INDEX

Abdallah, Abraham, 21–27, 227
Abrams, Martin, 73–74
Alghamdi, Ahmed, 128
al-Marri, Ali Saleh Kahlah, 80
Alomari, Abdulaziz, 128
Amazon.com
Fraud, 217
American Bankers Association, 172–174
political donations, 191
American Express,
chargebacks, 69
currency checks, 87
use of stolen credit cards, 16
American Association of Motor Vehicle Administrators, 137
American Association of Retired Persons, 59
American Privacy Consultants, 243
America’s Most Wanted, 43
Applied Digital Solutions, 267–268
Askaw, Othniel Beaz, 138
Atta, Mohammed, 128
Automobile insurance and credit reports, 110

BankAmericard, 74
banks, see also individual corporation entries
concerns about identity theft, 148

Know Your Customer requirements, 167–174
Patriot Act, 167–174
Bank of America, 75, 176
Baptiste, Linus, 29
Batts, Judge Deborah, 19–20
Beales, Howard, 64
Bennett, Len, 104–105
Berry, Michael, 43–44
Biegelman, Martin
arrest of Abraham Abdallah, 24
early ID theft work, 75–76, 163–165
Billing-Error-Online.com, 210–211
bin Laden, Osama, 78
Biometrics, 267–268
Blazing Saddles, 212
Brady Handgun Violence Protection Act, 138
Brewer, Contessa, 210
Bruguiere, Jean-Louis, 78
Byrd, Malcolm, 37–41

Caffrey, Aaron, 220
California Identity Theft Data Base, 41
Capital One
computer systems, 106
political donations, 191
CAPPs-II (Computer-Assisted Passenger Prescreening Program), 189–190, 275
INDEX

CardCops.com, 201
CareerBuilder.com, 217
Carnivore, 184–188 see also FBI entry under law enforcement
Chargebacks, 47–50
Child pornography, 220
Citigroup, 50
ID theft advertising campaign, 67
political donations, 191
Clements, Dan, 201
Common Cause, 191–192
Consumer Sentinel, 155–159
Consumers’ Union, 89, 94–95
Convenience checks, 87–90
Convertino, Richard, 123
Counterfeit documents, see entries fake documents
Cousin, Terry, 120
Credit bureaus, see credit reporting agencies
Credit card fraud
convenience checks, 87–90
the Internet, 197–210
terrorism, 77–81
use of encoders by criminals, 80, 223
Credit card issuers
application screening procedures, 48
difficulty reporting fraud to, 70–71
giving cards to children, 48, 76
history of, 75
making money from fraud via chargebacks, 67–70
see also entries under individual corporation names
Credit freezes, 269–271
Credit reports
fraud alerts
included in update to Fair Credit Reporting Act, 183
ineffective, 84–85
security freezes, 272
sale online, 108
mixed files, 101–102
reinvestment of entries, 100–107
repollution, 103
Credit Reporting Agencies, 91–121
dispute resolution computer systems, 100–107
Fair Credit Reporting Act debate, 180–184
overseas outsourcing of customer service, 99–100
profits, 98
political donations, 191–193
sale of credit reports online, 108–109, 151
speed of application procedures, 83
studies of inaccuracy in files, 94–95
significant court rulings, 83–84
sued by consumers, 120–121
working conditions, 98–100
see also individual company entries
credit terminals, and vulnerability, 32, 250–252
cryptography, and the FBI, 186–188
Cummins, Philip, 27–32, 208
Customer Identification Program, and banks, 171–174
Customer service employees, and vulnerabilities, 1–21
Data Processors International, 70, 203
Davis, James, 138
DCS1000, see Carnivore entry under FBI
Dirty Deeds, Done Dirt Cheap, 229–232
Discover
chargebacks, 69
DontSpyOn.Us, 190
Douglas, Robert 176, 227
pretexting, 229–243
Doyle, Bob, 21–27, 154
Doyle, James, 22–23
crimer’s license, see entry under fake documents
Dunn, Robert, 18–21
Earthlink, 221
Easton, Peter, 236–237
eBay.com
fraud, 213–216
E-Oscar, 104 see also computer systems entry under credit reporting agencies
Electronic Crimes Task Force, in New York City, 154
Electronic Privacy Information Center, 102, 185
CAPPS-II, 190
complaints about credit reporting agency Web sites, 108
Elmardoudi, Abdel-Ilah, 123–127
Ellison, Larry, 23
Experian, 91–121
customer Web sites, 108
dispute resolution process, 100–107
Fair Credit Reporting Act debate, 180–184
fined by Federal Trade Commission, 112
history of, 119–120
legal disputes, 111–115
lift services catalog, 114
and Philip Cummings incident, 27–32
speed of application approvals, 85
Equifax, 91–121
Fair Credit Reporting Act debate, 180–184
and political donations, 192–193
and ID theft solutions, 264
and Philip Cummings incident, 27–32
dispute resolution process, 100–107
fined by Federal Trade Commission, 112
history of, 115–116
legal disputes, 111–115
profits from sale of credit reports to consumers, 109
Fabozzi, Michael, 22–23, 26
FAIR, 132
Fair and Accurate Credit Transaction Act (FACT-ACT) of 2003, 182–183
Fair Credit Reporting Act, 82–86
2003 debate, 179–184
disputes, 103–107
fraud alerts, 84–86
immunity, 96–97, 120
political donations, 190–193
Fair, Issac, 273
fake documents
driver licenses, 15, 39, 129–132
birth certificates, 124, 129, 139
Matricula Consular, 133–135
Mexican consular card, 133–135
passports, 124
Social Security cards, 129
fake escrow web sites, 212, 215
Falcon fraud detection software, 71, 261, 273
Federal Reserve Board
credit reporting agencies, 95
Federal Express, 1
Federal Trade Commission
2003 study on identity theft, 32, 67
customer complaints about credit reporting agencies, 84–85
Consumer Sentinel, 155–159
ID Theft Clearinghouse, 155–159
legal battles with credit reporting agencies, 111–115
as point agency in ID theft fight, 154–156
online auction complaints, 213
pretexting, 175–177
Safeguard Rule, 177
warnings about phisher e-mails, 212
Feinstein, Sen. Diane, 32–33
Ferguson, Charles and Martha, 249
FICO score, 274
Fifth Third Bank, 13
Financial Crimes Enforcement Network, 170
Financial Modernization Act of 1999,
see Gramm-Leach-Bliley Act
Foley, Jay, 243–248, 266
Foley, Linda, 50, 145
and founding of the Identity Theft Resource Center, 243–248
Ford Motor Credit, 27–28
forensic accounting, 168
Foundation for Taxpayers and Consumer Rights, 226
Frank, Mari J., 58
fraud alerts, see entry under credit reports
free credit reports, 182
Gartner
study of ID theft prosecutions, 32, 145
Gary, Dearnear, 40
INDEX

General Accounting Office
credit reports, 95
investigation of driver's license issuing agencies, 134–139
investigation of fake identification papers, 134–140
study of identity theft, 146–149

Gervais, Mike, 228–229
Girard, Donald, 31
Givens, Beth, 42, 247
Google.com, 208–109
Gramm-Leach-Bliley Act, 175–178
Gray, Mike, 152–153
Great Universal Stores PLC, 119
Green, Julian, 220
Greenspan, Alan
Fair Credit Reporting Act debate, 183–84
remarks about credit card application screening procedures, 76

Haouari, Mokhtar, 79
Hasbrouck, Edward, 190
Henderson, Clay, 42
Hernandez clan, 54–57
Hewitt, Detective Ed, 55
Hillebrand, Gail, 89
Hmimssa, Youssef, 122–130, 140
Hoar, Sean, 160–161
HNC Software, 71
Home National Bank, 197–198
Hunter, Demorris, 43–44

ID Analytics
study of fraud rates, 72–74
solutions to ID theft, 260–264

identity theft
adding cost to credit, 60–61
chat rooms, 202–204
divorce, 44–50
emotional impact of, 36–37
links to terrorism, 77–82
al Qaeda, 78–79
methamphetamine addiction, 150–152
problems prosecuting, 141–166
purchase of cars via, 153
purchase of cell phones via, 141–144
purchase of homes via, 54–57
significant court rulings, 258–259
solutions, 256–283
biometrics, 266–270
law enforcement, 268–270
passport cards, 269
credit freezes, 271–272
Trojan horses, 219–220

Types of
criminal ID theft, 37–44
family ID theft, 44–50
child ID theft, 46–50, 252–255
at work, 50–53
of the elderly, 57–60
Identity Theft Assistance Center, 107
Identity Theft and Assumption Deterrence Act, 147, 154
Identity Theft Clearinghouse, 155–159
Identity Theft Resource Center, 145–147

history of, 244–248
Indonesian hackers, 206–208
information brokers, 16, 175–177, 228–243
asset location services, 232
backgrounding lawsuit targets, 231
and mass media, 233–235

institutions targeted by ID thieves
customer service representatives, 1–21
health care providers, 2
funeral homes, 12
Insurance Risk Score, 274
Ishman, Mark, 70

Internet
chat rooms, 202
role in ID Theft, 194–227
data leaks in, 198–200

Jackson, James Rinaldo, 1–21, 54, 175, 227
JetBlue Airlines, 189–190
Jorgenson, Barbara, 121

Know Your Customer, 169–174
Knudson, Sheri, 141–144
Kopp, James, 138
Koubriti, Karim, 123
Lachot, Bruce, 212
Lamo, Adrian, 200
Lamar, Anthony Taylor, 35–36
Lallemand, Sienky, 44–46
Law enforcement
attempts to catch identity thieves, 141–156
FBI
Carnivore and Magic Lanterns, 184–188
identity theft arrests, 148
reporter’s notes subpoena, 200
U.S. Attorney’s Office, 19
prosecutions, 160–161
U.S. Postal Inspector’s Office, 161–165
“Crime of the 20th Century” video
made with Abraham Abdallah, 22
U.S. Secret Service, 59
Leach, Rep. Jim, 175–178,
information brokers, 238–241
Litan, Avivah, 73, 145
ID theft solutions, 265–266
Little, Eileen, 98
Lormel, Dennis (FBI terrorism agent), 77
Los Angeles International Airport, 33
Los Angeles Identity Theft and Credit
Card Squad, 150
Maes, Robert, 152
Magic Lantern, See Carnivore entry under FBI
Malfi, Ron, 134
Manning, Robert, 64
Markoff, John, 184
Marmon Group, The, 117
Massey, Stephen, 150–151
MasterCard
chargebacks, 69
Matricula Consular, see entry under fake documents
Matthews, Liesel, see Pritzker, Liesel
MBNA, 51
Meskini, Abdelghani, 80
Meteromail, 119
Mexican Consular card, see entry under fake documents
Mierzwinski, Edward, 82–83
Millenium plot to explode a bomb at Los Angeles Airport, 33, 79–81, 223
Mitnik, Kevin, 175
mixed file, see entry under credit report
Monster.com, 217
MSNBC.com, 147, 188
National Advocacy Center, 154
National Crime Information Center, 156–158, 274
Nessel, Bari 50–53
New York Times, The, 200
Nigerians
everal experts, 165–165
ID theft instructors, 10
in ID theft crime rings, 29–30
Orbach, Jerry 165
Patriot Act, 169–178
Section 326 of, 169
Public Interest Research Group, 82–83,
study of credit report accuracy, 94
Phisher e-mails, 210–214
preapproved applications, 75–76
preemption of state credit reporting laws, 179–184
Privacy Rights Clearinghouse, 247
Poindexter, John, 184
Potter, Jeremy, 46
Pretexting, 175–177
Pretty Good Privacy, 187
Pritzker family, 117–119
Pritzker, Liesel, 118
Pritzker, Matthew, 118
Ramsey, JonBonet, 232–233
Rapp, James and Regana, 232–236
RFID (Radio Frequency Identifier Devices), 267
Privacy Rights Clearinghouse, 42
reinvestigation of credit entries, see entry under of credit reports
Retail Credit Co., 115
repollution of credit reports, see entry under credit reports
Ressam, Ahmed, 79–81
INDEX

Rubin, Joe, 86
Russia, as home base for con artists, 218
Rutherford, Charles, 141–144

SafeSend, 133
Scarfo, Nicholas, 187
Schweitzer, Al, 230–243
Screen Actor's Guild, 3
Semel, Terry, 1, 5
Sensenbrenner, F. James, 172
September 11, 2001
  arrest of alleged Detroit-based terrorists, 122–127
  and banking, 168
  role of identity theft in, 33, 79–81
Slepian, Dr., Barnett, 139
Smith, Richard, 221–222
Social Security Number
  theft of, 1
  to steal famous people’s money, 25
  used to steal cars, 11
Social Security Administration
  Master Death File, 139
Soper, Rachel, 47–50
SoBig computer virus, 221
Spam, 221
Spielberg, Stephen, 2–3
Stolen goods via ID theft
  cars, 53–54
  diamonds, 17
  homes, 53–57
  loans, 53
SunTrust Banks, 169
Szwak, David
  protected credit files, 36
  lawsuits against credit reporting agencies, 121, 248–252
  vulnerability of credit terminals, 32, 250–252
Tate, Bill 237–241
Teledata Communications Inc., 29–30
Terrorism
  linked to credit card fraud, 77–82
Teter, Gordon, 12–15
Thomas, Jim, 54
Thomas, Judy, 102–3, 121

Thompson, Vicky, 99
Ticketmaster, 118
Toole, Terra Donta, 54
Toney, Marcus, 44–47
Total Information Awareness Program, 184
TowerGroup, 53
Tradelines, 113
Trans Union, 91–121
  dispute resolution process, 100–107
  Fair Credit Reporting Act debate, 180–184
  fined by Federal Trade Commission, 112
  history of, 116–119
  legal disputes, 111–115, 120–121
  Philip Cummings incident, 27–32
  political donations, 191
  profits from sale of credit reports to consumers, 109
Transportation Security Administration, 189–190
Trojan horses, 219–220
Trusty, Tom, 206–208
Treasury Department
  Customer Identification Program, 170–174
TRW, 119, 121

Union Tank Car Company, 116
University Club of Memphis, 7
U.S. Chamber of Commerce, 86

Video Vindicator, 223–226
Visa
  chargebacks, 69

Warner Bros., 1
Walsh, John, 43
Waknine, Assaf, 228–236
Wendy’s, 12–15
Western Union, 205–206
Winfrey, Oprah, 8, 23
Winfrey, Vernon, 8
Woods, Tiger 35–36

Yahoo Inc., 1

Zilterio, 194–198