

# Personal Information Protection

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How to avoid being a victim of ID Theft and  
what to do if you are...

**04.23.03 Kiwanis Club – Portland, OR**  
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# Overview

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- Who am I and why am I an expert?
  - >17 years experience in Information Technology
  - Industry Certified: CISSP, SSCP, TCP
  - Information Security Advisor to the Energy Sector
  - I have been a victim of ID theft myself
- The current situation
- Why you should protect your information
- How to protect your information
- What to do if you're a victim of ID theft



# The Current Situation

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- ❑ Hackers, criminals and even terrorists are actively looking for vulnerable systems to use
- ❑ Point-and-click tools for scanning and hacking systems are freely available on the Internet
- ❑ Importance/Herd Factor misconception (there is no safety in numbers – automated scans will find you)
- ❑ The Internet is **not** the most common vector<sup>1</sup>
- ❑ Banks have weak security practices<sup>2</sup>
- ❑ Federal (and State) Agencies are “passing the buck”

# Why you should protect information

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- ❑ ID Theft – **FBI's #1 crime**
- ❑ Loss of time while cleaning up credit, bank and Internet accounts
- ❑ Loss of job if your home computer is found to be the source of a corporate security breach
- ❑ Loss of reputation, even if wrongfully accused
- ❑ You may receive criminal treatment and investigation for crimes committed from your systems or network space

# How to protect your info

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- The Virtual World (the Internet)
  - Don't give out any valid information via email, web or otherwise – fake it when you can
  - Protection Software
    - Anti-Virus, Personal Firewalls, Intrusion Detection Systems, Content Filters (Spam and Pop-up Blockers)
  - Use *strong* passwords
    - Not the same as the username; not a dictionary word
    - The “hand” model: Upper, Lower, Number, Special, Length

# How to protect your info (continued)

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## □ The Real World

- Beware of “social engineering” tactics
- “Snail” Mail protection
  - Don’t leave mail in mailbox for long periods of time
  - Lock your mailbox if you can
  - Pay online or direct debit if you can
- Shred all sensitive information with a cross-cut shredder (strip-cut is a false sense of security, unless you further destroy it) – *even free offers*

# What to do if you're a victim

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- Contact all creditors – *immediately*
  - Change account information/number
  - Remove SSN as identifier
  - Establish a password
- Contact Credit Bureaus and get a Fraud Alert
  - Experian, Equifax, Trans Union
- Contact local FBI headquarters ([www.fbi.gov](http://www.fbi.gov))
- Contact local Secret Service representative ([www.ustreas.gov/usss](http://www.ustreas.gov/usss))
- Contact Oregon State Police ([www.osp.state.or.us](http://www.osp.state.or.us))
- Contact your Legislators ([www.leg.state.or.us/findlegsltr/findset.htm](http://www.leg.state.or.us/findlegsltr/findset.htm))
- **Monitor all accounts *very* closely**

# What to do if you're a victim (cont)

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- Create a checklist and log
  - Document all agencies/companies contacted
  - Document exactly what they are going to do to remedy your issue and when they expect to have it done (verify)
  - Get name of contact person you speak with *every time you call* – it may change
  - Record every phone number you call and if you get transferred, write down the new number
  - Record time and duration of all calls
  - Take extensive notes or record conversation
  - **Be persistent!** Ask to speak with a supervisor. Don't take “no” for an answer unless you absolutely have to.

# Microsoft Security Links

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- **Microsoft Update Center**
  - <http://v4.windowsupdate.microsoft.com/en/default.asp>
- **Microsoft Security Center**
  - <http://www.microsoft.com/security/>
- **Microsoft Office Updates**
  - <http://office.microsoft.com/productupdates>
- **Microsoft Security Bulletin Service**
  - <http://www.microsoft.com/technet/security/bulletin/notify.asp>
- **Microsoft Security Tools and Checklists**
  - <http://www.microsoft.com/technet/security/tools/tools.asp>
- **Microsoft Baseline Security Analyzer**
  - [www.microsoft.com/TechNet/Security/tools/tools/MBSAHome.ASP](http://www.microsoft.com/TechNet/Security/tools/tools/MBSAHome.ASP)
- **Microsoft HFNetCheck**
  - <http://www.microsoft.com/technet/security/tools/tools/hfnetchk.asp>

# Other Security Resources

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- ❑ **BlackICE** - [http://blackice.iss.net/product\\_pc\\_protection.php](http://blackice.iss.net/product_pc_protection.php)
  - Personal Firewall and Intrusion Detection System
- ❑ **ZoneAlarm** - <http://www.zonelabs.com/store/content/home.jsp>
  - Personal Firewall, Spam Filter, Pop-up blocker
- ❑ **F-Secure** - <http://www.f-secure.com/products/anti-virus/pe/>
  - Anti-Virus product
- ❑ **Symantec** - [http://www.symantec.com/product/index\\_homecomp.html](http://www.symantec.com/product/index_homecomp.html)
  - Anti-Virus product
- ❑ **McAfee** - <http://www.mcafee.com/myapps/vs7/default.asp>
  - Anti-virus product
- ❑ **PasswordSafe** - <http://www.counterpane.com/passsafe.html>
- ❑ **ACrypt** - <http://www.acrypt.com/>
  - Easy to use encryption program (symmetric)
- ❑ **PGP** - <http://www.pgp.com>
  - Powerful [but complex] encryption program (asymmetric)
- ❑ **EraserD** - <http://download.sourceforge.net/eraser/eraser53s.zip>
  - File shredder – secure deletion program
- ❑ **Robert Graham** – <http://www.robertgraham.com>
  - Expert data security lexicon and information resource

# References

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- <sup>1</sup> *March 31, Detroit Free Press* — **Identity theft grows, but don't blame Internet.** If you're one of the many people who suspect the rise of online banking and shopping is to blame, think again. **Law enforcement experts say the vast majority of identity thefts still involve low-tech crime, such as stealing mail or dumpster diving for sensitive documents thrown out in the trash.** That doesn't mean you still shouldn't take precautions when using the Web for personal transactions. But the risk of someone intercepting your sensitive information over the Internet is much less than many folks think. People cite fear of identity theft and credit card fraud as one of the major reasons they won't shop online. The recently released UCLA Internet Report, a survey of 2000 adults, showed that fewer adults shopped on the Internet last year than before. Nine out of 10 people surveyed said they're concerned about how secure their personal information is when or if they buy online. **Yet studies show that in cases where victims knew how their identity was stolen, the No. 1 cause was having their purse or wallet swiped. Experts say in the rest of the cases, the majority of crooks get their information through a job or an insider connection. Buying or selling items online falls far down the list. If you're watching every number you type at your favorite online merchant but not keeping an eye on your belongings, those forms you fill out at the doctor's office or what you throw in the trash, you could be leaving yourself open to becoming the next victim.**

Source: [http://www.freep.com/money/tech/newman31\\_20030331.htm](http://www.freep.com/money/tech/newman31_20030331.htm)

# References (continued)

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- <sup>2</sup> *March 27, MSNBC* — **ID theft costs banks \$1 billion a year.** Nearly 10,000 victims had home loans - totaling about \$300 million - taken out in their name in 2002 and another 68,000 had new credit cards issued in their name, said Christine Pratt, the author of the report and a senior analyst in TowerGroup's consumer credit practice. **She extrapolated the data from an annual Federal Trade Commission report issued in January. She then computed average losses per crime to arrive at her \$1 billion estimate. "And that number is probably conservative," she said. While the FTC received 161,000 identity theft complaints last year, the FBI estimates the actual number of victims is probably closer to 500,000 she said.** According to the FTC's 2001 report, the most recent for which data on auto loans is available, fraudulent car loans were one-fourth of all identity-theft based loans. **But the report's most disturbing assertion might not be the dollar figures. Pratt said that currently, banks have no way to positively identify new customers.** If their paperwork seems complete, they get the new account. The problem is exacerbated by intense competition in home mortgage refinancing, said Anthony Hsieh, CEO of Home Loan Center, an online lending firm. **Television advertisements encourage consumers to seek out "hassle-free" loan applications for which careful identity verification is anathema.**

Source: <http://www.msnbc.com/news/891186.asp?cp1=1>



# The End...

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Further questions?

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