

Truth, identity and theft

By Peter de Jager

In February 1708, Jonathan Swift assumed one identity in order to effectively assassinate another. Under the pen name of "Isaac Bickerstaff", a fictitious astrologer and publisher, Swift printed and distributed an almanac in which he predicted, in great meticulous detail, the March 29th death by fever, of the perfectly healthy astrologer and rascal, one John Partridge.

Needless to say, Partridge denounced the prediction to everyone in earshot, but on March 30th Bickerstaff produced a second pamphlet announcing that his prediction had proven true, John Partridge had passed away only a few hours after the predicted time. By April 1st the news had taken hold and it was general knowledge that Partridge had died. He was even woken by a sexton wanting to know the details of his funeral sermon.

While Partridge had loudly decried the original prediction, he claimed even more vehemently that he wasn't dead. Even though some people admitted he bore a striking resemblance to the dead astrologer, he could not convince them he was actually alive. Swift's ruse had worked so well that Partridge stopped publishing his astrological almanacs, since he could not shake the general belief that his death had been accurately predicted.

When reading the many accounts of this historical exchange, it is difficult not to be bemused by the inability of people to decide whether or not someone was alive.

Perhaps the story needs to be placed in proper context. Photography had yet to be invented. It wasn't until 1727 that Johann Heinrich Schulze discovered the permanent effect light had on silver nitrate, and it took until 1814 before Joseph Nicéphore Niépce invented the "camera obscura," a photographic device requiring eight hours of exposure to produce a "photograph".

In 1708, if you had not met someone, then you only had the assurances of those around you that someone was indeed who they said they were, hardly a foolproof method of identification. If a published almanac said you were dead ... then you were dead.

Almost 300 years later, not much has changed.

It is still incredibly difficult, if not impossible, to prove you are who you say you are. And, just to make life interesting, it is exceedingly easy in many situations to pretend to be someone else.

Now, even to me, the above seems self contradictory. One would think that if were nearly impossible to prove who you are, it should be equally impossible to pretend to be someone else. If only this were true.

We identify ourselves mostly with numbers and images. The numbers are easily stolen without our knowledge and images are vulnerable to replacement and modification. More than a million retailers will gladly accept a credit card number as sufficient proof of identity.

To make matters even worse, we resist with all our might, in the name of privacy, techniques which could identify us uniquely with little fear of counterfeit.

To obtain your credit card number I need only wait until you use it fearlessly in a restaurant, gas station, bogus ATM, brick and mortar store or taxi.

To up the ante I need your Social Insurance Number, a number often used by companies to identify us for a variety of reasons. To access that, I need only work for any of those companies, or wait for you to throw some documentation into the trash.

While credit card companies are quick to point out that the authorized owner of a credit card is not responsible for all the charges against a stolen card, they don't point out that it is a time consuming process to prove that you were not the person using the card. Nor does the credit card company incur these costs, it is the retailer who must bear the burden of a stolen card, even though they have no reliable way to confirm that the person typing in a number is not the authorized user.

Then there is the issue of awareness - how do you know if your card is being used by some lowlife? You must examine your transaction statement closely each month to catch stolen transactions. Or they might make themselves known if the lowlife has a correspondingly low IQ and decides to put subtlety aside and orders the latest candy apple red Lamborghini with your platinum card.

Only after you become aware of the theft do your real problems begin. In the style of Partridge you will have to prove it wasn't you who ordered the red Lamborghini, it was someone else. I wish you luck.

The reason this will prove difficult is that it is one thing to pretend to be someone else when you want to 'buy' something with a credit card; it is another thing entirely when you want to prove that you're not that lowlife and you want that charge taken off the card. Or that parking, speeding, or drug abuse charge taken off your, until then, non-existent criminal record.

When you think of it, Partridge had it easy; he only wanted to prove he was alive. A victim of identify theft must prove they don't owe money.

Preventing most credit card theft on the Internet could be relatively easy. It requires nothing more than a 'simple' registration process with the credit card company when a credit card is issued. Once this is done, any attempt to use that credit card anywhere on the Internet would generate an authorization sequence on your home PC. This would mean that you could not use your credit card on the Internet while away from your home unless there was someone at home you could phone and instruct to 'ok' the transaction currently in limbo.

Yes, that would make it a little more difficult to use our credit cards on-line, but that's the price we have to pay if we want to avoid identity theft.

In the physical, non-digital world, the problem is just a tad more problematic. To prove we are who we say we are to a complete stranger requires a unique identifier which they can use to verify our identity. That implies some big and potentially scary developments. Personal biological identifiers such as a fingerprints, retinal scans, imbedded identifiers or DNA tags, combined with a central, possibly worldwide, databank accessible by anyone who needs to prove we are who we say we are.

Currently we have neither the resources nor the motivation for such a system. It would be perceived as the ultimate big brother and violate most everyone's sense of privacy. In the meantime, we'll watch as ID theft continues to grow in 'popularity' until someone really important is scammed. Then we'll decide it's time to do something.

Until then? Let's keep a close eye on our personal information; it's all we have to prove we're us.



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