

MRC

DOCUMENT AND
IDENTITY SECURITY

By: Soo Teal

AGENDA:

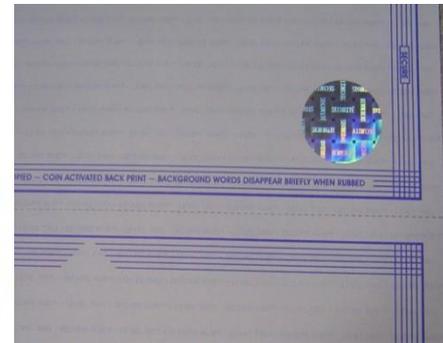
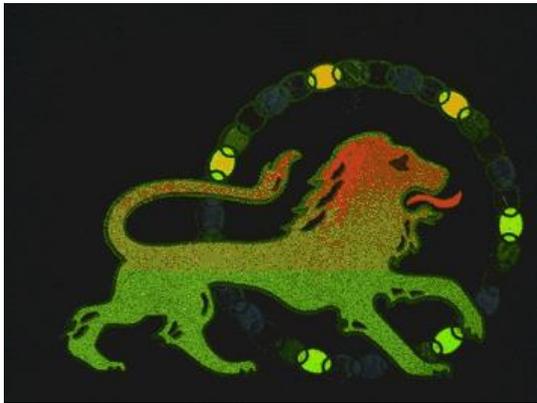
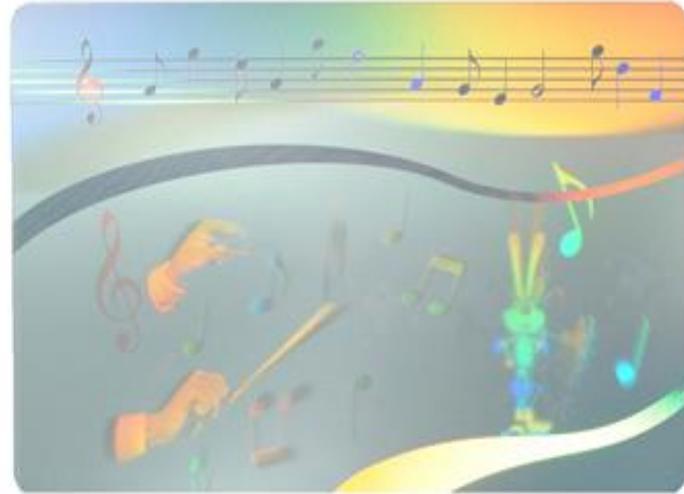
- ❖ Security and Printing Features
- ❖ Lighting Methods
- ❖ Qualified Applicants and Identification Requirements
- ❖ Birth Certificates
- ❖ Driver's License and ID Cards
- ❖ Travel Documents
- ❖ Social Security Cards
- ❖ Military ID's
- ❖ Documents from Mexico
- ❖ Tips to help prevent fraud



SECURITY AND PRINTING FEATURES

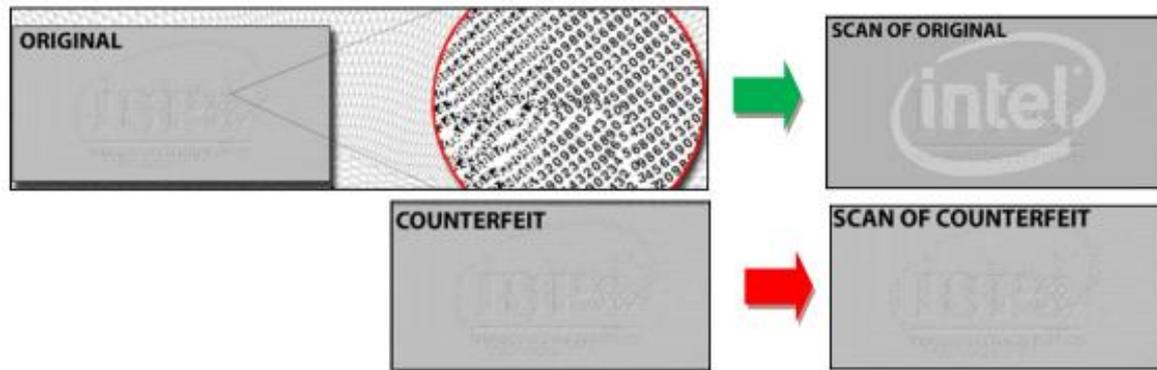


Crystagram®— A specific trademarked product containing one or more holographic images including those that appear to move or shift position. Often contains more detail and brighter colors than a color shifting inks.



Holograms— Appear 3-dimensional when the document is moved. An optically variable device creates the photographic process where several parts of the image consist of varying colors or images become visible depending on angle.

INTAGLIO PRINT AND LATENT IMAGES

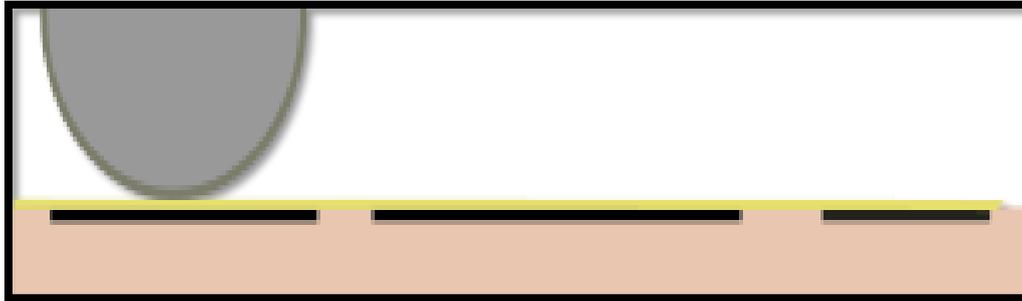


Latent Images— An image within another feature. Usually a letter, number or an image. Loses variability when copied.

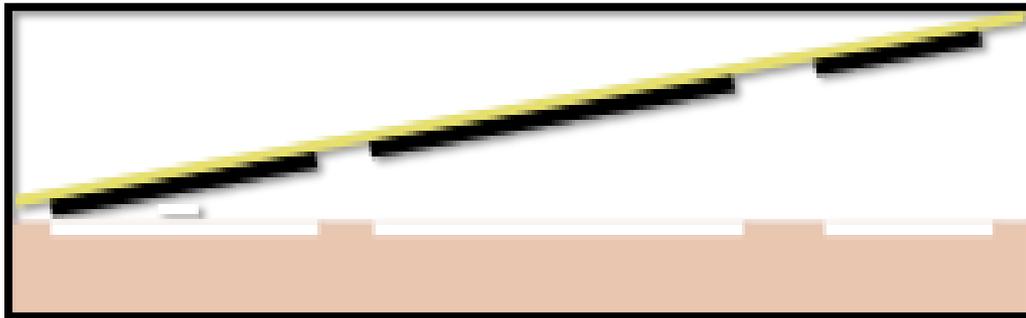


Intaglio Print- Raised area of print in background, or borders and often used when creating tactile latent images. The image is etched or engraved below the surface of the printing place.

INTAGLIO PRINTING — “FEEL OF STEEL”

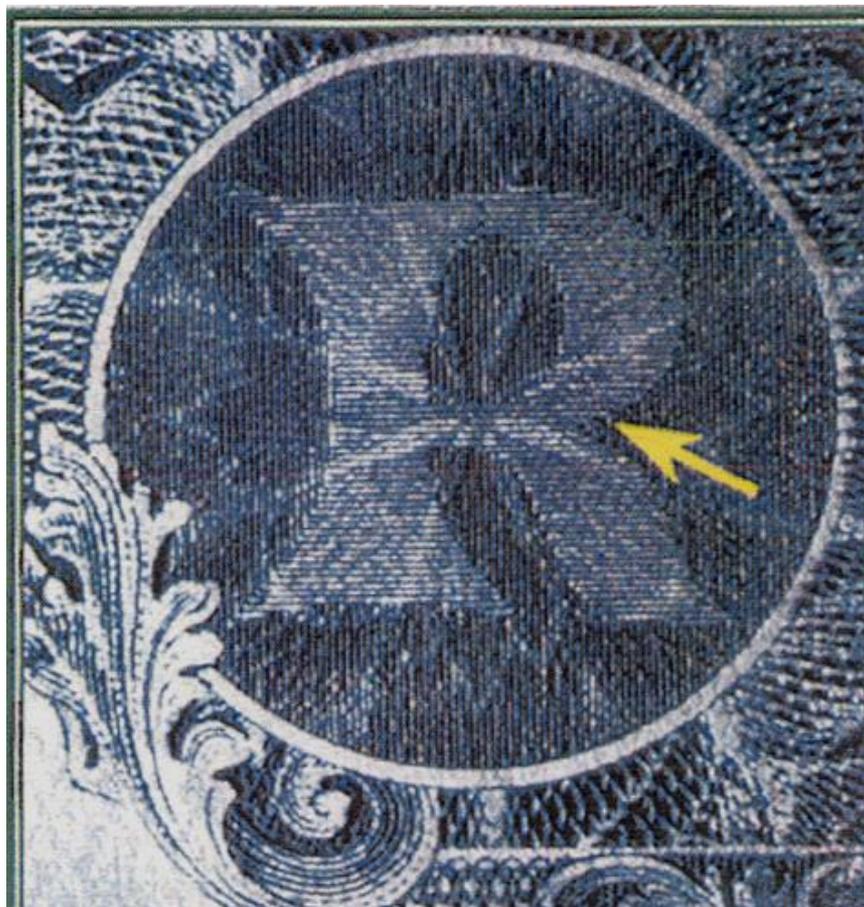


Paper is placed on a plate and compressed.



The paper is removed, and the ink has been transferred from the plate to the paper.

INTAGLIO PRINT & LATENT IMAGE FRAUD



Genuine



Counterfeit

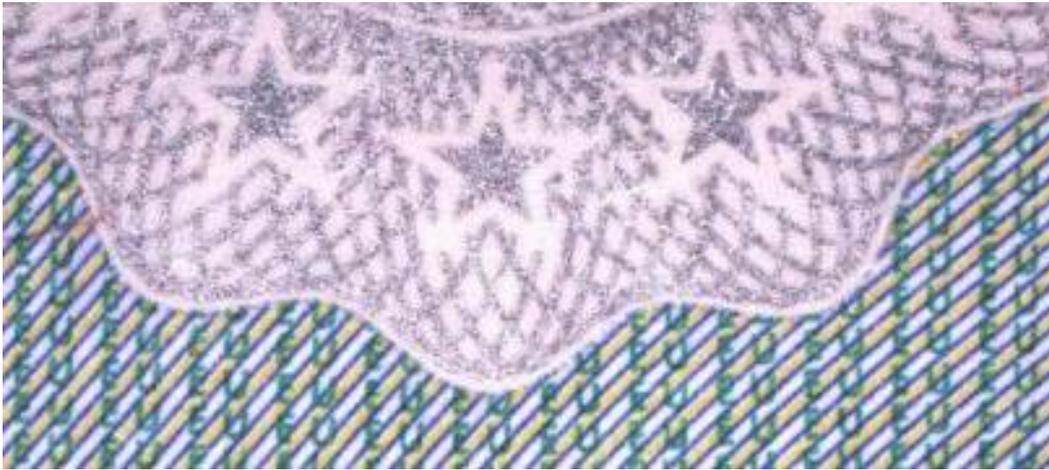
LATENT IMAGE — HOLD AT AN ANGLE TO VIEW.



Hold the paper at an angle to your eye.
Bend the paper back and forth until you see the latent
image.

Watermarks– An image that is IN the paper. A watermark usually relates in some way to the type of document or displays a unique identifier for the issuing agency or jurisdiction. The image is created by varying the thickness and/or density of the paper using a design mold in order to form an image.



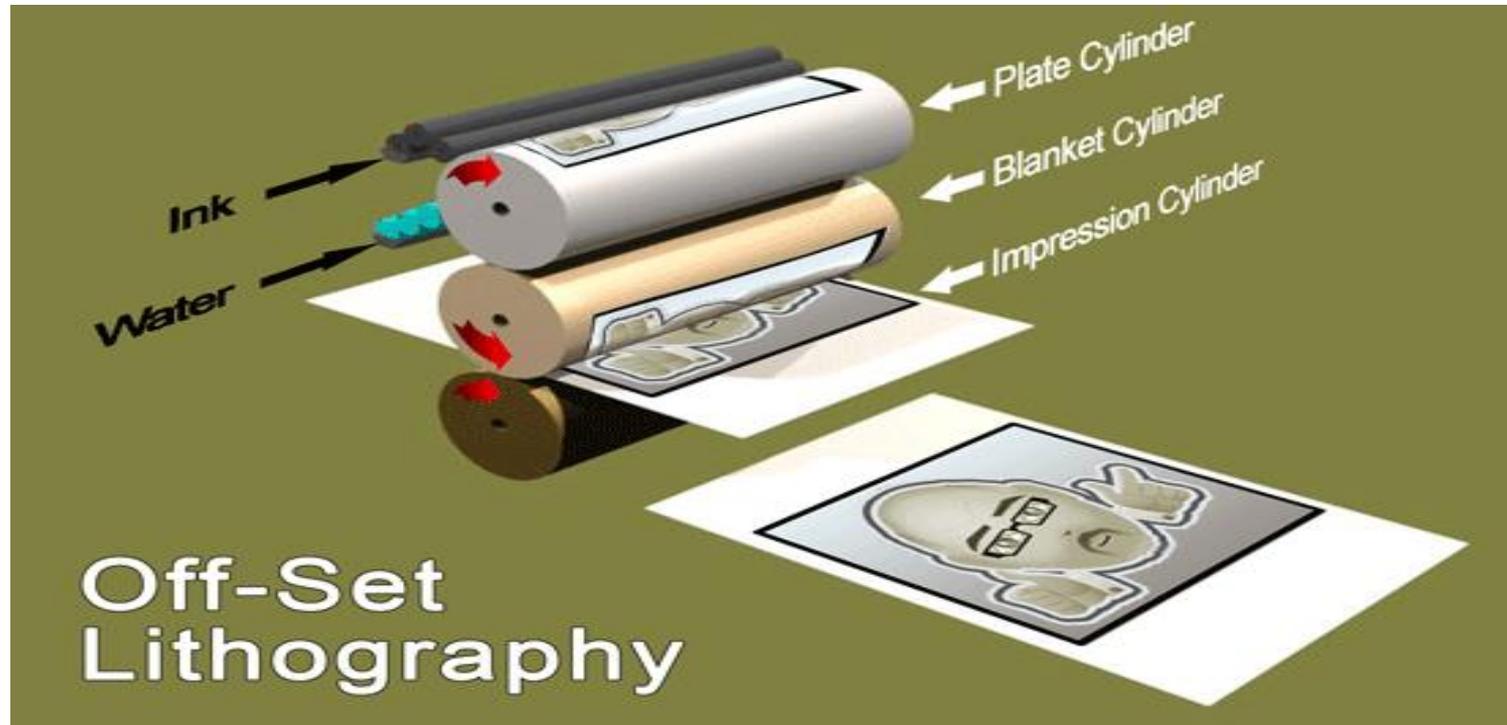


Metallic Ink – aluminum and bronze pigment metal printing inks are used to produce surfaces with a metallic sheen.



Schablon (stencil) multiple colouring process—Enables more than one color to be printed simultaneously and accurately with one printing place.

OFFSET LITHOGRAPHY



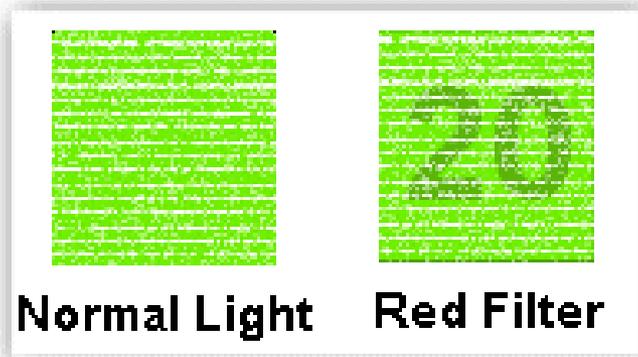
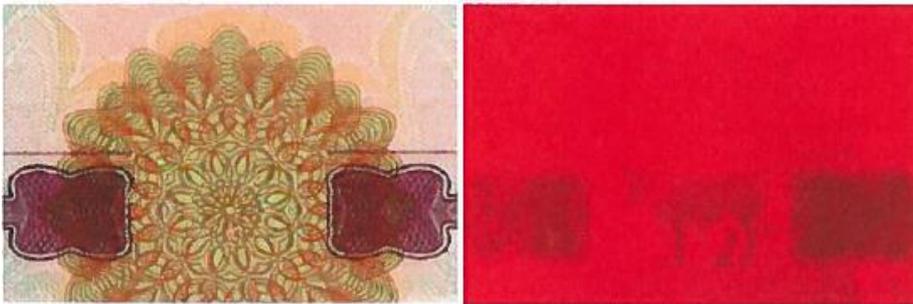
Commonly a background “spider web” design or text. Usually single true-color ink, uniform throughout document. Smooth to the touch with clear, sharp edges

Micro Perforations— Difficult to see in normal lighting or with busy document background. Can sometimes be felt. Small, exact holes in a specified pattern

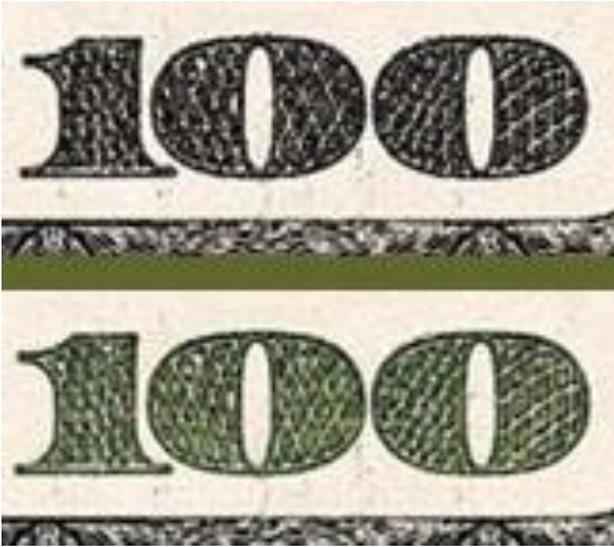


Offset Lithography- Commonly a background “spider web” design or text. Usually single true-color ink, uniform throughout document. Smooth to the touch with clear, sharp edges

Photochromic Ink- Images printed with photochromic ink, after being exposed to UV light will darken and stay dark for up to several minutes. The ink then will fade back to the original color.



Metameric Ink- Images applied using metameric ink are only visible when viewed with a special filter.



Color Shifting Inks– Appear to change color as the document is rotated

Overlapping Feature- Designs, signatures or seals that are purposefully placed on documents so that they overlap another part of the document. Micro-printing, anti-copy linework and OVF's are the most common techniques.

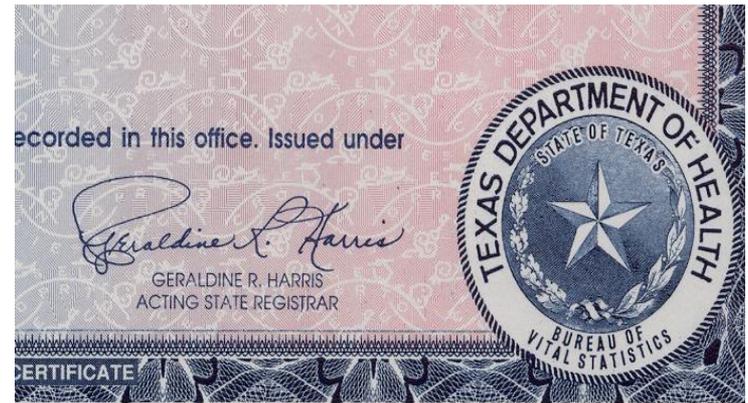


SECURITY FEATURES



Seal— Sharp and clear. Matches the document.

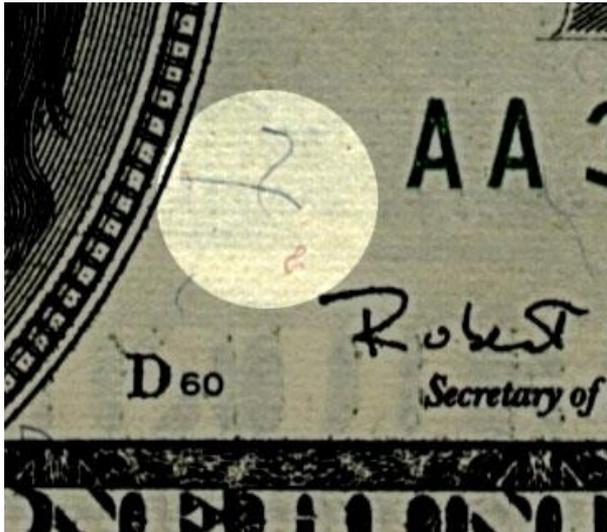
Florescent Inks — Materials which fluoresce under ultra violet light



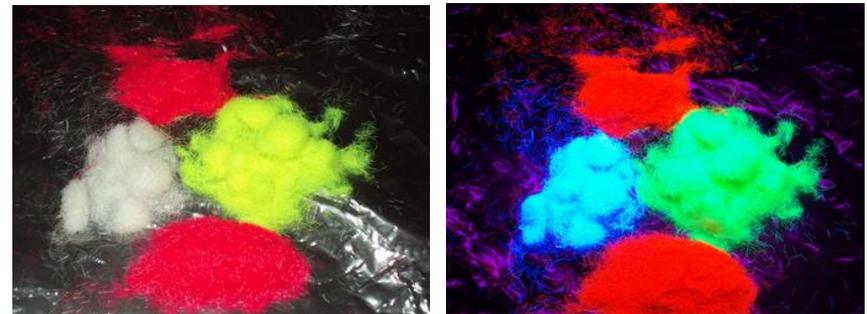
Anti-copy Linework — a design made up of small lines, usually seen in the background of a document. When copied, the anti-copy linework becomes fuzzy, fades or disappears

SECURITY THREADS AND FIBERS

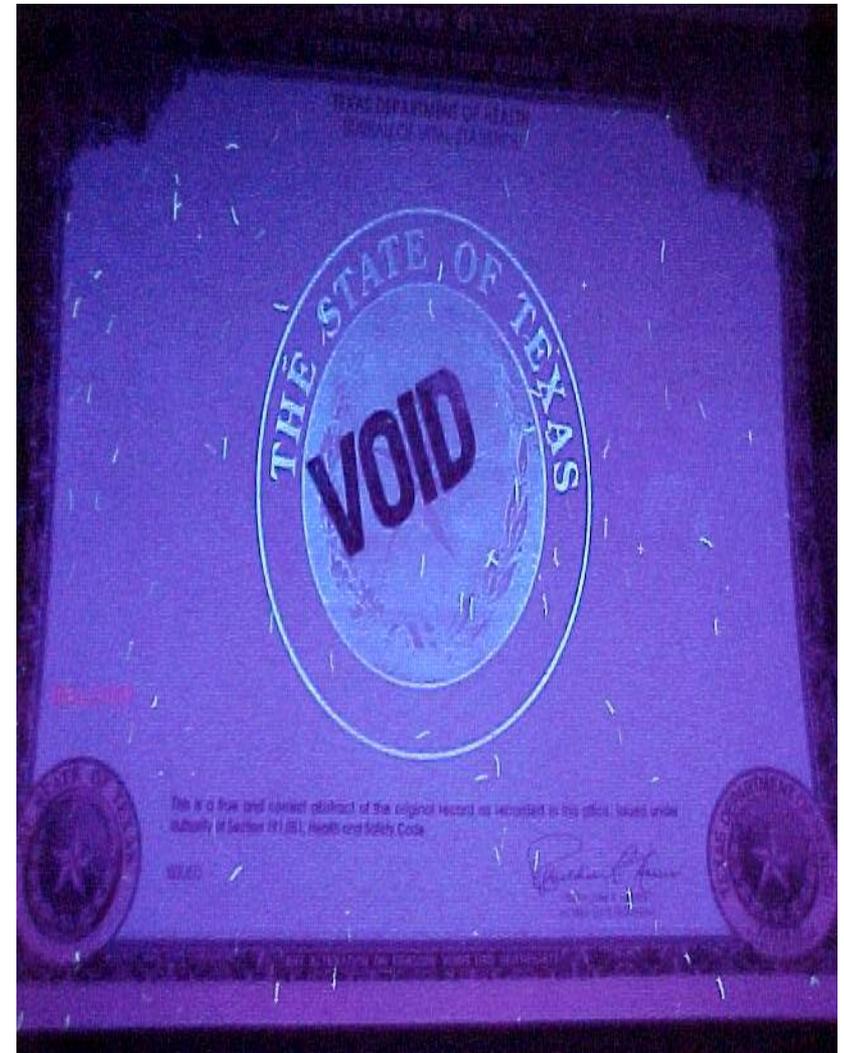
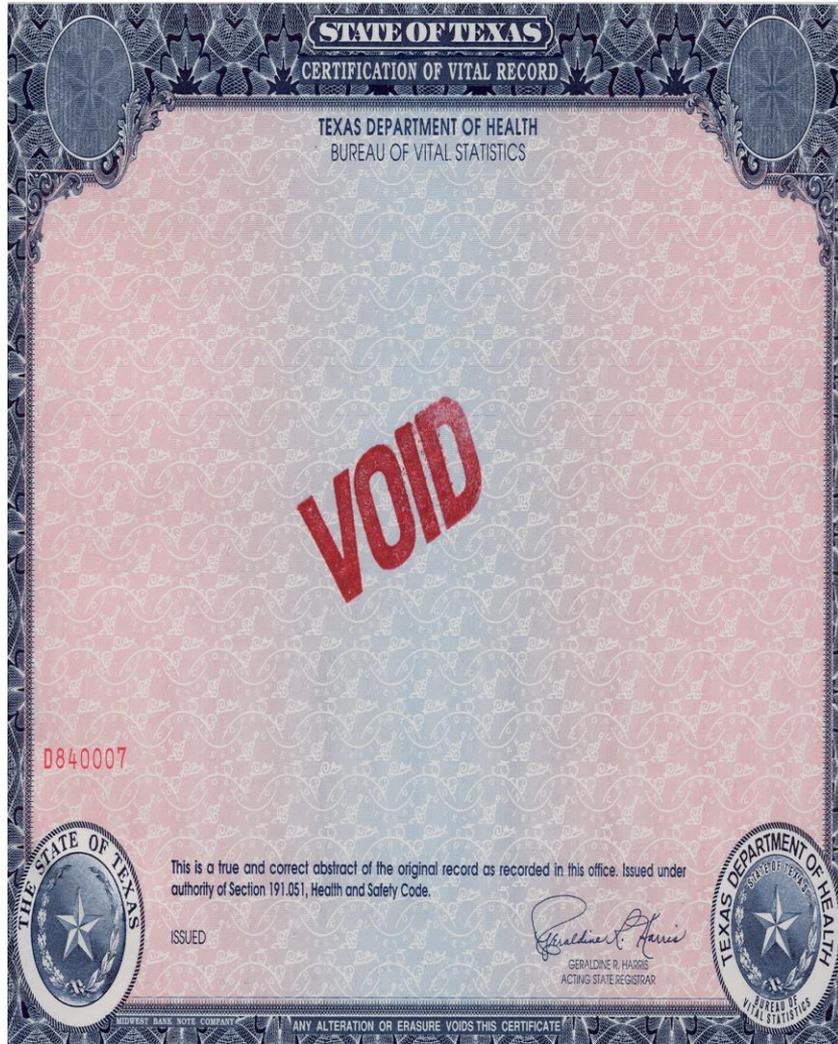
Security Threads— Clear or colored fibers that are embedded IN the paper. There is usually 1 thread per document and location is fixed. Made from polyester or plastic. Different from fibers because they are wider and longer.



Security Fibers— Clear or colored fibers that are embedded IN the paper. They are multiple and random in placement.



UV FIBERS & SEAL MADE INTO PAPER WITH COLOR SHIFTING INK



SECURITY FEATURES

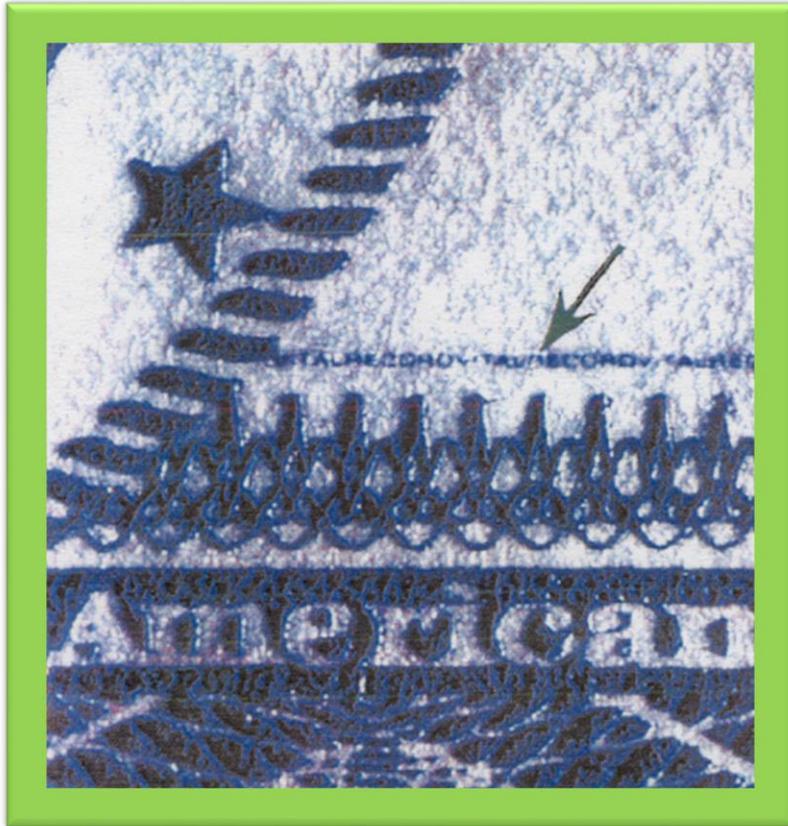
Thermochromatic Ink— When temperature of the design changes, the design appears, disappears, or changes color and slowly returns to normal



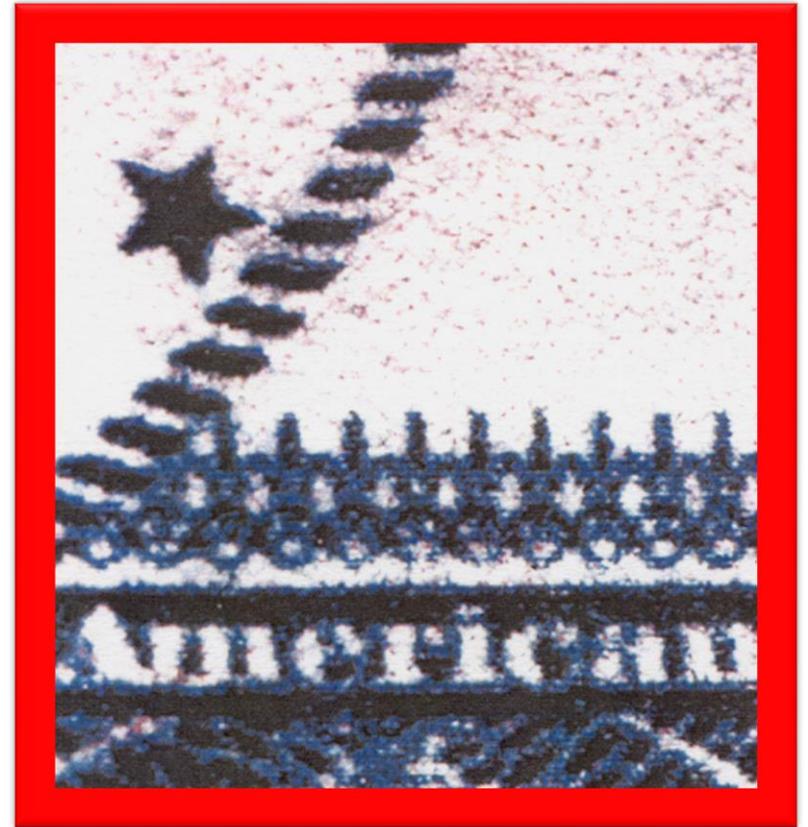
Micro-line printing- Appears as a broken line but is visible as an image or text message when viewed under magnification. Most often used as a signature line, border, or background design. Difficult to scan or copy, usually results in a solid line.



MICROLINE PRINTING



Genuine



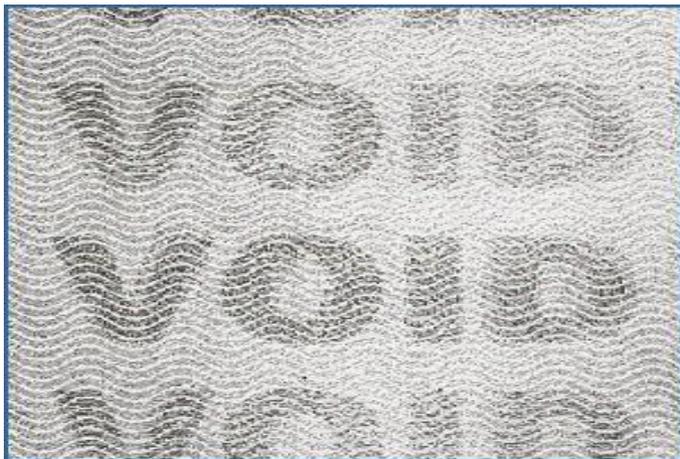
Counterfeit



End page of US '98 Passport

Planchettes – Clear or colored objects that are embedded IN the paper. They are multiple, and random in placement.

Rainbow Printing – Gradual blending of 2 or more colors. Printed using offset lithography.



Pantographs— Design or text printed to be visible when photocopied; commonly the word “VOID”

Variable Laser Images- Special laser engraving that reveals different images and/or text when the document is tilted. Images appear/disappear when tilted. Feel raised and recessed strips “like mini speed bumps”.



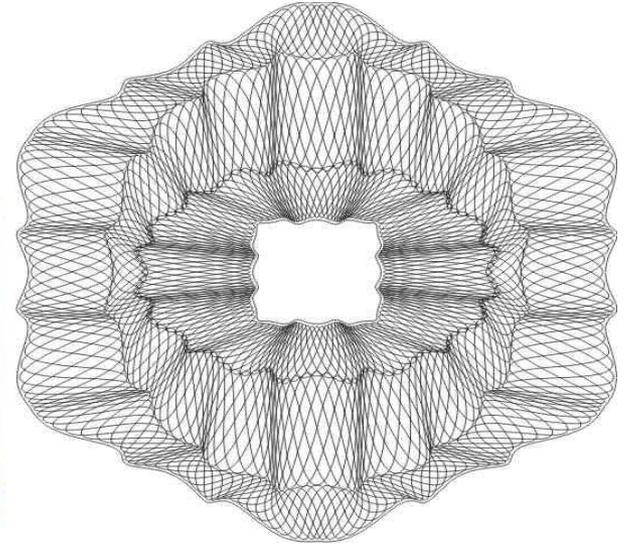
Changeable Laser Image- A laser engraved image or text that changes depending on the angle viewed.



US Passport



Denmark Passport



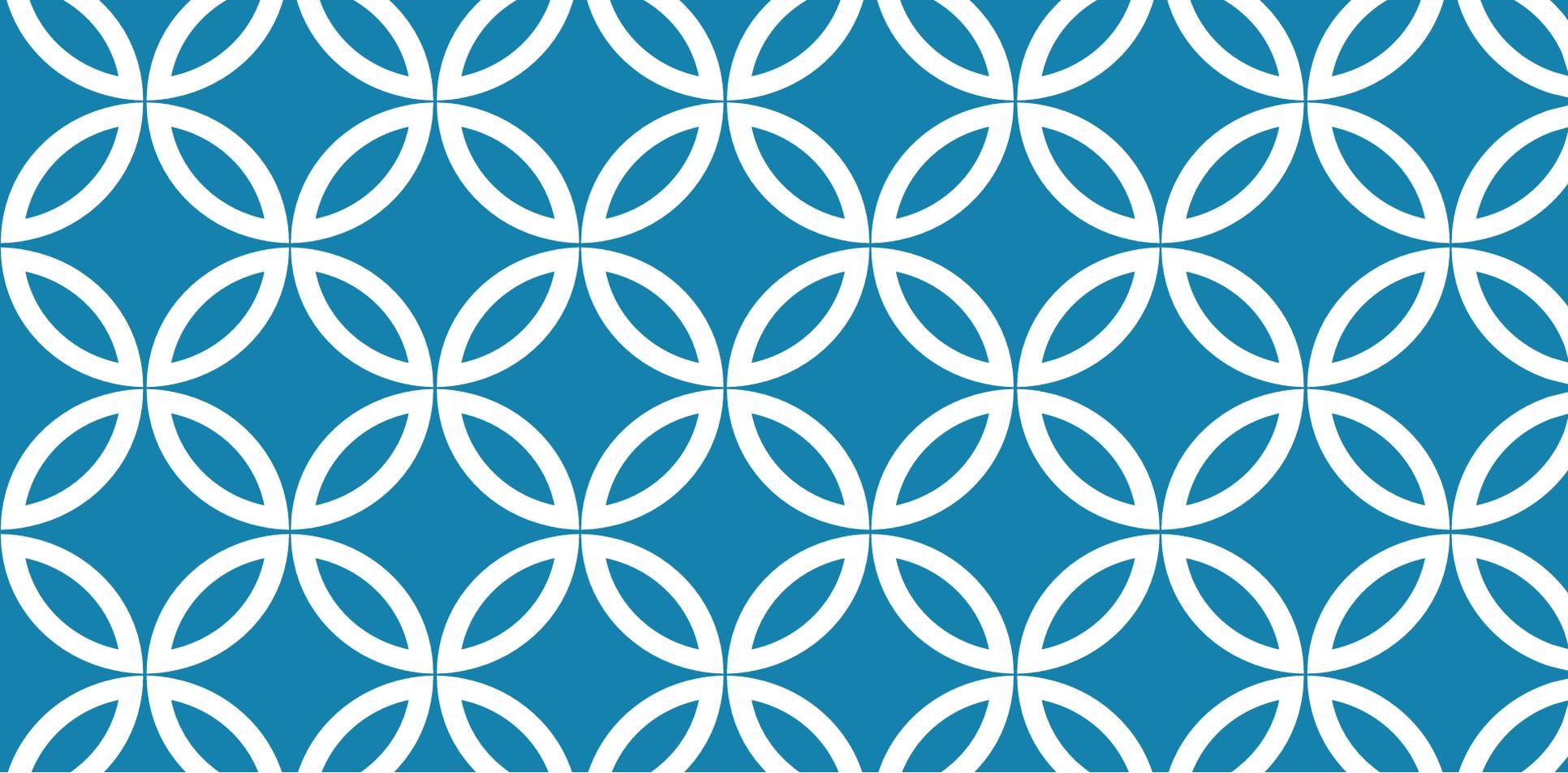
Guilloché- A very detailed decorative image formed of interlacing curved lines.



FRAUDULENT DOCUMENTS
USUALLY FALL INTO ONE
OF THREE CATEGORIES

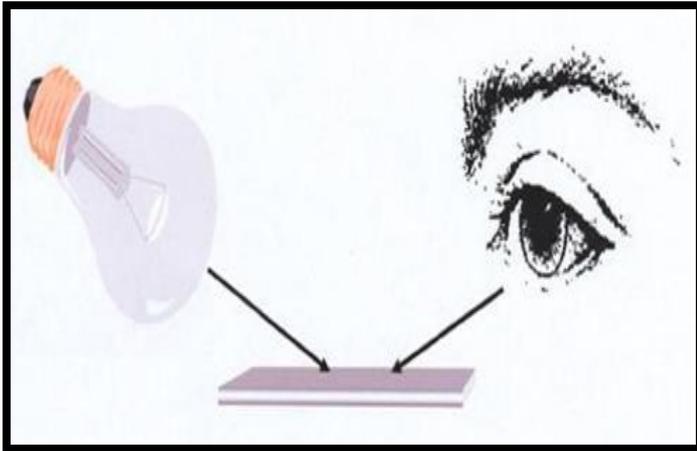
- Genuine
- Altered genuine
- Totally counterfeit

Concentrate on QUALITY and DETAIL.

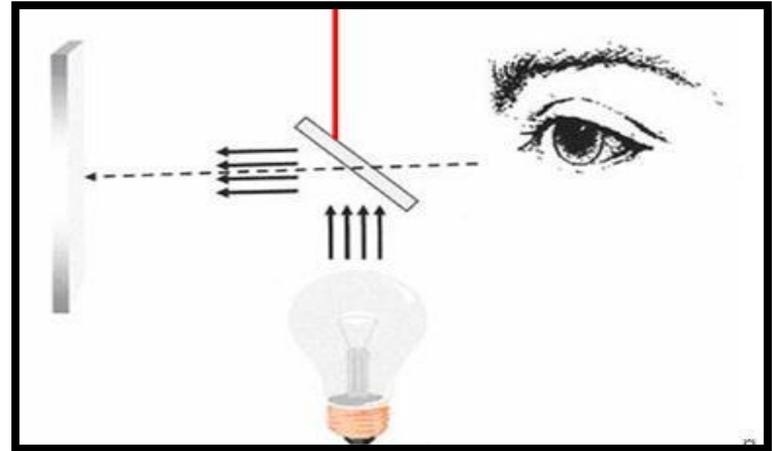


LIGHTING METHODS

OBLIQUE AND CO-AXIAL LIGHT

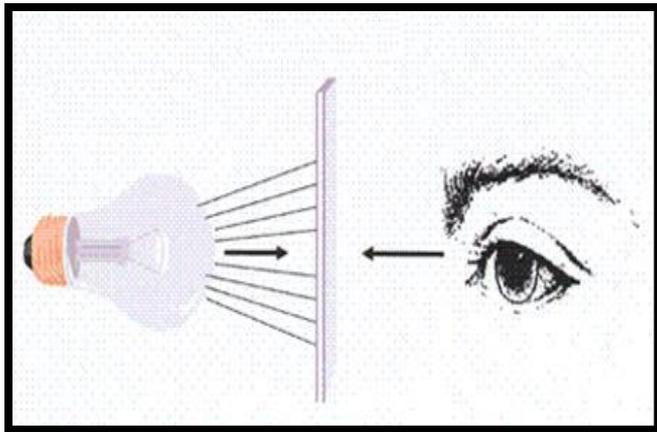


Oblique Lighting— light from the side, falling at a shallow angle, which reveals the surface structure of an object through contrasts of light and shade.

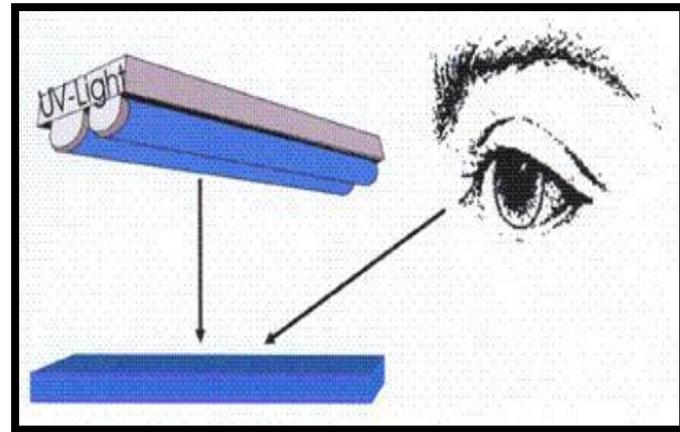


Co-Axial Light — light that passes through an optical system parallel to the optical axis. Where the direction of illumination and direction of observation are in parallel.

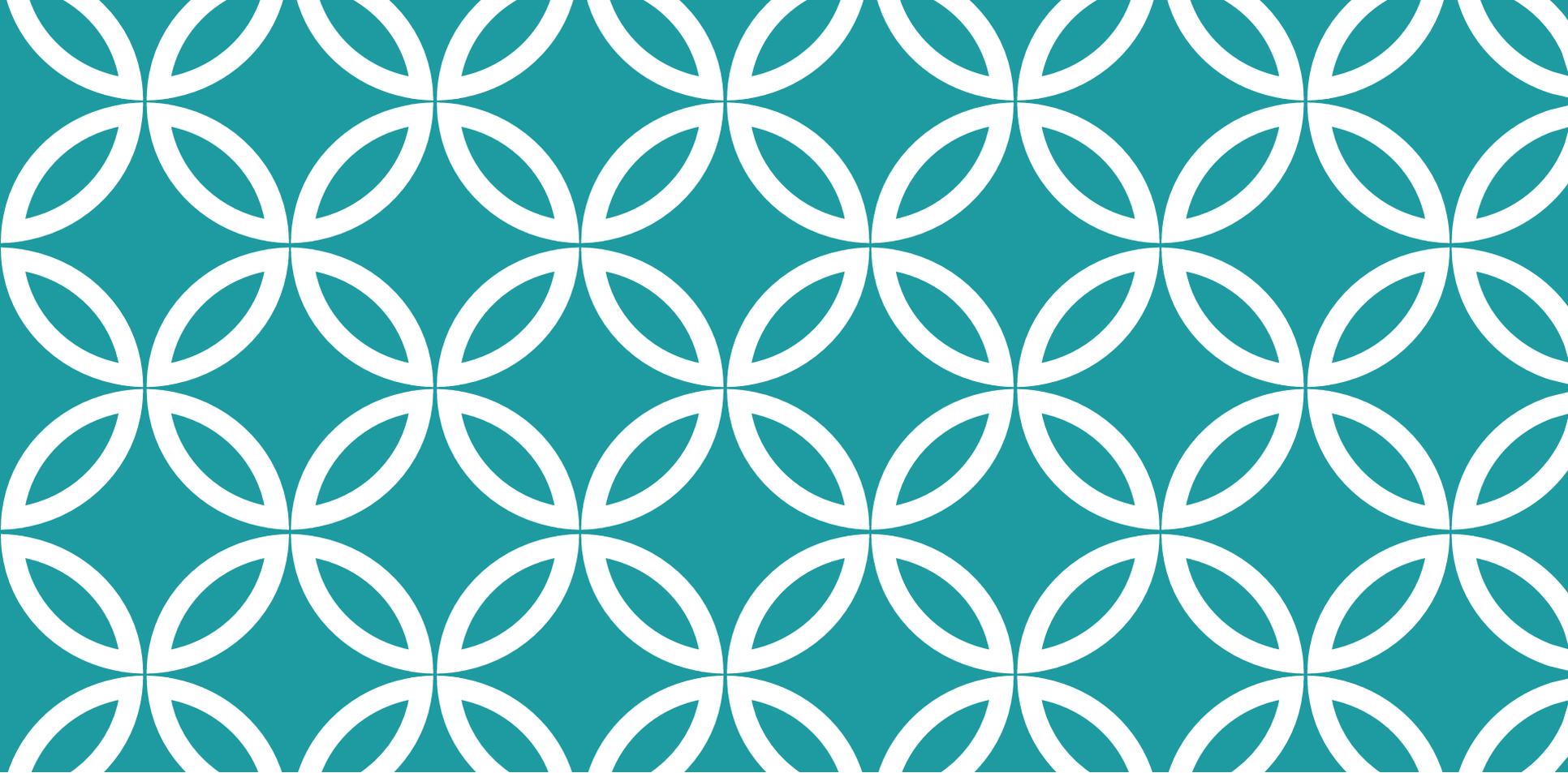
TRANSMITTED AND UV LIGHT



Transmitted Light– light shining through the object being viewed. The object to be viewed is placed between the eye (or camera) and the light source



UV light– a source of light that is frequently used in document examination to analyze substrate brightness, fluorescent inks and other security features as well as tampering.



QUALIFIED APPLICANTS AND IDENTIFICATION REQUIREMENTS



WHO IS A QUALIFIED APPLICANT?

Texas Administrative Code 181.1 (21)

Properly qualified applicant (qualified applicant)--The registrant, or immediate family member either by blood, marriage or adoption, his or her guardian, or his or her legal agent or representative. Local, state and federal law enforcement or governmental agencies and other persons may be designated as properly qualified applicants by demonstrating a direct and tangible interest in the record when the information in the record is necessary to implement a statutory provision or to protect a personal legal property right.



IDENTIFICATION REQUIREMENTS

AN ID is needed to process an application. An applicant can provide:

- ❖ One (1) item from GROUP A (Primary) **or**
- ❖ Two (2) items from GROUP B (Secondary) **or**
- ❖ Three (3) items, one from GROUP B **PLUS** 2 from GROUP C.



ONE (1) ITEM FROM GROUP A (PRIMARY)

Acceptable forms of Primary Identification:

- (i) Driver's License;
- (ii) Federal or State Identification card;
- (iii) Federal, State or City law enforcement employment identification card, or employment badge accompanied by employment identification card;
- (iv) Offender Identification card issued by the Department of Criminal Justice correctional facility or institution;
- (v) Military Identification card;
- (vi) Department of Homeland Security, United States Citizenship and Immigration Services (USCIS) issued:
 - (I) Employment Authorization Document (EAD);
 - (II) Permanent Resident Card (green card);
 - (III) Travel Documents:
 - (-a-) Re-entry Permit;
 - (-b-) Refugee Travel Permit; or
 - (-c-) Advance Parole.
 - (IV) SENTRI Card; or 
 - (V) U.S. Citizen Identification Card.
- (vii) United States Department of State issued:
 - (I) Border Crossing Card (B1 for business or pleasure or B2 medical purposes); or
 - (II) Visa.
- (viii) Concealed Handgun License;
- (ix) Pilot's license; or
- (x) United States Passport.



Acceptable forms of Primary Identification:

- (viii) Concealed Handgun License;



- (ix) Pilot's license



TWO (2) ITEMS FROM GROUP B (SECONDARY)

Acceptable forms secondary identification:

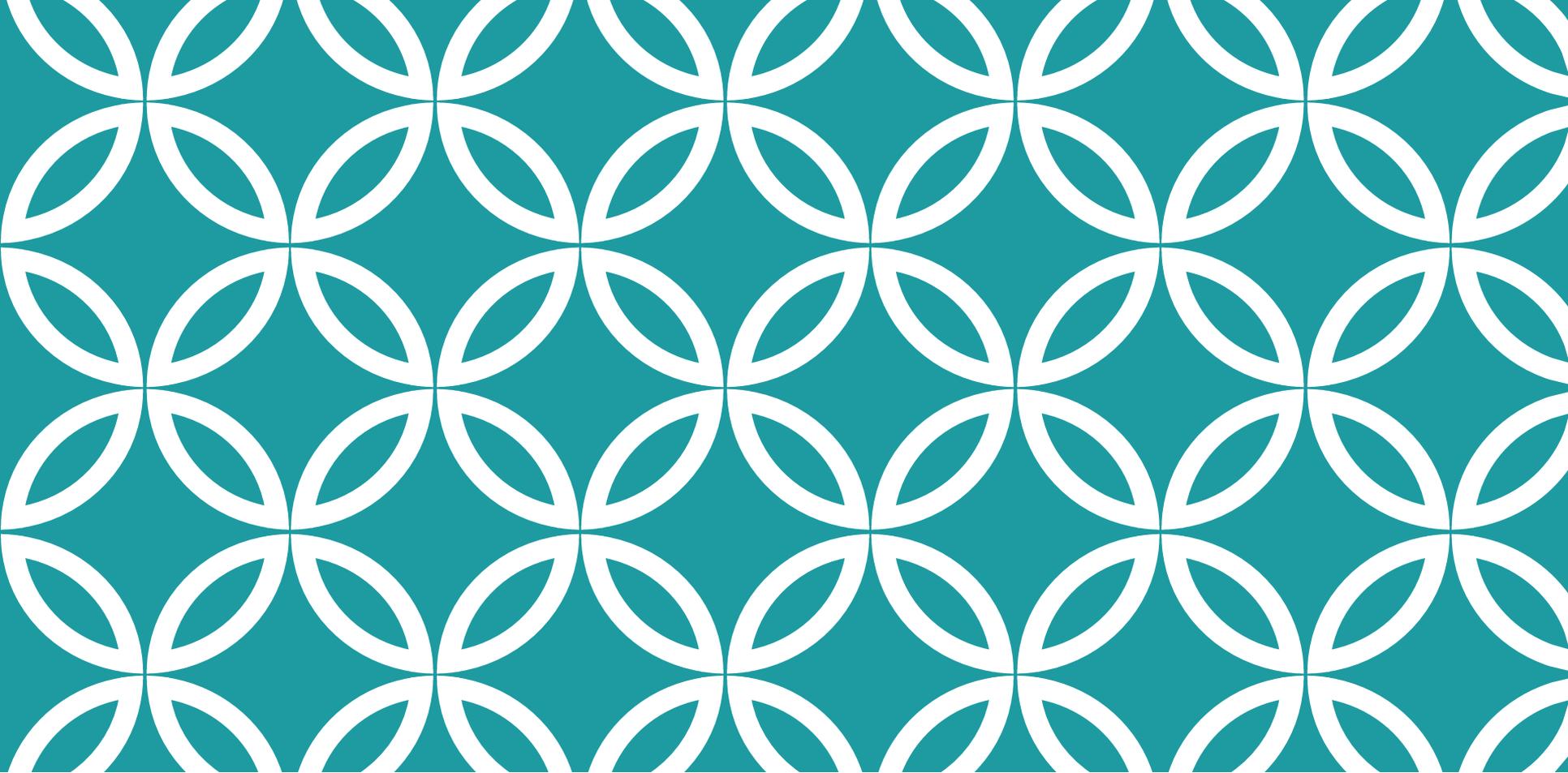
- (i) Current student identification;
- (ii) Any Primary Identification that is expired;
- (iii) Signed Social Security card, or Numident;
- (iv) DD Form 214 Certificate of Release;
- (v) Medicaid card;
- (vi) Medicare card;
- (vii) Veterans Affairs card;
- (viii) Medical insurance card;
- (ix) Foreign Passport accompanied by a Visa issued by the United States Department of State;
- (x) Foreign Passport in accordance with the United States Department of State, Visa Waiver Program;
- (xi) Certified birth certificate from the Department of State (FS-240, DS-1350 or FS-545);
- (xii) Private Company Employment Identification card;
- (xiii) Form I-94 - accompanied by the applicant's Visa or Passport;
- (xiv) Mexican voter registration card; or
- (xv) Foreign Identification with identifiable photo of applicant.

THREE ITEMS: 1 FROM GROUP B PLUS 2 FROM GROUP C

- A recent utility bill (must be current, show the same address and name of the requestor)
- Current Pay Stub (must show requestors name, company name and current address)
- Bank account statement (must be a current statement showing requestors name and address)
- Public assistance Letter (must be current and show requestors name and address)
- Police Report of stolen identification (must show requestors name, address and date filed)
- Official School Transcript (must be certified by official seal)
- Voters registration card (must be current and show your current address and name of requestor)
- Automobile insurance card (must show requestors name and be current and valid)
- Automobile title (must show requestors name)
- Social security letter (must be current and show same address as on the application)

❖ These items are not inclusive.

❖ The examining or supervisory personnel may determine that an unlisted document meets the department's needs in establishing identity.



BIRTH CERTIFICATES



BIRTH CERTIFICATES

Fraud is often difficult to detect because:

- Over 6,000 different entities in the U.S. that issue BC's
- Over 14,000 different versions of U.S. BC's in circulations
- Many agencies do not issue certified copies on secure paper
- Security features differ by jurisdiction and are sometimes non-existent

Look for the following identifiers:

- Seals & name of issuing agency
- Pre-printed/variable-printed text or information
- Birth numbers

▶ When validating the dates on a birth certificate, ensure that:

- The BC bears a file date
- The filing date is not more than 1 year after the birth

STATE OF TEXAS
CERTIFICATION OF VITAL RECORD

TEXAS DEPARTMENT OF HEALTH
BUREAU OF VITAL STATISTICS

Roundel with V

Intaglio Print, filigree

Roundel with R

Agency and Bureau Name

VOID

Color shift and State Seal under UV
light source with threads

Agency seal matches issuer
and registrar's signature

D840007

Microline printing
VITALRECORDVITALRECORD

This is a true and correct abstract of the original record as recorded in this office. Issued under
authority of Section 191.051, Health and Safety Code.

ISSUED

Geraldine R. Harris
GERALDINE R. HARRIS
ACTING STATE REGISTRAR



MIDWEST BANK NOTE COMPANY

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

STATE OF TEXAS
CERTIFICATION OF VITAL RECORD

DEPARTMENT OF STATE HEALTH SERVICES
VITAL STATISTICS UNIT


Issuing Agency/Bureau Name


Birth Numbers

STATE OF TEXAS		CERTIFICATE OF BIRTH		BIRTH NUMBER 142-95-111111	
1. Name (First, Middle, Last Name) MICHAEL HARRY HUFFLEPUFF			2. Date of Birth 02/14/1995		3. Sex MALE
NEWBORN 4a. Place of Birth - County WISE	4b. City or Town DECATUR		5. Time of Birth 11:15 AM	6a. Plurality - Single, Twin, Triplet, etc. SINGLE	6b. If Plural Birth, Born 1st, 2nd, 3rd, etc.
7a. Place of Birth <input type="checkbox"/> Clinic / Doctor's Office <input type="checkbox"/> Licensed Birthing Center <input checked="" type="checkbox"/> Hospital <input type="checkbox"/> Residence <input type="checkbox"/> Other (Specify)			7b. Name of Hospital or Birthing Center (If Not Institution, Give Street Address) GENERAL HOSPITAL OF DECATUR		
ATTENDANT CERTIFIER 8. Informant's Name and Mailing Address JOHN JACOB JINGLEHEIMER 111 MACDONALD STREET DECATUR, TEXAS 55555			9. Certifier - I certify that this child was born alive on the date as stated above.  Signature of State Registrar		

<https://secure.ssa.gov/poms.nsf/lnx/0110210305>

PUERTO RICAN BC FRAUD ISSUES

- There are 4 versions issued prior to a number of 2010 legal changes.
- On November 1, 2010, The PR government invalidate the birth certificates of all persons born in PR before July 1, 2010.
- The US Homeland security estimated that 40% of us passport fraud uninvolved PR BC's.



2010 Version



1978



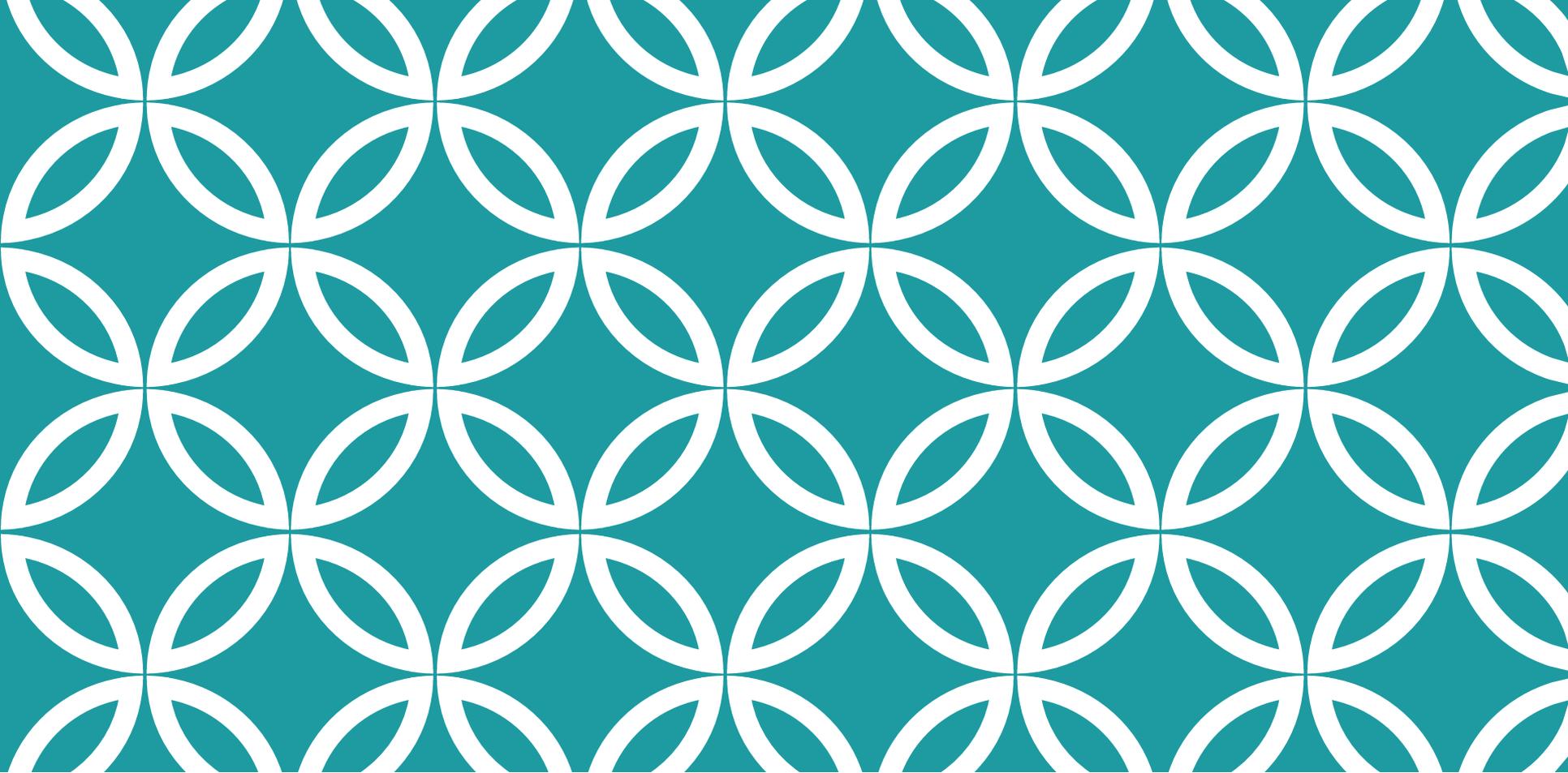
1996



1998



2004



DRIVER'S LICENSES AND ID CARDS



Security features can be found in and on the base materials of DL/IDs. Many DL/IDs incorporate laminates which may also contain security features.

- Personal information in consistent fonts, styles and spacing
- Driver's license number
- Adhered or digitized photo in color or black & white
- Ghosted images
- Restriction or endorsement codes
- Seal of the issuing agency
- Optically variable features
- Overlapping features
- 1D and 2D bar codes
- Magnetic strips
- Signatures
- Micro-printing
- Laser perforations



FORMATS IN TEXAS



Most jurisdictions using the vertical format have done so without changing the overall license design. It is common to see the same license version in both vertical and horizontal layouts.

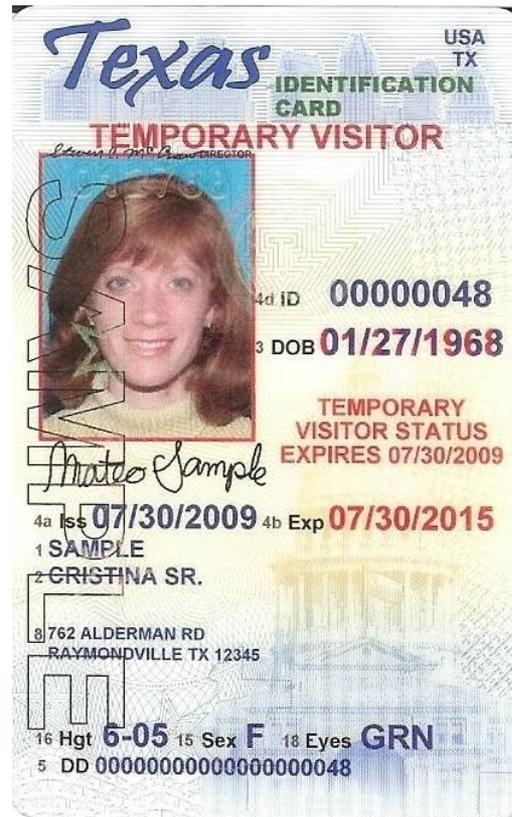
Many jurisdictions use a visually-distinct card to identify holders under the age of 21. These cards usually include a label such as “UNDER 21” or “MINOR UNTIL (date)”.



TEMPORARY VISITOR CARD

A temporary visitor is anyone who is not a U.S. citizen, U.S. national, lawful permanent resident, refugee or asylee.

- Vertical format only
- RED box around the photograph
- “TEMPORARY VISITOR” statement at the top
- A secondary statement with status date.



TEXAS DRIVER'S LICENSE: CURRENT

Issue date

Microline printing is covering the card

Photo is on the left side



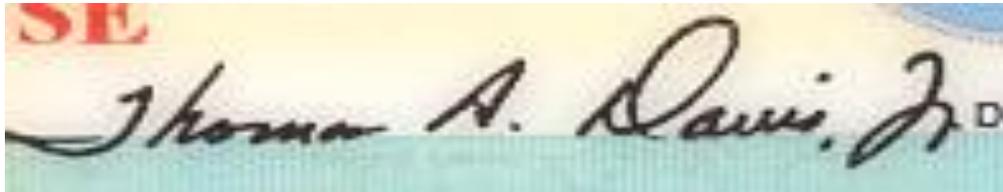
TEXAS outline visible

DOB is in two locations and colors

The letter E in the word Eyes is different from the letter E in the abbreviation END.

Donor marker is on the bottom right side

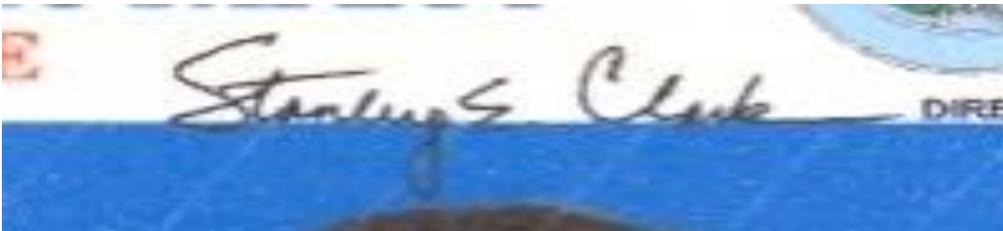
DIRECTOR'S SIGNATURES:



Handwritten signature of Thomas A. Davis, Jr. in cursive on a document with a yellow header and green background. The letters "SE" are visible in red in the top left corner.

Thomas A. Davis

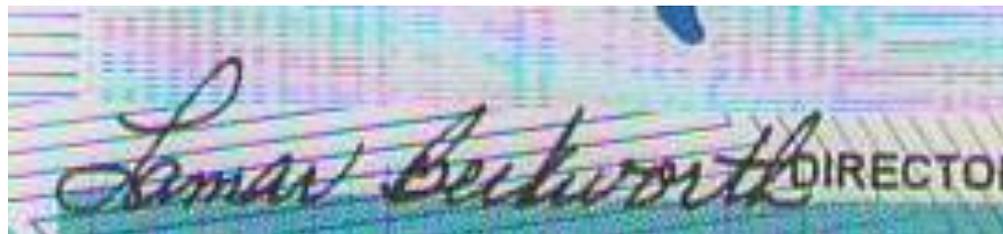
☐ 3-1-2000 to 8-31-2008



Handwritten signature of Stanley E. Clark in cursive on a document with a white header and blue background. The letter "E" is visible in red in the top left corner, and "DIRE" is visible in the top right corner.

Stanley E. Clark

☐ 9-1-2008 to 5-6-2009



Handwritten signature of Lamar Beckworth in cursive on a document with a white header and green background. The word "DIRECTOR" is visible in the top right corner.

Lamar Beckworth

☐ 5-6-2009 to 7-23-2009

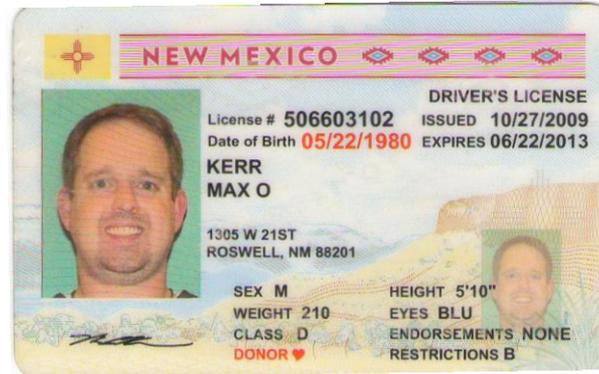
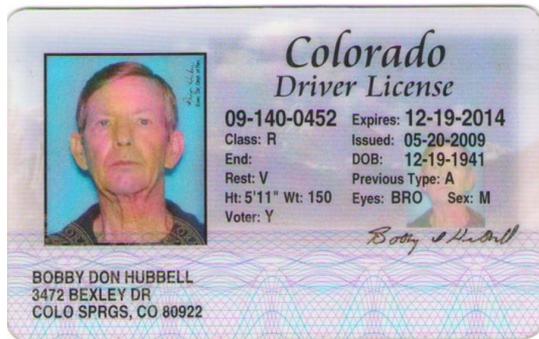
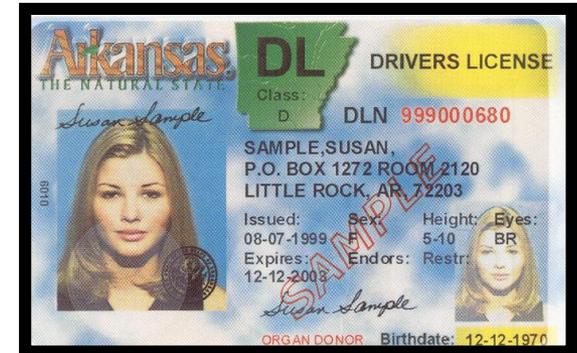


Handwritten signature of Steven C. McCraw in cursive on a document with a white header and green background. The word "DIRECTOR" is visible in the top right corner.

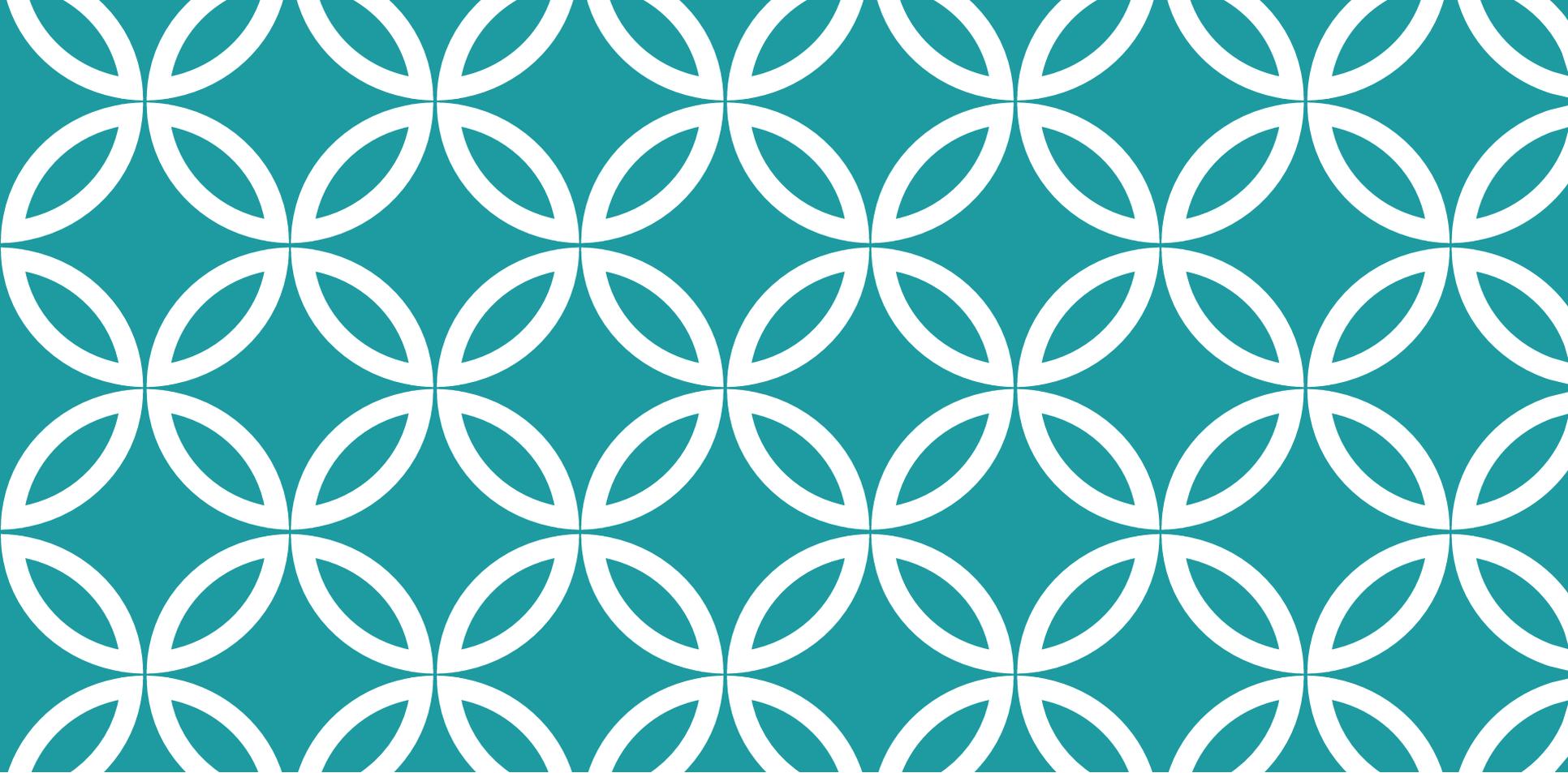
Steven C. McCraw

☐ 7-23-2009 to Present

OUT OF STATE DRIVER'S LICENSES



- ✓ Be familiar with issuing agencies
- ✓ There is no "Department of Identification"
- ✓ Preprinted information and font size.
- ✓ Holograms matching issuing state
- ✓ Lamination quality and Card stock
- ✓ Photo Quality - part of the card - no inserts



TRAVEL DOCUMENTS



BORDER CROSSING CARDS



Border Crossing Card (BCC) -

The BCC is a credit card-style document with many security features and ten-year validity. Sometimes called a "laser visa," the card is both a BCC and a B1/B2 visitor's visa.

Most Mexican visitors to the U.S., whether traveling to the border region or beyond, receive a BCC

- **B-1 Temporary visitor for business** - B-1 visas are issued to temporary visitors for business. "Business" does not generally include gainful employment (although there are exceptions), but it does include almost any other legitimate commercial activity. A B-1 recipient may come to consult with business associates, negotiate a contract, buy goods or materials, settle an estate, appear as a witness in a court trial, participate in business or professional conventions or conferences, or undertake independent research.
- **B-2 Temporary visitor for pleasure** - Most non-immigrants are temporary visitors coming temporarily for pleasure. A B-2 visa is issued for purposes such as touring, visits to friends and relatives, visits for rest or medical treatment, participation in conventions, conferences, or convocations of fraternal or social organizations, and participation by amateurs, who will receive no remuneration, in musical, sports and similar events or contests.
- **B1/B2 Temporary visitor for business and pleasure** - Most applicants should receive a combined B1/B2, enabling them entry for either business or pleasure, or both.

BCC holders who are authorized to enter to the United States can remain up to 30 days and travel no more than 25 miles beyond the border.

CERTIFICATE OF CITIZENSHIP

THE UNITED STATES OF AMERICA

U.S. DEPARTMENT OF JUSTICE

U.S. CITIZENSHIP AND IMMIGRATION SERVICE

No. **AS600042**

U.S.C.I.F. Registration No. **AD888888**

Personal description of holder as of date of issuance of this certificate: Sex, **MALE**; Date of birth, **NOVEMBER 10, 1983**
Height, **5** feet **10** inches; Marital status, **SINGLE**; Country of birth, **CHINA, PEOPLE'S REPUBLIC OF**

I certify that the description above given is true, and that the photograph affixed hereto is a likeness of me

SAMPLE
(Name and Surname of holder)

It is known that:
JOHN JOSHUA GRAY
now residing at **WASHINGTON, DISTRICT OF COLUMBIA**
having applied to the Director of U.S. Citizenship and Immigration Services for a certificate of citizenship pursuant to Section 311 of the Immigration and Nationality Act, having procured the satisfaction of the Director that he is now a citizen of the United States of America, became a citizen thereof on **FEBRUARY 2, 2002** and is now in the United States.

Now Therefore, in pursuance of the authority contained in Section 312 of the Immigration and Nationality Act, this certificate of citizenship is issued this **20th** day of **OCTOBER** **TWO THOUSAND ELEVEN** and the seal of the Department of Homeland Security is hereunto attached.

SAMPLE
U.S. Citizenship and Immigration Service

The Certificate of Citizenship is the official document which serves as proof of a person obtaining U.S. citizenship through U.S. citizen birth parents, regardless if the birth took place overseas.

CERTIFICATE OF NATURALIZATION

THE UNITED STATES OF AMERICA

CERTIFICATE OF NATURALIZATION

No. 50000000

U.S. Registration No. A00000000

I certify that the description given is true, and that the photograph affixed hereto is a likeness of me.

Personal description of holder as of date of naturalization:
Date of birth: **JULY 18, 1950**
Sex: **FEMALE**
Height: **5 feet 5 inches**
Marital status: **MARRIED**
Country of former nationality: **ANGUILLA**

at: LOS ANGELES, CALIFORNIA

The Secretary having found that:
NAME NAME
residing at: LOS ANGELES, CALIFORNIA

having complied in all respects with all of the applicable provisions of the naturalization laws of the United States, being entitled to be admitted as a citizen of the United States, and having taken the oath of allegiance at a ceremony conducted by
U.S. CITIZENSHIP AND IMMIGRATION SERVICES
at: BALTIMORE, MARYLAND on: AUGUST 10, 2010

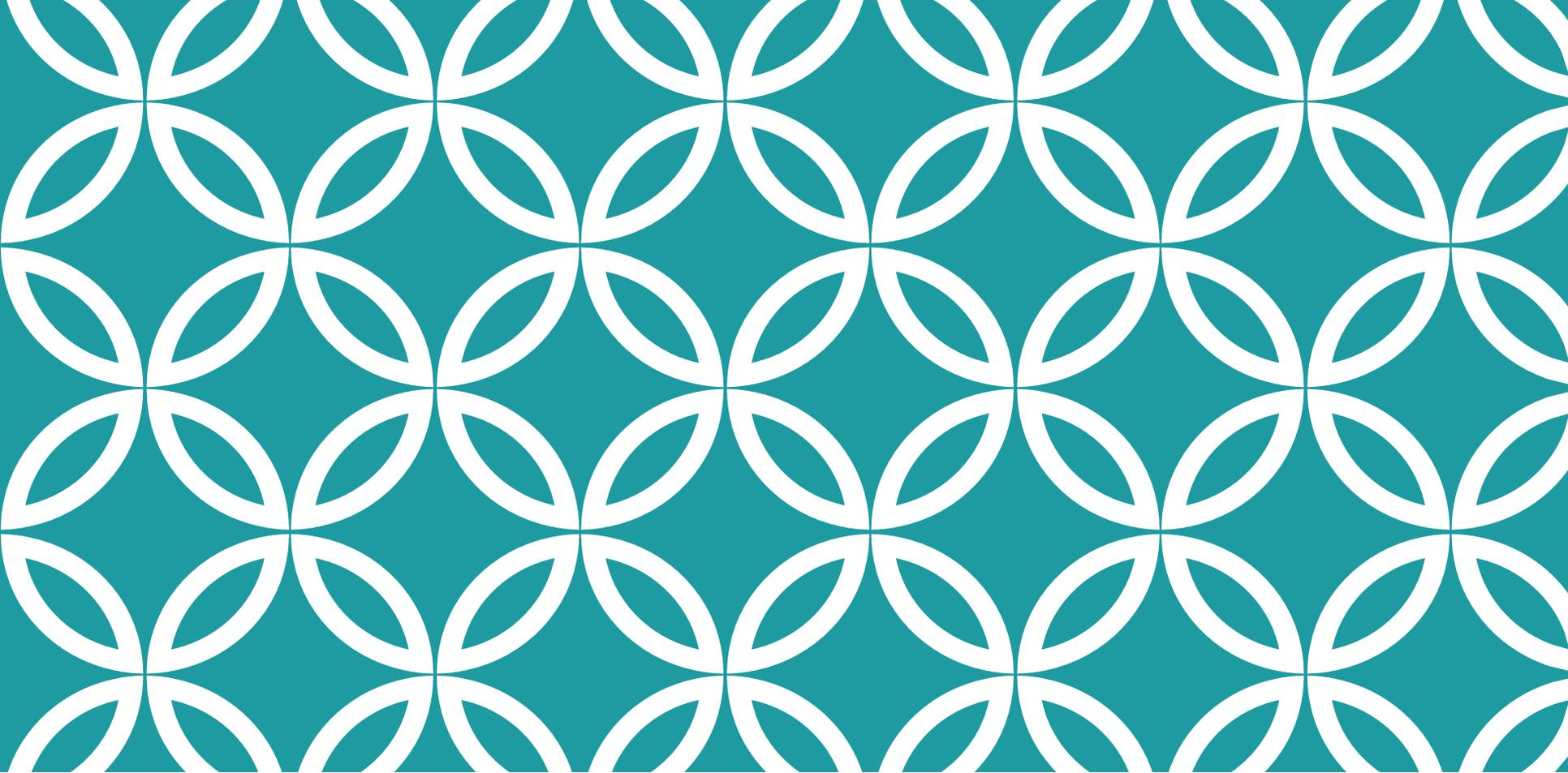
such person is admitted as a citizen of the United States of America.

Alyson M. Meyer, Director
U. S. Citizenship and Immigration Services

DEPARTMENT OF HOMELAND SECURITY



The Certificate of Naturalization is the official document issued by the U.S Citizenship and Immigration Services as proof of a person who has been granted U.S. citizenship through naturalization.



SOCIAL SECURITY CARDS



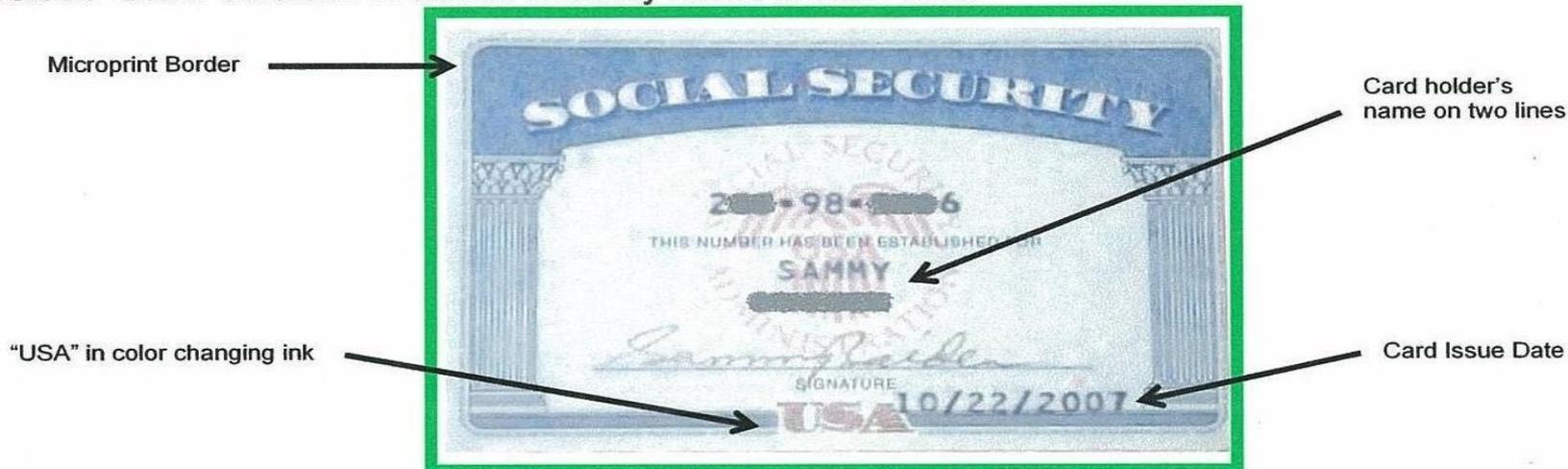


Each card has a seal. Many counterfeiters confuse or disregard the seals, it is important that the seal and issue year correspond.

- ❑ 1936-1946: Social Security Board
- ❑ 1946-1953: Social Security Administration
- ❑ 1953-1980: Department of Health, Education, and Welfare
- ❑ 1980-1995: Department of Health and Human Services
- ❑ 1995-present: Social Security Administration (with eagle, "USA" and shield)

New Social Security Cards

Effective October 2007 a new style of Social Security card will be issued by the Social Security Administration to all new applicants and to persons seeking a replacement of a lost or damaged card. The new format includes significant format changes and additional security features as outlined below. Older versions of Social Security cards remain valid.



The new version of the card, depicted above, includes the following changes:

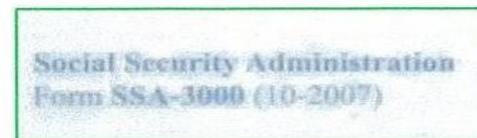
- The card issuance date is printed on the face of the document
- The card holder's name is now printed on two lines
- The letters "USA" printed, bottom center, in optical variable ink
- Microprint border that reads "UNITED STATES OF AMERICA SOCIAL SECURITY ADMINISTRATION"
- Latent images of "SSA" in the upper left corner and "USA" in the upper right corner
- Revision date on the reverse side of (10-2007)



Microprint Border



"USA" in color changing ink



Revision date on reverse side

Members of the service are reminded that the possession of forged or altered documents is a crime. Members who encounter suspicious documents are encouraged to contact the Document Fraud Squad for assistance.

LOOK FOR:



Connecting Letters "IAL"

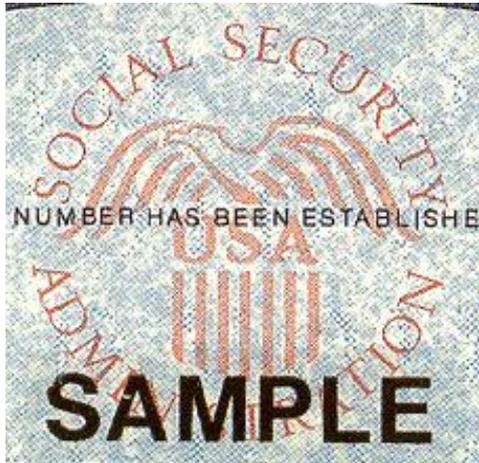
Intaglio printing



Planchettes:

- yellow/pink/blue
- colors made into the paper scattered design UV dyed

LOOK FOR: RED UV INK



MICROPRINTING



SOCIALSECURITYADMINISTRATIONSOCIALSECURITYADMINISTRATION

SOCIAL SECURITY NUMBERS

123 - 45 - 6789

Area Group Serial
Number Number Number

Texas area # are 449-467

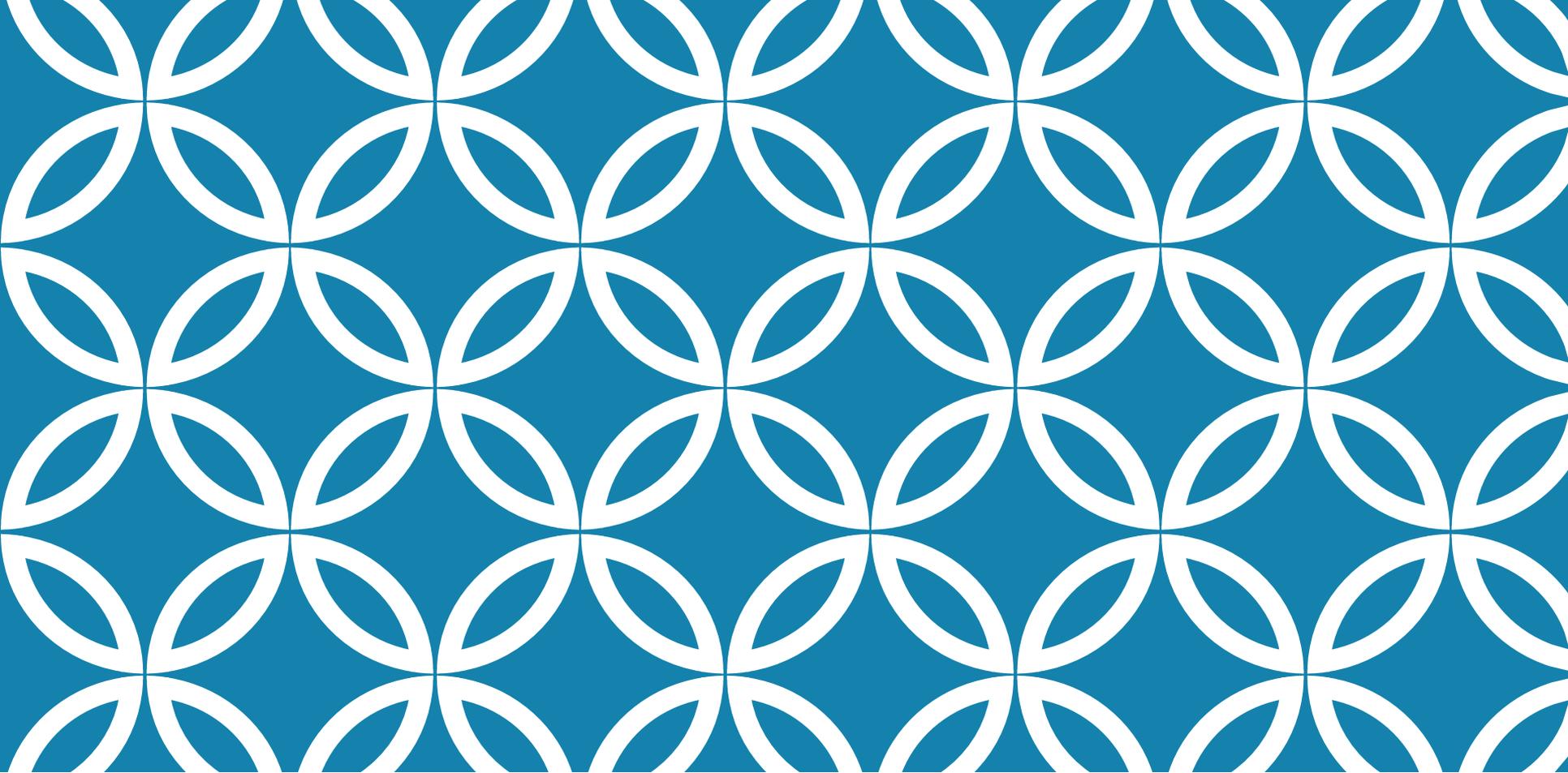
Numbers which will never be issued:

- Fields with all 000's
- 700-728 – issuance of these were for railroad employees but discontinued in July 1, 1963
- Area number “666” never has or will be issued.
- 800-999 - Numbers in reserve and not assigned

<http://www.socialsecurity.gov/employer/stateweb.htm>

AREA NUMBERS

001-003	NH	400-407	KY	530	NV
004-007	ME	408-415	TN	531-539	WA
008-009	VT	416-424	AL	540-544	OR
010-034	MA	425-428	MS	545-573	CA
035-039	RI	429-432	AR	574	AK
040-049	CT	433-439	LA	575-576	HI
050-134	NY	440-448	OK	577-579	DC
135-158	NJ	449-467	TX	580	VI Virgin Islands
159-211	PA	468-477	MN	581-584	PR Puerto Rico
212-220	MD	478-485	IA	585	NM
221-222	DE	486-500	MO	586	PI Pacific Islands*
223-231	VA	501-502	ND	587-588	MS
232-236	WV	503-504	SD	589-595	FL
237-246	NC	505-508	NE	596-599	PR Puerto Rico
247-251	SC	509-515	KS	600-601	AZ
252-260	GA	516-517	MT	602-626	CA
261-267	FL	518-519	ID	627-645	TX
268-302	OH	520	WY	646-647	UT
303-317	IN	521-524	CO	648-649	NM
318-361	IL	525	NM	*Guam, American Samoa, Philippine Islands, Northern Mariana Islands	
362-386	MI	526-527	AZ		
387-399	WI	528-529	UT		



MILITARY IDENTIFICATION CARDS



COMMON ACCESS CARDS



A “smart” ID card for active-duty military personnel, Selected Reserve, DoD civilian employees, and eligible contractor personnel.

COLOR CODING ON COMMON ACCESS CARDS

BLUE BAR: NON-US CITIZENS

GREEN BAR: CONTRACTORS

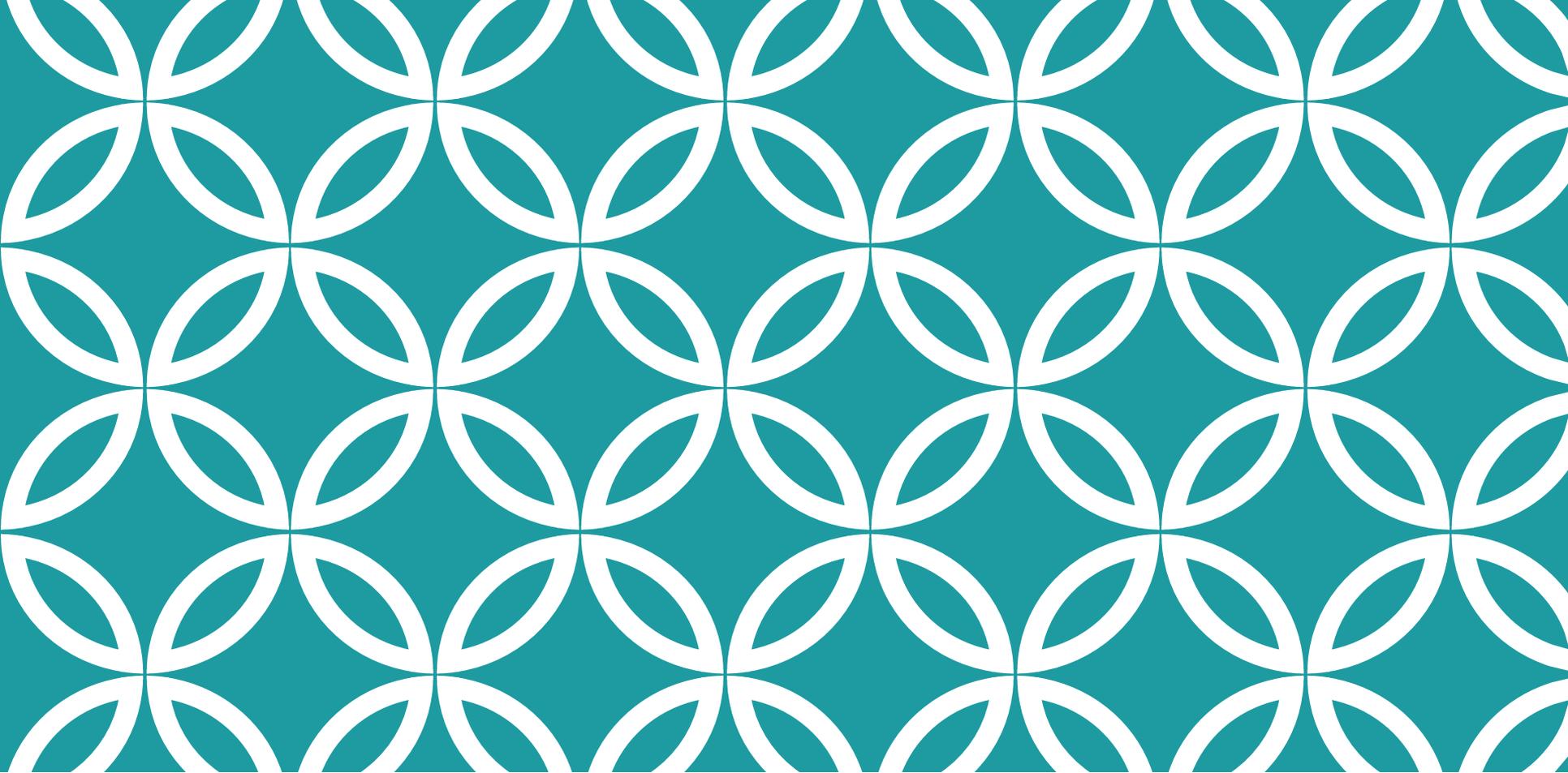
WHITE: ALL REMAINING PERSONNEL



UNIFORMED SERVICES ID CARD



If you are a military retiree or military family member, you must have a Uniformed Services ID Card to access military service benefits or privileges.



MEXICAN DOCUMENTS



MEXICAN DRIVER'S LICENSES

Look for these security features:

- Personal information in consistent fonts, styles and spacing
- Driver's license number
- Photo
- Ghosted images
- Restriction or endorsement codes
- Seal or logo of the issuing agency
- Optically variable features
- Overlapping features
- See-through or registered security features
- Signatures
- Micro-printing
- Data Storage features:
 - 1D and 2D bar codes
 - Magnetic stripes
 - MRC



CURP NUMBERS

RUIZ DE JESUS, RAQUEL born **JUNE 11, 1964** in Distrito Federale

R U J R **6 4** **0 6** **1 1** **M** **D F** **Z S Q** **1 8**

Gender

Date of Birth YY/MM/DD

Initial of 1st Surname

First Internal Vowel of 1st Surname

Initial of 2nd Surname

Initial of 1st Given Name

State of Birth

1st Internal Consonant

1st Surname

2nd Surname

1st Given Name

Digit to Avoid Duplicity

Check Digit

Given Name = First Name

1st Surname = Father's Last Name

2nd Surname = Mother's Maiden Name

- The CURP is a Spanish acronym for a unique registry key.
- The number is issued to everyone living in Mexico and to Mexicans living abroad.
- The CURP is essential for tax filings, company records, government-run health services, passport applications and other government services.

Web inquires on CURP numbers: <http://www.consultas.curp.gob.mx/>

MEXICAN CDL



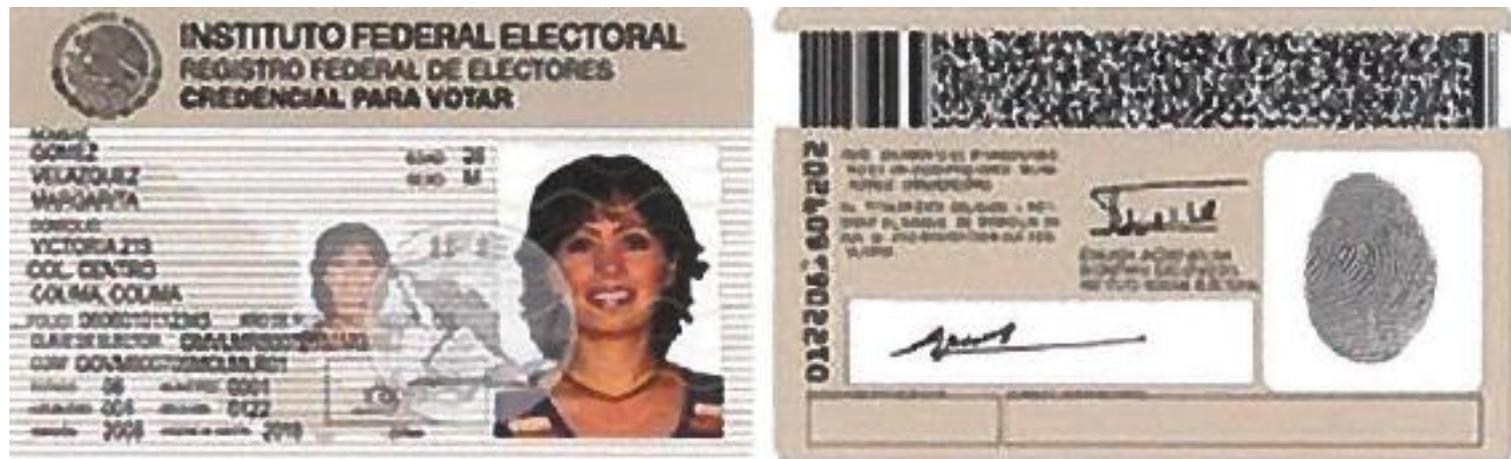
This is a federally-issued document. Features include:

- ✓ Card title
- ✓ Complex fine line background and images
- ✓ Microprinting
- ✓ OVF of "SCT" in upper left, and seal overlapping the photo
- ✓ Clear windows in upper and lower right
- ✓ Microprinting under card title
- ✓ Driver's name on three lines
- ✓ CURP number
- ✓ Issue and expiration dates
- ✓ Medical conditions and restrictions
- ✓ Truncated variable information
- ✓ "Quick Read" code
- ✓ License Class (see next page)

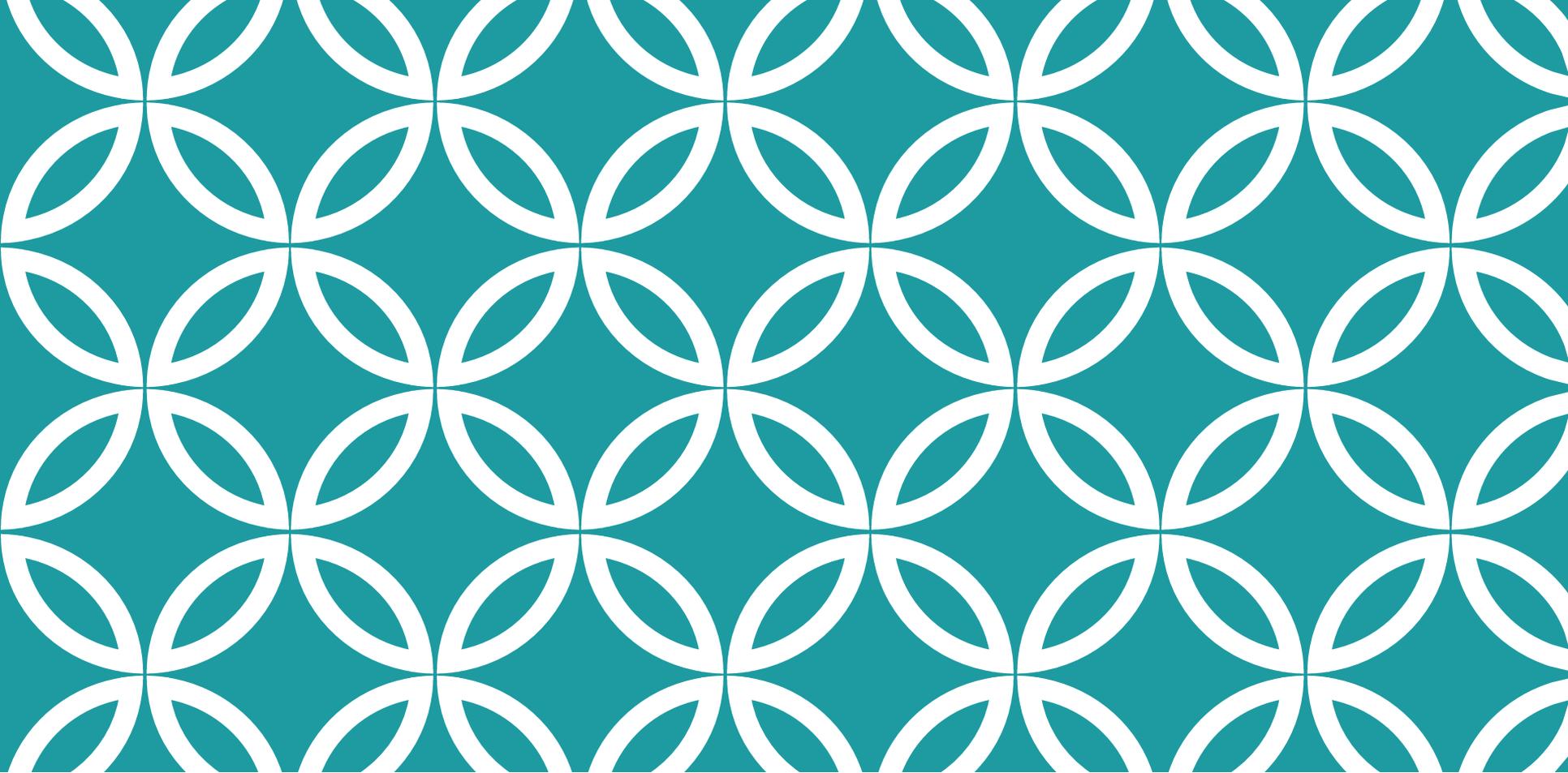
MEXICAN CDL (LICENSE CLASS)

Category	Description
A	For any bus. This is roughly comparable to the US Class B with passenger endorsement.
B	For any truck but excluding hazardous materials. Roughly comparable to a US Class A with tank and doubles/triples end endorsements.
C	For straight trucks but excluding hazardous materials. Roughly comparable to the US Class B with tank endorsement.
D	No comparable US definition. Authorizes holder to operate automobiles and small buses, which do not exceed 7,716 points or have a capacity to carry no more than 13 passengers for purpose of tourism.
E	For any type truck or combination, including hazardous materials. Roughly comparable to US Class A with hazardous materials, tank and doubles/triples endorsement.
F	No comparable US definition. Authorizes holder to operate taxis from any airport or seaport in Mexico.

MEXICAN VOTING CARD



Mexico's Instituto Federal Electoral (IFE) is an autonomous, non-partisan organization charged with ensuring free and fair elections. Voting cards are issued to Mexican citizens by the IFE and are required to participate in voting and other processes.



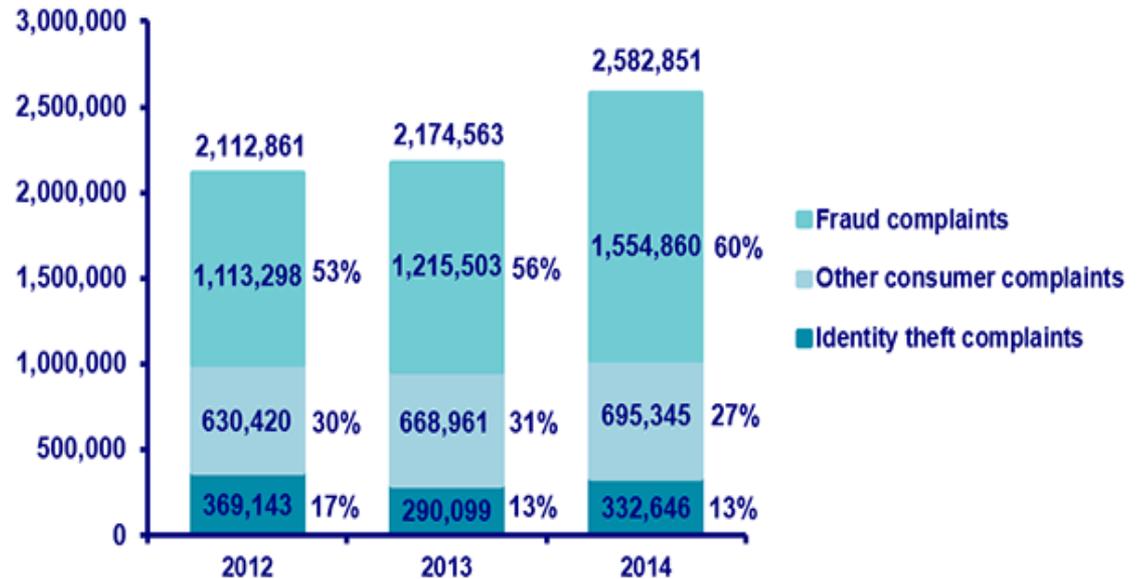
**TIPS TO AVOID FRAUD &
ENSURE DOCUMENT SECURITY**



FACTS ABOUT IDENTITY FRAUD

- \$100 billion is lost per year due to fraud
- In 2013- over \$3 billion in food stamp fraud
- IRS estimates \$13.3 billion-15.6 billion lost in 2013 due to “significant improper payments”
- In the U.S. every 2 seconds an identity is stolen
- Every minute about 19 people fall victim to identity theft

IDENTITY THEFT AND FRAUD COMPLAINTS, 2012-2014 (1)



HOW VICTIM INFORMATION IS MISUSED

Type of identity theft fraud	Percent
Government documents or benefits fraud	38.7%
Credit card fraud	17.4
Phone or utilities fraud	12.5
Bank fraud (2)	8.2
Attempted identity theft	4.8
Employment-related fraud	4.8
Loan fraud	4.4
Other identity theft	21.8

Carnegie Mellon did a study in 2012 and found that 40,000 children were victims of identity theft.

- ❖ 7% were 5 years and under
- ❖ 19% were aged 6-10
- ❖ 28% were aged 11-14
- ❖ 43% were aged 15-18



Facebook Information: 7.5 million are under 13 years & 5 million under 10 years old

The facts of life

- 3 million marital status changes every year
- 50,000 applications are received for name changes
- 3.9 million children are born annually
- 2.5 million people die annually
- 10% of people have multiple social security numbers
- Not every change is reported to SSA.



Applications are increasingly done online, which improves efficiency, but creates a gateway for theft.

DID YOU KNOW?

60% of Americans did not know about the hard drive in your copiers.

Just like your personal computer, your copier stores every document scanned, copied or emailed by the machine.

This office staple could be considered a digital time-bomb packed with highly sensitive personal information.



3 TYPES OF SHREDDERS

Straight Shredder

- An individual can piece together a “straight shredder” document in less than 60 minutes



Criss Cross Shredder

- An individual can put these documents in 9-10 hours



Micro Cut Shredder

- Almost impossible to put together



IDEAL SHREDDER

STEPS TO FIGHT



DISCOVER	“Who are you”	DISCOVER THE IDENTITY
VERIFY	“Does Sally Seashell exist?”	VERIFY THE IDENTITY
AUTHENTICATE	Are you Sally Seashell?	AUTHENTICATE THE IDENTITY
EVALUATE	Is Sally Seashell Eligible?	EVALUATE THE IDENTITY
ALERT	Is Sally Seashell still eligible?	ALERT