

IDENTITY THEFT COUNTERMEASURES

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**THE MINISTRY OF GOVERNMENT SERVICES
HAS DIVERSE RESPONSIBILITIES, WHICH
INCLUDE:**

- FREEDOM OF INFORMATION AND
PROTECTION OF PRIVACY ACT AND
MUNICIPAL FIPPA**
- CONSUMER PROTECTION ACT, 2002**
- CONSUMER REPORTING ACT**
- ISSUANCE OF BIRTH CERTIFICATES**
- LAND REGISTRATION**

INTERJURISDICTIONAL CO-OPERATION

- **COMBATING IDENTITY THEFT REQUIRES A COOPERATIVE APPROACH. MGS IS ACTIVE IN VARIOUS INTER-JURISDICTIONAL GROUPS EXPLORING MEASURES TO COMBAT IDENTITY THEFT:**
 - **FEDERAL/PROVINCIAL/TERRITORIAL CONSUMER MEASURES COMMITTEE; MGS IS CO-CHAIR OF THE WORKING GROUP ON PROTECTING AGAINST IDENTITY THEFT**
 - **FEDERAL/PROVINCIAL/TERRITORIAL COUNCIL ON IDENTITY**
 - **SECURITY COMMITTEE OF THE VITAL STATISTICS COUNCIL OF CANADA**
 - **STEERING COMMITTEE OF THE IDENTITY THEFT RESEARCH PROJECT, ONTARIO RESEARCH NETWORK IN ELECTRONIC COMMERCE**

WHAT IS IDENTITY THEFT?

- ◆ THERE IS NO CONSENSUS ON A DEFINITION – IT IS DEPENDENT ON THE CONTEXT
- ◆ THERE IS NO OFFENCE CALLED “IDENTITY THEFT” UNDER THE CRIMINAL CODE
- ◆ DEFINITION USED ON THE MGS WEBSITE:
 - ◆ *Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft*

WHAT IS IDENTITY THEFT?

- ◆ **CONSUMER MEASURES COMMITTEE DEFINITION:**
 - ◆ *Identity theft is the use of someone else's personal information, without his or her knowledge or consent, to commit a crime, such as fraud, theft or forgery. Identity theft also includes the acquisition or transfer of personal information as an instrument to commit these crimes in the future.*
- ◆ **IDENTITY THEFT CAN ALSO BE DEFINED AS THE UNAUTHORIZED ACQUISITION OF AN INDIVIDUAL'S PERSONAL INFORMATION AND IDENTITY FRAUD OR IDENTITY CRIME IS THE USE OF THAT INFORMATION TO COMMIT A CRIME**
- ◆ **THE MERE USE OF A CREDIT CARD TO MAKE UNAUTHORIZED TRANSACTIONS IS NOT NECESSARILY VIEWED AS IDENTITY THEFT, ALTHOUGH MANY CONSUMERS FEEL THAT IT IS**

PROTECTING YOUR IDENTITY

DO YOU CARRY YOUR BIRTH CERTIFICATE?

PROTECTING YOUR IDENTITY

**KEEP YOUR BIRTH CERTIFICATE IN A
SECURE PLACE**

**ONLY CARRY IT WHEN NEEDED FOR
TRAVEL, APPLYING FOR A
PASSPORT OR OTHER IMPORTANT
ACTIVITIES**

PROTECTING YOUR IDENTITY

- ◆ **THE *VITAL STATISTICS ACT* REQUIRES YOU TO REPORT A LOST, STOLEN OR DESTROYED BIRTH CERTIFICATE RIGHT AWAY.**
- ◆ **IF YOU FIND A BIRTH CERTIFICATE, YOU MUST NOTIFY AND FORWARD IT TO THE OFFICE OF THE REGISTRAR GENERAL OR DELIVER IT TO THE POLICE OR TO A LOST AND FOUND SERVICE.**

PROTECTING YOUR IDENTITY

- ◆ TO REPORT A LOST, STOLEN OR DESTROYED BIRTH CERTIFICATE, CONTACT THE OFFICE OF THE REGISTRAR GENERAL TOLL FREE AT 1-800-461-2156 OR AT 416-325-8305 IN TORONTO OR OUTSIDE ONTARIO
- ◆ THE ORG WILL DEACTIVATE IT TO PREVENT OTHERS FROM USING IT IMPROPERLY AND NOTIFY OTHER GOVERNMENT PROGRAMS, SUCH AS THE FEDERAL PASSPORT OFFICE.

OFFICE OF THE REGISTRAR GENERAL ISSUANCE OF BIRTH CERTIFICATES

- ◆ IN 2001, THE *VITAL STATISTICS ACT* WAS AMENDED TO IMPROVE THE SECURITY OF VITAL DOCUMENTS.
- ◆ ONTARIO NOW HAS THE MOST STRINGENT REQUIREMENTS FOR THE ISSUANCE OF BIRTH CERTIFICATES IN NORTH AMERICA
- ◆ THE APPLICATION FORM NOW REQUIRES MORE INFORMATION AND A GUARANTOR – A CANADIAN CITIZEN OF A PRESCRIBED CLASS (e.g. JUDGE, POLICE OFFICER, DOCTOR) WHO HAS KNOWN YOU FOR AT LEAST TWO YEARS

LOSING YOUR WALLET

- ◆ THE GOVERNMENT WEB SITE, www.gov.on.ca, HAS A LIFE EVENT BUNDLE ENTITLED “LOSING YOUR WALLET”
- ◆ IT PROVIDES INSTRUCTIONS AND LINKS TO VARIOUS WEBSITES TO ASSIST YOU IN REPORTING AND REPLACING LOST IDENTIFICATION SUCH AS YOUR BIRTH CERTIFICATE, HEALTH CARD, SOCIAL INSURANCE NUMBER, DRIVER’S LICENCE, CANADIAN PASSPORT OR CITIZENSHIP CARD, AND OTHERS.
- ◆ THIS INFORMATION IS ALSO AVAILABLE FROM GOVERNMENT INFORMATION CENTRES

REAL ESTATE FRAUD

- ◆ **MGS IS ACTIVELY TAKING STEPS TO BETTER PROTECT HOMEOWNERS AGAINST REAL ESTATE FRAUD**
- ◆ **THE MINISTRY ESTABLISHED A COMMITTEE INCLUDING POLICE, FINANCIAL INSTITUTIONS, LAWYERS AND REAL ESTATE PROFESSIONALS TO COMBAT ALL TYPES OF REAL ESTATE FRAUD.**
- ◆ **THE MINISTER HAS ANNOUNCED THAT THIS FALL HE WILL BE PROPOSING AMENDMENTS TO MGS LAND REGISTRATION STATUTES TO ADDRESS FRAUD.**

CAUTIONS UNDER THE LAND TITLES ACT

- ◆ **YOU MAY REGISTER A CAUTION TO PREVENT DEALINGS WITH YOUR PROPERTY IF YOU SUSPECT FRAUD. THIS CAUTION IS EFFECTIVE FOR 60 DAYS.**
- ◆ **THE LAND REGISTRAR MAY ENTER A CAUTION TO PREVENT DEALING WITH A PROPERTY, IF IT APPEARS TO THE LAND REGISTRAR THAT A REGISTRATION MAY BE FRAUDULENT**
- ◆ **THIS HAS BEEN USED SUCCESSFULLY TO PREVENT FRAUDS IN PROGRESS**
- ◆ **CONTACT THE OFFICE OF THE DIRECTOR OF TITLES FOR MORE INFORMATION**

WHAT IF I AM A VICTIM OF IDENTITY THEFT?

- ◆ VISIT THE MGS WEBSITE AT www.mgs.gov.on.ca FOR STEPS TO TAKE IF YOU BECOME A VICTIM OF IDENTITY THEFT.
- ◆ THESE INCLUDE CONTACTING THE TWO NATIONAL CREDIT REPORTING AGENCIES, EQUIFAX CANADA AND TRANSUNION CANADA, AND DISCUSSING WHETHER YOU SHOULD HAVE A FRAUD ALERT PLACED ON YOUR FILE, REPORTING THE INCIDENT TO YOUR LOCAL POLICE, AND REPORTING THE INCIDENT TO THE PHONEBUSTERS NATIONAL CALL CENTRE.

IDENTITY THEFT STATEMENT

- ◆ **THIS IS A STANDARD FORM THAT YOU CAN COMPLETE TO NOTIFY CREDITORS IF YOU HAVE BEEN A VICTIM OF IDENTITY THEFT AND TO GIVE THEM THE INFORMATION THEY NEED TO BEGIN AN INVESTIGATION**
- ◆ **ONTARIO DEVELOPED THIS JOINTLY WITH F/P/T GOVERNMENTS IN CONSULTATION WITH BANKS, CREDIT CARD COMPANIES, LAW ENFORCEMENT AND OTHER STAKEHOLDERS**
- ◆ **AVAILABLE ON THE CONSUMER MEASURES COMMITTEE WEBSITE AT www.cmcweb.ca**

IDENTITY THEFT KIT FOR BUSINESS

- ◆ **THE CONSUMER MEASURES COMMITTEE WORKING GROUP ON IDENTITY THEFT, CO-CHAIRLED BY MGS, ALSO DEVELOPED AN IDENTITY THEFT KIT FOR BUSINESS.**
- ◆ **THIS KIT, ALSO AVAILABLE ON THE CMC WEBSITE, CONTAINS TIPS TO HELP A BUSINESS REDUCE RISK BY ASSESSING HOW IT DEALS WITH PERSONAL INFORMATION, MANAGES EMPLOYEES AND INFORMATION SECURITY.**

PUBLIC CONSULTATION ON LEGISLATIVE PROPOSALS

- ◆ **IN 2005, THE CMC WORKING GROUP ISSUED A CONSULTATION PAPER ON LEGISLATIVE OPTIONS TO ADDRESS IDENTITY THEFT AND RECEIVED SUBMISSIONS.**
- ◆ **THIS YEAR FOLLOW-UP MEETINGS HAVE BEEN HELD WITH STAKEHOLDERS AND LEGISLATIVE PROPOSALS TO COMBAT IDENTITY THEFT ARE BEING DEVELOPED.**

MORE INFORMATION?

- ◆ **VISIT THE MGS WEBSITE AT www.mgs.gov.on.ca TO LEARN MORE ABOUT IDENTITY THEFT, HOW TO REDUCE YOUR RISK AND WHAT TO DO SHOULD YOU BECOME A VICTIM OF IDENTITY THEFT**

THE FUTURE

- ◆ **INCREASED COMMUNICATION AND COLLABORATION BETWEEN PUBLIC AND PRIVATE SECTORS TO DEVELOP MORE EFFECTIVE AND MULTIPLE ROADBLOCKS TO IDENTITY THEFT**
- ◆ **THERE IS NO ONE SOLUTION TO IDENTITY THEFT**