



IDENTITY THEFT & THE POWER OF ONLINE INVESTIGATIONS

UNDERSTANDING TRADITIONAL VS. SYNTHETIC IDENTITY FRAUD—AND HOW TO FIGHT BACK

TWO FACES OF IDENTITY THEFT

1

Traditional Identity Theft

This occurs when a hacker or other bad actor steals real information belonging to an actual person—such as name, Social Security Number (SSN), birth date, address, or financial account information—to impersonate them.

Common methods include:

- Phishing emails or scam calls
- Data breaches
- Dumpster diving
- Social engineering using data found via OSINT (e.g., LinkedIn job history, public photos of ID cards)

Consequences:

- Unlawful purchases or loans
- Damage to credit score
- Tax refund fraud
- Criminal records falsely assigned to the victim

2

Synthetic Identity Theft

Synthetic identity theft is even harder to detect. Here, scammers combine real and fake information to create a new, "synthetic" identity. For example, they might use a stolen SSN (often from children or the elderly) and pair it with a fictitious name, birth date, and address.

Uses:

- Opening credit cards or loan accounts
- Creating fake business identities
- Laundering money

HOW TO PROTECT YOURSELF

- ✓ **Keep your social media private:** Lock down social media profiles and avoid posting sensitive personal info.
- ✓ **Use multifactor authentication (MFA):** Even if login credentials are compromised, MFA can prevent unauthorized access.
- ✓ **Monitor credit reports:** Check regularly through major bureaus (Equifax, Experian, TransUnion).
- ✓ **Freeze your credit:** Prevent unauthorized credit applications in your name.
- ✓ **Watch for signs of synthetic fraud:** Unexpected mail, denial of credit, or errors in your child's credit file.
- ✓ **Monitor the surface, deep, and dark web:** Watch for exposed personal information to catch threats early.

Ready to take control of your digital presence and protect your personal information? Contact us for a personalized risk assessment. Our experienced Online Investigative team will help you identify hidden threats and take action to protect what matters most.