3/19/19

By Susan Grant, Director of Consumer Protection and Privacy, Consumer Federation of America

A new survey commissioned by the Consumer Federation of America (CFA) revealed that 36 percent of consumers who have seen ads for "dark web monitoring" incorrectly believe that identity theft services can remove their personal information from the dark web. An equal number (37%) mistakenly believe that these services can prevent people who buy their personal information on the dark web from using it.

"Our survey indicates that many consumers are making assumptions about how dark web monitoring protects them that simply aren't true," said Susan Grant, CFA's Director of Consumer Protection and Privacy. "Dark web monitoring may be able to alert consumers that their stolen personal information is being offered for sale on the internet, but it can't put the genie back in the bottle."

CFA commissioned the survey because dark web monitoring is featured in many advertisements for identity theft services. "The dark web sounds scary, so there is the potential for advertising that plays on consumer fears," said Ms. Grant. The dark web, which is a small part of the internet, can only be reached by special browsers. Those browsers disguise the computers that are being used, providing a high degree of privacy. While the dark web is used for many legitimate purposes, including by whistle-blowers, investigative journalists, people organizing against repressive governments, law enforcement agencies, and others who need to shield their identities and locations in order to communicate safely, it is also attractive to people who take advantage of its anonymity to sell stolen personal information and other illicit goods and services.

Identity theft services that monitor consumers' personal information, including on the dark web, can be helpful in alerting them about possible fraudulent use of their data. These services also

provide advice about what to do to avoid or limit the damage that could be caused and remedy any problems that have occurred. They can't erase the information on the dark web, however, or keep buyers from using it.

When information about consumers resulting from identity theft shows up in records maintained by legitimate companies, agencies or organizations, it can be corrected or removed. That is not the case in the dark web marketplace. "The people who trade in consumers' personal information on the dark web aren't going to cooperate with an identity theft service or anyone else who asks them to remove the information, stop selling it, or not to use it," Ms. Grant said.

In collaboration with identity theft service providers and consumer advocates, CFA issued <u>Best</u> <u>Practices for Identity Theft Services</u>

several years ago to encourage companies to provide clear, complete information about their services and discourage unfair and deceptive practices. The Best Practices document addresses many concerns, including the fact that the benefits and limitations of some identity theft services may not be easy for consumers to understand, and calls for clear and unambiguous explanations. It also says that identity theft service providers should be careful not to overstate or misrepresent, directly or by implication, how the features of their programs help consumers. "It is worrisome that more than a third of consumers who have heard about these services think they can remove or prevent the sale of their information on the dark web," said Grant. "It would be helpful for the companies that offer dark web monitoring to do a better job explaining its limits as well as its benefits."

To address consumer misperceptions, CFA has developed a short consumer guide, <u>*Dark Web</u></u> <u><i>Monitoring: What You Should Know*</u></u>

, explaining what the dark web is, how dark web monitoring works, and what to do if one's information is in danger of fraudulent use. CFA has also updated

Nine Things to Consider When Shopping for Identity Theft Services

to help consumers learn more about identity theft services and what they can do to reduce the chances of becoming identity theft victims, spot fraud, and remedy problems. CFA's <u>www.IDThefInfo.org</u>

website also provides additional information about identity theft from many trusted sources.