

Identity theft - a gateway crime

We live in the era of knowledge and technology. The exponential data proliferation explosion has opened brand new opportunities for transnational organised crime and identity theft. According to the Congressional Research Service, fraud cost Americans nearly US\$21 billion in 2012. More than 13.1 million Americans are victims of identify fraud annually. This is about one American every two seconds (Goodman).

Identity theft is no surprise, given the enormous amount of personal data that we provide freely on Facebook, Twitter, LinkedIn and Google, to name just a few. There are data brokerage companies, such as Acxiom and Experian, that use this information to develop profiles and trends and sell our personal data to banks and private companies in order to profile customers' buying trends and to target their marketing very specifically.

If legal companies can do that, just imagine what organised crime can do with your identification number, your Facebook profile photo, credit card number and cell phone number. Identity theft is a gateway crime for financial fraud, insurance fraud, tax fraud, welfare fraud, illegal immigration and even the financing of terrorists.

IN NAMIBIA

Identify theft is a reality in Namibia. I have personal experience.

A few years ago, a person contacted me about an unpaid bill at a clothing retail outlet. He said he was a lawyer and was instructed to recover the money from me. The lawyer was very persistent, calling at all hours trying to intimidate me. I ignored him after the second call but decided to check some of his allegations.

A search by a credit bureau turned up that I was indeed blacklisted for an un-



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paid account. The purchase was made in a South African town that I have never visited in my life, at a time when I was in Windhoek. The credit bureau's profile contained some accurate identity information, which was apparently stolen from my employer's electronic human resources records. There was also some other corrupt and/or wrong information in the profile.

The credit bureau's detail about who I am, did not correspond fully with my profile. However, they were not willing to correct my profile.

I requested the retailer to run a credit and account check on my true identity information. It came up empty.

With that, I made a sworn declaration to the Namibian Police with my full names and surname, identity number, passport number, place where born, place employed and cell phone number. I took a copy of the police declaration to the Namibian credit bureau company and they corrected my profile records. The so-called lawyers did not contact me again.

What we need to remember is that credit bureau companies' records are not necessarily correct. It is your personal responsibility to ensure that your personal details are correct at such institutions. They are not going to contact you to verify the correctness of your details. Only when a credit check is conducted, you will become aware that you were blacklisted.

•References

Goodman, M. 2016. Future Crimes.

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Die Republiek 25 August 2016