The Need
Most commercial transactions including banking and shopping are currently being handled and processed electronically. With the unprecedented growth of credit and debit cards, we rely less on currency and increasingly on electronic systems that are vulnerable to fraud. This combined with substantially increased retail shopping access across the internet has made identity theft and retail fraud a fixture of the modern commercial landscape. Decreasing our personal vulnerability to identity theft and fraudulent use of our credit resources is essential.

The Best Audiences for this Workshop
All levels of staff

The Objectives of this Workshop
1. Obtain realistic assessment of the problem and the extent of its impact
2. Better understand the legalities of identity theft
3. Learn tips on how to reduce your vulnerability to having your identity stolen or your credit resources commandeered
4. Learn practical steps to take in the event your identity is stolen or your credit is used fraudulently

The Workshop Agenda
I. The Extent of the Problem
   A. The Parties Involved
   B. Typical Scenarios
   C. Potential Outcomes

II. “An Ounce of Prevention is Worth a Pound of Cure”
   A. Basic Precautions to Identity Theft
   B. Advanced Precautions to Identity Theft
   C. Insurance Products

III. Legalities surrounding Identity Theft

IV. Now that somebody else is me, what do I do?
   A. Starting Points – Financial
   B. Law Enforcement Involvement
   C. Outcomes to Expect