

Beacon Hill Byline by Mary Rogeness

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The Crime of Identity Theft

In an old novel, *The Woman in White*, the heroine had her identity stolen by a woman through the simple stratagem of resembling her physically. The plot might have been plausible in the 19th century, but it seemed impossible in the 20th century, when fingerprint technology provided specific recognition for each individual. In the 21st century we have DNA identification which is even more certain than fingerprints. In spite of all these advances, identity theft is suddenly a growing crime in our society.

Today's identity theft is electronic, not physical, and it can lead to thousands of dollars in bills to the victim through phony credit transactions. Financial institutions have been slow to respond and legislatures have been slow to recognize the crime. This is what is happening in 2004.

Identity theft can begin when a criminal gains access to a credit card number. That access might begin the old-fashioned way, with the theft of the card, but it is more likely to start with a discarded receipt, unauthorized viewing of the internet or an individual's credit report. In some cases, simply knowing an individual's social security number provides an avenue to gain significant credit information.

The crime came to the attention of a Massachusetts legislator last year in a very personal way. Representative Paul Casey was one of a dozen men with the same name who were victimized in an identity scam. The alleged perpetrator did not use stolen credit cards, but instead he applied for credit cards using personal information he obtained through the Registry of Motor vehicles. The victims are not liable for charges to the phony accounts, but the credit history of each one has been badly damaged. A Boston man is under arrest for the crimes.

Another legislator became a victim of credit card fraud while on vacation. On his return from Florida, Representative Brad Jones received a bill for \$2400 worth of truck tires. His card, presented at a service station to pay for gasoline, had been put to much more extravagant use.

These personal experiences have led to the filing of two bills in our legislature. One filed by Rep. Casey would require any merchant to photograph an applicant for store credit. The man arrested in the Casey case was identified through footage from a surveillance camera, though no such requirement exists at present. Rep. Jones filed a bill to limit merchants to printing no more than the last 5 digits of a card on the receipt.

Our state is coming to grips with the vulnerabilities its citizens face in protecting their credit in other ways. Of course perpetrators are prosecuted for theft, and we are working to make that theft more difficult. One effort is aimed at limiting the use of Social Security numbers for identification banning those numbers for state college identification purposes. The Registry of Motor Vehicles now encourages the use of alternate numbers for driver's licenses.

Laws can protect victims once a crime has occurred, but the best defense comes from a cautious consumer. I will write next time about the methods you can use to keep from becoming a casualty in the 21st century invasion of privacy.