

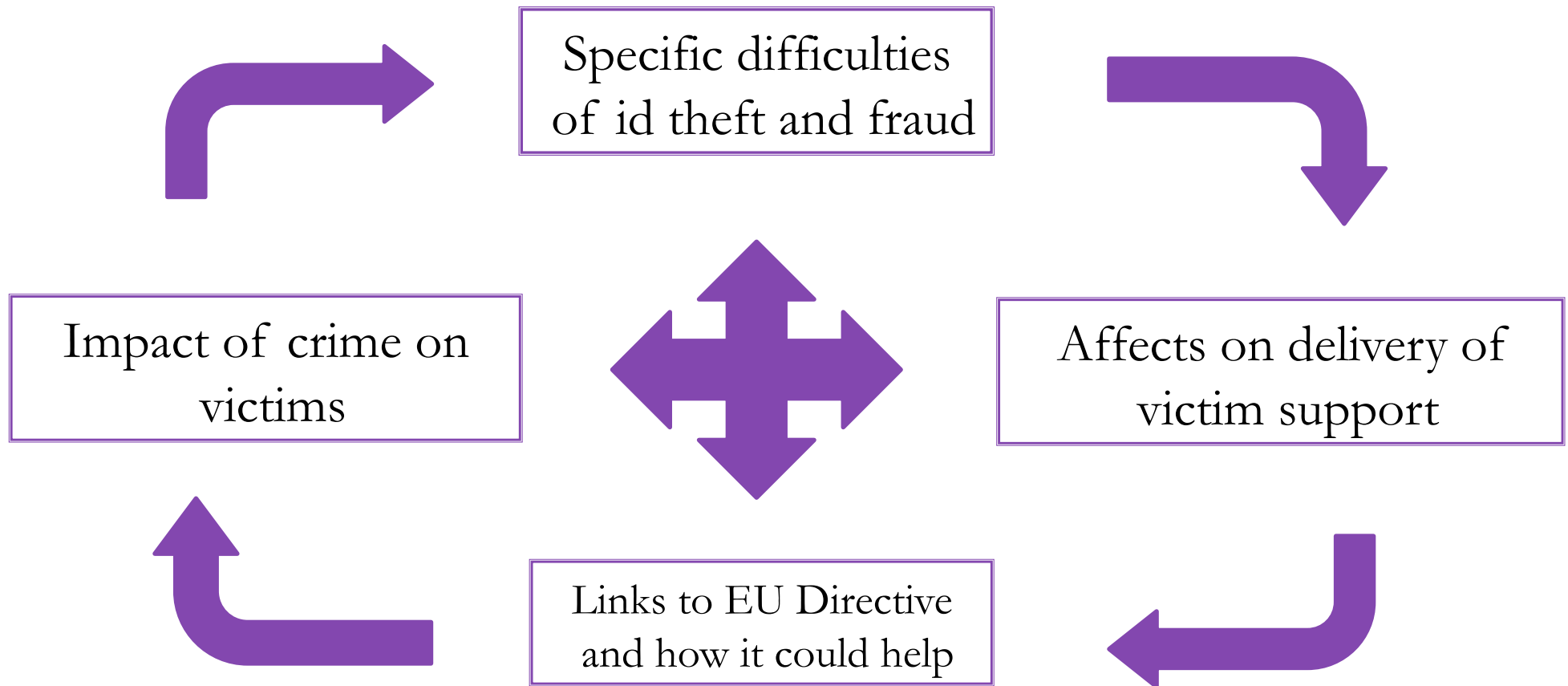


# Supporting Victims of ID Theft and Online Fraud

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## AIM OF SESSION



## Recap of types of ID theft/ Online fraud

- Fraud crimes against the person  
(bullying, stalking, defamation)
- Financially motivated fraud crimes  
(online theft, fraudulently obtain money - donations, gifts, loans; medical insurance, social insurance etc)
- Use of ID to hide criminal behaviour  
(use false ID when commit crime, travel etc.)

## Overview of impact of crime on victims

- Degrees of impact: can be minimal or severe
- Emotional, behavioural, cognitive impacts
- Health
- Family
- Financial
- Practical

## Aspects of ID theft and online fraud and the affect victims

- Certain aspects of these forms of crime can increase or reduce impact of victimisation and problems experienced:
  - Offender is know or unknown to the victim
  - Method of fraud
  - Who identified the crime?
  - Status of Crime
  - Nature of the Crime
  - (Personal characteristics)

## Aspects of ID theft and online fraud and the affect victims

- Offender is know or unknown to the victim

Known	Unknown
<ul style="list-style-type: none"><li>• Difficulty in reporting</li><li>• Reluctance to report</li><li>• Shame</li><li>• Isolation</li><li>• Repeated victimisation</li><li>• Denial of victimisation</li><li>• Greater likelihood of investigation and conviction</li></ul>	<ul style="list-style-type: none"><li>• Trust in society</li><li>• Fear of internet or social media etc.</li><li>• Investigation and conviction less likely (perception of justice, trust in system, psychological consequences)</li><li>• Difficult to know extent of crime/ bring it to an end</li><li>• Risk of further victimisation in future (data resold/ reused/ repeat scams)</li><li>• Uncertainty if will happen again and when</li></ul>

## Aspects of ID theft and online fraud and the affect victims

- The way the victim is targeted and data obtained

Personalised/targeted approach	Not Personalised/ Random
<ul style="list-style-type: none"><li>• Greater impact on trust, relationship building etc.</li><li>• Potentially prolonged nature of victimisation</li><li>• Denial of victimisation</li><li>• Re-victimisation/ need for future protection</li></ul>	<ul style="list-style-type: none"><li>• Trust may be affected differently – in society/ online systems</li><li>• Altered behaviours</li><li>• Feelings of inevitability vs paranoia</li></ul>

## Aspects of ID theft and online and how they affect victims

- Who identified the crime?

Self-identified/ Informed by authority	Action against the victim
<ul style="list-style-type: none"><li>• Can make communications with authorities easier</li><li>• May have less impact on access to services</li><li>• May mean that crime caught earlier</li></ul>	<ul style="list-style-type: none"><li>• Added stress of being accused</li><li>• Significant efforts to prove innocence/ victimisation – sheer administrative burden can be huge</li><li>• Immediate impact on access to services</li><li>• System ‘insures’ victim for loss or not?</li></ul>





## Aspects of ID theft and online and how they affect victims

- **Status of Crime**

Crime ended	Crime Ongoing
<ul style="list-style-type: none"><li>• Certainty</li><li>• Closure</li><li>• Start moving on and recovering</li></ul>	<ul style="list-style-type: none"><li>• Continued victimisation</li><li>• Continued stress and emotional/financial harm</li><li>• More difficult to repair damage (e.g. where reputation is being harmed)</li></ul>

## Aspects of ID theft and online and how they affect victims

- **Nature of the crime**

Financial motivation	Personal attacks and misused data
<ul style="list-style-type: none"> <li>• Depends on extent of loss</li> <li>• May be minimal or extensive</li> <li>• Possible loss of all savings, loss of pension   debt difficulties   <ul style="list-style-type: none"> <li>• loss of home,</li> <li>• services cancelled</li> <li>• inability to complete plans e.g. start of business, purchase of home, etc</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Trauma and personal danger</li> <li>• Reputational damage – their good name</li> <li>• Loss of social network</li> <li>• Impact on personal life and health</li> <li>• Loss of access to services</li> <li>• Loss of access to credit/ finance</li> <li>• Social accounts closed or frozen</li> <li>• Prosecution for crimes/civil disputes</li> <li>• Arrest at home or abroad or prevented from travelling</li> <li>• Financial Costs</li> </ul>

## Overview of the issues which make it more difficult to cope

- Aspects personal to the victim
  - Knowing the offender
  - Being cut off or limited in normal life activities – having to change lifestyle
  - Isolation and shame/ embarrassment
  - Not accepting being a victim
  - Personal characteristics of the victim

## Overview of the issues which make it more difficult to cope

### Aspects specific to the type of crime

- Sense of invasion of privacy
- Not knowing:
  - when victimisation will end
  - when it will reoccur
  - extent of victimisation
- Victim blaming, lack of sympathy/ support
- Accused of crime
- Low conviction/investigation and lower prioritisation
- Complexity of the case, number of actors and speed of change



## EU Victims Directive – What must States do?

- Recognition and dignified treatment
- Information
- Support
- Protection
- Co-ordination

## Supporting victims and challenges

### Overarching issues:

- Ease and effectiveness of reporting
- Awareness, prevention, alerts and early intervention
- Information
- Co-ordination
- Joint responsibilities/ everyone's responsibility
- Specialisation and keeping up to date
- Statistics

## Supporting victims and challenges

### Victim Support:

- Emotional support and counselling
- Practical and legal assistance:
  - Prevention measures – re-victimisation
  - Co-ordination
  - Determining extent of crime
  - Proving innocence
  - Re-establishing services
  - Getting compensation/ recovering losses



*Thank you!*

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