

ASK FRANK

Using Information Before Identity Thieves Do

by Frank Abagnale, Jr.

(NAPSA)—A new service may mean more protection for consumers against identity theft—the fastest-growing crime in America.



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Identity theft costs U.S. businesses more than \$50 billion annually. It takes the average consumer up to 60 hours to restore his or her good name and often years to

restore his or her entire credit history, according to the Department of Justice. The crime has become so prevalent that an identity thief strikes on average every 3.5 seconds.

The new service is able to deter even the most sophisticated ID thieves by using a consumer's personal information.

Called Public Information Profile (PIP), it's designed to detect early identity theft and mistaken identity through a comprehensive background self-check to help consumers fight off these thieves, as well as a complete public records snapshot, spotlighting identity theft as well as identity confusion. It also allows consumers to view their employer background checks.

Affinion Group has partnered with a company called MyPublicInfo, which will sift through more than 10 billion records to verify a consumer's identity and build a profile.

These records include federal, state and county records; financial records such as bankruptcies, liens and judgments; property ownership records, including one billion acres of satellite and aerial photos; and government-issued



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and other licenses. All this information is then compiled into a single, easy-to-read document.

Consumers can arm themselves with this new ID theft preventative technology with a click of a mouse, since the service is available online. Proprietary technology identifies the user before releasing any information. Information cannot be accessed without passing the series of tests, which requires intimate knowledge of personal information that only the client knows.

This service is now available to PrivacyGuard members through the Web site at www.PrivacyGuard.com.

Frank Abagnale is a former master forger and leading fraud prevention expert whose early life was the basis for the movie "Catch Me If You Can." To have your questions considered for this column, please send it to askfrank@privacy.trilegiant.com. Frank can only answer questions selected for this column.