

From: Sandi M. Greene [SMGreene@Altamonte.org]
Sent: Wednesday, January 10, 2007 12:13 PM
To: Taskforcecomments
Subject: comments

To Whom It May Concern,

My name is Sandi Greene and I am an investigator with the Altamonte Springs Police Department in Florida. I have been investigating white collar crimes since 1993. In my last 14 years I have seen a significant increase in all types of fraud including, of course, identity theft. While working the cases, I feel a large part of identity theft occurs over the Internet with online applications. Although I have seen a decrease in the number of retail stores that are taking applications over the phone, (they all moved to the computer applications), I have seen an increase in the number of financial institutions that allow for someone to establish a bank account over the phone and of course online. It is of my opinion that although this encourages growth within the business community and gives opportunity to market to new areas, it also gives a "mask" for bad guys who are using another's identity to hide behind. I feel that it should be mandatory for all companies who utilize online applications as a source of new or existing customers, be forced to capture IP addresses and more specific information from the consumer. Verification of the order should be a priority such as ensuring that the delivery address matches that of the billing address. I also feel that if companies elect to use methods of establishing accounts, purchases, etc over the Internet it should be each company's responsibility, that if fraud is discovered, and the victim sufficiently provides documentation backing up their claim of identity theft, they be held accountable for removing any negative records or data regarding that victim and the account. If this is not conducted in a swift and efficient manner, (ie: within 60 days of the claim of fraud) they should be held accountable and be liable for any other damage cause to the victim. I as a consumer myself, enjoy the ability and convenience of shopping on line and using the Internet, but I do think that companies need to be held more responsible. They need to be more cooperative with law enforcement with their efforts of investigation by providing the documentation necessary for prosecution without a lengthy process.

Another issue I feel very passionate about is the outrageous fees that private industries charge law enforcement for their research time and copies of documentation and records requested by court order or subpoena. The fees are atrocious. Many times, the companies themselves are the financial victims of the identity theft, yet they still charge a research fee. The companies frequently charge \$2-\$4 dollars a page and then an hourly research rate on top of that. I understand that private industry is having more of a demand placed on them to produce these documents and often have "subpoena compliance" divisions just to handle these types of requests, but I feel it should be included in their "cost of doing business. It is my opinion that as they budget for the next year and have the "built in losses for fraud" they also need to budget for these positions so that law enforcement does not have to pay. If the companies choose to not have strict fraud prevention measures and sustain large fraud losses, they should expect they will

have charges for these research requests. If research costs cannot be eliminated they should be limited.

Another area of importance is investigative venue for cases. I work in a police agency of 106 sworn officers. Although my case load may not be that of a sheriff's office or larger department, we certainly have our fair share. One problem I encounter consistently is multi-jurisdiction issues. There needs to be one centralized agency created that works not only identity theft cases but all types of white collar crime cases that are multi-jurisdictional. I often run into the situation where a victim may be a resident of our City and report the identity theft to our agency but the suspect and/or the crime is committed out of state or out of the area. It would be impossible for us to be able to follow up properly on these cases. Victims also have difficulty getting other agencies to work these cases. I very strongly feel that if this is the only topic addressed by the committee this year, this should be it. A statewide department with offices in each district needs to be created that only handle these cases. Identity theft is only increasing and is being used to finance all types of crimes including drug trafficking and terrorism. We need to have one agency that will handle these cases so that victims have one agency to go to for reporting and investigating where jurisdiction will not be an issue for investigative purposes.

I thank you for this opportunity to express my opinion.

Sincerely,

Investigator Sandi Greene

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