Internet and assignment identity theft

Technology, Internet



Creating computers and other devices that are proficient enough to resist attack and still evolve at and pidemic rate seem to be Impossible. Identity theft today seems to be highest growing white collar crime in our nation and it preys on the economic resources and reputations of its injured parties this includes young children and the deceased. In several cases victims of identity theft have to prove that they are innocent in order for anyone to even notice them.

The law officials often cant provide the necessary time to fully investigate in order to catch predators because of the high quantity and jurisdiction that is combined with the internet. Neither businesses nor individuals are safe or impervious to Identity theft. In todays prolific development of the internet; user need to secure their personal Information In combination of using antl-virus software or take the risk that comes with the Internet.

Lit Review of -with 2 Academic References The Information Technology and Software Development career was the fastest growing career field in America during 2011 (CNN Money, 2012). Every day new innovations and discoveries are flooding our lives. The world is persistently struggling to move at a rapid pace while improving efficiency. The urge to come up with the next great technology is the means for our irrepressible detonation in digital nformation.

Still, with all the expediency and access to digital Week 5 assignment media, the world faces those who will use the equipment to steal our identities and resources for their own benefit. The United States Department of Justice describes Identity Theft and Fraud as, terms used to refer to all types of

crime In which someone wrongfully obtains and uses another person's personal data In some way that Involves fraud or deception, typically for financial gain" (U. S. Department of Justice, 2012). A person's personal information like their Social Security number, bank personally benefit from your expense.

In several cases, a victim's loss not only includes out-of-pocket financial losses, but substantial additional financial costs and time repairing and correcting credit histories and erroneous information. To assist with my research for this paper, I chose two books written from different perspectives. First, I searched for a book to provide an inclusive assessment of identity theft history; methods used to steal identities, consequences of having your identity stolen, and prevention techniques from an individual or business perspective.

Next, after developing a strong baseline on identity theft, I sought out f reference book which presents an inclusive assessment of the concepts of computer crimes, relevant laws, and methods performed by investigators to map out, capture and pursue identity theft criminals. Mr. Martin Biegelman the director of Financial Integrity for Microsoft and 30 years of experience under his belt; wrote a book called Identity Theft Handbook Detection, Prevention, and Security, the book is a summary on identity theft from his own experiences as an investigator Week 5 assignment and his very own research.

He illustrates the extensive selection of methods that ackers and attackers use to get a person's information for example steal through the mail to wash

checks, skimmers, and identity stealing through older sites that have little or no security function. Later, the text captures the criminal Justice system's response to the problem, with the existing intervals identifying different parts of identity theft, such as victims, global development, and research efforts concerning identity theft.

Identity theft has developed starting from an American dilemma into a nationwide pandemic and there are no signs of it ever ending. Trying to understand he vastness of this problem is crucial to a person's ability to protect themselves and fight back. It doesn't matter if you are the chief executive officer, chief financial officer; law enforcement officer, student, or a young child; no one seems to be out of reach from these terrible crimes. This book was researched carefully and written to uncover the massive criminal endeavor affecting the public.

As the number one complaint initiator for the Federal Trade Commission for the past five years, and costing Americans \$1. 52 billion last year in recovery efforts and actual lost monies. Federal Trade Commission, 2012) The disturbing economic and emotional impact that identity theft causes is astonishing. Mr. Biegelman's suggests perceptive guidance, tremendously helpful suggestions, and first-hand examples signifying the individual person is the best defense against identity theft. He states in his book, " individual citizens must be as sax. . y as the criminals seeking to steal their identity' (Biegelman, 2012, p. 20). As Internet technology has rush forward, it is Just about impossible to solve all identity theft weak pointes no matter how well technology is advanced. With this in mind, my second academic reference

speaks about the investigation, arrest and persecution of identity Crime,
Investigation, and the Law. Chuck Eastom a writer who has been involved in
the Internet Technology industry over twenty years and has the authored
over eleven computer science books.

He has over twenty different computer industry certifications and was a subject matter expert in expanding the CompTIA's Certified Technical Trainer exam. Jeff Taylor a Texas police detective in the Criminal Investigations department who's career began in 1982 and where his specialty is in white collar crimes. Detective Taylor is a certified computer forensic evidence recovery specialist and is a member of the instructor staff at Collin County Law Enforcement Academy where he instructs Electronic Crime Scene Investigations.

Their book was written help to the identity theft investigator level and provides an extensive introduction to the ideas of computer crimes and appropriate laws. The authors display a good deal of knowledge, nonetheless due to profoundly technical argument; the message was challengeable for common people to fgure out. The chapters on the legalities and law, though extensive, were written at an attorneys evel and are very difficult to understand. In my opinion pairing these two professions in this book was an excellent idea.

Justifiably, law-enforcement officials are caught up in identity theft investigations, but these days in Internet crimes, so are network administrators and technical-support experts. Computer Crime, Investigation, and the Week 5 assignment Law offers this several different

discipline viewpoints to their readers. Starting expansive introductions to computer crimes, the book tracks the crossing of computer crime, and the various criminal procedures and techniques.

The argument ithin computer forensics is First-rate and while it is great to understand the skills of forensic scientists, I wonder sometimes, if forensic specialists spent more of their time on finding other methods to prevent crime, would we be discussing identity theft still to this day? Taylor and Eastom tell their readers, " Identity theft is a growing problem. 8. 5 million victims means that in a single year, about 2. 8 percent of the United States population was the victim of identity theft. This means your odds of being a victim in any given year are about 1 in 30" (Taylor & Eastom, 2011, p. 12). What percentage of these 8. 5 million victims would be reduced if we were to start to use biometrics in order to identify users of credit cards instead of Just a signature on that is on the back of a card that few even sign and very few cashiers actually take the time to validate? Both author's additionally state that individuals can, " Put a notice on your credit report. Most creditreporting agencies will place a notice on your report that no new credit is to be issued to this identity without first calling the home number and verifying" (Taylor; Eastom, 2011, p. 421).

Why isn't there an automatic validation process? Smart phones today, easily have an automated email or phone call notification of all your bank transactions. Most banks in todays society do offer these services now for free if you request them so why can't any of the major credit reporting agencies not pursuing the same method? Another area in identity theft that

needs more discussion is knowledge and awareness. Week 5 assignment Explain how academic knowledge impacts social elements Individuals need to be alert that they, have control over protecting their own personal information.

Businesses and law enforcement will respond to illegal ctivities; however the person not the companies and organizations have the most gained interest in protecting their identity. Therefore, being educated is a very important part of any successful identity theft protection program. Individuals should realize that it is their own responsibility to be attentive of the risks of identity theft and carefully monitor and take proactive actions to protect their personal information. While this may seem very simple, it is not always that easy.

Tyler Moore from Harvard University and Richard Clayton from the University of Cambridge (2011) laim, "Despite the increase in online criminal activity, information on incidents and the losses caused by such crimes have largely remained hidden from public view' (p. 1). The pair claim that there are several reasons for this policy. "First, firms fear negative publicity which may arise if incidents are openly discussed. Second, some argue that disclosing information on incidents actually aids attackers more than it helps defenders" (Moore & Clayton, 2011, p. l).

The saying that knowledge is power tends to be very accurate when dealing with identity theft. Detailed nowledge of these crimes and how one can alleviate their own personal risks will drive a behavioral change among individuals. This education can be offered through an assortment of public

service commercials, news and radio casts, articles in papers/magazines, and social media. Updating and empowering individuals on the identity theft development will result in an understanding of what the clear, actionable steps to take if they suspect their identities have been compromised.

In addition to publically benefiting the customers, Moore and Clayton (2011) tell us, "... research suggests that policy makers hould encourage the publication of more information that can help the Internet's defenders fix problems as they arise" (p. 66). It is very clear that hiding the identity theft epidemic will not achieve anything, public knowledge of the proper steps to protect their identity and the actions to begin identifying suspected identity theft will have a obvious impact on reducing this global issue.

Assess how the principles of active citizenship affect Identity Theft Today, the Internet affects nearly every part in our lives and it is the responsibility of parents, educators and the communities to ake certain that our children are safe and secure. The Internet's very design is to be consistent on multiple systems and networks, which provides to its own security problems and safeguards. The ability of criminals to intercept pieces of personal information shared on social networking sites is frightening.