



ESTABLISHING IDENTITY AND WHY IT'S IMPORTANT

Kathlyn Q. Barrozo
Class of 1991, University of Santo Tomas
B.S. Medical Technology

Rushing to a class back in college, I was stopped at our school building's threshold by the guard who asked for my ID. I was hoping he wouldn't notice me as I entered the building, but on the contrary, he did. I begged him to let me go that time because in my hurry to get into my afternoon class, I had left my ID on my bed in the boarding house where I had been staying. I was fortunate that it was midterm examinations period, he said. Otherwise, he wouldn't even think of letting me in. Whew!

How many times have we forgotten to bring an ID to work or for a transaction that requires such to commence? We take for granted our Social Security numbers, perhaps not knowing that they can be used by others to get their evil plans into gear. When I was still working at a phone company, I had heard of bad people using the Social Security identity of bonafide members of the system so they could come out with loans taken out in the name of the members in good standing. Some of the poor victims only found out their names were used and their signatures forged when they themselves applied for a loan with the Social Security agency. I was mystified with the ease that such schemes were facilitated. This made me fear for the safety of my Social Security identity. A word of advice: never ever give out your social security number to people you don't trust.

Have you ever received emails from people from faraway places like Nigeria, offering you thousands of dollars that are supposedly "held in escrow" and that can only be released to you once you make a small deposit in a suspicious bank account? Such fraudulent schemes even have baby versions via text messages on cellular phones. One of the most amusing emails I have ever gotten with that template was one that was supposedly sent by a lawyer who was put in charge over a large account of one of his deceased clients, who needed a certain amount so the entire fortune could be released. However, I was incensed by the fact that the writer of the email even dared say in the message that the money had been earmarked for victims of a calamity (I don't remember which one), and since the holder of the account had died, I had first choice on whether I wanted to get the money for myself so I could help others. Appalled by the obvious absurdity of the set-up, I emailed back and told the sender how twisted his mind really was and how cruel he could be to play on other people's emotions and their suffering! For shame! I truly hope that someday, the identity of such fraudsters will be established so they can get their comeuppance.

Guard your identity. There's no telling how it can be ripped from you!

Questions for discussion;

1. How do you protect your identity?
2. In your country, what are the novel ways by which identity is established?
3. Why is it important to protect one's identity?
4. How is identity stolen?
5. If you received an email from a friend asking you for money, what will your first course of action be?