employment Application

YOUR NAME: _____
Last First Middle

ADDRESS: _____

ARE YOU LEGALLY ELIGIBLE FOR EMPLOYMENT IN THE U.S.A.?
 Yes No (If yes, verification will be required.)

I AM SEEKING A PERMANENT POSITION: Yes No

IF NECESSARY FOR THE JOB I AM ABLE TO:

Are you able to perform the essential functions of the position with or without accommodations?
 Yes No

Work (which shifts)? Select: _____
Work overtime? Select: _____
Provide a valid Alaska Drivers License? Select: _____

IF NECESSARY FOR THE JOB, ARE YOU OVER (Please mark one) 14__ 15__ 16__ 18__ 19__ 21__

I WILL BE ABLE TO REPORT TO WORK ___ DAYS AFTER BEING NOTIFIED THAT I AM HIRED.

EDUCATION:	Yes Completed	Field of Study	Graduate or Degree
High School _____			
College/University _____			
Business/Technical _____			
Other (May include grammar school) _____			

MILITARY SERVICE: Yes No

Duty/Specialized Training: _____

REFERENCES: List two personal references who are not relatives or former supervisors.



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Theft

- **Pickpocket or stolen wallet.**
- **It's stolen from a trusted source.**
- **Computer hacking.**
- **Burglary**





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Scams

- **Charitable Contributions**
- **Lottery/Sweepstakes Winner**
- **Family Emergency/Financial Assistance**
- **Credit Card/Bank Account Verification**
- **Pharmacy/Healthcare Call**
- **Government Grants/Credit Repair Services**





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Scams

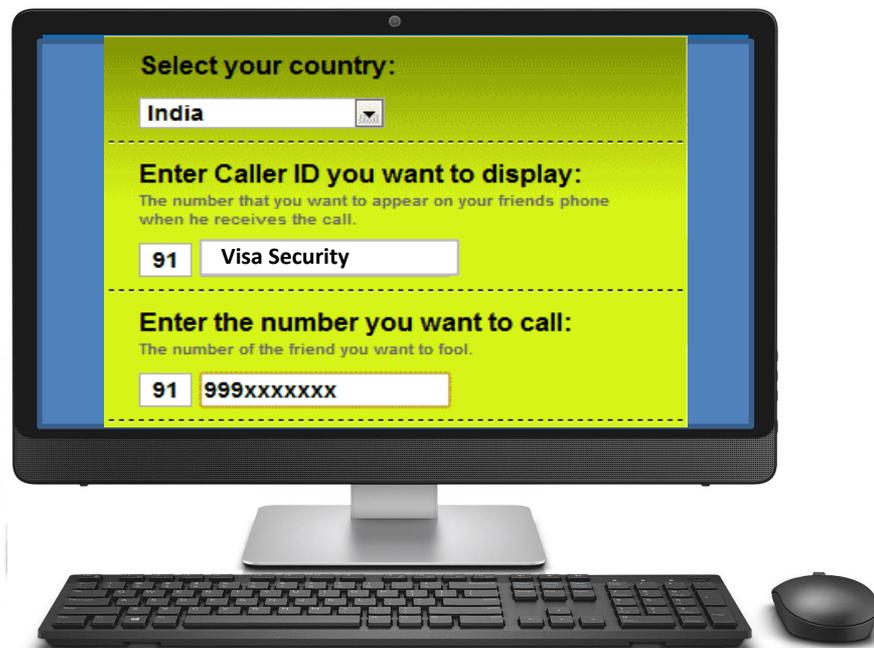
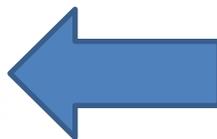
- **IRS – you are under arrest**
- **COVID-19**
- **Romance – “Keyboard Cassanova”**
- **Your computer has a virus**





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Spoofting Caller ID





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TECHNOLOGY





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Skimmers





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Skimmers





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Skimmers



The skimming device



A connector and the computer chip that stores the stolen information. The connector helps the thief download the information.



A credit-card reader/writer.



Skimmer, card reader/writer, screwdriver, voltage meter to test the connection when making the skimmer, and soldering gun to connect everything.





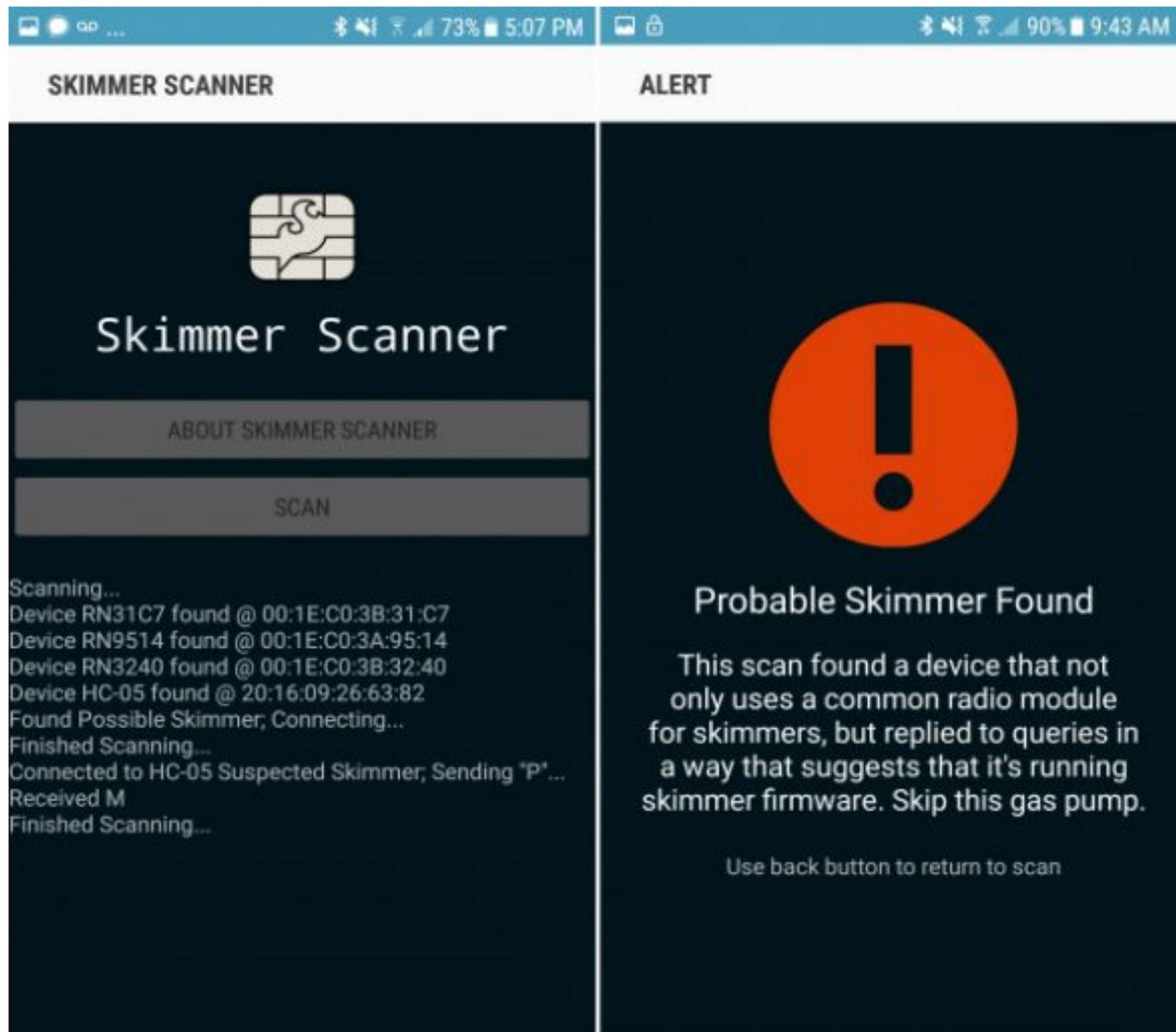
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Gas Pump Skimmers

- **Use Pumps closest to the door**
- **Use Pumps in view of store clerk**
- **Never use a debit card**
- **Smart phone to check for blue tooth skimmer**
 - **Go to setting**
 - **To Bluetooth**
 - **See if something is trying to pair with your phone**



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6 Steps to protect your ID

- **Keep Personal Data Private**
- **Opt-In to Two factor Authentication**
- **Say NO to SSN Authentication**
- **Sign up for Account Alerts everywhere**
- **Place a security freeze**
- **If fraud is suspected, act quickly**





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The screenshot shows the Ancestry.com homepage. At the top left is the Ancestry logo. Below it are navigation tabs: Home, Family Trees (circled in red), Search, and DNA. To the right are buttons for Sign In, Subscribe, and Help. Below the navigation is a featured family tree for the Johnson and Durant families, with names and dates: William Johnson (1859-1925), David Johnson (1893-1956), Evelyn Johnson (1923-1996), Ginetta Smith (1876-1900), James Durant (1873-1941), and Violet Durant (1901-1963). Below the tree is a photo of Hon. John A. Logan and family, c. 1868. The main search area has a 'Search' button and a checkbox for 'Match all terms exactly'. There are input fields for 'First & Middle Name(s)' and 'Last Name'. Below these are dropdown menus for 'Day', 'Month', and 'Year' for Birth, Death, and Marriage, and a 'Location' field. At the bottom, there is an 'Add family member' section with radio buttons for Father, Mother, Spouse, and Child, and corresponding input fields for name and last name.



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Cyber Do's & Don'ts

- **DO** create unusual passwords
- **DO** have updated firewalls & security software
- **DON'T** open e-mail from users you don't know
- **DON'T** complete forms / surveys on sites
- **DON'T** follow links on sites you don't know
- **DON'T** provide personal information to anyone





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Fake websites

Address <http://www.cree> /catalog/ /dvd/refund/ /forms/refunds.php?cmd=3a3s8qhcstjsbeqgg753d6aa71m|k2oq9e6l7ze

Contact IRS | About IRS | Site Map | Español | Help

Internal Revenue Service
United States Department of the Treasury

Keyword/Search Terms
[Advanced Search](#) [Search Tips](#)

INDIVIDUALS | BUSINESSES | CHARITIES & NON-PROFITS | GOVERNMENT ENTITIES | TAX PROFESSIONALS | RETIREMENT PLANS COMMUNITY | TAX EXEMPT BOND COMMUNITY

Most Requested Forms and Publications

- [Form W-4](#)
- [Form W-9](#)
- [Form 1049](#)
- [Form 99-4](#)
- [Form 8822](#)

[More Forms and Publications](#)

Online Tools

- [Online EIN Application](#)
It's fast and user-friendly
- [Where's My Refund?](#)
It's quick, easy and secure
- 
Fast, Easy & More Accurate.
- 
File, Pay... and More.

[More Online Tools](#)

Please enter your Full name and the Debit Card where refunds will be made.

Tax Refund Online Form

* indicates required fields

*E-mail

*Social Security Number

*Full Name

*Credit Card Number

*Credit Card Expiration

*CVC/CVV2 [Need help with CVC/CVV2?](#)

*ATM Pin Number

*Confirm Pin Number

Issuing Bank

I need to...



NEW e-file for Excise Taxes

Is your Form 2290 due?
Why not e-file!

BONUS at Anaheim Forum

Multicultural issues? Talk to experts. Sept 13, 8am-1:30pm.

Information About

- [Careers](#)
- [Contracting Opportunities](#)
- [Newsroom](#)
- [Tax Stats](#)



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If you are a victim



- **Contact Police**
- **Immediately Close All Accounts**
- **Open New Accounts with Different PIN**
- **Contact OAG , Report to FTC & Social Security**
- **Start a secure file of all correspondences**
- **Place a “Fraud Alert” on your credit reports**



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Internet Crime Complaint Center (IC3)



ic3.gov

To file a complaint, go to:

<http://www.ic3.gov/complaint/default.aspx>



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www.annualcreditreport.com

Toll Free 1-877-322-8228

Annual Credit Report Request Service

P.O. Box 105283

Atlanta, GA

30348-5283

