

2019

ANNUAL REPORT

THE VOICE FOR
VICTIMS IMPACTED
BY IDENTITY CRIME

ITRC

IDENTITY THEFT
RESOURCE CENTER

20 Years of Service in 2020

20 in
2020

idtheftcenter.org • 1-888-400-5530



MISSION

The ITRC is a non-profit organization established to empower and guide consumers, victims, business and government to minimize risk and mitigate the impact of identity compromise and crime.

VISION

The ITRC strives to reduce the impact and level of harm caused by identity crime and related issues by being the first place an individual contacts. Moving forward, whether it be for information or support during and after an individual becomes a victim, the ITRC wants to be there every step of the way.

We want the public to remember one thing only: **ITRC, Start Here.**

VALUES

Acting honestly, truthfully and with integrity in all of our transactions and dealings; avoiding conflicts of interest; acting responsibly toward the communities in which we work and a benefit for those that we serve; being responsible, transparent and accountable for our actions; working to improve the accountability, transparency, ethical conduct and effectiveness of our stakeholders.



IMPACT

A CROSSROAD OR A TOLL ROAD?

After 19 years of serving victims, we have heard a thing or two.

- Children blossoming into adulthood and debt they didn't know they had
- A man arrested for crimes he didn't commit because his brother used his identity credentials in the commission of a crime
- Newborns with 10-year work histories and credit files
- Sweet elders losing their savings to Romeos or Juliets overseas

Each victim on the other end of the line has a story to tell and the ITRC's advisors listened.

Today, we're at a crossroad. Well, maybe not a crossroad. It might be more accurate to call it a convergence; an intersection; a merge lane. We've hit the digital highway and we're coming to a place where identity, privacy, and security have created a three-lane data toll road.

No longer can we have the privacy conversation without discussing security – and vice versa. Both of those – privacy and security – have identity squarely in the center. Somewhere on the journey, we've picked up some passengers and brought them along for the ride.

The ITRC is driving a charter bus and picking up stakeholders as we navigate the discussion.

The stakeholder profile is changing. Some are the victims referenced above and others, but along the way we've made a few stops – business and industry leaders, legislators, privacy mavens, and security gurus have joined us on the road trip to ensure that everyone can get to the destination, together.

The journey is just beginning. The data toll has been paid – many times over by millions of victims – and now it's time to set the destination with all our passengers on-board.

We have room for more stakeholders as we travel the privacy/security/identity discussion. Wanna come along for the ride, share your perspectives, and maybe create change along the way?



MESSAGE FROM THE CEO

IT'S ABOUT THE VICTIMS

2019 was a pivotal year for the ITRC. We celebrated many accomplishments and our mission was more important than ever.


We were moving forward by providing more services to more victims and consumers, still, in some ways 2019 felt like we moved back in time.

Through our contact center, we assisted more than 10,000 individuals on the platforms of their choosing – phone, live-chat, email and social media messaging. More than 695,000 new users visited our website for information about how to minimize their risk of identity – and cyber-crimes. More than 17,000 users have downloaded our free ID Theft Help App (funded by the Department of Justice, Office of Victims of Crime). Its users and the public continue to find the app's features useful in ways that we never imagined when we first launched.

We upgraded our data breach information. Through a partnership, the ITRC offers a free service to victims of data breaches to help provide clarity and action steps at a moment's notice.

Amid all of the progress that the ITRC has made in providing services to victims, there has been a looming cloud that has surprised us. As we discussed with funders and the public the importance of providing free services to victims of identity crimes, there has been a noticeable shift in perception. The question of whether or not the folks we are helping are truly crime victims surfaced, again and again. The perception that only institutions, such as banks, credit card issuers, retailers and the like, are the victims, and not the individuals whose identity credentials are compromised/used.

The notion resurfaced that crimes occurring online rather than in real life are less impactful to those victimized. Unfortunately, this message felt all too familiar. The reasoning that only victims of violent crimes are true crime victims reminded us of when and why the ITRC was founded 20 years ago. Victims of identity and cybercrime suffer not only financial losses, but also emotional, physical and downstream effects – just like victims of violent crime.



While we will not posit that identity and cybercrimes are worse than violent crimes, victims of these crimes should not be cast aside; told they should not be traumatized or not worthy of help. And, full recovery from victimization should not be dependent upon one's financial means.

While we saw the needle move in the wrong direction this past year when it comes to the rights and perceptions regarding the needs of victims of non-violent crimes, we are not deterred from our mission. In fact, we continue to grow stronger and more committed to providing the support and recognition identity crime victims deserve - every day.

As we start our third decade, we intend to expand our remediation and information services. We will continue to guide leaders and decision makers in a way that helps them understand the impact these crimes have on individuals, families and our country as a whole. We're extending training to law enforcement and all first-responders so they can better identify those at risk of secondary victimization.

2020 is also our 20th year of providing services to the public. We recognize the familiar challenges and are poised to overcome those that have yet to unfold in this ever-changing landscape.



“In the end, though, the ITRC is, and always will be, about serving victims.”

Sincerely,

EVA VELASQUEZ | President & CEO

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AREAS OF IMPACT

CONSUMER ASSISTANCE

The heart of the ITRC beats to provide consumers the no-cost support and guidance they need to understand and resolve potential identity crimes.


PREVENTATIVE

Consumer education continues to be the framework on which the ITRC builds its victim empowerment platform. If you teach an individual to minimize his/her risk, you empower them as educated consumers on how to navigate life with privacy and security in mind. As the ITRC rounded-out its 19th year of educating and assisting consumers, huge strides were made in educating a national audience.

The ITRC's shift to a national outreach and education philosophy took staff across the U.S. to talk to consumers, industry stakeholders and legislators from Washington, D.C. to San Marcos, Texas, from Orlando and Tampa, Florida to Denver, Colorado and more places in between. We presented to high school and college students, educators, retirees, employee benefits coordinators, financial industry experts, technologists, cybersecurity leaders, fraud investigators, law enforcement officers, and victim service providers.

Media outreach allowed the stories of how to be better about personal privacy reach more than 5.5 billion Americans. More than 5.4 million consumers were reached through the ITRC's digital platforms – with more than 548,000 new web visitors, more than 538,000 email newsletters read, and 4.3 million social media impressions. Other highlights included:

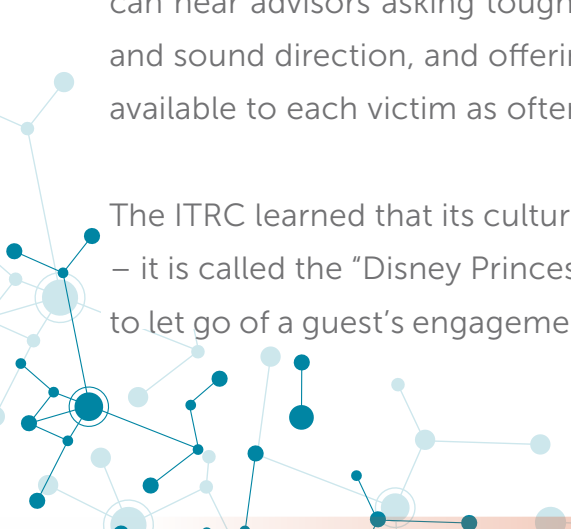
- » Futurion's **Breach Clarity** first-quarter launch during One World Identity's KNOW conference. Breach Clarity is built on the ITRC's comprehensive data breach database, allowing consumers to get help decoding the often confusing notification of a breach. It includes real-time risk scoring and initial steps to take to minimize a breach's impact – all for free.

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- » With its partner, the National Consumers League, the ITRC also rolled out its Hands-on Privacy workshop through the NCL's Lifesmarts program that reaches 100,000 high school students across the nation annually.
 - » The ITRC's ID Theft Help app gained national media attention as a solution to the emerging challenge of tracking steps taken in response to a data breach. Consumers were being called to provide proof of impact to receive restitution payments. The ITRC App was repeatedly cited as a "must-have" in top media outlet lists.
 - » October's National Cyber Security Awareness Month saw the ITRC engaged in educating consumers across platforms, geographies and demographics each and every day of the month.


REMEDICATION

In 2019, the ITRC made a conscious move to update how it administers victim assistance. The first action was to move to a "contact center" methodology to provide daily support through all manner of inbound contacts – phone, live-chat, email, mail, social media and mobile app. Even as the ways victims contact us have changed and evolved, the ITRC has adapted during the last 20 years.

The Contact Center remains core to who we are and how we help victims in their time of need. The advisors empower victims with the plan they need to assure them that they are on the path to being made whole again. During the 11-hour daily period in which phones are available, you can hear advisors asking tough questions about each victim's set of circumstances, giving sage and sound direction, and offering a supportive ear to listen to that victim's situation. Advisors are available to each victim as often and as long as a victim needs them.



The ITRC learned that its culture of 'not letting go' actually had a much more famous application – it is called the "Disney Princess Principle." A Disney costume character is taught that s/he is not to let go of a guest's engagement (a hug, a conversation, interaction, etc.), until that guest lets go.



What does that mean for the ITRC? It means that when a victim reaches the Contact Center, the advisors continue to support them until that victim says “I’ve got it from here.” And they receive the same level of care whether they call one time or 100.

In 2019, advisors fielded more than 20,000 calls (3,000 more than 2018) and almost 2,500 live-chats (up 1,000 from 2018) that resulted in 10,149 unique cases. As the front-line in the fight to correct each victim’s situation, ITRC advisors researched the new legislation and processes that impacted victims so that they could accurately and effectively advise each person based on their unique situation and jurisdiction.

ADVOCACY

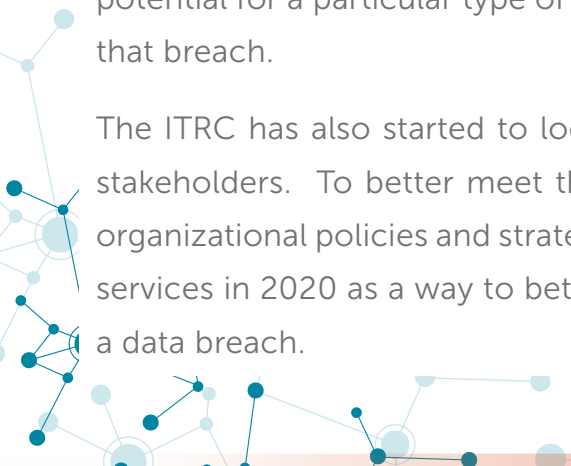
Advocacy starts with creating better informed and consumer-centric industry best practices. The ITRC brings the Voice-of-Victim to organizations that lead their industries in instituting privacy and security.

DATA BREACH REPORTING

When the ITRC started aggregating data breaches in 2005, it was a way to be ahead of the next big identity theft threat. In 2019, the ITRC marked 10,000 breaches. As breaches have evolved during 14 years of reporting, the ITRC has revamped the data points tracked for any given breach. The result of this strategic move: the ITRC can analyze trends on how victims will potentially be impacted in the future.

With the launch of Breach Clarity as noted above, a risk score can now be assigned for each breach based on the data exposed. This gives consumers the ability to realistically assess their potential for a particular type of identity theft and develop an initial minimization plan specific to that breach.

The ITRC has also started to look at how breaches impact business, industry and government stakeholders. To better meet the needs of organizations that use breach data to inform their organizational policies and strategies, the ITRC has made the strategic decision to expand its data services in 2020 as a way to better inform and educate industry professionals on the impacts of a data breach.





In the annual End-of-Year Data Breach Report, it was noted that 2019 saw 1,473 breaches with more than 869 million records exposed. The executive team was the go-to resource for media during high profile breach events throughout the year, with the End-of-Year Data Breach Report cited as a benchmark for data breach trend analysis.



“Teamwork is the ability to work together toward a common vision”

Andrew Carnegie | 1835-1919

BUILDING STRONG ALLIANCES



The ITRC joined forces with new organizations in 2019 to achieve an on-going common goal: creating safe and secure practices around digital identity. In an effort to expand the voice of the victim to other industries and sectors, the ITRC began working with new organizations with privacy, security and identity at their core.

Opportunities to engage with the Financial Industry Regulatory Authority (FINRA), the American Banking Association (ABA), the Better Identity Coalition (BIC), and the FIDO Alliance gave the ITRC a chance to put the victim at the center of the story. Pulling together these varied stakeholders to inform them on the aspects of how consumers engage with organizations that house personal data, bringing the consumer/victim perspective to the conversation, and having informed discussions on how to best meet the needs of those impacted elevated the understanding of victim needs for all the interested parties.

The ITRC will continue to extend its reach on behalf of those we serve by looking for organizations with whom we can partner to amplify the positive impact on identity crime victims.



ITRC

IDENTITY THEFT
RESOURCE CENTER

20 Years of Service in 2020

VICTIMS ASSISTED:



20,677

phone calls to the
ITRC's toll-free
hotline



2,517

Live chats through
the website
(on and offline)



10,149

unique cases assisted

→ → → 2,074 identity theft;
8,075 requests for assistance

In 2018, the ITRC
began designating
its reach and
impact through our
**"instances
of service"**
reporting.

An instance of
service is any
activity that meets
our mission to
provide consumers
assistance and
advocacy.

EDUCATION/OUTREACH:



Media
Mentions: → → →

4,486



538,325

Emails distributed to
inform consumers



29,179

Consumers educated
through ITRC video
content



548,333

idtheftcenter.org
new users



4,309,725

Social media
impressions

Potential media reach to educate consumers:

5,554,216,200

WHEN YOU
NEED

— AN —

**IDENTITY
CRIME
RESOURCE**

→ → → ITRC'S → → →
ID THEFT HELP APP

DOWNLOAD
OUR APP!



7,102 (2019)

17,189 (lifetime)

193% increase
over 2018



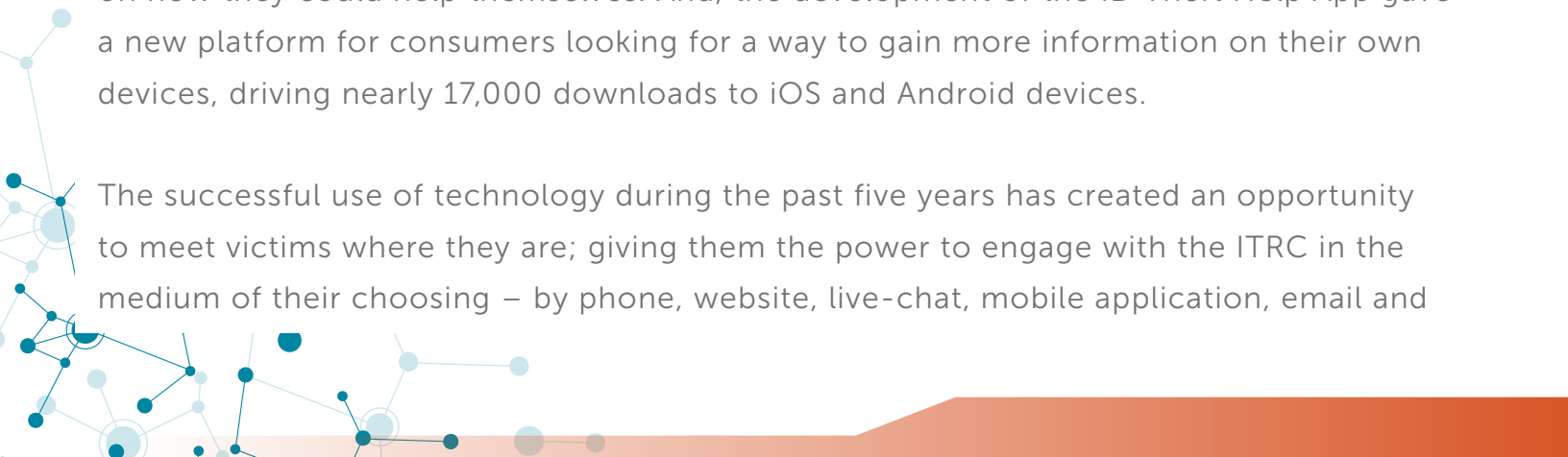


ITRC'S SUCCESSES




As the ITRC wrapped up 2019, one of our most successful grant programs sunset as well. Vision 21 was awarded to the ITRC in 2014 by the Department of Justice's Office of Victims of Crime and allowed us to upgrade services to utilize technology to assist those victims in need of support or assistance.

During the course of the Vision 21 grant, the ITRC assisted over 52,000 unique cases – each of those an individual that needed assistance, sometimes with one phone call or many. The website had more than 4.7 million views, giving site visitors key information on how they could help themselves. And, the development of the ID Theft Help App gave a new platform for consumers looking for a way to gain more information on their own devices, driving nearly 17,000 downloads to iOS and Android devices.



The successful use of technology during the past five years has created an opportunity to meet victims where they are; giving them the power to engage with the ITRC in the medium of their choosing – by phone, website, live-chat, mobile application, email and

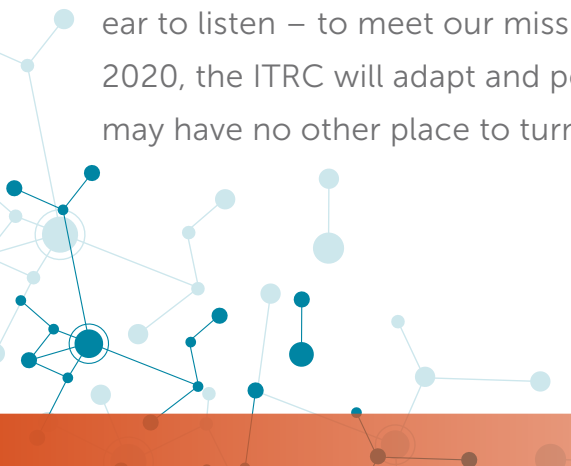


social media outreach. And, the ITRC's ID Theft Help App created major news in 2019. As word of Capital One's data exposure broke the same week that the Equifax Breach Settlement claim forms went live, major news entities reached out to ask what could consumers do to make sure they were prepared to document their actions if needed for future breaches or settlements? When the ITRC's executives mentioned that the app was a tool used by identity theft victims, **media added it** to their **top tools list** for **breach victims, too**.

New features introduced in 2019 made the ID Theft Help App an even more useful tool, including:

- » The introduction of time-tracking and calendar captures (the date that a particular activity happened and how long it took), to give users the ability to accurately record actions taken when trying to resolve their case
- » Updated access to resources and tools, including phone numbers for the top companies or agencies to which a victim might need to report their issues in an effort to remediate their cases
- » Tutorials on how to access the resources, updated privacy settings, and on-going quizzes to help educate users on the newest issues
- » An enhanced avatar – allowing users to use an image from their phone, another avatar like Bitmoji, or use the updated library of existing images to personalize their experience.
- » And, an updated gamification center that provides badges for users as they engage in the app for better identity hygiene

With all of the ways that consumers and victims ask for assistance, the ITRC will continue to create and nurture innovative programs and services that utilize technology – and a good ol' ear to listen – to meet our mission. As identity crime and cybersecurity continue to evolve in 2020, the ITRC will adapt and persist in our mission to bring free victim assistance to those who may have no other place to turn.





20 IN 2020 – WHERE ITRC IS GOING IN ITS THIRD DECADE


Looking back at 1999, it was a milestone year: Napster, the first successful peer-to-peer sharing service launched; the Y2K scare dominated tech discussions; MySpace appeared on the web as a social media site; Bluetooth came to market; The Matrix was in theaters; the X-Files maintained its small screen popularity; and the ITRC was founded.

During the past 20 years some issues have evolved. Peer-to-peer networking has become mainstream – no longer hiding in the shadows. With the advent of peer-to-peer platforms like Venmo and Zelle, financial transactions can be digitized and happen between two people in an instant. Social media and collaboration platforms (Skype, Facetime, Duo, etc.) connect individuals across generations, devices, ideologies and geographies. The rise of malware, ransomware, and cyberattacks for profit instead of street cred has replaced fear of bad software design, giving birth to a whole new industry in the process. **Connectivity is King**: going far beyond desktops, laptops, and mobile phones – encompassing all aspects of the home, car and office with smart devices. Neo unlocked the code and Mulder always questioned what was out there – wise lessons for today's consumers. With all of the data available out in the ether, it can seem like science fiction has come to fruition. And now with the advent of all of these evolutions, how the ITRC serves victims in need of help as identity thieves and technology has evolved tremendously since 1999.

TECHNOLOGY ENHANCEMENTS

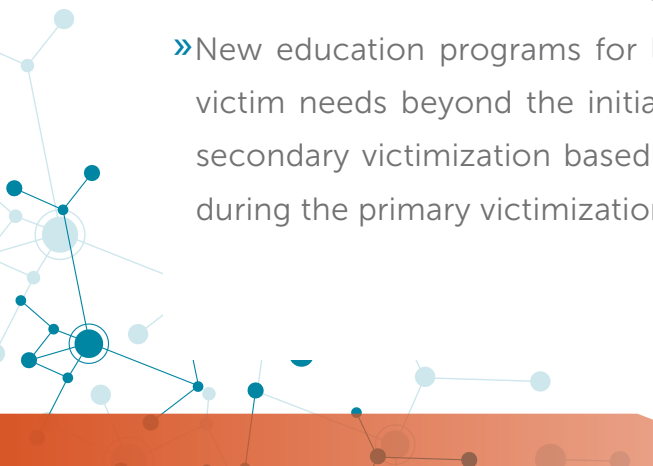
As the ITRC launches into its third decade, technology is top of mind. Fraudsters use emerging technology to defraud consumers, and victim service providers should be on the top of latest tech to empower and meet the victim when and where they want to engage. Some of the new features consumers will see as they communicate with the ITRC include:

- » Updated phone services utilizing a robust interactive voice response system to effectively route calls and provide information for victims as part of free assistance
- » An enhanced live-chat feature that allows victims to receive tailored information regardless of the time of day or availability of a live advisor

- 
- » Updated data breach reporting to provide enhanced access to aggregated breach data for analysis, research and modeling
 - » Updates to the ID Theft Help App that provide more case management functionality, personalization and gamification to encourage regular interaction
 - » Updated feedback and follow-up tools to ensure that victims can provide insights on their experience to help create better services

SERVICE EXPANSION

As the need for ITRC's unique assistance evolves and grows, our services are expanding to meet those requirements.

- » Universal trauma-informed training for all staff to ensure we are communicating, foremost, with the victim's needs in mind
 - » Continued enhancements to comply with Web Content and Accessibility Guidelines (WCAG) and Americans with Disabilities Act, including education and services for victims identifying as part of Deaf/hard-of-hearing populations, as well as those identifying as blind and low-vision
 - » Staff training and development on how to appropriately, effectively interact with those unique populations' needs
 - » Timely follow-up with victims to gauge their current situation and provide follow-up for those that are still in need of assistance
 - » Opportunities for victims to give feedback and additional insights that allows the ITRC to continue to advocate for change
 - » New education programs for law enforcement and prosecutorial agencies focusing on victim needs beyond the initial crime and how to identify potential victims as having a secondary victimization based on their personally identifiable information (PII) exposure during the primary victimization
- 




OUTREACH-BASED ENGAGEMENT THROUGH PARTNERSHIPS AND ACCESS TO TECHNOLOGY

- » Providing key victim perspectives to business and government through one-on-one dialogues with stakeholders and decision-makers to guide processes that impact consumers/victims
- » Engaging with key professionals through conference presentations, education, and outreach
- » Educating government agencies, legislators and other key federal, state, regional and local officials on the needs of consumers/victims, while encouraging best practices in their regulatory processes
- » Continue advocacy to adopt privacy-by-design in emerging technology as well as established platforms



PARTNERS & SPONSORS

The Identity Theft Resource Center has developed collaborative relationships with a variety of sponsors and partners who strongly believe in our mission of assisting identity crime victims at no-cost and educating consumers and businesses about identity crimes. The support of the organizations listed below has allowed the ITRC to grow and flourish during the past 20 years. We are forever grateful for their commitment.



The ITRC is primarily funded by corporate sponsors and foundations that are known for their active approaches to promoting data privacy and cybersecurity as a means of preventing identity crimes. In 2019, ITRC positioned itself to continue to build strong relationships with national organizations where we can have a seat at the table and a voice in the conversation around creating systemic change on behalf of identity crime victims. We thank all of our stakeholders for their continuing support and look forward to forging new paths with them in 2020 to provide the best possible support and resources.

PARTNERS & SPONSORS

SPONSORS

PARTNERS

- Federal Trade Commission
- Association of Certified Fraud Examiners
- Breach Clarity
- Better Business Bureau National Programs
- Better Identity Coalition
- BBB of Nebraska, South Dakota, Kansas Plains & SW Iowa
- Cybercrime Support Network
- Consumer Federation of America
- Fido Alliance
- National Cyber Security Alliance
- National Consumers League/LifeSmarts
- National Organization for Victim Assistance
- National Center for Victims of Crime
- Privacy Rights Clearinghouse
- San Diego District Attorney's Office
- 2-1-1 San Diego
- LiveWell
- Consumer First Coalition
- Justice Research and Statistics Association
- Urban Institute Justice Policy Center
- FINRA

INTERNATIONAL:

- iDcare – Australia New Zealand
- CIFAS – European Union



IDENTITY THEFT
RESOURCE CENTER

IMPACT REPORT FINANCIAL OVERVIEW

PROGRAMS	79%
FUNDRAISING	5%
MANAGEMENT	16%
CONTRIBUTIONS AND GRANTS	\$203,622
PROGRAM SERVICE REVENUE	\$987,646
END OF YEAR	55%
YEAR-END ASSETS	\$1,793,413
TOTAL ANNUAL REVENUE	\$1,191,365



NOTES:



The Identity Theft Resource Center will not provide permission nor will we condone the use of our materials to endorse or sell a product or service, generate leads or revenue for another organization or any other use deemed outside of our mission or core values. Any use of our materials without permission is expressly forbidden.

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