



FAKE IDENTITY
in a banking environment

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SUMMARY

- Report 2007: The identity fraud is a new crime which has the strongest growth.
- Fixing the identity ?
- Identity of tomorrow : Body become the identity support instead of document
- Banking of tomorrow : biometry will become essential

A – REPORT 2007

- IDENTITY FRAUD
- Generally supported by the documentary fraud
- Common denominator to almost all criminal activities (traffics, swindles, financial violation, terrorism, etc.)
- Identity fraud = negation of the responsibility, while profiting unduly from a right or an advantage

FAKE IDENTITY

ESTA - Tallinn - 05/06/2007

A – REPORT 2007



Christophe NAUDIN / DRMCC

A - REPORT 2007



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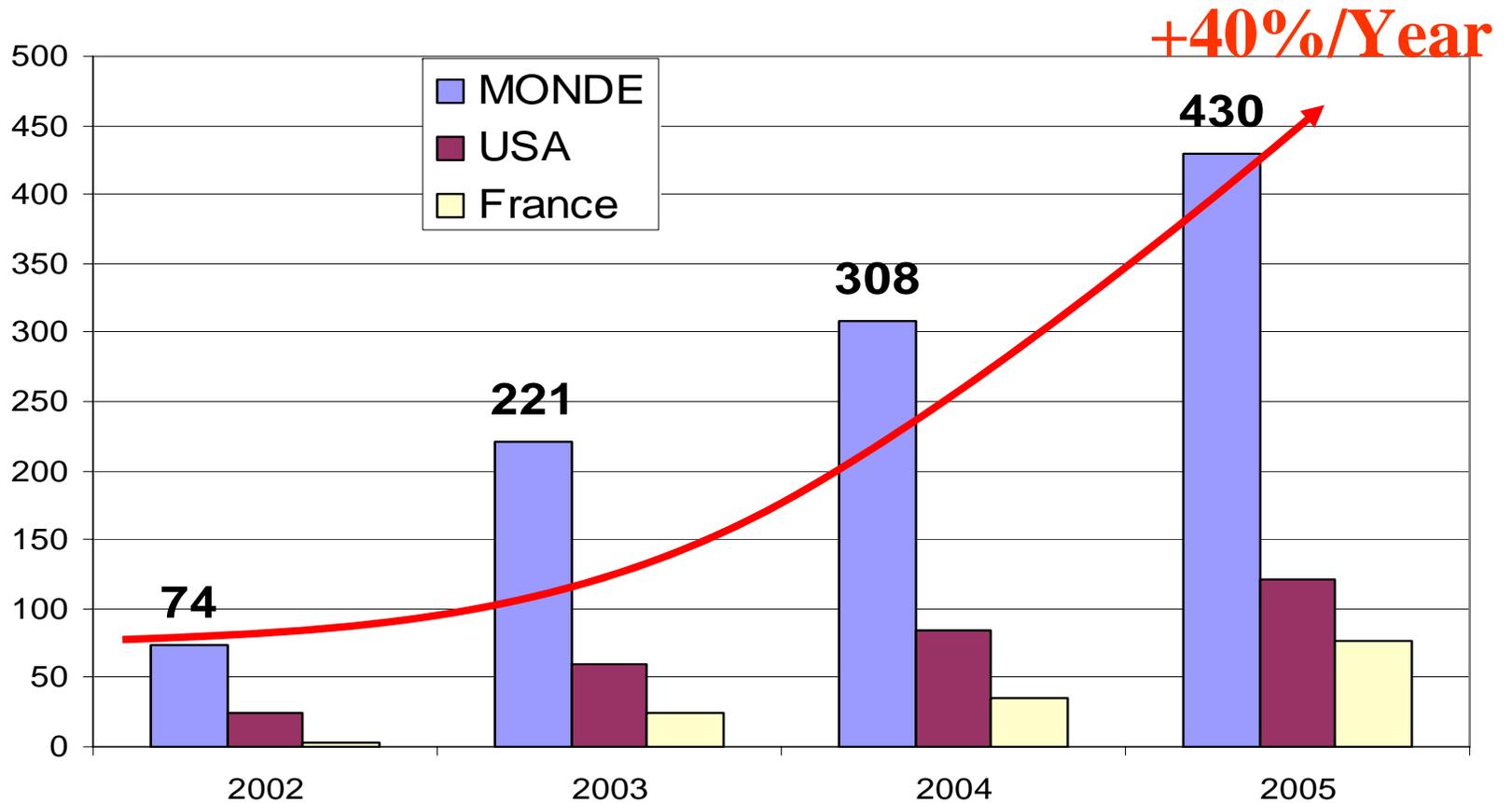
Ayaann Hirsi Ali alias Ayaan Megan ,
Ex MP Dutchwoman from a somali origin, elected
under false identity ! (11/05/2006)

A – REPORT 2007

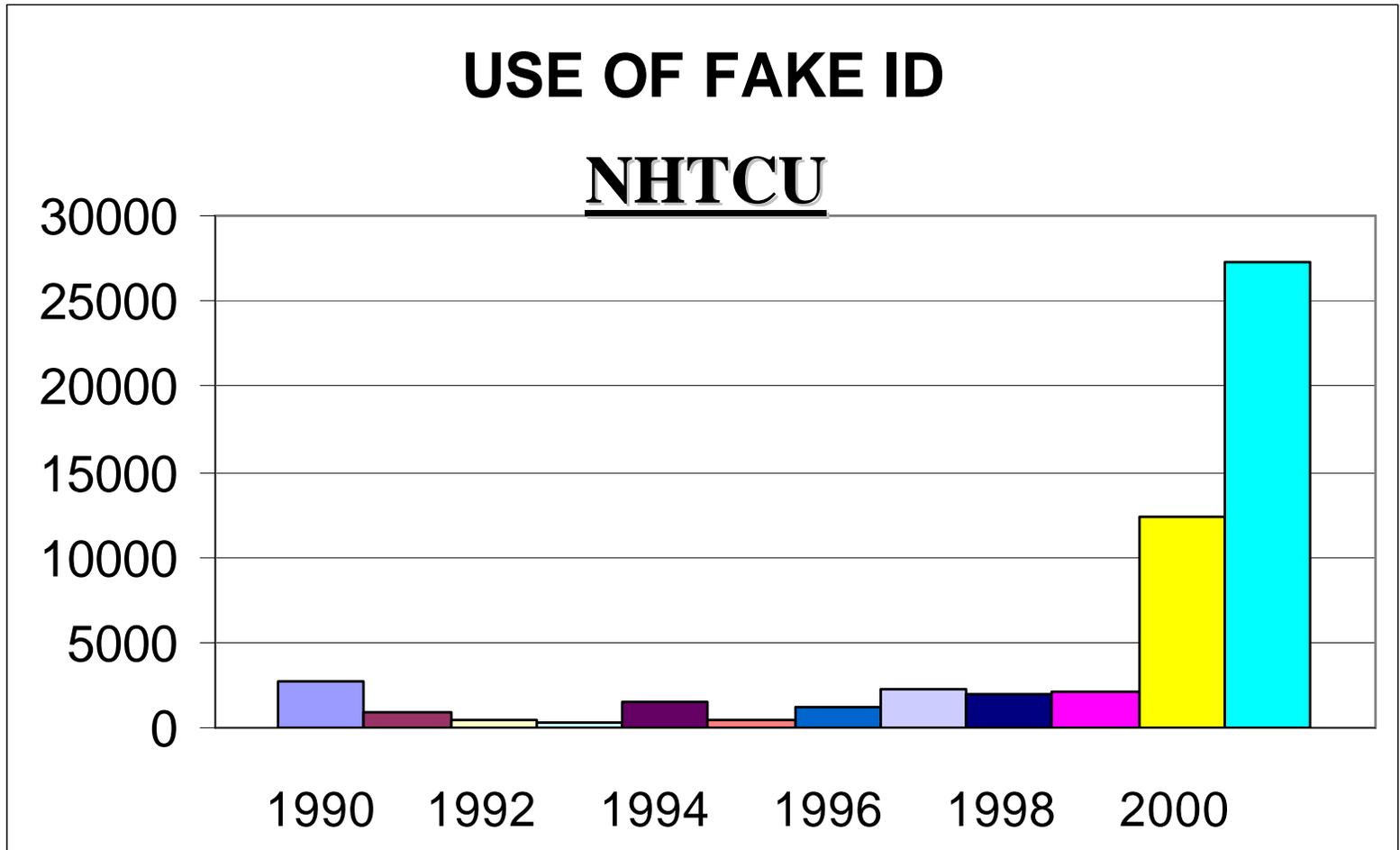
- **DAMAGES**
- Discovered frauds to french SS in 2006 : 1% of the budget, \cong 1.4 B€ (IGAS)
- Californian SS frauds 2006 : 3 B\$
- Planes ticket frauds : 24 B\$ en 2010 (IATA)
- Opening bank account under fake ID
- 4000 prisoners in France en France imprisoned under « X claim being... »
- Creation of false companies with fictitious shareholders

A - REPORT 2007

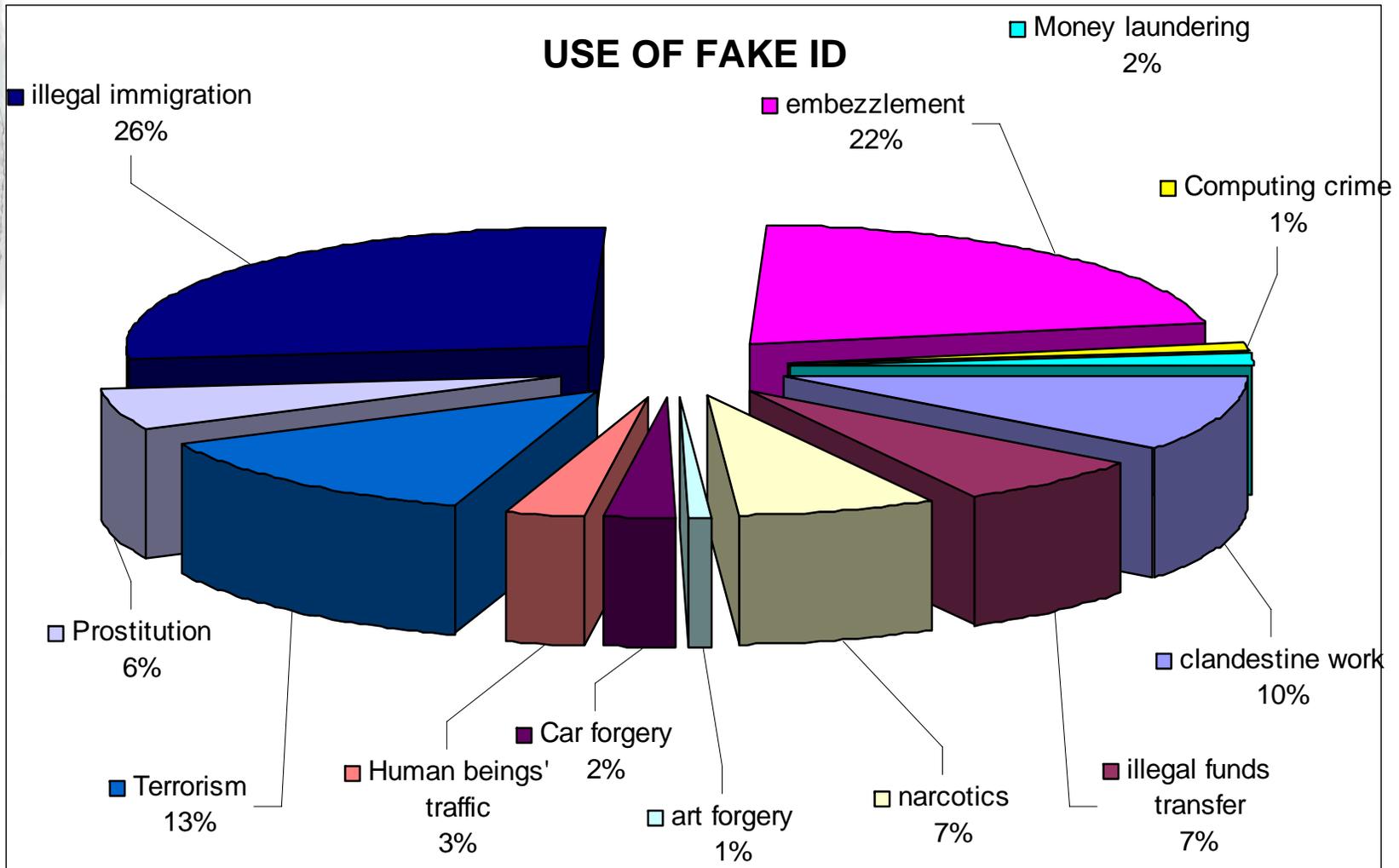
Cost of fake ID in B\$ (Aberdeen Group 2006)



A – REPORT 2007

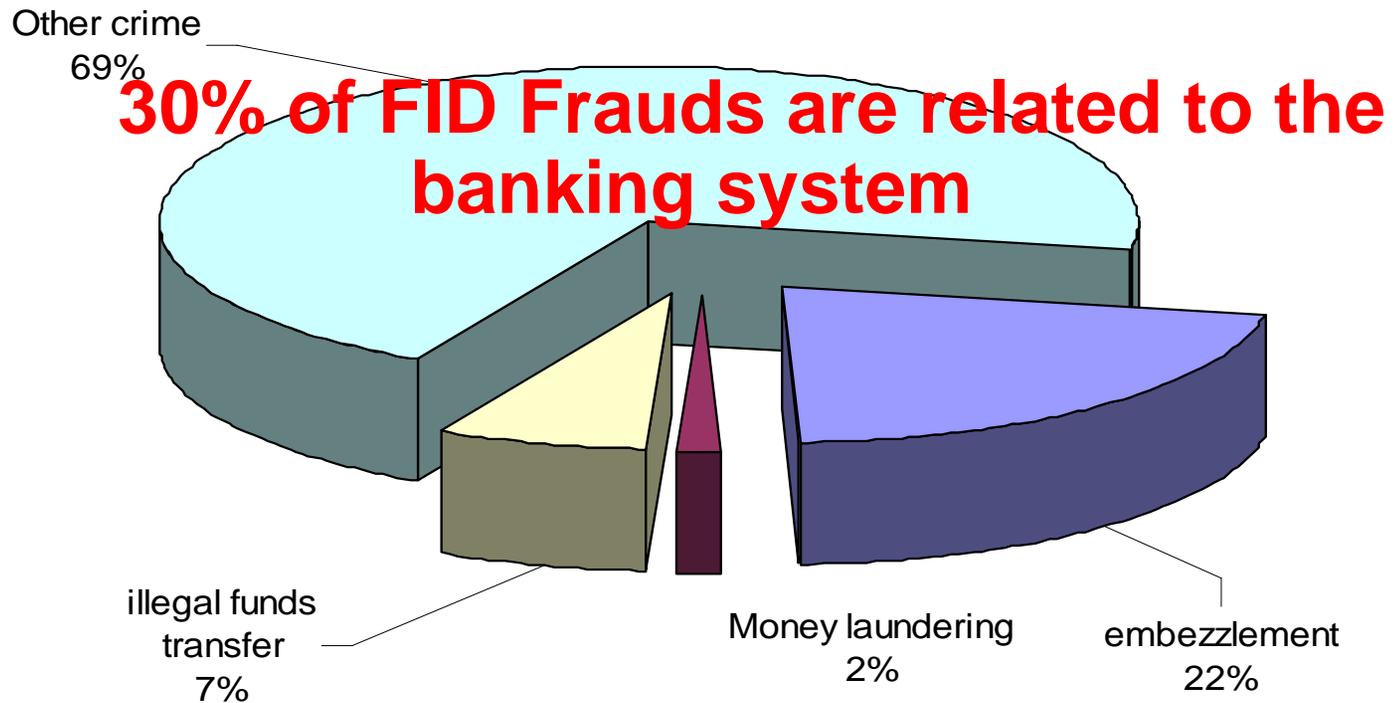


A - REPORT 2007



A – REPORT 2007

FAKE ID IN THE DIRECT BANKING BUSINESS



B – FIXING THE IDENTITY

- IS IDENTITY A UNIVERSAL CONCEPT ?
- 5.000 languages in 2006
- 200 languages are written
- 50 différent writings
- 15 différent calendars
- Culture nominative différente

- Patronymic latin identity with a gregorian calendar reference is no longer usable.

B – FIXING THE IDENTITY

- EUROPEEN CHRISTIAN MODEL
- 1 or several first name
- Name of the father
- Date and place of birth
- This patronymic model has been imposed world wide for approximately 300 years, but it doesn't fit anymore...

B – FIXING THE IDENTITY

TRANSLITERATION

- Mao Tsé Toung
- Mao Tsé Tong
- Mao Tze Tung
- Mao Zedong
- Mao Tse tung
- Etc.

毛澤東

B – FIXING THE IDENTITY

毛泽东
毛泽东

B – FIXING THE IDENTITY

DIFFERENT CALENDARS IN 2007

- Julian
- Coptic
- Muslim
- Jewish
- Indi
- Tamul
- Cambodgian
- Laotian
- Hindu
- Etc.

B – FIXING THE IDENTITY

EXEMPLE

Guethun EFREM

Born on november 21th 1979

or

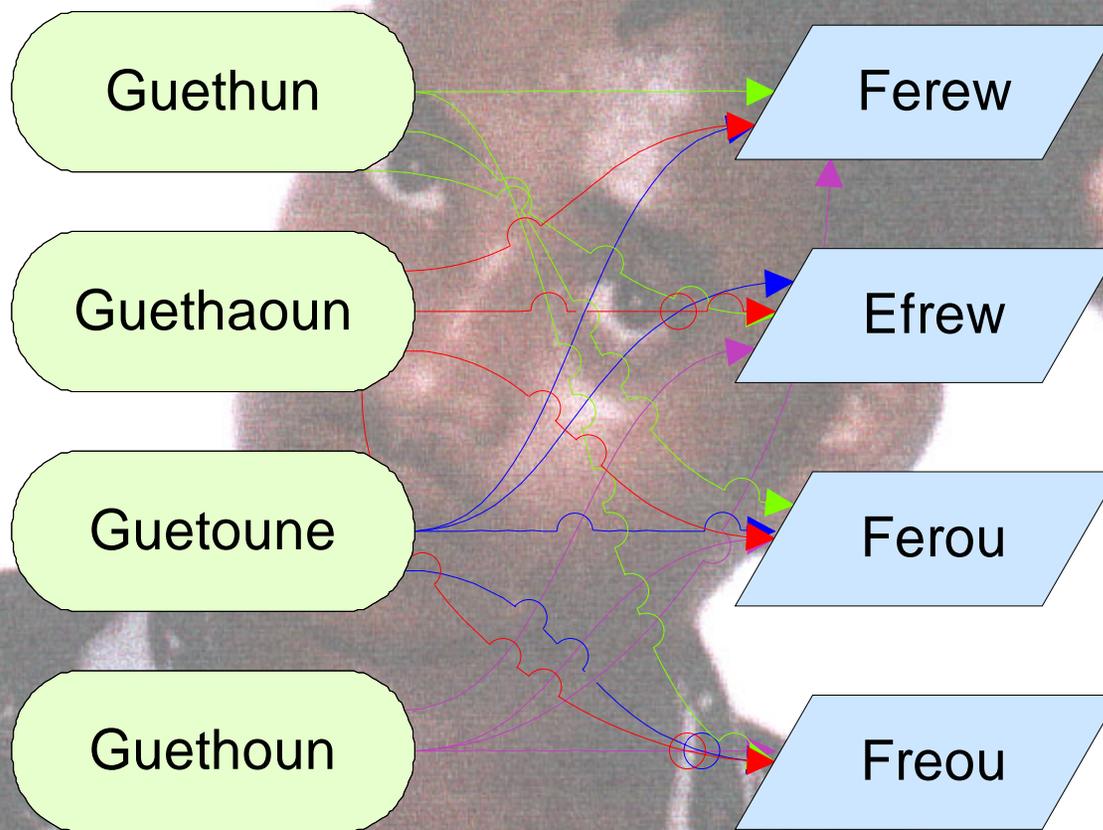
hedar 12th 1971

21/11/1979 ou 12/02/1971

B – FIXING THE IDENTITY

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B – FIXING THE IDENTITY

- **Nowdays everyone can change :**
- ✓ its family name
- ✓ its first name
- ✓ Its gender
- ✓ Its place of birth
- ✓ Its date of birth

The immutability of the identity does not exist any more!

The name cannot be any more one reference fixed in a state of right.

C – IDENTITY OF TOMORROW

- **CURRENT IDENTITY CONTROLS**
- Day after day, all operation in our western society is based on identity
- Link between the individual / document
- **It is the validity of the document which is controlled by means of the security signs, not the identity of the individual.**
- Who knows how to control an ID ? The bank ? The financial adviser ? The security guy in front of the door ? NO... Nobody does... Even the policemen.

FAKE IDENTITY

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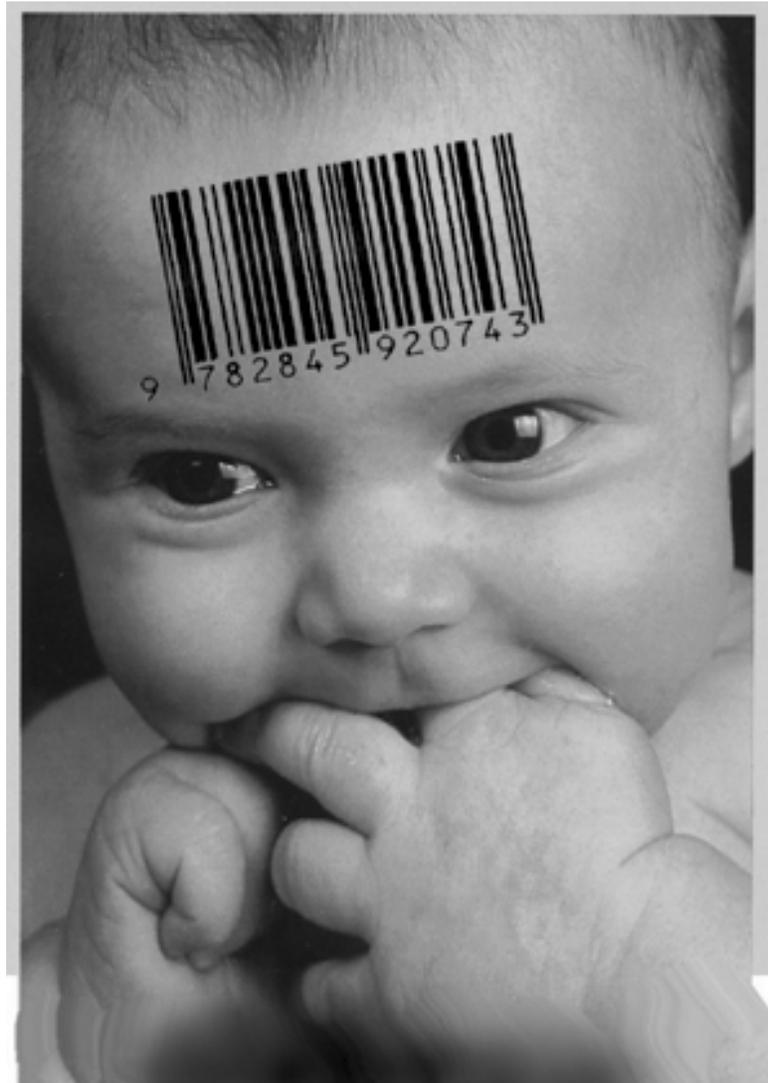
C - IDENTITY OF TOMORROW



FAKE IDENTITY

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C - IDENTITY OF TOMORROW

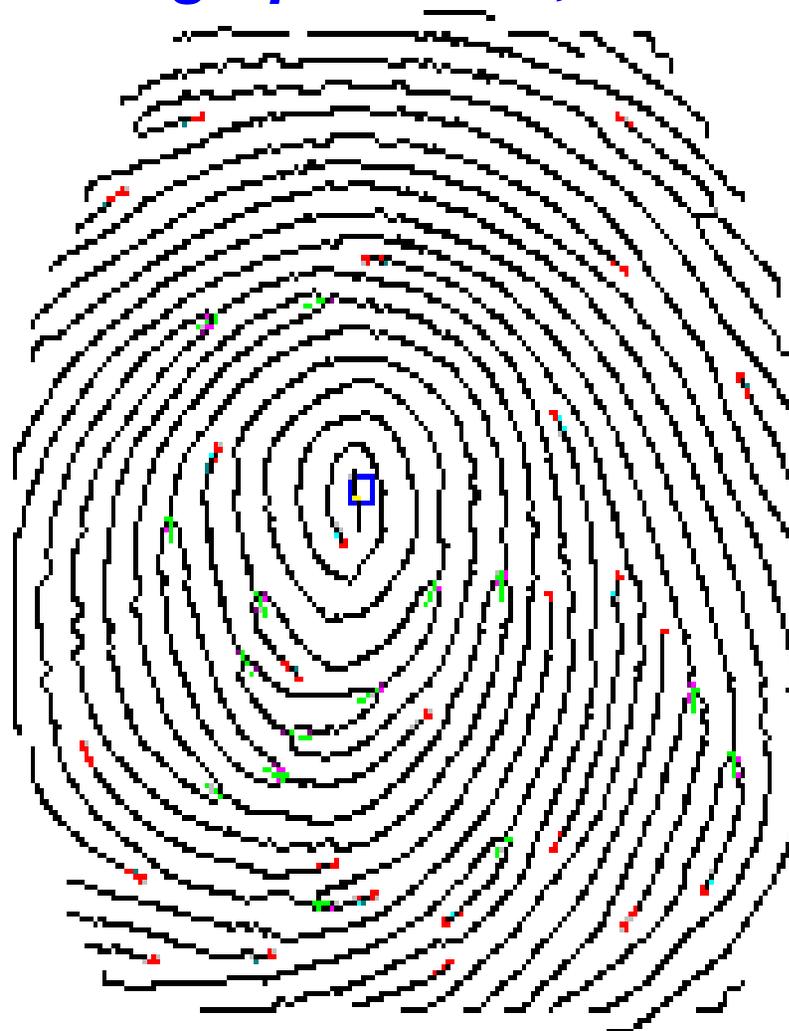


C – IDENTITY OF TOMORROW

- **Every one should be his own identity**
- Human body is the best support of identity, because it doesn't change.
- **Morphologicaly** : heavy evolution from birth to teenage, then slow evolution until death.
- **Biologicaly** : no change, even after death (+1000 years)

C-IDENTITY OF TOMORROW

Fingerprint : $1/6,5 \cdot 10^7$



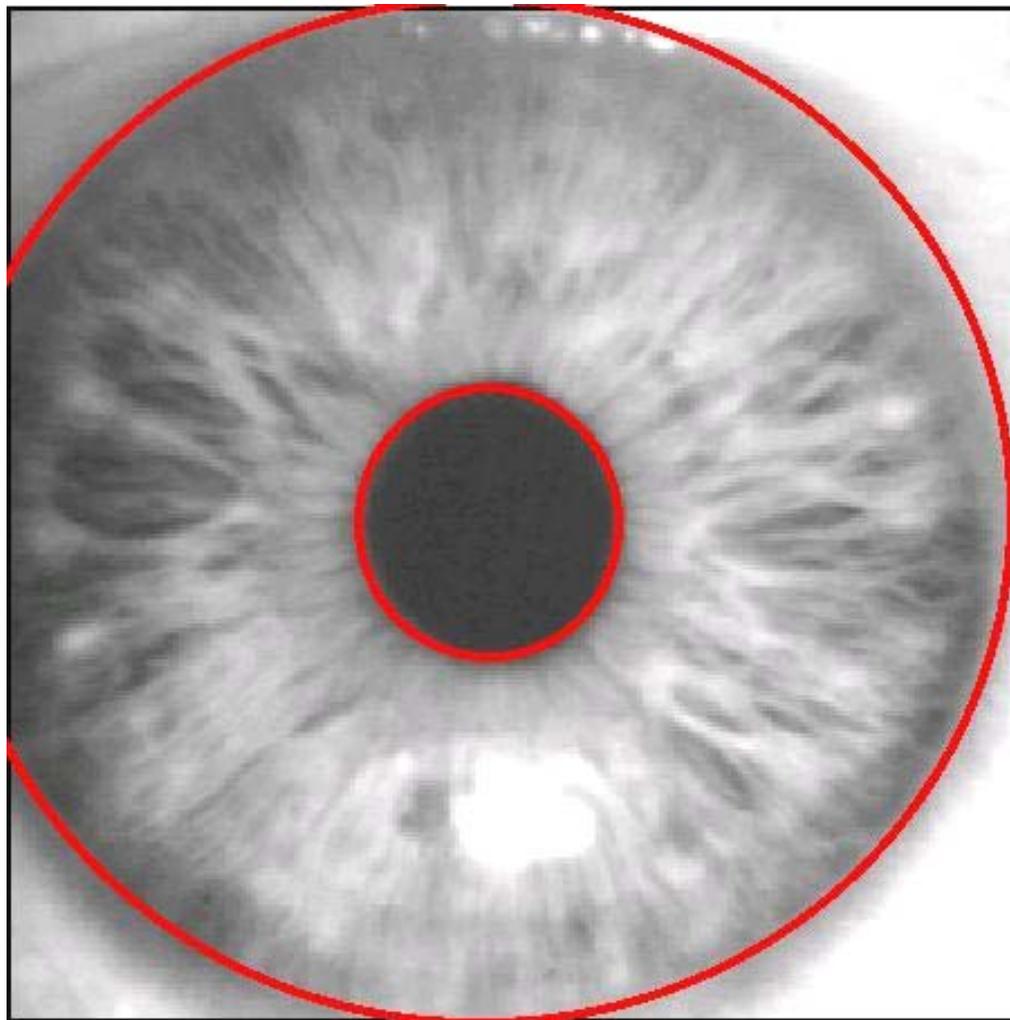
C - IDENTITY OF TOMORROW

3D Handshape : $1/10^4$



C - IDENTITY OF TOMORROW

Eyeprint : $1/4, 1.10^8$



C –IDENTITY OF TOMORROW

Genetic print: $1/25 \cdot 10^{10}$



D – BANKING TOMORROW

CLOSE TO THE ABSOLUTE IDENTITY

- Administration
- Criminal police files
- Social security
- Town services
- E voting
- E banking
- Embarking (air, train, cruise)
- Etc.

D – BANKING TOMORROW

CUSTOMER AUTHENTICATION

- Entered the hopper with its prints = formal identification of the customer or the visitor, even if its identity is unknown.
- Checking of any banking operation with biometrics
- No way to dissimulate its biometric identity
- Absolute certainty for the banker of the author of the banking operation

D – BANKING TOMORROW

SECURE BANKING OPERATION

- In the very near future ATM will be equipped with biometrics.
- Instead of a secret personal code, the ATM carries out a comparison between the biometric elements contained in the chip, and the fingerprint.
- CCTV makes safe the process
- Impossible to entrust its credit card to a third party
- Certainty for the bank of the customer's identity.

D – BANKING TOMORROW

TO THE E-BANKING

- The bank preserves the control of its own process
- The e-banking can develop with great reliability, reduces the costs of structure without degrading the client relationship.
- The banker always preserves a trace of his customers or his prospective customers.
- Better quality of service.
- Bankers can concentrate on their trade.

CONCLUSION

Is the **ABSOLUTE IDENTITY** « the » solution for our future world?

100% positive

Is **BIOMETRICS** essential for the banking business ?

Probably

**Thank you
for your attention**

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