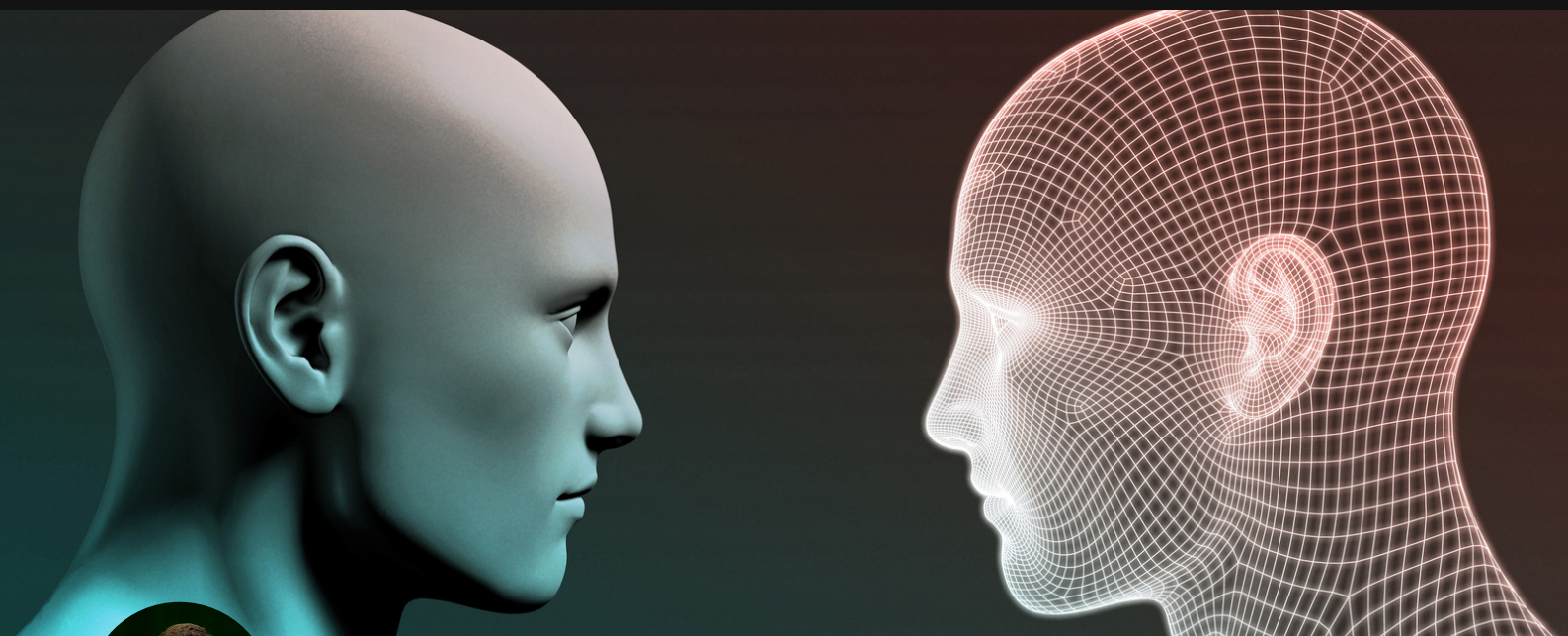


# inside zhero

Let's take a look at what is happening at Zhero



## MESSAGE FROM IZAK

People who know me realise that data protection is at my core. As a cybersecurity advocate and a professional striving to help people get the best out of their IT, I believe nothing is more important than securing your data and privacy.

In the words of acclaimed American actor Morgan Freeman:

*'You don't know how much you appreciate your privacy until you don't have it.'*

Part of data protection and privacy is ensuring your data isn't stolen. In this edition of Inside Zhero, we are taking an in-depth look at the what, the why and the how of identity theft.

We will also examine some real-life cases to discover the ramifications of identity theft on people and businesses. Most importantly, you'll see how easy it is to avoid falling victim to identity theft.

Izak Oosthuizen  
Bestselling Author and  
Founder and MD of Zhero

# PROTECT YOUR IDENTITY

## THE WHAT

First coined in 1964, the term identity theft is now defined by UK law as the theft of personally identifiable information. Identity theft is usually classified as one of the following:

- Criminal – posing as another person when they are apprehended for a crime.
- Financial – when a cybercriminal uses another person's identity to get money, credit, goods or services.
- Identity cloning – when a criminal uses another's personal information to assume their identity.
- Medical – using a person's identity to obtain medical care or medication.
- Child identity theft.

Of these, criminal identity theft, financial identity theft and identity cloning are the most concerning for businesses.

## THE WHY

The most common reason for cybercriminals to commit identity theft or identity fraud is for illegal financial gain. Although much more prevalent in the United States, identity theft is rising in the UK. With the UK recovering from the pandemic, the National Fraud Database has reported that there has been a surge in identity theft, with an 11% increase in the first six months of 2021.

## THE HOW

Online, personal data is typically stolen by phishing emails, fake websites, dark web purchases, data breaches, use of public Wi-Fi and impersonation scams or confidence fraud. Skimming uses advanced techniques whereby a criminal steals information when a credit card is swiped. Electronic card readers can also be tampered with so that they capture data. More traditional methods of identity theft involve a dishonest salesperson stealing a customer's information, opening an account in the name of a friend or family member, or going through the victim's mail or trash to get the information.



### A TRUE STORY

In 1998, Malcolm Byrd, a family man from Wisconsin, USA, read an article in the local newspaper which claimed that the police had arrested a man named Malcolm Byrd on drug-related charges. The real Byrd headed down to the police station to clear his name, and the newspaper printed a correction. But none of that helped in the long run.

In the following years, Byrd was arrested for a traffic offence, fired from his job as a nursing assistant, denied unemployment benefits because of his so-called criminal record, and lost his driver's license.

Finally, one Saturday afternoon, when Byrd was at home with his children, the police knocked on the door and arrested him for cocaine possession with the intent to distribute. This was five years after first spotting the identity fraud. Whilst Clara, Byrd's wife, tried to clear his name, Byrd was jailed. Byrd's innocence was proven and it was found that he was a victim of identity cloning.

## THE RAMIFICATIONS

The story of Malcolm Byrd is extreme but not unique. The consequences of identity theft usually involve money. Here are some other typical ramifications:

- A fraudster could drain your funds.
- Bank accounts could be opened in your name or fraudulent tax returns filed.
- Damage to your credit rating.
- Obtaining false passports and driver's licenses.
- Destroying your reputation on social media or through social engineering.

One of the worst cases in the UK was that concerning Adrian Richards, a project manager from London. In 2003, Richards had his passport stolen, which he replaced. In 2010, he received a £130,000 unpaid VAT bill from the German tax authorities. Richards had to pay a small fortune to clear his name in the German court of law.

## THE EQUIFAX BREACH

From a corporate perspective, the most extreme example of identity theft occurred in 2017 when the network of Equifax, the American multinational consumer credit reporting agency, was breached. A vulnerability in the company's IT system enabled hackers to exfiltrate the personal data of an estimated 143 million people, equating to 40% of the US population. As a result, Equifax spent \$1.4 billion in technology clean-up costs and an additional \$1.4 billion to resolve customer claims.

### ACTION BY THE FBI

Recently, law enforcement agencies have been stepping up against identity thieves. In June this year, the FBI seized the 'SSNDOB' ID Theft Service for selling the personal data of 24 million people. Since 2015, the illicit marketplace traded the names, dates of birth, credit card numbers, and Social Security numbers of about 24 million Americans on the dark web, generating \$19 million in sales revenue. Earlier this year, the UK and US authorities were instrumental in taking down the likes of Cyclops Blink, RaidForums, and the dark web marketplace, Hydra.

## WHAT YOU CAN DO

You don't need to become another Malcolm Byrd or Adrian Richards. Here are a few simple steps you can take to shield from those attacks and prevent your data from being stolen.



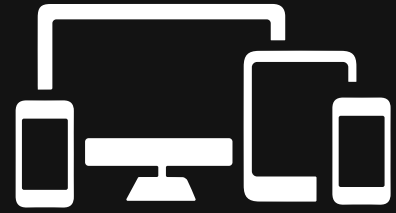
- Don't click on links or download anything contained in phishing emails.
- Monitor your online accounts for any suspicious activity.
- Keep personal documents such as passports in a safe place.
- When relocating house, redirect your mail using the Royal Mail Redirection Service.
- Only use secure websites when you shop online.
- Less is more – the less you reveal online, the less chance you have of becoming a victim of identity theft.

Some closing words about identity theft from the former NASA administrator, Bill Nelson:

*'If we don't act now to safeguard our privacy, we could all become victims of identity theft.'*

WEBINAR

## GETTING YOUR IT READY TO MOVE OFFICE



As a mover and a shaker, your company will no doubt be growing. In all likelihood, your growth will at some time be accompanied by an office move. Moving is often cited as one of the most stressful activities in life. Moving your IT can be even more of a headache without a thorough risk assessment and sound planning.

Staying online is critical when relocating your office. The last thing you want is downtime which will impact your productivity and by extension your profits. This doesn't need to happen.

An effective office move means backing up and securing your data, communicating with your Internet Service Provider (ISP), testing Wi-Fi connectivity and cabling quality, and much more.

Join Izak on 29 June at 10:00 BST when he provides invaluable insight on how not to drop the ball when moving office. Key features of his presentation will include:

- Risk assessment and planning
- Backup and security
- Managing your IT before, during and after the move
- A shopping list of general checks
- Critical engineering checks

Book your place [here](#).

JOIN OUR AMAZING TEAM

## THINK YOU HAVE WHAT IT TAKES?

We are always on the lookout for top talent. If you have what it takes to help us shift the dial up a notch, stay in touch for exciting opportunities.

### Cape Town, South Africa

#### HR Administrator

We are looking for an HR administrator who is passionate about working with people and wants to gain experience in an innovative tech company. The ideal candidate is driven, takes initiative, and has pride in their work.



APPLY HERE

#### Account Manager

If you enjoy working with clients and giving them the best customer experiences, we are looking for you!



APPLY HERE

### London, United Kingdom

#### On-site Field Engineer

We are looking for someone with a strong technical background, who is passionate about working with people and is ready to take the next big step in their career.



APPLY HERE



## MEET THE TEAM

### Nathin van der Watt

SERVICE DESK ENGINEER

#### 1. What made you realise you want to go into the IT industry?

I have always enjoyed maths - yes, I'm that guy! I see IT and maths as very similar. Both fields require you to be very analytical and an exceptional problem-solver.

#### 2. What is your most-used productivity tool?

A really fast computer and multiple screens are an absolute must. I cannot imagine working on only my laptop screen.

#### 3. What do you enjoy the most about your job?

I enjoy helping people who aren't technologically inclined and making their online experience noteworthy. It is the most amazing feeling when a client says thank you and you can hear the appreciation.

#### 4. How would you describe yourself?

I am very modest, patient, and analytical. My friends and family also know me as the joker.

#### 5. Do you have any hidden talents or hobbies?

I have 2 boys at home - my hobbies are whatever they are into at the moment. Right now I enjoy cycling and playing with legos.

#### 6. Are you a sports fan?

I am an avid football fan - Chelsea all the way!

#### 7. What is your favourite series?

Scrubs - this is definitely the series I have watched the most.

## SPEAK TO US

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**zhero**

delivering better IT faster