



Your Evil Twin: Behind the Identity Theft Epidemic



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B. Sullivan

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The crime of the twenty-first century doesn't discriminate: ID theft has hit ordinary citizens and celebrities alike, from Oprah Winfrey to Steven Spielberg, and costs the economy \$50 billion a year. *Your Evil Twin* covers this exploding crime from every possible angle. It includes exclusive whodunit details from mastermind identity thieves who have pilfered money from half the members of the Forbes 400, as well as exclusive interviews with a myriad of criminals in the Internet's underground, such as Russian hackers who have extorted money from U.S. banks. The book also issues a scathing indictment of the credit granting industry, from credit card issuers to the secretive credit reporting agencies, who have misunderstood the crime from the start, have been slow to respond, and bear much of the responsibility for the epidemic. Finally, Bob Sullivan, author and identity theft expert, probes the tepid solutions now being cobbled together by the industry and government.

Bob Sullivan (Snohomish, WA), senior technology writer for MSNBC.com, is the nation's leading journalist covering identity fraud. He has written more than 100 articles on the subject since 1996, and is a regular contributor to MSNBC, CNBC, NBC Nightly News, the Today show, and various local NBC affiliates. With colleague Mike Bruner, Sullivan received the prestigious 2002 Society of Professional Journalists Public Service Award for ongoing coverage of Internet fraud.

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But there are solutions to the identity theft problem and this book examines some of them—from individual heroic efforts being made privately to public companies whose forward-looking projects may stem the epidemic. Identity theft is much more than a paperwork headache for victims. The crime has been blamed for everything from divorce to suicide to murder. It threatens happy retirements as well as college student loans. In its very worst form, it can even land innocent people in jail. *Your Evil Twin* will show you why identity theft has become so common and help you prevent or prepare for the day someone tries to steal your good name. From the Back Cover

"Your Evil Twin is an unsettling look into a dark corner of the Information Age. It will make you want to put a lock and key on your wallet. Then you'll realize that's not enough."

—Robert O'Harrow Jr., staff writer, *Washington Post* "This book will make you want to cancel your credit cards—immediately! Sullivan weaves together compelling stories of fraudsters and their victims with thoughtful insights into how public and private systems routinely fail to protect our privacy."

—Rachel Ross, technology reporter, *Toronto Star* "Identity theft is one of those crimes people don't think about until they get hit, and then it's too late. Bob Sullivan uses potent storytelling, goes easy on the technobaloney, and points readers toward vital precautions and prevention."

—Beau Brendler, consumer investigative editor and former editorial director, *ABC News.com* "The Internet is the best thing that's ever happened to con artists. They can rob you blind or steal your identity before you suspect anything is wrong. Bob Sullivan is always looking to expose new scams—to warn readers about them and how they can protect themselves. For years, his investigative reporting has led the way in this area. Bob doesn't try to sound like a tech writer. His writing is easy to read and simple to understand."

—Herb Weisbaum, a *Today* show consumer specialist "Perhaps no one in America is more intimately acquainted with the frightening face of the global identity-theft epidemic than Bob Sullivan. Years of conversations with the victims, the thieves, and their pursuers in law enforcement have given him an unrivalled view of a spiraling problem—and an ability to tell a tale that is just as readable and fascinating as it is maddening and horrifying."

—Emory Thomas, former *Wall Street Journal* reporter and editor, *MSN Money* "Only an investigative reporter like Bob Sullivan could reveal the full depth of this creepy phenomenon. His book reads like an exciting detective story, but this surreal and frightening problem is bigger than most people realize. This book is going to open people's eyes to a problem that has become even more dangerous given the rise in international terrorism. In short, this book is a wake-up call—and a call to action—for the leaders of government and business, especially the credit-card industry."

—Jon Sorensen, New York State Consumer Protection Board

ABOUT THE AUTHOR
BOB SULLIVAN is a senior writer at *MSNBC.com* who has concentrated on high-tech crime and consumer fraud. He is the nation's leading journalist covering identity theft, having written more than 100 articles on the subject since 1996. His work has been read by millions of Internet users, and reproduced in various outlets, including *MSN.com*, the *Wall Street Journal Online*, and *ZDNet.com*. Sullivan also makes regular television appearances on *MSNBC*, *CNBC*, *NBC Nightly News*, *NBC's Today show*, and various local *NBC* affiliates. He is the winner of the prestigious 2002 Society of Professional Journalists Public Service Award for his series of articles on online fraud. He has spoken before trade and government groups including the National Association of Attorneys General. He lives in Maltby, Washington, with his golden retriever, Lucky.

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