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Identity theft may not be what you think...

"Montes-Rodriguez was convicted of criminal impersonation based on his use of a false social security number¹ on an application for an automobile loan. Montes-Rodriguez admitted to using the false social security number. However, he contested the criminal impersonation charge. He argued that he did not assume a false identity or capacity under the statute because he applied for the loan using his proper name, birth date, address, and other identifying information. The trial court denied his motion for a judgment of acquittal, and the jury returned a guilty verdict."

Case No. 09SC322: SUPREME COURT, STATE OF COLORADO Denver, CO - Court of Appeals Case No. 07CA578

Then what? Then Montes-Rodriguez appealed the decision and, on October 25, 2010, the Supreme Court of Colorado ruled:

"(...)², we reverse the court of appeals' opinion. We remand this case to that court so that it may be returned to the trial court for entry of a judgment of acquittal."

Case No. 09SC322: SUPREME COURT, STATE OF COLORADO Denver, CO - Court of Appeals Case No. 07CA578

In other words, using a stolen SSN to obtain privileges which, otherwise, may not have been granted doesn't necessarily constitute identity theft more, it may not even constitute a criminal offense. You may read the entire case summary by following the link provided below^(*) but please, note that only the SSN was inaccurate in fact, it was a stolen one. Montes-Rodriguez filled an application for a car loan by providing accurate and verifiable personal information except that the SSN he wrote on the form was a stolen one. When the legitimate owner of that SSN noticed, she reported him to the Police and Montes-Rodriguez was ultimately arrested and trialed, hence this case.

Obviously, it is pointless to question the rightness of the judgment within this context. It was issued by the Supreme Court of the State of Colorado, the highest authority to rule on such matters in Colorado. The point I want to make by bringing this matter here, is the ability [or the inability] for the IT industry, to achieve alignment of the computer products they deliver, with the actual business needs for which those products are designed, developed and ultimately purchased. It's only when achieved, that we can talk about providing a solution. There are many cool products on the market but how worth are them, if they don't serve The purpose?

¹ Here after SSN

² The entire case summary is available here: http://www.courts.state.co.us/Courts/Supreme_Court/opinions/2009/09SC322.pdf^(*)

CATEGORY

System integration, Web Application development, Identity theft, Project Management

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“Montes-Rodriguez applied for the loan through Hajek Chevrolet. In the process, he met with the dealership’s finance director, who asked Montes-Rodriguez to complete an application stating his name, birth date, social security number, current and previous addresses, employment information, salary, and more. Montes-Rodriguez provided a false social security number. However, the rest of the information he provided on his application was correct. The dealership submitted copies of Montes-Rodriguez’s application to various lenders, and one approved him for credit.”

“At trial, Hajek Chevrolet’s finance director testified that the dealership requires social security numbers on loan applications because this number is needed to conduct online credit checks of applicants. Consequently, one may not receive a loan through Hajek Chevrolet without providing a social security number. No other evidence was presented concerning the role of the social security number in the loan application process.”

It all comes to how the SSN was processed and for what purpose. Information systems used by lenders and financial institutions are generally expensive to acquire, powerful and complex in their design and their operation, to the point that most [qualified] users don’t even know how the information they’ve submitted is processed. They rely on the product to deliver accurate results, on which they base their decisions.

The outcome and maybe the essence of the above Montes-Rodriguez case would have been different if the lender’s software had processed the SSN differently, if it has been a software product designed and developed for the lender’s business, helping him making better informed decisions. In other words, the lender did not have an IT solution.

Clickom has chosen to build solutions. There very good product available on the market, our challenge is in aligning technology with the business. We empower our clients and the end users with made to measure solutions, to improve and ease their decision making process.

IT is not about what you see... IT is about what you want™.

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