

Serving Victims of Identity Theft and Consumer Fraud:

Assessing Need and Using FTC Resources to Provide Assistance

Federal Trade Commission

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June 13, 2019

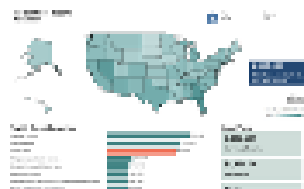
Overview

- Assessing identity theft and consumer fraud problems in your area
- Free and available resources
- Tracking your work

FTC.gov/data

INTERACTIVE DASHBOARDS

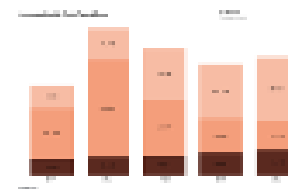
Visit the [FTC's Tableau Public landing page](#) to explore aggregate statistics about fraud, identity theft, and other consumer problems, or select from the sampling of dashboards below to go directly to an area of interest. See the [Data Guide](#) for more information. Each dashboard has tabs across the top that enable you to drill down into reports and data. All dashboards enable you to download data, create PDFs or images of pages, and export slides.



State by State



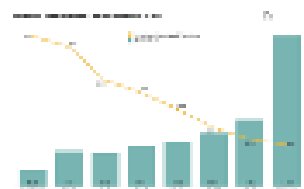
Top Reports



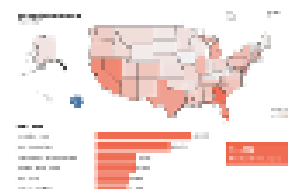
ID Theft Over Time



Fraud Facts



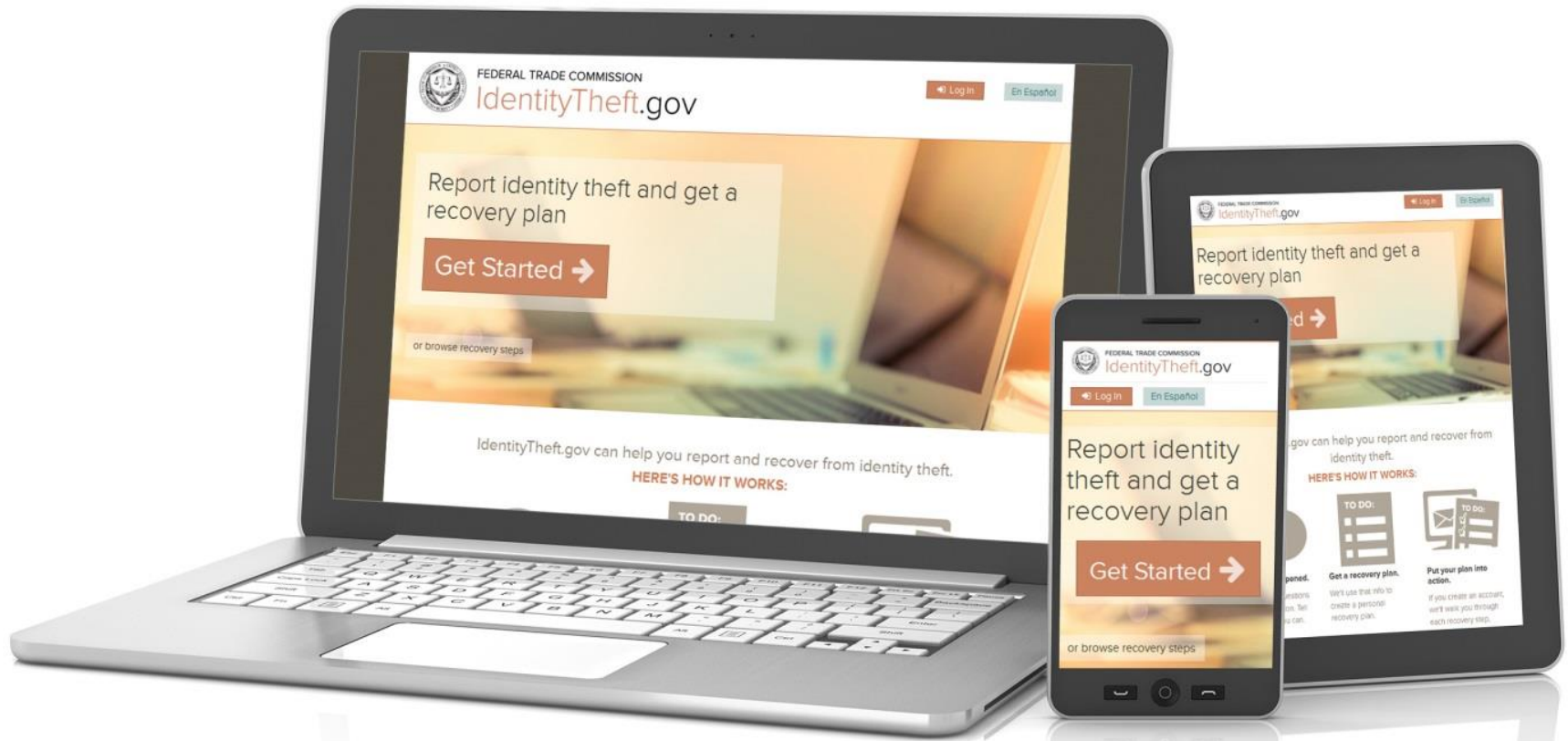
Age and Fraud Losses



ID Theft by State

ANNUAL REPORTS

The FTC releases annual data based on reports provided by the public. Reports of fraud, identity theft and other



- personal recovery plans
- step-by-step advice
- prefilled forms & letters
- free and secure access
- chat & phone support
- Spanish language site



IdentityTheft.gov



Tell us what happened.



Get a recovery plan.



Put your plan into action.



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



Which statement best describes your situation?

I want to report identity theft. →

Someone else filed a tax return using my information. →

My information was exposed in a data breach. →

Someone got my personal information or my wallet, and I'm worried about identity theft. →

Something else. →

Got Feedback? Tell us what you think.

IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit ftc.gov/idtheft for prevention tips and free resources to share in your community.

[Privacy Policy](#)

[Create a Personal Recovery Plan](#)
[Browse Recovery Steps](#)

[Know Your Rights](#)
[Sample Letters](#)
[Warning Signs of Identity Theft](#)
[What To Do If Your Info Is Lost or Stolen](#)
[Helpful Contact Info](#)



What did the identity thief use your information for?

Select all that apply

Credit card accounts

Telephone, mobile, or utility accounts

Debit, checking, or savings accounts

Employment or taxes

Government benefits or IDs

Loans or leases

Other account types (Internet, insurance, securities, medical, etc.)

[← Previous](#)

[Continue →](#)



- 1 Theft Details
- 2 Your Information
- 3 Suspect Information
- 4 Additional Information
- 5 Comments
- 6 Review Your Complaint

Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:



These will help you **fix problems** caused by identity theft.

Continue →

How we handle your information

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0047

← Start Over

Got Feedback? Tell us what you think.

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[Create a Personal Recovery Plan](#)
[Browse Recovery Steps](#)

[Know Your Rights](#)
[Sample Letters](#)
[Warning Signs of Identity Theft](#)
[What To Do If Your Info Is Lost or Stolen](#)
[Helpful Contact Info](#)



I am the victim of identity theft. This is my official statement about the crime.

Contact Information

Jane May Smith
100 Main Street
Washington, DC 20405

202-876-5309
jane.smith@email.com

Personal Statement

I received a credit card bill from Chase, even though I've never had a credit card with Chase. I called and the bank said I needed to fill out an identity theft report. Just a few days later, I got a call from Verizon about buying a new iPhone. I told them I didn't buy an iPhone. Someone else had gone to a store in New Jersey and added two new lines to my account.

Accounts Affected by the Crime

Credit card opened by the thief		
Company or Organization: Chase		
Account Number: 988889888		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$400

Mobile phone with fraudulent charges (account takeover)		
Company or Organization: Verizon Wireless		
Account Number: 54-70000089		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$900



Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.

Great. Your account has been created!

Here's your personal recovery plan. We'll guide you through each step.

Ok, Got It

Your Recovery Plan

 Print

Call Bank of America to report the fraudulent account.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Send a follow-up letter to Bank of America.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items

✓ Report identity theft to the FTC.





FEDERAL TRADE COMMISSION

IdentityTheft.gov

Send a follow-up letter to Bank of America.

Completed?

Tasks

Send a letter to Bank of America disputing the fraudulent account.

We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)

When did you mail the dispute letter?

Year

Month

Day

November 19, 2015

Pat Smith
123 Maple Street
Washington, District of Columbia 20001

ABC Lending Corp.
678 Elm Street
Washington, District of Columbia 20001

RE: Disputed Account – Notice to Furnisher
987654321

Dear Sir or Madam:

On November 19, 2015, I notified you that I'm a victim of identity theft and requested that you do the following:

- Close the unauthorized account
- Remove any charges on the unauthorized account, and
- Take steps to remove information about this account from my credit files.

I still have not received written confirmation of these actions. As I stated before:

I am a victim of identity theft, and I am writing to dispute certain information you have reported about me to the credit reporting agencies (CRAs). I recently learned that my personal information was used to open an account at your company. I did not open nor authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account, and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my FTC Identity Theft Affidavit and my credit report showing the fraudulent account. Because the information you are reporting is inaccurate and the result of identity theft, I request that you stop reporting this information to the CRAs, as directed by section 623(a)(1)(B) of the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(a)(1)(B). I ask that you take these steps as soon as possible.

I also have enclosed a copy of the FTC's Notice to Furnishers, which explains your responsibilities when reporting information to CRAs. Please stop reporting this fraudulent information, investigate this matter, and delete any disputed items as soon as possible.

Please send me a letter explaining your findings and actions.

Sincerely,
Pat Smith

Enclosures:

- Identity Theft Affidavit
- Proof of Identity
- Copy of Credit Report indicating information to be corrected
- FTC Notice to Furnishers of Information



[← Save and Go Back to Your Plan](#)

Correct your Equifax credit report.

Completed? **Tasks**



Write to Equifax. We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)



When did you mail the dispute letter?

Year: Month: Day:

Thanks. When you hear back from Equifax, come back and let us know what happened. If we haven't heard anything in 28 days, we'll send you a reminder.



Did Equifax correct your credit reports?

- Yes
- No

[← Save and Go Back to Your Plan](#)

January 20, 2016

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IdentityTheft.gov

Jane Smith
123 Main Street
Washington, DC, USA 20000

Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

RE: Request to Block Unauthorized Charges from Credit Report under FCRA 605B

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, is the result of identity theft.

Account Name:	Account Number:	Charge:	Date:
Citibank	12345678	\$607.00	10/2015

I have enclosed my Identity Theft Report, proof of my identity and a copy of my credit report showing the fraudulent items. Please block this information from my credit report, as directed by section 605B of the Fair Credit Reporting Act, and notify all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Jane Smith

Enclosures:

- FTC Affidavit and police report (Identity Theft Report)
- Proof of identity
- Fair Credit Reporting Act Section 605B

How can you use IdentityTheft.gov?

- Refer identity theft victims to [IdentityTheft.gov](https://www.identitytheft.gov)
- Outreach -- ID theft education and prevention
- Order free materials – [bulkorder.ftc.gov](https://www.bulkorder.ftc.gov)

FILE A FRAUD REPORT AT FTC.GOV/COMPLAINT



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS
FTC COMPLAINT ASSISTANT



CLICK HERE TO CHAT WITH A
TECHNICAL SUPPORT SPECIALIST
CHAT HOURS: MONDAY - FRIDAY
9:00 AM - 8:00 PM (EST)

[Back to ftc.gov](#) [Español](#)

▶ Rip-offs and Imposter Scams

▶ Unwanted Telemarketing, Text, or
SPAM

▶ Mobile Devices or Telephones

▶ Internet Services, Online Shopping,
or Computers

▶ Education, Jobs, and Making Money

▶ Credit and Debt

▶ Other

WELCOME TO COMPLAINT ASSISTANT

Complaints from consumers help us detect patterns of fraud and abuse. The FTC would like to know about your complaint and the Complaint Assistant will help guide you.

- Choose a complaint category on the left. Choosing a complaint category will present several subcategories.
- If you can't find a match select the "Something Else" option and we will categorize your complaint for you.
- Answer a few questions related to your complaint and then tell us what happened in your own words.

If you have a complaint about how a company is handling your personal information, click [privacy concerns](#). NOTE: If you're experiencing issues related to identity theft please refer to the "Report Identity Theft" section below.

[Report Identity Theft](#)

[Do Not Call Registry](#)

[Report International Scams](#)

[Related Items](#)

Print



FEDERAL TRADE COMMISSION

Consumer Report to the FTC

FTC Report Number:
108207233



The FTC cannot resolve individual complaints, but we can provide information about what next steps to take. We share your report with local, state, federal, and foreign law enforcement partners. Your report might be used to investigate cases in a legal proceeding. Please read our Privacy Policy to learn how we protect your personal information, and when we share it outside the FTC.

About You

Name: Jane Doe

Address: 123 Maple Ave.

City: Any City State: AL Zip:

Country: USA

Email:

Phone: ___-___-____

What Happened

I got a call saying my social security number had been compromised and that I needed to keep it safe. They told me to transfer money in my bank account onto gift cards. After I read them the numbers, I never heard back from them. My money is gone.

How It Started

Date fraud began:	Amount I was asked for:	Amount I paid:
6/3/2019	500	500
Payment Used:	How I was contacted:	
Prepaid Cards (e.g., Reloadable and Gift Cards)	Phone Call: Landline	

Who Is Your Complaint About

Company/Individual 1		
Name: Social Security Imposter		
Address:	Apt/PO Box:	
City:	State:	Zip:
Email Address:		
Phone: 202-000-0000		
Website:		
Representative:		



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FTC COMPLAINT ASSISTANT

We have a Consumer Sentinel link just for legal services organizations

- ❖ Helps you track metrics
- ❖ Tags your complaints in Consumer Sentinel and can let law enforcement know who to contact for more information
- ❖ Contact Monica Vaca at mvaca@ftc.gov



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FTC COMPLAINT ASSISTANT



Examples of case referrals from Legal Services offices:

Telemarketing scams selling products or telling people they owe a debt

Employment background screening


Work-at-home and government grant scams

Mortgage foreclosure rescue

Violations of Used Car Rule

Deceptive sale of immigration services

bulkorder.FTC.gov



FEDERAL TRADE COMMISSION
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FEATURED PUBLICATIONS


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Start with Security: A Guide for Business
What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.




Net Cetera: Chatting with Kids About Being Online
Tips for having a conversation about the facts of digital life.




Identity Theft: What to Do Right Away
Here's step-by-step advice to help you report and recover from identity theft.


ADDITIONAL PUBLICATIONS



Pass It On
Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on.



Consumer.gov
Consumer protection basics in a clear, direct style.



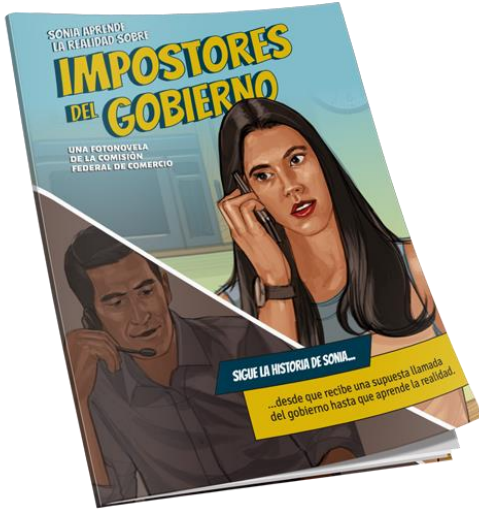
For Businesses
No matter your industry or the size of your company, these publications can help you understand and comply with the law.

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Use FTC.gov/bulkorder to order FREE publications for consumers and businesses. Shipping also is free. You can download, print and share additional publications at FTC.gov.

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Child Identity Theft

What to know, What to do



IRS IMPOSTER SCAMS on the rise

The Internal Revenue Service (IRS) is the government agency that collects federal taxes. Scammers pretend to be IRS officials to get you to send them money.

The IRS will never call you to get you to send them money.

Complaints by Month

HOW THE SCAM WORKS

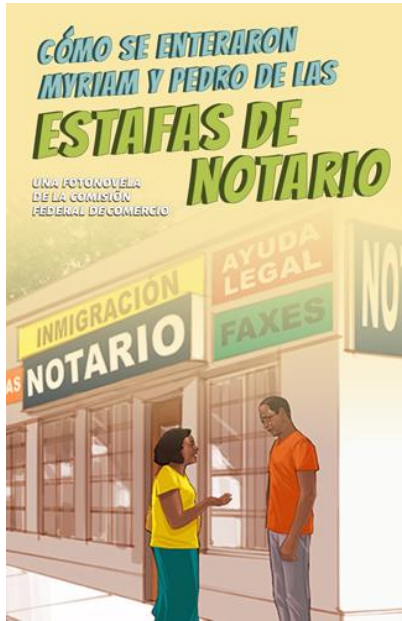
You get a call. Your caller ID might show it's the IRS calling.

You are told: The caller might give a badge number and know the last four digits of your Social Security number.

You owe money. "you better say now, or you'll be arrested."

You find out it wasn't the IRS. It was a scam. "but money on a prepaid debit card or wire it to us."

The money is gone.



...Pass it ON

Start a conversation.

Share what **YOU** know.

Learn more at ftc.gov/PassItOn

WARNING SIGNS

How will the IRS first contact you?	
phone call	NO
email	NO
mail	YES

How will the IRS ask you to pay?	
with a prepaid debit card	NO
with a money transfer	NO
won't require a specific type of payment	YES

GOT A CALL?

- Don't give the caller information** such as your Social Security number or other personal information.
- Write down details** such as the number and name of the caller.
- Hang up**
- Contact the IRS directly** if you suspect the call is real, contact the IRS directly at 800-829-1040 or go to irs.gov.
- Report the call** (for a complaint card)
 - to the Treasury Inspector General for Tax Administration (TIGTA) at tigrs.gov or 800-368-4464.
 - to the FTC at ftc.gov/complaint or 877-FTC-HELP.
- Warn friends and family** but please do not know that these calls are scams.

ftc.gov/identitytheft
Federal Trade Commission
February 2015

FEDERAL TRADE COMMISSION
IdentityTheft.gov

Is someone using your personal information to open new accounts, make purchases, or get benefits?

REPORT IT AT
IdentityTheft.gov

YOU CAN:

- get a free personal recovery plan that walks you through each step
- update your plan and track your progress
- print pre-filled letters & forms

In Spanish at RobodelIdentidad.gov

QUESTIONS?