

# May I See Your Identification? Revisted

How to spot fake ID's and what to do if you find one

Sally Carter

Director of Testing Services

Southeast Missouri

State University

John Mahoney

The Kai Group, LLC

President & Founder



If only it was this easy!

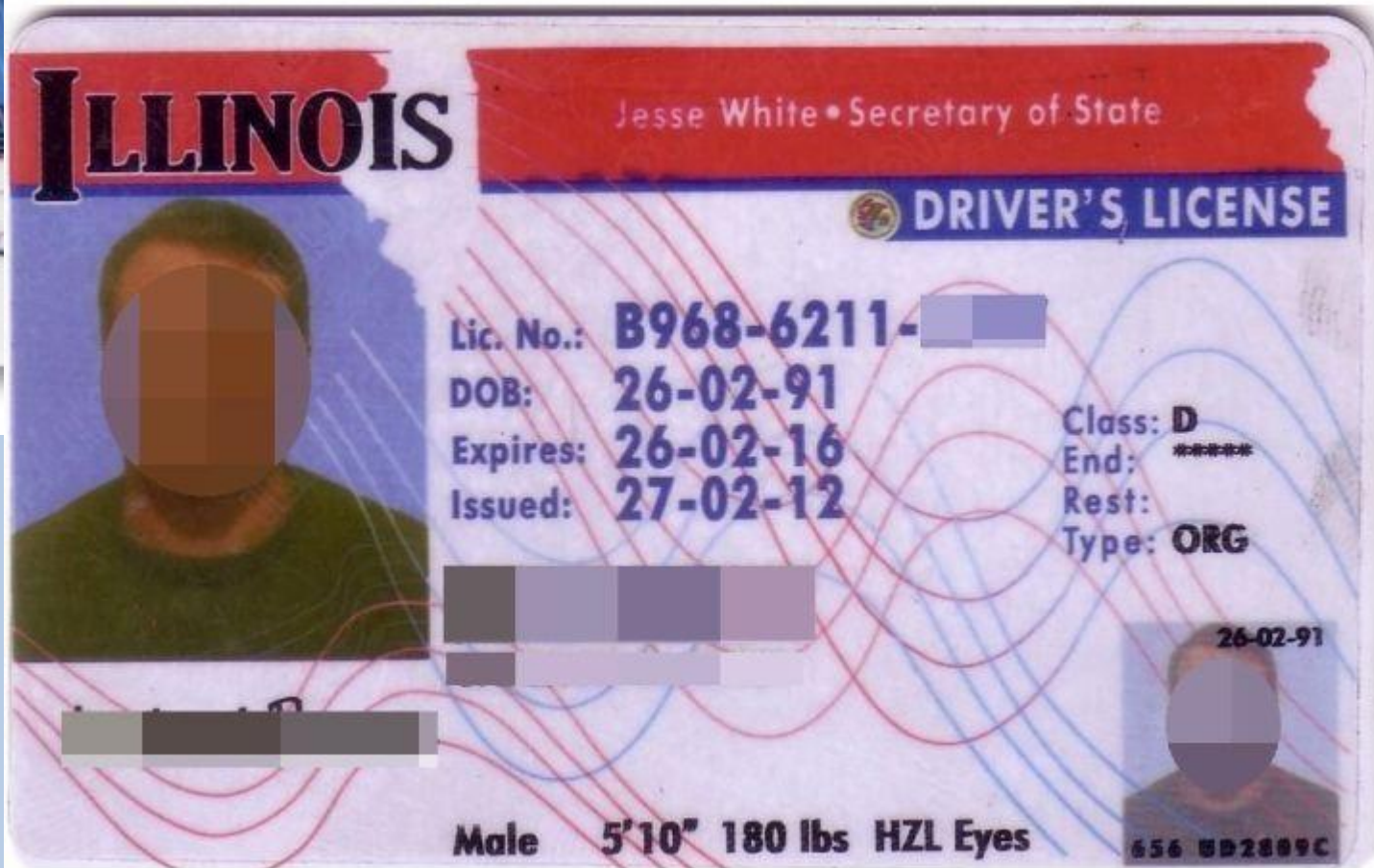


# Agenda

- Categories of fake ID's
- REAL ID's
- International ID fraud
- Protocols for handling fake ID's
- Prevention tools

# Categories of Fake ID's - Manufactured

- “Novelty” ID's
- Not illegal to possess
- How to spot a cheap one
  - Different plastic
  - Wrong colors/fonts
  - Poor lamination/edges aren't sealed/more than one layer of material
  - No safety features
  - Wrong information on back



# Categories of Fake ID's - Borrowed

- Borrowing someone else's ID
- Most common method – obtaining a duplicate for a “lost” card
- How to spot
  - Check physical descriptors (height, eye color)
  - Ask a difficult question

# Difficult Questions

- How do you spell your last name?
- What year did you graduate from high school?
- Your birthday is in December – are you a Gemini?
- Still in doubt – have them log into an account
  - Student account at your university
  - Facebook
  - Test registration account



# Closely Check

- Eye color
- Height (and possibly weight)
- Compare signatures
- Is it a duplicate?





# REAL ID Act

- Passed in 2005 as a result of 9/11 Commission
- All state issued ID's and Driver Licenses must
  - Full Legal Name
  - Residential Address
  - Date of Birth
  - Gender
  - Driver's License/ID number
  - Digital Front-facing Photograph
  - Signature

# REAL ID Act continued

- Each state must agree to share its database of licensed citizens and drivers with all other states including every piece of information on the cards along with all driving records and driver histories of everyone licensed to drive in that state
- Signified by star in upper right hand corner

# Compliant States/Territories

- Alabama
- Arizona
- Colorado
- Connecticut
- Delaware
- DC
- Florida
- Georgia
- Hawaii
- Indiana
- Iowa
- Kansas
- Maryland
- Mississippi
- Nebraska
- Nevada
- Ohio
- S. Dakota
- Tennessee
- Utah
- Vermont
- West Virginia
- Wisconsin
- Wyoming

# States/Territories with Extensions through October 10, 2016

- Alaska
- Arkansas
- California
- Guam
- Idaho
- Illinois
- Kentucky
- Louisiana
- Maine
- Massachusetts
- Michigan
- N. Marianas
- New Hampshire
- New Jersey
- New Mexico
- New York
- N. Carolina
- N. Dakota
- Oklahoma
- Oregon
- Pennsylvania
- Puerto Rico
- Rhode Island
- S. Carolina
- Texas
- Virginia
- Virgin Islands

# Noncompliant States/Territories

- American Samoa
- Minnesota\*
- Missouri
- Washington\*

\*Minnesota and Washington have Enhanced Driver Licenses which are compliant through October 10, 2016

# What does it mean?

- Starting July 22, 2018 – people without a REAL ID, whose states do not have extensions will not be allowed to fly domestically without an additional form of identification (think Passport)
- Starting October 1, 2020 – people will have to have a REAL ID compliant identification to fly

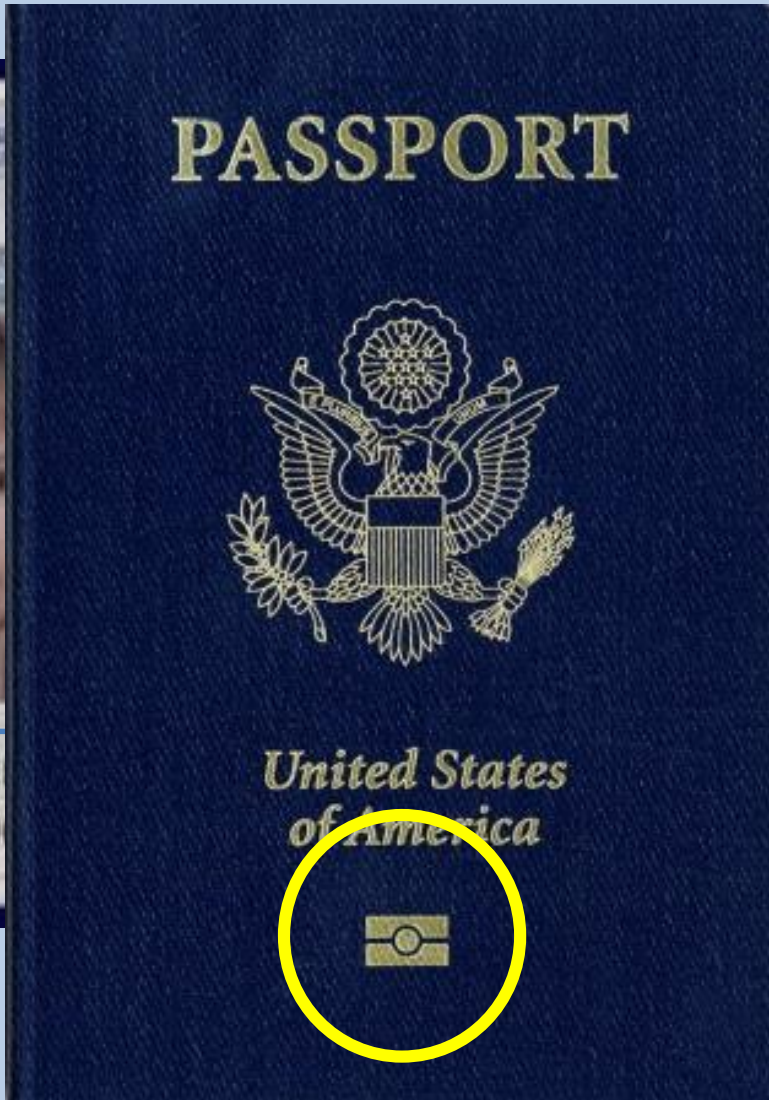
# International Documents

- Difference between a passport and a visa
  - A passport certifies your citizenship – proof of identity
  - A visa grants you permission to enter a foreign country
    - Nonimmigrant/Immigrant
    - Dozens of codes

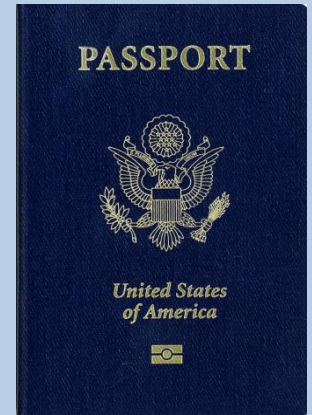


# International ID Fraud

Visual  
Inspection  
Zone  
VIZ



Microchip  
Symbol



Machine  
Readable  
Zone  
MRZ





# Naming Constructs

Mopungamboyo

P<AGOMOPUMGA<<MBOYO

Mary Elizabeth James Conner

P<AUSCONNER<<MARY<ELIZABETH<JAMES

Martin O'Malley

P<IRLOMALLEY<<MARTIN

Mohammad Abdullah Al-Akal

P<IRQAL<AKAL<<MOHAMMAD<ABDULLAH







# How to Calculate a Check Digit

- 0-9 = numerical value
- A-Z = 10-35
- 7-3-1 repeating pattern multiplier
- Divide by 10
- Remainder is check digit

P<GBRDE<VERE<VON<DRAKENBERG<<NICHOLAS<THOMAS  
731731731  
0262120584GBR5705160M0701145<<<<<<<<<<<<<<<<<<<06

$$0+6+6+14+3+2+0+15+8=54/10=5.4$$









# Resident Alien Cards (Green Cards)



Source:  
New York Post  
Candice M. Glove  
February 26, 2012

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**THREE OF A KIND:** The Post's Candice Giove bought a driver's license, Social Security card and green card, all for \$260.





# New Permanent Resident Cards are Green

Color Shifting Ink

Hologram

Clear  
Tactile  
Laser  
Imprint



Embedded RFID Chip

Finger Print

UNITED STATES OF AMERICA

PERMANENT RESIDENT

READ LEFT TO RIGHT



Surname

[REDACTED]

Given Name

[REDACTED]

UCRIS#

062 [REDACTED] 943

Category

151

Country of Birth

China, People's Republic

Date of Birth

28 NOV 1973

Sex

F

Card Expires:

01/19/15

Resident Since:

01/18/13

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# What to do

- You should not confiscate
- You may hold the ID until law enforcement officials arrive
- If you feel threatened – test anyway
  - Allow candidate to begin test
  - Contact security
  - File report with company

# Prevention Tools

- Foils and holograms
- Opacity Mark
- Check the back
- Black lights
- Magnifiers – for microprinting

# Introduction

**John Mahoney**, President & Founder of The Kai Group, LLC

## Education

- BS, University of Louisville
- MS/MEA, Southern Illinois University – Carbondale
- Post Graduate, Wharton School of Business

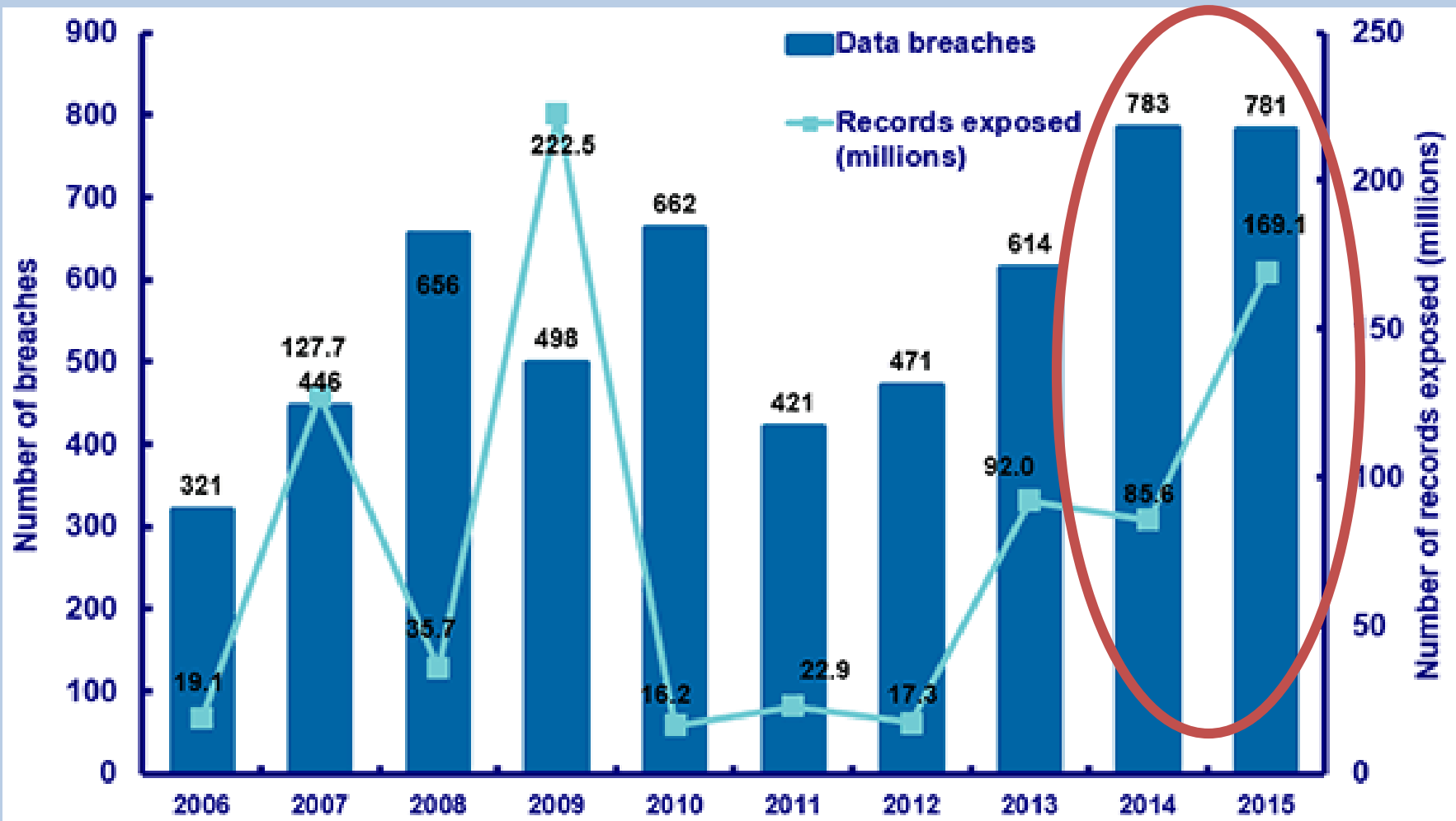
## Company

- Began in 2000 (Louisville, KY)
- Identity fraud prevention
- Helping businesses discover new revenue
- MethCheck
- Migrated to mobile platform in 2014

# Identity Theft & Cybercrimes

- The Association of Certified Fraud Examiners' (ACFE) [2014 Global Fraud Study](#) revealed that the typical organization loses a median of 5% of revenues each year due to fraud. On a global scale, this translates to losses of approximately \$3.7 trillion, according to anti-fraud experts
- The [2016 Identity Fraud Study](#), released by Javelin Strategy & Research, found that \$15 billion was stolen from 13.1 million U.S. consumers in 2015
- In 2015 the number of U.S. data breaches hit a record 781, with **169 million (53% of the US Population)** records exposed & potentially sold on the Deep Web

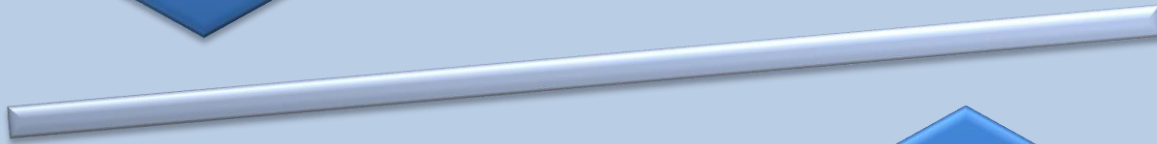
# Data Breaches & Exposure





# Ideal Solution

Prevention



Cost



## Operating Expense

- Labor
- Training
- Hardware
- Software
- PC
- Support (HW & SW)
- Break/Fix
- Replacement

# Prevention Tools (ID)

Medium	Sources	PC	Online	In Person	Cost	Result	Benefits/Concerns
Manual	Visual Inspection	No	No	Yes	↓	→	<ul style="list-style-type: none"> <li>• Training &amp; turnover</li> <li>• Limited deterrent or audit</li> </ul>
UV Light	Ultraviolet Light	No	No	Yes	↓	→	<ul style="list-style-type: none"> <li>• Easy &amp; affordable</li> <li>• Single security source</li> </ul>
*Barcode Reader	2D Barcode	Yes	No	Yes	↑	→	<ul style="list-style-type: none"> <li>• Great for data entry</li> <li>• Single security source</li> </ul>
Mobile	White, OCR, 2D, CM	No	Yes	Yes	↓	↑	<ul style="list-style-type: none"> <li>• Affordable, portable, SaaS</li> <li>• Global, Web, HW Agnostic</li> </ul>
*ID-1 Scanner	White, OCR, 2D, CM	Yes	No	Yes	↑	↑	<ul style="list-style-type: none"> <li>• Effective, expensive, US only</li> </ul>
*Flatbed Scanner	White, UV, IR, OCR, CM	Yes	No	Yes	↑	↑	<ul style="list-style-type: none"> <li>• Effective, expensive, Global</li> </ul>

*\*Hardware warranties, annual software renewals, routine PM, break/fix management*

# Prevention Tools (2FA)

Medium	Sources	PC	Online	In Person	Cost	Result	Benefits/Concerns
Questions	ID Generated	No	Yes	Yes	↓	→	<ul style="list-style-type: none"> <li>• Easy &amp; affordable</li> <li>• Training &amp; turnover</li> </ul>
Zodiac Table	☆The Stars☆	No	No	Yes	↑	→	<ul style="list-style-type: none"> <li>• Easy &amp; affordable</li> <li>• Single security source</li> </ul>
Phone # Verify	3 <sup>rd</sup> Party	Maybe	Yes	Yes	↓	↑	<ul style="list-style-type: none"> <li>• Integrated API</li> <li>• Global, web, effective</li> </ul>
Signature	3 <sup>rd</sup> Party	Maybe	No	Yes	→	↑	<ul style="list-style-type: none"> <li>• Visual is easy &amp; affordable</li> <li>• Electronic is more effective</li> </ul>
KBA	3 <sup>rd</sup> Party	Yes	Yes	Yes	↑	↑	<ul style="list-style-type: none"> <li>• Effective &amp; expensive</li> <li>• Difficult to administer</li> </ul>
DNA	Blood Sample	Yes	No	Yes	↑	↑	<ul style="list-style-type: none"> <li>• Effective &amp; expensive</li> <li>• Difficult to administer</li> </ul>

# Mobile Applications

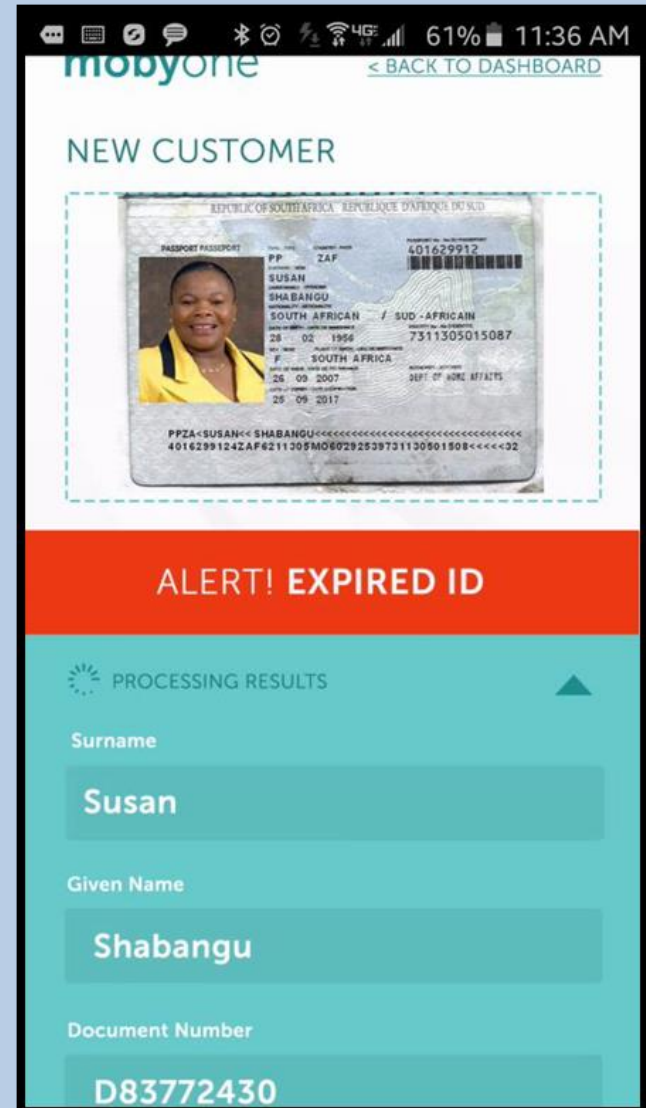
## ID Validation

### Affordable

- Use available mobile devices
- Simple picture of the ID
- Use existing networks
- No integration (SaaS)

### Effective

- Global (4,234 IDs/224 Countries)
- Portable
- Web, Native app or API
- Online & In person



# Mobile Applications

## Know Your Candidates (KYC)

### Affordable & Effective

- Available from ID Validation
- Color Digital ID Images
- Web based reporting & audit
- Zodiac Tables
- Visual verification (1:1:1)
- Signature verification
- Real-time phone verification



# An Interesting Note on Which to End...

Remember the new Green Card?



Counterfeiters have stolen the published sample and made thousands of fakes using this non-existent fingerprint.



**SOUTHEAST MISSOURI**  
STATE UNIVERSITY · 1873

**Sally Carter, Ed D**

Director of Testing  
Services

[sacarter@semo.edu](mailto:sacarter@semo.edu)

573.651.2836

*We can't wait to see  
what you do.*

**theKAIgroup**

**John Mahoney**

The Kai Group, LLC  
President & Founder

[jmahoney@thekaigroup.com](mailto:jmahoney@thekaigroup.com)

+1.502.664.6069

