

Concept Paper and General Overview
Pacific Region Identity Protection Project
April 2004

DRAFT

List of Acronyms

ACC	Australian Crime Commission
AIPR	Australian Identity Protection Registers
FRSC	Forum Regional Security Committee
IMP	Information Management Plan
OCO	Oceania Customs Organisation
PFC	Pacific Fraud Centre
PIDC	Pacific Immigration Directors' Conference
PIFS	Pacific Islands Forum Secretariat
PRIPP	Pacific Region Identity Protection Project
PTCCC	Pacific Transnational Crime Co-ordination Centre
SPCPC	South Pacific Chiefs of Police Conference
TCU	Transnational Crime Unit

List of Appendices

A	Information Management Plan (IMP)
B	Pacific Region Identity Protection Project Template (Template)
C	Model Memorandum of Understanding (MOU)
D	Marketing Plan

Issue

This paper outlines the concept of a Pacific Region Identity Protection Project (PRIPP). Under the project 6 registers would be created as part of one intelligence database. The project requires the creation and maintenance of identity fraud and general fraud related registers. This central repository will hold the following registers:

- Fraudulent identities;
- Stolen identities;
- Lost/stolen documents of identity;
- Documents of identity issued by authorities including security features;
- Known identity fraud offenders; and
- A Pacific Fraud Centre (PFC).

The Forum Leaders have acknowledged the value of improving intelligence holdings relating to identity fraud and general fraud trends.

It is proposed that an initial twelve-month pilot of the PRIPP, based on the established Australian Crime Commission (ACC) Australian Identity Protection Registers, be established in the Pacific region. The ACC successfully ran their identity fraud register pilot from February – September 2002. The New Zealand Identity Protection Register, also based on the ACC model, is to commence on 1 September 2004.

It is anticipated that the pilot will assist investigators to reduce the surge in identity fraud by maintaining such a central database.

Background

Identity fraud is a critical issue for law enforcement agencies, financial institutions and government agencies. Documents used for the purpose of proving identity are being fraudulently reproduced allowing offenders to open bank accounts, apply for loans, seek multiple government benefits and in some cases take over the identity of another person.

Currently, there is no estimated cost of identity fraud to the Pacific region. However financial institutions and government agencies have indicated that they are collectively losing millions of dollars every year. A number of conferences and working parties have been formed to progress industry, law enforcement and government responses to the emerging problem in both Australia and New Zealand.

Law enforcement agencies in the Pacific would benefit greatly from a national and regional approach to the problem. Efforts to date have been piecemeal and non-effective. In fact, agencies are unable to quantify the extent of the problem as many identity fraud offences are, and continue to be, unreported. Traditionally, it has only been when major crimes have been committed that law enforcement has been notified of identity fraud related offences.

At their meeting in Nadi, Fiji in June 2003, the Forum Regional Security Committee (FRSC):

- ***agreed*** that the Identity Fraud Register project may be a viable option for the Forum Island Countries and to ***consider*** it as a response to identity crime and related security issues; and
- ***requested*** that the representatives of Australia and New Zealand together with representatives of the South Pacific Chiefs of Police Conference, the Oceania Customs Organisation, the Pacific Immigration Directors Conference and the Forum Secretariat form a working group to explore the viability, including indicative costs,

*for Forum Island Countries to join and participate in the Identity Fraud Register project, subject to the outcome of the present expansion of the register between Australia and New Zealand; **agreed** that this working group report back to the FRSC in 2004;*

At their meeting in Auckland, New Zealand in August 2003:

- *Leaders **recognised** that transnational organised crime such as the illegal trade in wildlife, manufacture of and trafficking in illicit drugs, and identity fraud posed an increasing threat to members and that the region was vulnerable to exploitation by criminal syndicates undertaking these activities.*
- *Leaders also **agreed** that the extension of the Identity Fraud Register project to Forum Island Countries could be valuable. Leaders directed the Forum Secretariat to coordinate the formation of a working group to explore the viability, including indicative costs, for Forum Island Countries to join and participate in the Identity Fraud Register project.*

Working Group

In response to the FRSC and Forum Leaders' direction, the Identity Fraud Register Working Group convened at the offices of the ACC in Canberra, Australia from 5-8 April 2004. The Working Group consisted of representatives from:

- Australian Crime Commission;
- Cook Islands Financial Intelligence Unit;
- New Zealand Police;
- Oceania Customs Organisation;
- Pacific Immigration Directors' Conference;
- Pacific Islands Forum Secretariat;
- South Pacific Chiefs of Police Conference.

The Working Group discussed the mechanics and results of the ACC AIPR and considered the viability of such a project in the Pacific. Consideration was given to:

- legislative issues relating to the sharing of information, including personal information, both nationally and internationally;
- register maintenance;
- register of stolen identities and victim consent;
- security of registers and access;
- methods/vehicles for the collection and dissemination of information;
- development of information collection template;
- access to Australian and New Zealand databases;
- national collection and dissemination point(s);
- regional collection and dissemination point(s);
- agencies to participate;
- likely benefits to agencies;
- MOUs both nationally, regionally and internationally;
- whether to include other fraudulent activities for example;
 - 419 advanced fee scams,
 - pyramid scams,
 - visa fraud (accepting fees for obtaining visas which do not eventuate),
 - lotteries,

- analysis and intelligence product from the Register;
- establishment of a fraud centre;
- pilot period; and
- evaluation of the pilot.

Outcomes of the Working Group

1. Recommend pilot initially
2. Support pilot of 12 month duration
3. Recommend establishment of PRIPP to manage registers

1. Pilot

Potential benefits of the pilot

This pilot will greatly assist law enforcement when investigating offences involving fraudulent identities by timely access to registers to check whether the same identity has been used elsewhere and if so, in what circumstances. It will also provide investigators with the ability to identify assets that are being held in fraudulent identities and therefore possibly the proceeds of crime and subject to forfeiture.

This project will also provide government agencies with a central reference point to check suspected fraudulent identities before providing benefits and therefore assist in the prevention of identity fraud offences. Agencies will be able to compare points of authentication between suspect documents of identity and legitimate proof of identity documents. This will also enable participants to recognise what a Fiji Passport, for example, should look like along with its relevant security features.

The information and intelligence gathered from this project will have significant influence on government and organisation's policies relating to identity fraud. If successful, the pilot's intelligence may be used to provide impetus for legislative changes and progress a number of issues being addressed in working parties and research papers on the subject of identity fraud.

Another significant benefit to establishing the PRIPP is the opportunity to enhance information exchange between the Pacific, New Zealand and Australian Registers.

Success of the pilot

The measurement of the pilot's success is critical if a business case is to be developed to expand the concept and seek further funding for permanent implementation.

The PRIPP will prepare and disseminate quarterly evaluation reports. These reports will be the compilation of information as provided by participating agencies. These quarterly reports will be e-mailed to the country liaison officer for further dissemination.

Potential impediments to the pilot

Perhaps the greatest impediment to the pilot is the inability of some countries to establish an effective liaison and communication office for participating agencies and the PRIPP.

This initiative must be driven at the agency, jurisdiction, and regional level. It must be supported with both human and financial resources to be successful.

Conclusion of the pilot

At the conclusion of the pilot an evaluation briefing will be coordinated by the Forum Secretariat for participating jurisdictions and agencies. The PRIPP will produce an evaluation

report which will detail findings from the intelligence gathered and indications of the true extent of identity fraud in the Pacific.

The PRIPP will also produce a final report outlining the evaluation of the pilot, a summary of the intelligence analysis, the successes, deficiencies and recommendations for the future. The report will be disseminated to key stakeholders.

2. Duration

Experience from our Australian colleagues support an evaluation pilot over a twelve-month period commencing September 2004. This will allow sufficient time for all identified participating agencies and jurisdictions to implement the process in their respective areas of responsibility.

3. Establishment of PRIPP

PRIPP

The PRIPP will be managed from a central location, initially the Pacific Islands Forum Secretariat (PIFS), with the operational base housed within the Pacific Transnational Crime Coordination Centre (PTCCC). This will be the central collection point for all intelligence from each participating jurisdiction. The PRIPP team will consist of a project manager and a collator/analyst. They will be responsible for collating, evaluating and disseminating intelligence from the PRIPP back to the Liaison Agency in each participating jurisdiction.

Location

Considerable thought was given to the physical location of the PRIPP and also the central data repository. It was considered that the PRIPP should be based at the offices of the Pacific Transnational Crime Co-ordination Centre in Suva, Fiji and intelligence holdings would be established in a database on the SplexNET system or a secure webpage.

Intelligence Held by PRIPP

The information will be sourced from law enforcement agencies, government departments and the private sector to provide a holistic approach towards combating identity fraud. In respect of the Pacific Fraud Centre, aside from local and regional law enforcement agencies, contributions will also be sourced from overseas law enforcement agencies.

Sectors such as the insurance industry, banking and credit card industry will be approached to provide information on new trends and techniques involving identity fraud specifically and fraud generally.

The PRIPP will be divided into five central registries along with the PFC. The registers are detailed below:

- ***Fraudulent identity register***

The names listed in this particular register will be the fraudulent names, which have been submitted to the pilot by participating agencies, and have been used to commit offences. The name will link to the template that in turn will detail the type of documents fraudulently produced, the document number, the receiving agency, type of offence, benefit sought and the circumstances in which the fraudulent identity was used.

- ***Stolen identities or identity takeovers***

This section of the PRIPP will list the names of victims whose identities have been appropriated. The names will link to a template which provides the same details as the fraudulent name section.

Victims of identity takeovers, or stolen identity documentation, will be required to report the matter to their local police and sign a consent form before their details are recorded on the register. A copy of this form is included in Appendix A – Information Management Plan. This intelligence will only be accepted from the Pacific police forces.

Victims signing the consent form acknowledge that they have reported the matter to police, that they are aware their personal details will be added to the PRIPP and the types of agencies participating in the pilot which will have access to their details.

The victim's details added to the register will be caveated. Only the appointed liaison officer for each participating jurisdiction will have access to this register. This is in an effort to limit any possible confusion that may occur if an unrelated search on the victim's name falsely implied the victim had a criminal history or some criminal intelligence noting.

- ***Lost/Stolen documents of identity***

This register will offer analysts and investigators timely access to the status of particular documents of identity. For example if they have been stolen and now fraudulently altered to obtain some pecuniary benefit or other document of identity. This particular register was part of the original ACC AIPR project but was not activated during the pilot.

This register will include, but is not limited to, the following identifying types of documents:

- birth, death, and marriage certificates
- passports
- identity cards
- benefit cards
- drivers licences
- travel documents
- business investment documents

- ***Documents of identity issued by authorities including security features***

A visual register of authentic documents of identity as provided by legitimate issuers of proof of identity documents. This register will contain images of authentic documents along with security features and common methods of altering such documents. This particular register was also part of the original ACC AIPR project but was not activated during the pilot.

This register will include, but is not limited to, the following types of documents:

- passports issued by jurisdictions
- birth certificates
- drivers licence
- identity papers

- ***Known identity fraud offenders***

This section of the PRIPP will contain the names and profiles of known identity fraud offenders from all countries. The profiles will detail the offenders' true name, date of birth and address, a photograph (if available), the fraudulent names and addresses produced to commit their offences, the types of documents fraudulently produced, their criminal history and an intelligence summary on the offender. Only police forces will provide these profiles as they require additional intelligence regarding criminal history, bail conditions and personal details of the offender.

- ***Pacific Fraud Centre***

The purpose of the PFC is to collect and collate information from participating jurisdictions to allow for a regional analytical capability for fraud related matters. Fraud investigators and analysts will be kept up to date on emerging trends and new techniques in areas such as:

- credit card fraud
- identity fraud
- computer crime
- insurance and bank fraud
- financial crime
- telecommunications fraud
- pyramid schemes and scams

It is proposed to source information from government departments on trends and techniques in fraud. A considerable amount of fraud investigation is undertaken by government departments who may be able to provide trend/technique type information not already referred to law enforcement agencies. It is often the case that new forms of fraud first appear overseas before migrating to the Pacific.

The PFC will reside either on the SplexNET system or a secure webpage managed by PRIPP. The PRIPP will create a vehicle to collect, collate, analyse and disseminate information from law enforcement, government and the private sector on identity fraud and general fraud related matters. The greater the number of participants involved in the process, the more complete and relevant the information will be to help combat fraud in the Pacific.

Information collection and dissemination

A detailed Information Management Plan (IMP) has been prepared and is attached to this concept paper (Appendix A). The IMP should be read in its entirety so that participating agencies fully understand the processes of the pilot and the requirement of the agency submitting the information.

A very brief overview of information collection and dissemination is outlined below.

Collection

A basic one-page template, in “Word” format, has been designed and will be disseminated to all participating agencies in each participating jurisdiction. The completed template is to be submitted to the PRIPP by SplexNET e-mail or secure delivery via the liaison agency. A copy of the template is attached (Appendix B).

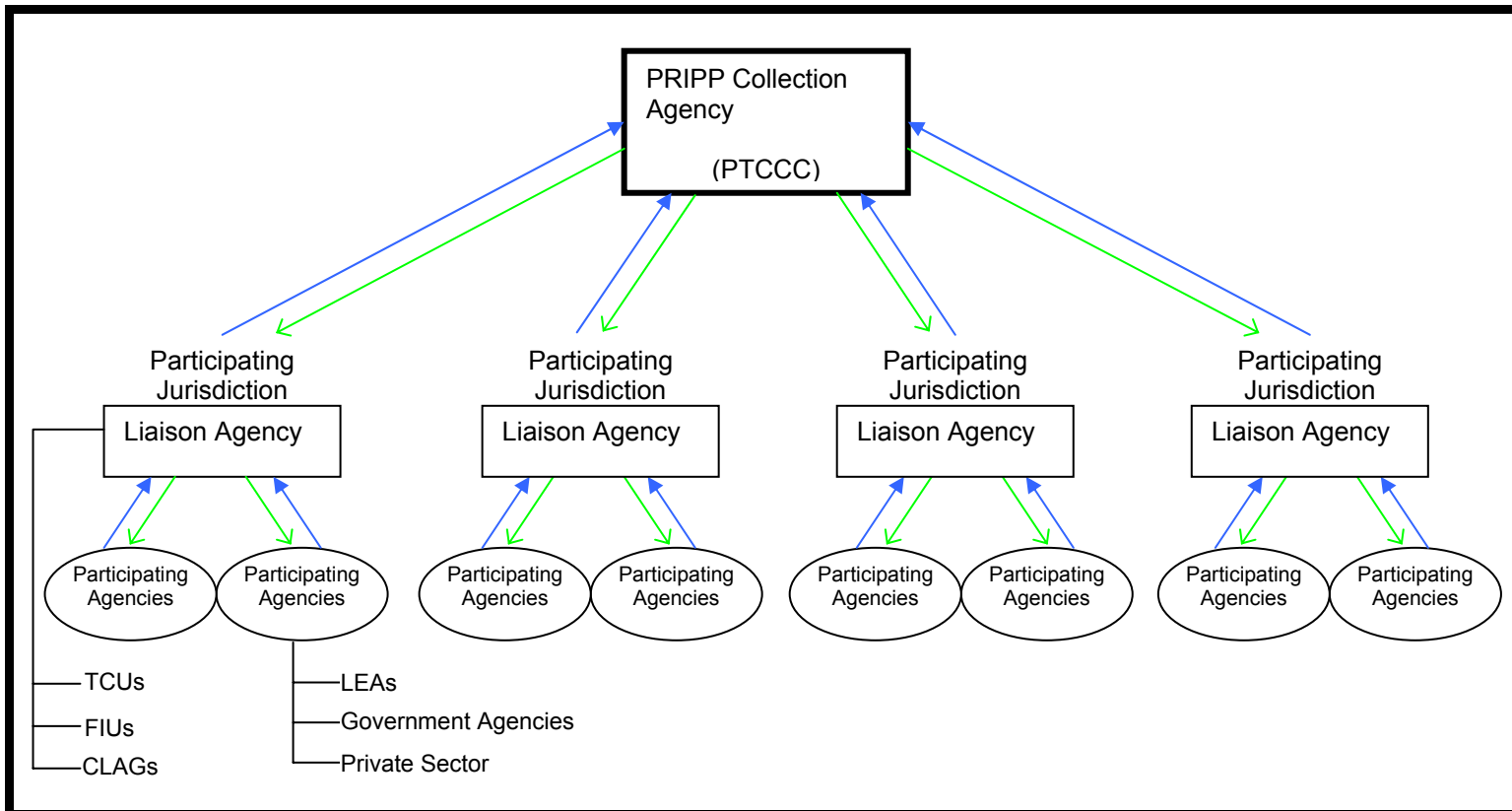
Dissemination

The information will be available on a dedicated section of SplexNET or a secure PRIPP webpage.

As the pilot progresses the PRIPP team will disseminate lists of data held on the registers to the liaison officer in each jurisdiction. The method of dissemination and the use of the information will be articulated in the IMP and a Memorandum of Understanding (MOU) between each participating jurisdiction. A draft model MOU has been prepared (Appendix C).

This agreement emphasises an indemnity relating to the information, clearly articulating that the information disseminated is only to be used for “intelligence purposes” and that further investigation by the receiving agency will be required before they can act on the intelligence.

The diagram below sets out the flow of information to and from the PRIPP



Participating Jurisdictions

Participating jurisdictions in the PRIPP include: American Samoa, Commonwealth of the Northern Mariana Islands, Cook Islands, Federated States of Micronesia, Fiji Islands, French Polynesia, Guam, Kiribati, Republic of the Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Palau, Papua New Guinea, Samoa, Solomon Islands, Kingdom of Tonga, Tuvalu, Vanuatu, Wallis & Futuna.

Liaison Agencies

Each participating jurisdiction will be required to have a Liaison Agency to act as a conduit between participating agencies in their own country, and the PRIPP. It is suggested that where Transnational Crime Units (TCUs) have been established, that Unit should be the Liaison Agency. Those jurisdictions without TCUs will be required to appoint a law enforcement agency as their country PRIPP. Recommended agencies are Financial Intelligence Units or lead CLAG agencies.

The Liaison Agency carries out the pivotal role of collecting intelligence from participating agencies, within their country, to provide to the PRIPP and similarly, to disseminate intelligence and information, provided by the PRIPP, back to participating agencies.

Participating Agencies

Participating agencies in each participating jurisdiction will include law enforcement agencies, other government agencies, and financial institutions (primarily banks). Participating agencies will provide information to the PRIPP via a template. This template will be available from their respective Liaison Agency.

Marketing

The success of this pilot will be proportionate to the number of agencies contributing intelligence and the number of agencies that can utilise the intelligence.

To ensure that agencies are adequately aware of the pilot, the Working Group has prepared a Marketing Plan (Appendix D), which is attached to this Concept Paper.

Cost Implications

Funding for the pilot has yet to be confirmed however, indicative costs follow:

Staffing:	
Project Manager and PRIPP Co-ordinator	\$40,000.00
Collator/Analyst	\$20,000.00
IT and Equipment	\$8,000.00
Marketing and Awareness (including travel)	\$20,000.00
Operating Costs	\$10,000.00
	\$98,000.00