

Identity Theft



Identity Theft

What is Identity Theft?

What is Identity Theft?



Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

Why Should I Care?

Why Should I Care?



- **9,000,000**

The approximate number of identities stolen in the United States every year. That is one in every 33 people.

- **71%**

The percentage of identity fraud that happens within a week of stealing a victim's personal data

- **47%**

The percentage of victims that have trouble getting credit or a loan as a result of identity theft

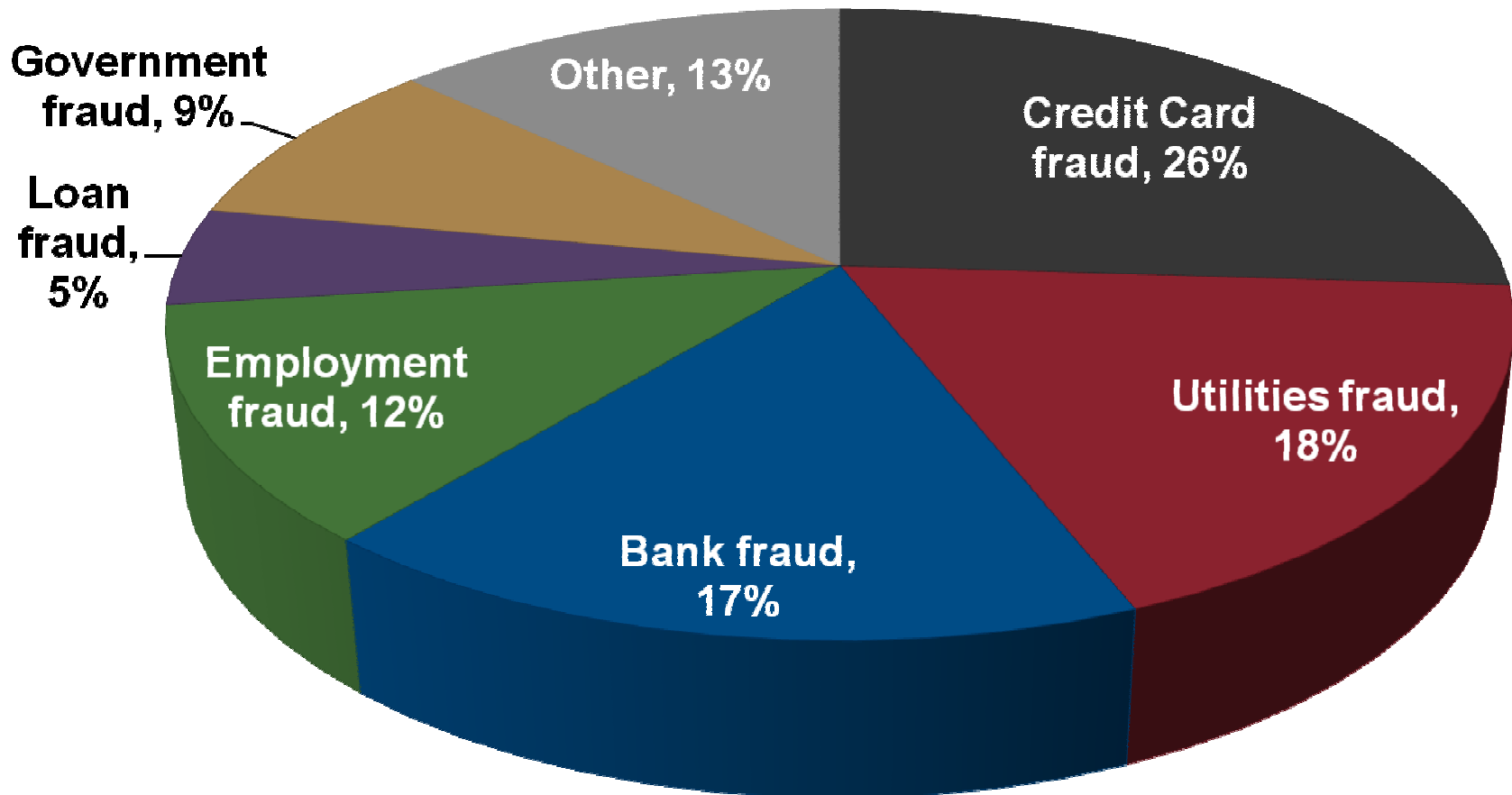
- **22%**

The amount identity theft has increased since 2007

**If you are lucky and have never experienced identity theft
but someone you know has.**

Types of Identity Theft

Types of Identity Theft



Source: The Federal Trade Commission, 2009.

How does Identity Theft Take Place?

How does Identity Theft Take Place?



- Dumpster Diving** They rummage through trash looking for bills or other paper with your personal information on it.
- Skimming** They steal credit/debit card numbers by using a special storage device when processing your card.
- Phishing** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- Changing Your Address** They divert your billing statements to another location by completing a change of address form.
- Old-Fashioned Stealing** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
- Pre-texting** They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

Who is most at risk?

Who is most at risk?



- People without bank accounts
- People who make \$15.00 or less an hour
- People who are required to give all their personal identification information because they don't have a checking account

PayCards help protect your identity

PayCards help protect your identity

1. Pay cards are not linked to your credit bureau information or any of your other accounts. This helps minimize the risk of personal data loss.
2. If pay cards are lost or stolen, your money is protected by FDIC insurance.
3. Monthly statements are available online and not mailed to your home unless requested, which helps protect your name, your address and account information from mail fraud.

MAIL FRAUD is one of the fastest growing methods of identity theft.



About rapid! PayCard



OUR MISSION: is to help companies achieve a **legally compliant 100% ePayroll program** that benefits companies financially, improves the lives of all company employees through quality benefit, and creates a more sustainable environmental model for payroll delivery.

Moving Money at the Speed of Life®



FOR MORE INFORMATION, CALL US TODAY.
888.828.2270 • www.rapidpaycard.com

A Product that Cares



We value our cardholders and design our services and cardholder support to meet their **specific financial needs**. We **listen to our cardholders**, and have gained an understanding of what they value. **We are passionate about providing a positive cardholder experience !**

Moving Money at the Speed of Life®



FOR MORE INFORMATION, CALL US TODAY.
888.828.2270 • www.rapidpaycard.com

rapid! PayCard Benefits



- EASY implementation for employers
- NO costly paper checks for employers
- NO check cashing fees
- NO more wasted time cashing checks
- NO lost checks
- *NO overdraft fees*
- FREE customer service 7x24x365
- FREE multilingual customer service
- FREE employer training
- FREE transaction for each pay period
- FREE access to monitor transactions online, instantly
- FREE fraud loss protection
- FREE Text Message Alerts
- FREE cash back at 1,000s of locations
- FREE access to the rapid! cash rewards mall
- Significant Savings – Save more than 50% versus check cashing fees

Having a **VISA BRANDED** pay card means that it works everywhere VISA is accepted.

STOP wasting your TIME and MONEY... call rapid! PayCard now!

Moving Money at the Speed of Life®



FOR MORE INFORMATION, CALL US TODAY.
888.828.2270 • www.rapidpaycard.com