

Computer crimes: identity theft fraud essay sample



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Computer crimes are a disastrous issue and can cause a lot of unnecessary stress if not handled properly. Identity theft/fraud is one of the most common issues that people face daily. Examples of that would be stolen bank information (i. e. statements, and bank card pin), your social security number as well as something as simple as a picture of yourself that you posted. If not taken care of right away it may take an extended amount of time to retrieve information back based on how long, it has occurred. Hopefully before you are in serious trouble with fraud based accusations, debt or worse. With every problem there is a solution so here are some tips when facing this type of issue.

Firstly, to recovering your identity or decreasing fraudulent acts is to alert a Theft Protection Agency about any suspicious activity. Agencies/credit bureaus like Experian and LifeLock to name a couple of agencies you can report fraudulent activity/activities. For example, “ Data breaches involving Social Security numbers are the most damaging, the report found, because they can be used to open new accounts and authenticate existing ones” [Ann Carrns]. Although that can be the most damaging as she put it, it is also hard to detect. My experience with that was when I had to get ready to fill out FASFA for school years back and there was a breach with the IRS transcripts site. As well as a breach at Good Samaritan hospital and BlueCross BlueShield insurance company.

Secondly, if possible, set up a credit freeze on your account. Also, is also as important to monitor all transactions to stay updated. Not only that, but have a copy of your credit report for your record as well as future references or if further action is needed. FUN FACT: Although this will help with further

prevention of unauthorized purchases, “ credit freezing, and monitoring won’t stop tax related identity theft” [ABC2NEWS]. Credit freeze may not be the most effective per my opinion however for the most part it can be useful in keeping away any unnecessary threats or debts when it comes to your transactions or any other personal information linked to it.

Thirdly, there are 2 sub steps you must follow once you have done a credit freeze, (optional but recommended). First, is to file a theft report to the Federal Trade Commission about recent events. Once you have finished that you are to file a police report. There is always a possibility that your stolen identity can be linked to fraudulent act by the unidentified user. Always make sure once you’ve done that you file a police report. Always get a copy for your reference but be sure to add the officer you’ve spoken with badge number. That will cover your basis and holds the person who helped you accountable for the information you received from them. “...some people feel like their complaint isn’t being “ taken seriously” by the police. It’s important to know, however, that the police have a primary responsibility to protect people from imminent danger, and identity theft is a very low-impact crime from the police perspective: there is only one victim (you), no “ harm” was done (meaning you were not bodily injured), and they will not be able to apprehend the accused if they show up” [Jake Stroup]. It’s safe to say this will be difficult based on the police on their part but stick to it.

The fourth step is to contact credit bureaus/businesses. Aside from the previous steps this is also very important to follow through with them and to have your documents ready. Credit bureaus are important in general regarding your credit. Theft can easily deteriorate your credit which in turn

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can cause problems further down the line. Especially for the ones who don't frequently check it. " From a macroeconomic point of view, credit bureaus can bring about higher growth rates for businesses and individuals, and therefore the economy, through an increase in credit lines to those who wish to borrow" [Chris de Bruin]. It is not only beneficial to the consumer but businesses as well. Everyone can be affected by this so make sure you follow through.

The last and final step is recommended that you follow up with an extended fraud twice a year. Not only that it is a perquisite that you not only go through the big 3 agencies you hear about (i. e. Experian, LifeLock, etc.), but to research local agencies in your area. Always be thorough with the process because it takes a lot to resolve this ongoing issue and the more time passed and damage done, the longer it will take for recovery.

In conclusion, if ever faced with this problem it is normal to stress. However, be mindful if you take the proper action effectively, exercise persistence and patience. This is a very complex issue, but it can be resolved. Stay involved in always knowing and understanding with your personal information. Take the appropriate steps to prevent things like this from happening. Check or read your bank statements, never open spam emails to expose your computer and never save your information on a website when it comes to purchases. Walmart is a frequent example of this occurrence.

Works Cited

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