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 READ 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)
- Machine Readable Zone (MRZ)
- Microchip Symbol
United Kingdom of Great Britain and Northern Ireland
Passport
P
Surname/Nom (1)
DU-MARIE
Given names/Prénoms (2)
MAVARINE
Nationality/Nationalité (3)
BRITISH CITIZEN
Date of birth/Date de naissance (4)
08 SEP/SEPT 65
Sex/Sexe (5) Place of birth/Lieu de naissance (6)
F/BULHAM
Date of issue/Date de délivrance (7)
07 JUL/JUIL 03
Date of expiry/Date d'expiration (9)
07 JUL/JUIL 13
Holder's signature/Signature du titulaire (10)

P<<GBRO<<MARIE<<MAVARINE<<<<<<<<<<<
4009257333GBR6509088F1307072<<<<<<<<<<<06
Naming Constructs

Mopumgamboyo
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
United Kingdom of Great Britain and Northern Ireland

Passport

Surname/Nom (1):
DU-MARIE

Given names/Prénoms (2):
MAVARINE

Nationality/Nationalité (3):
BRITISH CITIZEN

Date of birth/Date de naissance (4):
08 SEP / SEPT 65

Sex/Sexe (5):
F

Place of birth/Lieu de naissance (6):
FULHAM

Date of issue/Date de délivrance (7):
07 JUL / JUIL 03

Authority/Autorité (8):
UKPA

Date of expiry/Date d'expiration (9):
07 JUL / JUIL 13

Holder’s signature/Signature du titulaire (10):

Check digits:
P<GBRDU<MARIE<<MAVARINE<<<<<<-

Passport #:
400925733

Nationality:
GBR

Date of Birth:
650908

Expiration date of passport:
F1307072

Personal number:
<<<<<<<<<06
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

0+6+6+14+3+2+0+15+8=54/10=5.4
28+0+0+63+6+5+49+9+3 = 163
163/10 = 16.3
Resident Alien Cards (Green Cards)

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

THREE OF A KIND: The Post’s Candice Giove bought a driver’s license, Social Security card and green card, all for $260.
Not all Green Cards are Green
New Permanent Resident Cards are Green

- Color Shifting Ink
- Hologram
- Clear Tactile Laser Imprint
- Embedded RFID Chip
- Finger Print
Images of US Presidents

If Found Address

Images of State Flags
Last Name + 2 Chevrons

Middle Name

First Name + 1 Chevron
PERMANENT RESIDENT CARD

NAME CRITTENDEN, LEE W.

INS A# 022-345-679

Birthdate  Category  Sex
10/04/49    P26    M

Country of Birth:
Canada

CARD EXPIRES 11/01/94
Resident Since 11/01/97
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

The graph shows the number of data breaches and the number of records exposed (in millions) from 2006 to 2015. The number of breaches peaked in 2009 and 2015, while the number of records exposed peaked in 2014. The red oval highlights the years 2014 and 2015, indicating a significant increase in both breaches and exposed records during these years.
Ideal Solution

Prevention

Cost

Operating Expense
- Labor
- Training
- Hardware
- Software
- PC
- Support (HW & SW)
- Break/Fix
- Replacement
# Prevention Tools (ID)

<table>
<thead>
<tr>
<th>Medium</th>
<th>Sources</th>
<th>PC</th>
<th>Online</th>
<th>In Person</th>
<th>Cost</th>
<th>Result</th>
<th>Benefits/Concerns</th>
</tr>
</thead>
</table>
| Manual            | Visual Inspection     | No  | No     | Yes       | ↓    | →      | • Training & turnover  
• Limited deterrent or audit                             |
| UV Light          | Ultraviolet Light     | No  | No     | Yes       | ↓    | →      | • Easy & affordable  
• Single security source                                  |
| *Barcode Reader* | 2D Barcode            | Yes | No     | Yes       | ↑    | →      | • Great for data entry  
• Single security source                                   |
| Mobile            | White, OCR, 2D, CM    | No  | Yes    | Yes       | ↓    | ↑      | • Affordable, portable, SaaS  
• Global, Web, HW Agnostic                                  |
| *ID-1 Scanner*   | White, OCR, 2D, CM    | Yes | No     | Yes       | ↑    | ↑      | • Effective, expensive, US only                          |
| *Flatbed Scanner*| White, UV, IR, OCR, CM| Yes | No     | Yes       | ↑    | ↑      | • Effective, expensive, Global                          |

*Hardware warranties, annual software renewals, routine PM, break/fix management*
# Prevention Tools (2FA)

<table>
<thead>
<tr>
<th>Medium</th>
<th>Sources</th>
<th>PC</th>
<th>Online</th>
<th>In Person</th>
<th>Cost</th>
<th>Result</th>
<th>Benefits/Concerns</th>
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<tbody>
<tr>
<td>Questions</td>
<td>ID Generated</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>↓</td>
<td>⇒</td>
<td>• Easy &amp; affordable</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>• Training &amp; turnover</td>
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<tr>
<td>Zodiac Table</td>
<td>✧The Stars✧</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>↑</td>
<td>⇒</td>
<td>• Easy &amp; affordable</td>
</tr>
<tr>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td>• Single security source</td>
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<tr>
<td>Phone # Verify</td>
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<td>Maybe</td>
<td>Yes</td>
<td>Yes</td>
<td>↓</td>
<td>↑</td>
<td>• Integrated API</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td>• Global, web, effective</td>
</tr>
<tr>
<td>Signature</td>
<td>3rd Party</td>
<td>Maybe</td>
<td>No</td>
<td>Yes</td>
<td>⇒</td>
<td>↑</td>
<td>• Visual is easy &amp; affordable</td>
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<tr>
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<td>• Electronic is more effective</td>
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<td>KBA</td>
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<td>↑</td>
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<td>• Effective &amp; expensive</td>
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<td>• Difficult to administer</td>
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<td>Yes</td>
<td>↑</td>
<td>↑</td>
<td>• Effective &amp; expensive</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>• Difficult to administer</td>
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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.
We can’t wait to see what you do.