



## A NEW TOOL TO FIGHT IDENTITY THEFT YOUR ID SCORE IS SIMILAR TO YOUR CREDIT SCORE — AND THIS SERVICE IS FREE

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You probably know your credit score. But what about your ID score? Mine is 345 which is good. Did you even know you have an ID score?

Credit scores are designed to show how risky it is to do business with you. Identity scores help flag potential imposters attempting to illegally get goods, services or benefits by using someone else's personal information.

The ID Score was developed by ID Analytics of San Diego. For nearly a decade, the company has used its massive database to help banks, retailers, telecommunications companies, health care providers and government agencies prevent fraud.

ID Analytics is not exactly a household name. That's because most of us never deal with the company directly. But if you've purchased a wireless phone, have a credit card or applied for a retail charge card, there's a good chance the company analyzed the information on your application.

Now ID Analytics makes it possible for you to access their huge database to get your personal ID Score. The free service [MyIDScore](#) has only been available since May, so the site is still a well-kept secret. I know it sounds crazy: a Web site that predicts the likelihood you've been victimized by an ID thief. But this service is real and the company is legitimate.

"I happen to know they are a good company," says Avivah Litan, a financial fraud analyst at Gartner. "I think this is one of the best tools out there to find out if something is happening with your identity."

"This is one more tool, a good tool, in the fight against identity theft, and it is different from monitoring your credit report," says Jay Foley, president of the non-profit [Identity Theft Resource Center](#). "They are pulling information from a wide variety of areas that are not currently being posted with credit reports."

For example, Foley says he could go out and open 20 cell phone accounts in your name. As long as he paid the bills on time, you'd probably never know about it because this information may not show up on your credit report. But these transactions are picked up by ID Analytics.

"We look for unusual activity that would suggest that somebody is misusing your information," explains Tom Oscherwitz, the company's chief privacy officer.

### **The nuts and bolts**

ID Analytics database contains what the company calls "basic identity elements," such as name, Social Security number, phone number, date of birth and address. It also holds a billion consumer transactions and more than two million reported frauds.

Oscherwitz says, "As far as we know, this is the largest database of consumer fraud in the U.S."

That database has information provided by Fortune 100 clients, the top 10 credit card issuers and many of the top telecommunications companies. These clients not only get ID scores, they report back to ID Analytics when a case of identity fraud is detected.

ID scores range from 1 to 999. The higher the number the more likely it is your identity has been compromised.

A high score doesn't confirm identity theft has taken place, but it indicates something potentially risky is happening and you should investigate right away. This would include reviewing monthly bank account and credit card statements, requesting a [free annual credit report](#) and putting a fraud alert or credit freeze on your credit bureau files.

You can check your ID score twice every 14 days for free. It's a good idea to check your score on a regular basis, maybe once a month, because the ID Analytics database gets new information 24/7.

### **Test drive**

The myidscore.com site is quick and easy to use. Just put in your name, address, home and work phone numbers, e-mail address and date of birth.

There's also a field for your Social Security number, but you are not required to provide it. If you do, you'll get a more accurate score and more detailed information. In some cases, the site won't be able to provide a score without a Social Security number.

Foley tells me he uses his Social Security number when he checks his ID Score

"I know it's a very trusted source," he says.

Most people (95 percent) who use the site learn have good scores. Only one percent of the users find they are in the potential danger zone. If you're one of them, the site will suggest actions to take and provide links to helpful resources.

### **A site you can trust**

ID Analytics is very serious about personal privacy. The company's privacy policy states it will not sell or rent personal information to anyone. It does not use or disclose personal information for marketing purposes.

The ultimate testimonial for this site comes from Foley at the Identity Theft Resource Center. Both he and his wife are ID theft victims.

"If I did not believe in this particular product I would not say anything positive about it; I would run from it as fast as I could."

### **How it works**

You may have had a phone call from your bank or credit card company asking about a purchase you made at an unusual location or for an unusual amount of money. Companies call because they identified suspicious activity, and they want to stop it before completing a transaction.

MyIDScore.com provides a similar service to consumers by looking for anomalies that suggest identity fraud. For example, the ID Network may show that there are five other people using the same Social Security number

(SSN) or that an address has been associated with a known ring of identity thieves. These factors normally result in a higher risk for identity theft for anyone using that number or address. *Source: ID Analytics*