

# Identity theft

**Identity theft (also called identity fraud) is a scam involving someone's user account – i.e. their identity – being misused by a third party. In the process, attackers either hack a personal account or create a new one in the name of their victim. Their aim is to illegally gain from their actions, or to damage someone's reputation.**

## **This is how you protect yourself against identity theft:**

- Be economical with any personal data you disclose and wary when doing so.
- Use [secure passwords](https://www.ebas.ch/en/4-protecting-online-access/) (<https://www.ebas.ch/en/4-protecting-online-access/>).
- If possible, also activate your so-called [two-factor authentication](https://www.ebas.ch/en/4-protecting-online-access/) (<https://www.ebas.ch/en/4-protecting-online-access/>) options.
- Never forward any PIN codes received, and don't confirm any SMS or Messenger messages.

You may receive an e-mail with “Urgent” in the subject line, saying something like: “Dear John, I urgently need your help. I am currently abroad. I was robbed, and my credit card and smartphone have been stolen. I now need CHF 500 for my return flight home. Could you possibly remit this sum to my Western Union account as soon as you can, please? I will of course repay you as soon as I get back.”

E-mails like that are not uncommon. Fraudsters hack an e-mail account or a social network account (e. g. Facebook) and go begging contacts for money.

The above e-mail is one potential shape identity theft could take – but there are many others in today's digital world, too: Fraudsters open and/or take over a social network account and entice “friends” to click links. They open a PayPal account in a false name and start shopping. They shop using strangers' credit cards. They fraudulently access e-banking facilities and siphon off money.

## **If you suspect a fraudulent identity**

On the Internet, it is no problem at all to pretend you are someone else. Your name, date of birth, address, telephone number – in our digital age, it is not always easy to check the spread of such information. [A healthy dose of distrust](https://www.ebas.ch/en/5-exercising-care-and-remaining-alert/) (<https://www.ebas.ch/en/5-exercising-care-and-remaining-alert/>) is therefore appropriate.

If you notice a potentially forged user account or a false identity, you should follow the recommendations below.

## **This is how to proceed in suspicious cases:**

- To verify someone's identity, ring the person in question and ask them a couple of questions which only that particular person could answer.
- In case someone fraudulently pretends to be a person you know: Let the real person know immediately.
- Notify the platform provider of any potentially faked account. The more people report such an account, the quicker it will get deleted.

## Stolen identity

If you find that you are affected yourself and that someone is abusing your identity, you should take immediate action. Some indications this is the case could be:

- Inexplicable transactions on your bank account
- Spurious payment requests
- Passwords correctly entered into user accounts which are not accepted
- Messages by friends or acquaintances stating they have received unusual e-mails, SMS or Messenger messages from you which you never sent

### **This is how to proceed in fraud cases:**

- Immediately change your password for the account involved, or block it.
- Notify the platform provider of this fraud case.
- Let your friends and acquaintances know about this fraud case.
- Let the Nationale Zentrum für Cybersicherheit (NCSC) know using their [report form](https://www.report.ncsc.admin.ch/en/) (<https://www.report.ncsc.admin.ch/en/>), and also file charges with your local police station.

A digital identity consists of data describing a real person on the Internet. These are usually linked to a personal user account. A real person can have several such user accounts (e. g. e-mail, Facebook, e-banking, etc.) on the Internet. Some data making up part of your digital identity are for instance your name, date of birth, address, e-mail address, account number, etc.