

**Identity Theft Verification
PASSPORT Program**

Fiscal Year 2006 Annual Report

CRIME VICTIMS SERVICES SECTION

Office of the Ohio Attorney General



JIM PETRO
ATTORNEY GENERAL

STATE OF OHIO

IDENTITY
THEFT
VERIFICATION
PASSPORT



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November 8, 2006

The Honorable Bob Taft
Governor

The Honorable Jon Husted
Speaker of the Ohio House of Representatives

The Honorable Bill Harris
President of the Ohio Senate

The Honorable C.J. Prentiss
Senate Minority Leader

The Honorable Joyce Beatty
House of Representatives Minority Leader

Re: Identity Theft Verification *PASSPORT*
Program Annual Report

Dear Colleagues:

I am pleased to present the annual report of the activities of my Identity Theft Verification *PASSPORT* Program as required by Ohio Revised Code Section 109.94.

This report highlights the number of *PASSPORT* applications received by our office and the number of *PASSPORT* cards issued to victims of identity theft in fiscal year 2006. The report also highlights other noteworthy accomplishments of the program.

I welcome any questions or comments you might have about my office's activities in assisting victims of identity theft. For additional information about the Identity Theft Verification *PASSPORT* Program, please contact Chief Deputy Attorney General for Criminal Justice Services John Guthrie at 614-995-3762 or Senior Deputy Attorney General Jonathan Bowman of my Crime Victim Services Section at (614)466-8245.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jim Petro".

Jim Petro
Attorney General

Identity Theft Verification PASSPORT Program

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Identity theft, which occurs when someone uses another's personal information to obtain credit or evade criminal liability, is quickly becoming one of the most common types of fraud. Its victims can spend an enormous amount of time cleaning up the mess the thieves have made of their good name, and credit record.

Until now, those affected by identity theft have had few ways to establish their innocence and reassert control over their information.

Attorney General Jim Petro's office is taking innovative action to fight this particularly harmful form of crime. As part of his duty to assist victims of crime, he has brought together a coalition of agencies with the special mission of helping identity theft victims through a unique program called the Identity Theft Verification PASSPORT Program.

	FY 06 Total	FY 05 Total	GrandTotal
Law Enforcement Agencies Trained	93	483	576
Law Enforcement Agencies with equipment	99	454	553
Card Applications Filed	519	175	694
Cards Issued (mailed from Visage)	488	114	602

Under the PASSPORT Program, victims reporting ID theft to local authorities will be given step-by-step information about how to alert creditors to fraudulent activity in their names and simple, fill-in-the-blank affidavits to send to credit bureaus and creditors. The cornerstone of PASSPORT is the card victims can show to creditors and law enforcement personnel establishing that they have been victimized.

Law enforcement agencies and creditors can verify the validity of the PASSPORT by calling (877) VERIFY-IT. Law enforcement will also be able to access all information provided during the application process, including the original police report, digitized fingerprint, photograph and signature of the victim through the Ohio Law Enforcement Gateway.

The program has excelled since the first card was issued in February, 2005. Prior to the inception of the program and continuing throughout fiscal year 2006, Ohio Peace Officer Training Academy instructors and the Crime Victims Services Section trained local law enforcement agencies and provided the equipment necessary to participate in the program.

A unique program in the United States, funding for PASSPORT came in part from a grant by the United States Department of Justice. We are confident the PASSPORT Program will serve as model for other states in their fight against this serious criminal threat. In fact, the Ohio Attorney General's Office conducted numerous presentations throughout the country to groups and organizations interested in this new initiative.

The national interest in the PASSPORT Program was one of the reasons the Ohio Attorney General's Office held its first National Conference on Identity Theft in Columbus at the Renaissance Hotel on April 23-24, 2006. The event featured the PASSPORT Program and covered a wide range of issues including presentations on preventing, investigating and prosecuting this devastating crime. It also featured Bob Sullivan, MSNBC Interactive and Author as the Luncheon Speaker and Howard Schmidt, President and CEO R&H Security Consulting LLC as the Keynote Speaker.

Attendees included members of law enforcement from across the country as well as members from both the financial and legal community.

On April 24th, Attorney General Jim Petro accepted the March Fong Eu award from the National Notary Association. Mr. Petro received the award for his effort in helping identity-theft victims with the Ohio Identity Theft Verification PASSPORT Program. The association grants the award annually to an individual who did the most to improve the standards, image, quality and effectiveness of the office of notary public. The NNA described PASSPORT as the most aggressive effort by law enforcement in the nation to address the recovery process of victims of identity theft.



Attorney General Jim Petro accepting the *March Fong Eu* award from the National Notary Association

Legislative Support

On June 14, 2006, Governor Taft signed House Bill 48, which provides legislative support for the Ohio Identity Theft Verification PASSPORT Program. The bill became effective on September 16, 2006. The bill also enhances the penalty for identity theft if the victim is elderly or disabled. The bill increased the penalty to a 5th degree felony, from a 1st degree misdemeanor.

Victim Impact Statement

As a repeat victim of the egregious and insidious crime of Identity Theft, I am writing to express my support for and appreciation of the Ohio Identity Theft Verification Passport Program.

My husband and I became victims of Identity Theft in September 1999. With a simple phone call, out-of-state criminals used our MasterCard account number fraudulently to purchase a few thousand dollars of mail order merchandise. The relatively innocuous fraudulent use of our credit card account number ultimately evolved into an Identity Theft nightmare that has irreparably damaged our lives and financial reputations. Within a two-month period, criminal impostors suc-

cessfully opened thirty (30) new lines of credit in our names, changed our address six (6) times and ultimately obtained \$150,000.00 worth of goods and merchandise, including a Lincoln Navigator and a Ford Expedition. Our previously impeccable credit history was ruined, and we lived in fear of being arrested for financial crimes committed in our names.

I spent over four hundred (400) hours of agonizing effort trying to undue the damage done to our good names and financial reputations by ID Theft criminals. I placed fraud alerts on our credit reports, filed police reports and filled out thirty different sets of forms, paperwork and affidavits for each of the thirty merchants where criminals opened accounts in our names. We submitted notarized affidavits, handwriting samples and copies of our driver's licenses and utility bills. It was a daunting task to try to restore our good names, our financial reputations and our credit reports.

The Ohio Identity Theft Verification PASSPORT Program streamlines the process for victims of ID Theft to reclaim their lives and financial reputations. Hours of previously required paperwork are condensed into the filing of a police report, the certification of the crime and the fingerprinting of the victim. The bona fide ID Theft victim is issued an ID Theft Verification PASSPORT Card and letter, which allow the ID Theft victim to certify to creditors and law enforcement they are the "real person" and not the criminal impostor. We carry our ID Theft Verification PASSPORT Card at all times and are confident the protocols provided to law enforcement for follow-up verification ensure that we will not be mistakenly arrested for crimes committed in our names by identity thieves.

We again became victims of ID Theft in October 2001. Criminal impostors successfully infiltrated our KeyBank accounts despite account security protocols of password and photo ID. Criminals, on four separate occasions, fraudulently withdrew \$34,006.50 from our security protocol protected accounts. My impostor had obtained an Ohio BMV issued ID card displaying my personal information along with my impostor's picture through a criminal co-conspirator at the BMV. My driver's license was automatically suspended and KeyBank put a "security freeze" on our bank accounts. Our bank accounts were frozen; we could not access our own money to pay our own bills.

The security protocols designed into The Ohio ID Theft Verification PASSPORT Card, in conjunction with the issuance of the card through the police department, helps ensure criminals will not be able to obtain or duplicate the ID Theft Verification PASSPORT Card as readily as criminals have been able to obtain BMV issued ID Cards. The ID Theft Verification PASSPORT Card adds a much-needed safeguard to our security protocols as we strive to protect the hard-earned money in our bank accounts from ID Theft criminals.

ID Theft victims lose more than their financial reputations and money; they lose their peace of mind. This well designed secure program greatly helps ID Theft victims reclaim their finances and their peace of mind. It is no surprise that other states are using Ohio's ID Theft Verification Passport Program as a model.

Very Sincerely,

Maureen V. Mitchell

Maureen V. Mitchell

Ohio ID Theft Victim and Proud ID Theft Verification PASSPORT Card Holder