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Protecting your identity

When someone steals another person's private information, such as their date of birth, passport or banking details, it is called *identity theft*. If that information is obtained and used by the thief for their own financial benefit, it is called *identity fraud*.

There are many types of identity fraud. A criminal stopped for a traffic offence may avoid going to court or paying a fine by presenting a stolen driver's licence to the police. Stolen forms of identification can be used in a number of ways, for example to order goods or to set up mobile phone contracts. And while cyber-criminals often use stolen information to transfer money from a victim's bank account, the information may also be used to take out bank loans or credit cards in that person's name. It is not unusual for the victim to remain unaware that their personal information has been stolen until they apply for a credit card or a loan themselves. In 2013, almost £40 million was lost to credit card identity theft in the UK.

Identity theft and fraud are not new problems but, with the rise of the Internet, they have become significantly more common. In the early days of the Internet, online security was not as advanced as it is today, and people were less informed about how to protect their personal information online.

Different methods are used to trick people into revealing their banking information. Some of these are quite simple, while others are more sophisticated. Many people have been deceived by websites that are designed to look exactly like their bank's site. These are called *phishing* websites. In August 2005, there were 160 phishing websites aimed at banks and building societies in the UK. By August 2012, that number had risen to 41,734 sites. The targets of phishing scams are often individual members of the public, but entire organizations can be hit, too.

In 2012, one British woman was robbed of her life savings (over £1,000,000) when she fell for a phishing scam. Fortunately, the criminals – in this case, a gang of fourteen people – were later caught and arrested. In 2014, the hotel reservations website, Booking.com, was hit by a major phishing scam which affected about 10,000 people. The company paid full refunds to every customer who had lost money, and made important changes to its technical security features. Phishing is also frequently done by email or over the phone. The sender, or caller, pretends to be from a genuine bank or company and persuades the victim to reveal their account information or password.

Identity theft and fraud can be very stressful experiences. Always take a cautious approach whenever anyone requests your personal information. While it could be said that some victims of phishing and identity fraud have not been cautious enough, it should be noted that many cyber-criminals are extremely clever and convincing.



ARE THESE SENTENCES TRUE (T) OR FALSE (F)?

1 According to the article, a criminal could get away with not paying a traffic fine by presenting a stolen driver's licence to the police.
2 Most victims of identity theft never find out that their information has been stolen.
3 The arrival of the Internet has increased the cases of identity theft and fraud.
4 Phishing scams are limited to individual members of the public.
5 All phishing scams are carried out by phone.
6 It's important to be extremely careful because cyber-criminals are usually very smart.

GRAMMAR: *Present Tenses: active and passive*

1 Match the sentence halves to make correct statements. Then decide if each statement is active (A) or passive (P).

1	These days, many people are	**a**	different identities on different sites. ____
2	Others share lots of personal	**b**	are checked by potential employers. ____
3	Experts are advising	**c**	hiding their real identity online. ____
4	Some people use	**d**	people to protect their identity online. ____
5	Privacy settings are being	**e**	increased by many Facebook users today. ____
6	Sometimes, social media accounts	**f**	information on social-networking sites. ____

2 Choose the correct form of the verb to complete the sentences.

1. Nowadays, more and more companies *are being used / are using* video ads to boost their online identity.
2. These video ads *are posted / are posting* on major websites such as newspaper sites or TV channels.
3. Video ads *post / are being posted* on social-networking sites, too.
4. Over 12% of all videos that *are being viewed / are viewing* online are video ads.
5. One video advertising company, LiveRail, *is posted / is posting* more than seven billion video ads a month.
6. LiveRail *is being owned / is owned* by Facebook.
7. It *is believed / believe* that Facebook paid more than $400 million for LiveRail.

3 Choose the correct options to complete the paragraph.

Instead of traditional interviews, video interviews [1]*are using / are being used* by more and more companies these days. These video interviews [2]*are seen / are seeing* as an effective way to decide which candidates should be invited to the next stage in the interview process. While many video interviews are interactive, that is, where the candidate and the interview panel [3]*are spoken / speak* to each other live, another type of video interview [4]*is becoming / becomes* more popular nowadays. This is the pre-recorded video interview, where a question [5]*is being sent / is sent* to the candidate in advance. The candidate then [6]*is filming / films* himself or herself answering the question. Usually the video file [7]*is emailed / emails* to the company, and the candidate [8]*is waiting / waits* for feedback.