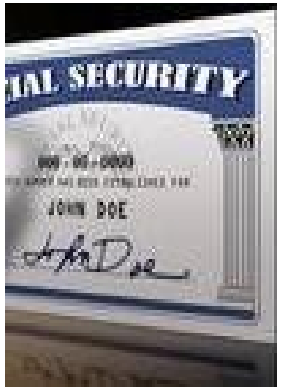
Navy Privacy Conference
Identity Theft
May 12, 2009

James D. McCartney CIPP/G, CITRMS

Five Common Identity Types

Drivers License



Social Security

Medical

Character/ Criminal

Financial

People make decisions about you that are based on more than the information in your Credit Report.

It is imperative that your Personally Identifiable Information and your Non-Public Information be as protected and as accurate as possible.

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Real Statistics

These statistics represent the growth from 2006 to 2007

-Arrest warrants issued in victims names due to Financial Crimes – 24% to 62% increase*

-Drivers Licenses - 16% to 32% increase *

-Employment in victims name - 13% to 41% increase *

-Tax refunds in victims name - 11% to 59% increase *

-Received Government assistance with victims information - 6% to 27% increase *

-Additional 250,000 to 500,000 Victims of Medical Identity Theft reported each year *

**Information gathered by the IDTRC and Chicago Tribu*

Meet The DataBased You™

The DBY is the sum total of all the information, both accurate and inaccurate, about you in the market, whether on paper or stored electronically.

The DataBased You ™

Five Common Identity Types

Social Security

Financial

Drivers License

Character/ Criminal

Medical

Remember: A DataBase cannot distinguish between accurate and inaccurate information. It can only report what a human has entered.

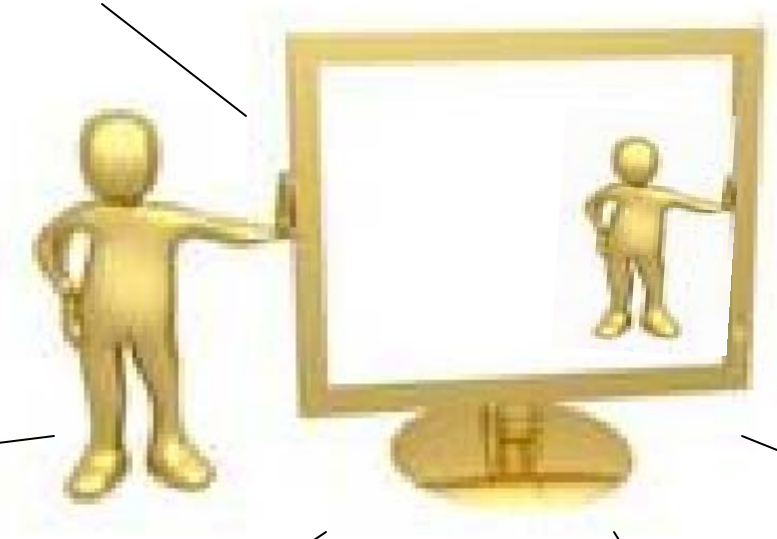
Your Social Security Identity and The DataBased You™

Your Name
1000's of aggregators
Acxiom, Choice Point, LexisNexis, etc.

The Internal Revenue Service

Credit Repository Databases
TransUnion, Experian, Equifax, etc.

Federal and State Government Databases



The Social Security Administration

USB Keys, CD/DVDs
Thumb & Jump Drives

Payroll Companies, Tax Services and Accountants

City and County Government Databases

Employer's, Schools, Insurance Company's Data Base

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The DataBased You ™

These databases also exist for

-Your Medical Identity

-Your Character/Criminal Identity

-Your Financial Identity

Jim Jones, Chief Analytical Scientist for IBM states that once data is entered into a computer, it is backed up, copied, transferred, shared and/or sold at least 1,000 times during the first year.

The Web Of The DataBased You™

Your Insurance Claims
C.L.U.E. DBS, etc...

Your Name
1000's of aggregators

Your Social Security Number
SSA DBS and any you gave to

Your Driver's License #
and Record – DMV DBS

Your Address
1000's of DBS

Your Military Record
DOD DBS

Your Fingerprints and DNA
FBI, State, and Local DBS

Your Criminal History
NCIC DBS

Your Legal History
State and Federal Court DBS

Your Real Estate Deeds
Clerks of Court DBS

Your Credit History
Credit Repositories' DBS

Your Medical Records
MIB DBS, etc …

Your Birth Certificate
Choice Point DBS, State, etc …

Your Phone Number and Tracking Info
1000's of aggregators

Your Car Registration & Info
DMV, Local Treasurer, On Star, etc … DBS

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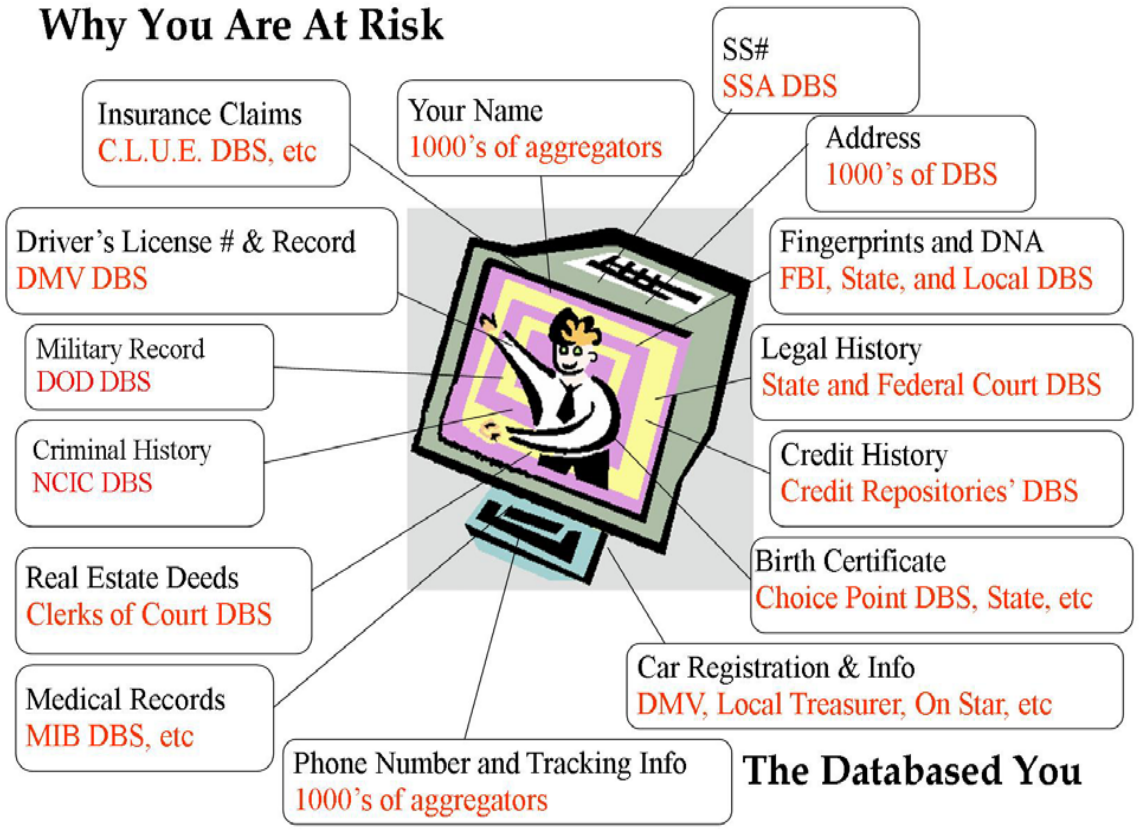
Where the law becomes logical



Once the credit systems accept bad data it can be next to impossible to clear.

USAToday June 5, 2007

Medical identity theft can impair your health and finances… and detecting this isn't easy… and remedying the damages can be difficult.

WSJ Oct 11, 2007

Because it is so overwhelming to correct the victims records it is imperative for the business to protect the data.

Jeff Jonas, Chief Analytical Scientist for IBM states that once data is entered into a computer, it is backed up, copied, transferred, shared and/or sold at least 1,000 times during the first year.

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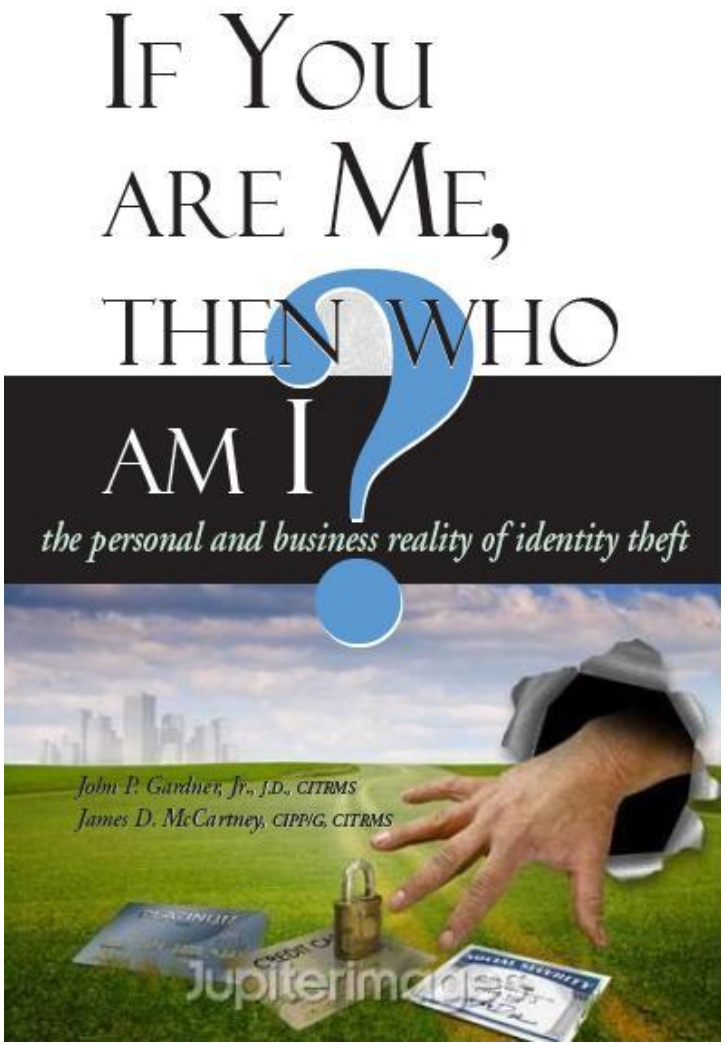


Seeing the Problem

Solving the problem is hard enough…

-Balancing the four constituencies

-Solving SSN issue may lead PII issue, but does not represent a complete solution

-Unwillingness to change is a fundamental obstacle

DoD's dependence on the SSN

Just in case you thought you had issues

-Snapshot list of uses (very incomplete) included >100 pages of individual use cases

->12 million ID cards worldwide

-Decentralized operational structure

-No funding to make changes

…DoD is solving this problem

Acceptable Uses

Acceptable uses are those Required/Authorized by law

- -Law Enforcement, National Security, Credentialing
- -Security Clearance Investigation or Verification
- -Interactions With Financial Institutions
- -Confirmation of Employment Eligibility
- -Administration of Federal Worker's Compensation
- -Federal Taxpayer Identification Number
- -Computer Matching
- -Foreign Travel
- -Geneva Conventions Serial Number (on a timeline to to change/eliminate SSNs from ID cards)
- -Noncombatant Evacuation Operations
- -Legacy System Interface
- -Operational Necessity
- -Other Cases (with specified documentation)

Questions to be asked

New Uses

-Reimbursement policies are not proactive…

-Why is SSN needed?

-Are there other options?

-What is the impact if the SSN is not in the form/system?

-Do I need the entire SSN?

-Does the SSN need to be collected at each transaction?

Existing Uses

-Reimbursement policies are not proactive…

-Is the use of the SSN required by law?

-What is the acquisition process required to change/remove?

-What other forms/systems are affected if SSN is removed?

-Do alternatives already exist?

-Are the alternatives consistent with other forms/systems that this use affects?

DD Form 214 – Certificate of Release or Discharge from Active Duty

Intended Uses	-Certificate of Service -Dept. of Veterans Affairs (Federal and State) – Eligibility for benefits -Dept. of Labor – Unemployment Compensation -Veteran's preference for application for Federal government employment
Unintended Uses	-Mortgage brokers -Employers -Veterans' organizations -Anyone requesting proof of service

DD Form 214 – Certificate of Release or Discharge from Active Duty

Impact of Removal	-Requires change to legacy Service personnel systems -Must coordinate change with other agencies (may index by SSN)
Future Plans	-Exploring possibility of truncating to last four once DIHMRS becomes available -Must follow constraints of acquisition process -Targeted for process revision with advent of DIHMRS (2-5 years)

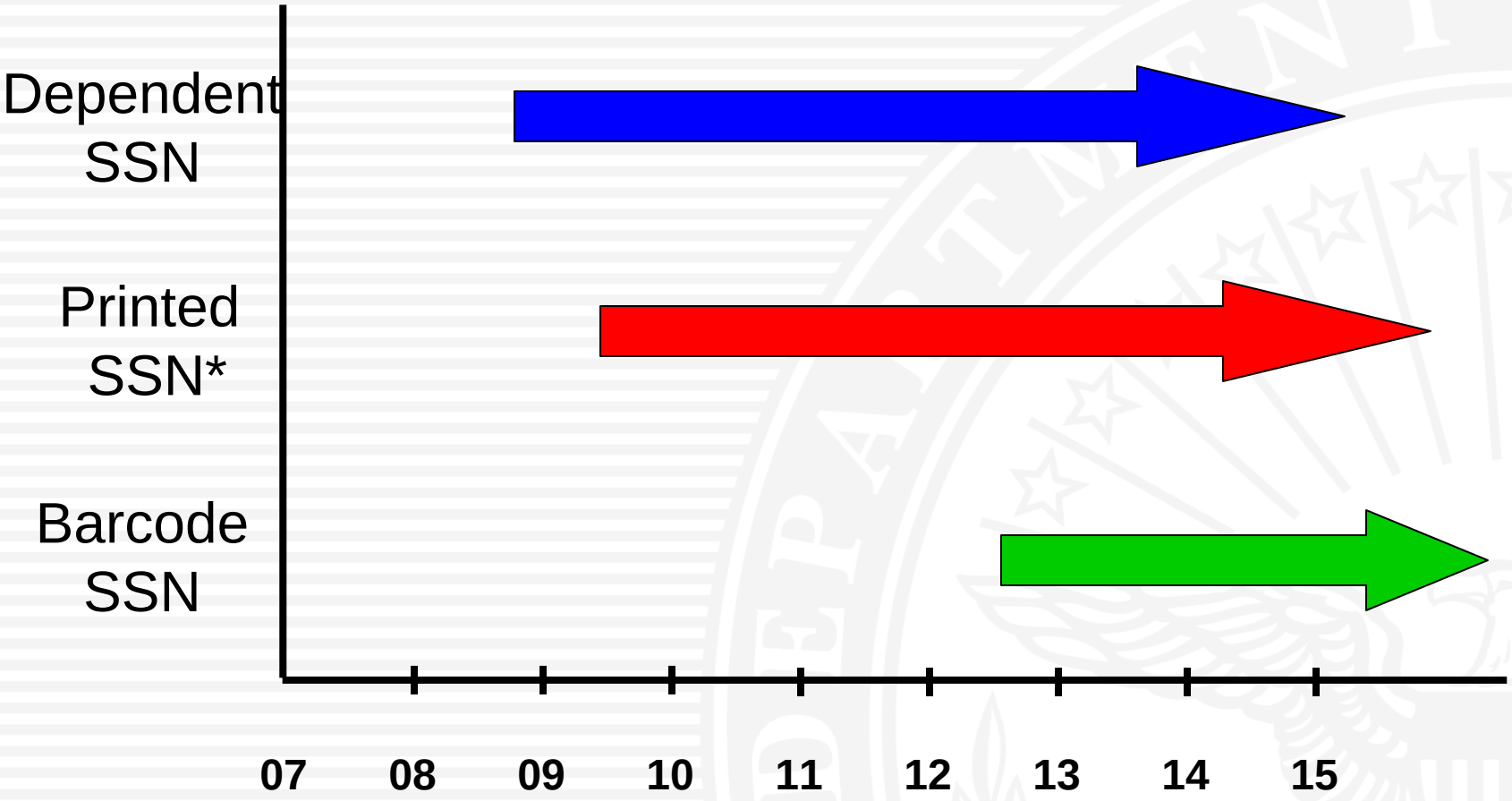
Military Identification and Benefits Cards

Intended Uses	-Serve as Geneva Conventions Identification credential -Provide authorization token for benefits -Serve as authentication token for logical/physical access
Unintended Uses	-Used in many business processes within DoD -Provide identification for Service members when outside DoD -Used to provision other systems

Military Identification and Benefits Cards

Impact of Removal	-Requires changes to existing DoD systems and business processes ($$) that use SSN on cards -Re-educate users of ID cards (e.g. State, INS, physical security, customs) -Geneva Conventions require a serial number on ID card -Extended time to execute and transition based on expiration date
Future Plans	-Shifting business processes to require electronic capture of SSN -Shift business processes away from use of SSN -Remove family members' SSN from card -Truncate SSN to last four for Geneva Conventions cards -Remove SSN from all other cards -Remove SSN from barcodes -Retain SSN on smart card chip

Timeline to Remove SSN



***Geneva Conventions cards will have truncated SSN (last 4 digits)**