
THE REALITY OF IDENTITY THEFT: EXPOSING MASKS

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ABSTRACT

Ever wondered what would happen when some stranger completely steals your identity and pretends to be you in front of someone else to gain some benefits? The sad reality is, this identity theft is very common nowadays. This can happen to anyone and can have extreme consequences. One must be aware of disclosing confidential information to anyone or on any platform. To prevent this, one must look for warning signs and be vigilant. This thief can get many benefits in your name as well as can get you in danger. These people are such experts in this field, that you may not even notice how fast they take your information and use it against you. This is why, one must know about this grievous crime in order to know how to handle these situations. There are some measures which must be followed immediately after such an incident has happened. Reporting these fraudulent activities to appropriate authorities on time can only save us from such misrepresentation. This is a serious issue which needs to be addressed on a global level as the statistics of identity theft incidents are growing day by day. If you are not careful enough, you will not even notice when you are caught in the clutches of cybercriminals.

Keywords: identity, confidential information, warning signs, vigilant, fraudulent activities, misrepresentation, cybercriminals

INTRODUCTION

Identity theft refers to a crime when someone steals your name and all your personal information without your permission and poses as you in front of some other authority to receive certain advantages under your name or so far as to commit crimes under your identity. This must be considered a major infringement of one's privacy as someone else is completely accessing another person's private information which is supposed to be confidential. This fraudulent activity will not only consume your confidential information but also use it in its own interest which can have major consequences for you. Therefore, at the end, the one who will be suffering is you. To prevent such kind of fraud, one must be very aware of their particulars and must keep a regular check on their accounts or wherever they store their information.

The number of identity theft incidents has peaked over the last decade. According to a study, identity theft happens every 22 seconds. This also implies that almost half of the population has been a victim to this grievous crime. This is enough evidence of how common and serious this topic is. With the advent of modern technology, it has become easier for cybercriminals to become experts in accessing one's information. Therefore, those who are not good in technology, mainly the elderly population, i.e., people ranging from 39-60 years old, suffer the most. Moreover, children with wealthy backgrounds also become a popular target of such experiences.

FORMS OF IDENTITY THEFT

Identity theft comes with various forms, all ultimately leading to grave consequences:-

- The most common and known is financial identity theft. In this, the main motive of the thief is to steal all the information related to your bank accounts, credit score, debts and earnings. By doing this, they gather all your financial records and then fraudulently obtain your credits, benefits, services, etc. This is so easy nowadays, that with just a phone call, cybercriminals get all the information they need by posing as bank officials. They may just ask for an OTP and just like that they are in your financial setup. Then they would use your account and money for their use and you are the one who will be suffering.

- Another common form is medical identity theft. Here, they steal medical records and health insurance details to obtain free medical services, drugs or insurance claims. The motive behind this may be out of need or helplessness. But practically, this is fraud and bad for one whose identity is getting stolen. Here, people may get medical bills for which they did not even get treated. Moreover, their medical records may get hampered and lead to severe consequences such as wrong diagnosis and mistreatment. Therefore, the person would not only be coping with financial loss, but also their well being.
- Identity theft also happens when people merge stolen identities and fake information to create a new identity. This is known as synthetic identity theft. By this misrepresentation, these people create fraudulent bank accounts to avail credits and free services. They also get loans based on these fake profiles and do not pay back by disappearing immediately. This type of identity theft is particularly hard to detect as the thieves create such a fictitious personality combining some real and fake particulars. This is why there are no immediate victims as no one might suspect this identity. Here, the one at loss would be financial authorities as they might never get their money back.
- Child identity theft is yet another form of identity theft. In this, the thief replicates personal information of a child such as name, address and social security number to obtain loans, jobs, property or prevent detention. The child usually does not get to know about it for a long time and majorly becomes aware when he becomes an adult and applies for jobs or loans himself. Parents also do not suspect any information leaks as they assume it is rather unnecessary. Besides this, it is easier to access a child's information as it is usually shared in schools, hospitals and other settings where they are not particularly protected very well. This type of identity theft can harm the ability of children to later obtain student loans as their historical records get hampered.
- Another form is criminal identity theft wherein a criminal commits crime under someone else's name. This is particularly done to fool law authorities and avoid consequences, criminal records or arrest. These criminals do different kinds of crimes like drunk driving, shoplifting, fraud, getting entry in clubs, etc. by posing as someone else to avoid detection. But the one whose identity is stolen suffers despite being innocent. He is the one whose records get sabotaged which can later cause problems for him to obtain jobs, property or loans. Moreover, he might even get arrested for a

crime he did not commit. He would then have to engage in tiresome court proceedings and hire lawyers to clear his name.

HOW DOES IT HAPPEN?

Before the advent of modern technology, these criminals used some traditional methods to access information via stealing wallets, important cards, sensitive documents, etc. But after the advancement of technology, it has become very easy for these people to steal someone's identity. They are such experts in technology that it is just a matter of ten minutes for them to buy this mask. They hack into other people's devices using viruses or malware tools to copy their personal information into their devices. Furthermore, a data breach can also leak a huge amount of information to the public, creating a very good opportunity for such people. Sometimes, these people also pose as professionals and ask for OTP by fooling individuals to enter into all the confidential information of the latter. They can also look into trash and search into discarded devices for information. These people do it with such ease that it is very difficult to detect identity theft before it is too long.

WHAT ARE THE INDICATORS TO WATCH FOR?

To detect identity theft, there are some warning signs which everyone must look out for. Receiving credit cards you did not apply for or receiving bills for products you did not buy, count as warning signs one must watch for. Even receiving rejection or approval letters for loans, jobs or property you did not apply for is an indicator. One may even find unauthorized transactions in their bank accounts or charges on credit card statements. Moreover, getting mails or notices stating you traveled to, lived in or conducted some business in a country you have never even been to. One may not receive their own bills on time as the thief might have changed addresses. Furthermore, receiving calls from wrong numbers and getting deliveries of products you did not buy is a major warning. If your cheque gets bounced repeatedly, it is possibly due to identity theft. Most importantly, if you get an arrest warrant for a crime you did not commit is a major indicator that your identity has been copied. Also, receiving illegitimate medical bills or delivery of wrong medicines is a sign. It could also be an identity theft if you are unable to login to your own account as the thief might have changed your passwords. Everyone must keep a regular check on these things to prevent their identity being stolen. It could also happen that people might notice some discrepancies but dismiss them. But this is a

huge mistake on their part as this ignorance could cost them a lot of their money as well as their invaluable time.

ITS IMPACT

This may seem a trivial matter initially, but it can have long term consequences which could possibly ruin a person's life. The foremost impact an individual would suffer is financial setback. People might have to pay for unauthorized transactions which accounts for a direct financial loss. They may receive strange notifications of unknown bank withdrawals, unpaid loans, etc for which they never asked for. Moreover, unpaid charges would also damage an individual's records and might affect their ability to get clearance for themselves in future. Also, restoring these charges and recovering from this whole situation would take a lot of money and time, as the person would have to hire professionals and talk to them on a regular basis to undo everything. Apart from this, a person could also suffer psychologically. An identity theft reflects an invasion of an individual's privacy, due to which he may feel insecure or anxious. Furthermore, he may get tired mentally while trying to resolve this issue as it takes time. Also, when one comes to know that their identity has been stolen, he may get scared and the feeling of uncertainty may arise. As a result, he may even suffer from sleeplessness and severe tension. Victims of criminal identity theft would have to suffer from legal challenges for crimes they did not commit. This can majorly downgrade a person's background and may sabotage his future opportunities. He may not be able to get loans, property, jobs if his records get checked. All this can seriously hamper an individual's social standing as he gets falsely accused of things he might not even think to do ever. A person suffering from medical identity theft can also face severe consequences which could be life threatening. He could get wrong medical records which could lead to inappropriate treatments or wrong medicine intake due to which he may develop an allergic reaction or another disease. Moreover, medical identity thieves can use or maximize someone's insurance applicability, leaving them vulnerable and helpless in times of need. These long lasting effects can seriously meddle with someone's everyday life. The person may become hyper aware after experiencing such theft and might begin to overlook or doubt every little detail.

PREVENTING IDENTITY THEFT

To prevent becoming another victim of this crime, you need to adopt certain measures in your daily life. First of all, one must ensure that he keeps a regular check on their confidential

information to maintain their privacy. Whether they are hard copies of documents or stored online on devices, they must be well protected. These documents containing sensitive information like credit cards, insurance papers, passwords, bank statements, medical records, etc. must be kept safely in their homes or a locker or protected with a password, if kept online. Besides this, one must be careful in sharing their information over the internet or on phone calls. It should only be shared if it is really necessary. Also, you should not carry it with you regularly, unless it is really needed. One should always look at their bills and check they do not include their full account details. Consider shredding unwanted bills, official documents or other cards and papers after you have used them completely. Make sure that they are completely destroyed and no reasonable man could extract any information from it. One must use very strong passwords inserting a sense of personalisation in it, so that a stranger could not guess it easily. The password must be a combination of numbers and small and capital letters. Also, these passwords must be protected at all costs. Furthermore, when discarding your devices such as laptops, tablets or mobile phones, one must check that all the confidential particulars are deleted from them. These devices must be completely furnished before giving away. If at all you are sharing your information online or on a call, you must ask them why they need this information, what they will do with it and what would happen if you do not provide the same. One must not hesitate to ask such questions owing to the importance of their privacy. You must also ensure that they would not disclose that information further and safeguard it. You could also ask for the particulars of their privacy policy and if at all it seems fishy, then you should not continue working with them. One can also look online as to how they can save their invaluable credentials. If modern technology has helped people to steal identity, then it also offers certain ways through which people can save their identity. Tools like encryption, two factor authentication, antivirus, etc. must be adopted to create an extra layer of protection. Also, on online platforms, one must make friends with utmost care. They should not accept requests from strangers as by just chatting with them, these fraud accounts can hack and get into your account. Often people tend to not read their notifications or emails which may be important and could be a potential clue of an identity theft. Most importantly, you should monitor your official statements, bank accounts, credit charges and see that you know what you are being charged for. Try avoiding access to illegal websites, as they can easily leak your personal information. Moreover, avoid using public wi-fi as well. Securing your devices with additional protective software must also be considered to be safe as much as possible. Besides this, if something suspicious occurs, then you must react immediately to prevent greater harm.

HOW TO RESPOND?

Once faced with an incident of identity theft, one should not wait or hesitate to take an immediate action. For this, he should be aware of all the possible measures to adopt to tackle this situation appropriately. If any of the above warning signs are witnessed, one can immediately respond by informing the concerned authorities for help. One should call the bank officials, companies, and financial institutions promptly and notify them about this theft, so that they can instantly freeze or block your account for some time. This should be majorly done if dealing with financial identity theft. One could also inform them to alert or report certain fraudulent activities. Besides this, there are several helpful sites such as IdentityTheft.gov to report such crimes. These sites would be beneficial in providing a step by step procedure to consider so as to respond to these misrepresentations. One can also file a report in their nearest police station for further investigations. The concerned person must take all the evidence including unauthorized charges, bills, wrong deliveries, etc. to the police station to prove his seriousness. Further, he must also carry his authentic government issued ID card (aadhar card, driving license, passport, etc.) and a copy of the report on IdentityTheft.gov to show his credibility. If any new accounts are made in your name without your permission, then you can ask for the termination of such accounts. Sometimes, the thief might change your address or your password. In that case you can request the authorities to help you change your address and password back to original. Moreover, you can also temporarily freeze your credit account which would make it hard for the thief to do anything. However, you can also lift that freeze to access your account on your own for your use. In case of a criminal identity theft, you must contact your lawyers right away and update them about this situation. Any delays can bring more difficulties in this case and you might end up in custody for doing nothing. You can provide your fingerprints, ID cards, bank account details, etc. to prove your innocence. Continuously emerging with these authorities and following up can be tiresome and time taking, but it is very essential for one's own safety. One must ensure that their record has been cleansed, so that no future consequences are faced.

CONCLUSION

To conclude everything, it is very evident that identity theft is a grave concern for today, especially after the advancement of modern technology. Anyone can be a victim of this crime. But people of 39-60 age or children, in particular fall in the hands of these criminals rather

easily. This is because people who are 29-60 years old are not very well-versed or updated with today's technology. On the other hand, while children are expert in handling technology, they do not understand financial intricacies or anything professional. They might mistakenly disclose their private information to criminals assuming them to be someone else. These children might not come to know of this identity theft until they become adults or they gain practical knowledge about this world. Apart from all the consequences of identity theft, the worst impact an individual would suffer is the psychological one. This experience could be so traumatic and stressful, as it could take up a lot of time. However, as these consequences are far-reaching, they can be conquered. One just needs to be informed and know how to take quick actions. After experiencing such an incident, people must share it with everyone so as to spread awareness. This could help prevent further misrepresentations. This fraud is evolving and ever growing today. Therefore, only having awareness about this and knowing how to respond instantly could help in mitigating the damage.