

Identification theft takes on a new face

The key is your mother's maiden name. Once computer hackers and other new-age thieves have that, they're halfway home to successfully cloning your identity - and stealing a stash of cash in your name.

The other half—the rest of your identity—is easier to obtain: your Social Security number, date of birth and, of course, your name.

"With that, they're golden," said Adam Zion, the Internet crimes expert at the Brooklyn district attorney's office. "Then they start banging."

As thieves gain access to information about your credit card accounts, tax refunds, mortgages and financial transactions and transfers, it's a nightmare for you—and big losses for merchants, banks that issue credit cards and even credit card companies.

Computer hackers now have the technology and tools to retrieve enough information from personal tax and finance programs to file a phony tax return in your name and get an IRS refund.

"Once they're in, once they get past the [computer] firewalls, they can get pretty much what they want," said William Chan, vice president of computer security firm Foundstone, Inc.

The Federal Trade Commission (FTC) announced recently that identity theft is one of the fastest-growing crimes, and the leading consumer complaint reported in 2001.

The identities of more than 400,000 people are stolen each year, according to the FTC. More than 86,000 have reported such thefts last year.

Although the annual take from sophisticated forms of ID theft is difficult to calculate—in part because hard-hit credit card companies are mum on fraud figures—credit card fraud alone amounts to more than \$9 billion annually, according to Meridien Research of Newton, Mass.

However, it doesn't end with credit card fraud.

With your mother's maiden name in hand, crooks can open debit accounts or bank accounts in your name, transfer money from your bank account and even use your credit for a range of deals, from mortgaging a house to leasing expensive manufacturing equipment.

Scam artists also can make calls on your telephone, obtain a driver's license or Social Security card, and claim fraudulent tax returns or government benefits.

Hacking programs and break-in software are readily available on the Internet, said Detective Sgt. James Dowd of

the NYPD's computer investigations and technology unit.

Thieves set up cutout, or third-party, addresses, post office boxes or sites on the Internet for your new address.

"They can get a mortgage in your name and sell your house in your name, and they have done it," said Dowd, adding that such hustles often are timed to be completed before you find out and report the damage.

In cases of fraud, individual credit card holders' liability is limited to \$50. The rest is generally absorbed by the merchants who sold goods to the thieves and the banks that issued the credit cards.

Spokesmen for the major credit card companies say they have numerous anti-fraud and anti-hacking systems, and they are developing more to combat ID theft.

But in the end, the cost of fraud is passed along to consumers as part of the cost of doing business, say enforcement officials.

And that brings us back to your mother's maiden name.

"Think about how often that name is requested in dealing with credit card firms, or when you go to a doctor's office and fill out new patient information," Zion said.

"Go on Internet merchants' sites and there's often a menu asking, 'Which questions do you want to be asked' and there it is, 'mother's maiden name,' along with the other ID items."

Your identification information is in dozens of places: employers' personnel files, bank accounts, credit reports, scores of financial transactions and—often, least secure—in your home computer or Internet web sites.

That makes it even easier for hackers and other ID scam artists to become you.

Some scam artists actually duplicate your credit cards, right down to the magnetic tape.

"They get a bank card in your name, and they'll hit an ATM terminal after 11:30 p.m. at the end of the banking day so they can take out the maximum, and then hit it again just after midnight with a new day," said Robert Weaver, assistant special agent in charge of the Secret Service's New York office.

It's the big-time, high-tech hackers who are the most dangerous.

They endlessly scan Internet provider addresses until they find an opening in a process known as "port scanning."

"They have password-cracking programs that will run through every word in the dictionary, and in addition will add a number, like 1 or 2, to each word, so that if your password is apple1, they will get it," Chan said.

"Or, they can send out 'Trojan horses,' attachments to e-mail that will enable them to get in," he said.

Some hackers have used information from finance and tax programs to buy hundreds of thousands of dollars worth of computer components, and in at least one case, lease garment manufacturing machinery, only to disappear.

Or they can simply transfer money from your bank account to a phony account in another location or country, Chan explained.

"By the time you've figured it out, your money is in

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