

# Tech tips

# Internet Identity Theft

By Tim Moline

Identity theft has been a problem for decades, but as Internet use becomes more and more commonplace, Internet identity theft has become a problem of pandemic proportions.

Internet identity theft is different from common identity theft in several ways. Unlike conventional identity theft where something like a credit card or wallet is physically stolen, it can be much more devastating because most victims of Internet identity theft are completely unaware that anything has been stolen from them until it is much too late. According to the Federal Trade Commission, 1 in 8 Americans has been affected by Internet identity theft in the last 5 years.

## HOW INTERNET IDENTITY THEFT WORKS

Your computer collects all kinds of information about you and stores it in files hidden deep on your hard drive. A thief can get this information in one of two ways: either by grabbing it when it is being sent via an unsecured transmission, or by installing malicious software on your computer (like spyware) that will collect everything the thief needs and automatically send it back to him or her. The best way to protect yourself from Internet identity theft is to get an Internet security solution that is up to the challenge.

## IDENTITY THEFT PREVENTION

Identity theft occurs when someone uses personal information, such as your name, social security number, credit card number, or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. Right now, in your computer, there are files that hold information that could lead to the theft of your identity.

Files like your browser's cache, history, and temporary Internet files contain valuable information, such as your name, your address, the websites you visit, and potentially even your credit card numbers. All a hacker has to do is install spyware on your computer to find all this information and send it back to him or her.

Having identity theft prevention software installed on your computer could be the best investment you will ever make.

*Tim Moline, Assistant, Outreach Communications, PREL may be contacted at [molinet@prel.org](mailto:molinet@prel.org).*

*Tech Tips may provide information on the use and maintenance of computers. PREL offers no guarantees against any loss that may occur to your computer system as a result of using this advice. Professional assistance should be solicited as appropriate.*

