

Warning issued on identity theft

By Dan Osburn
Albany Bureau

ALBANY — Online shoppers may be sharing personal information with a number of sources without realizing it, an advocacy group said Thursday.

The New York Public Interest Research Group survey of 275 airline, travel-agency, hotel and car-rental Web sites found that many of them ask for an excessive amount of personal information in the process of making a sale.

“You have to share a lot of personal information to book a flight or a hotel online,” Jeff Starr of NYPIRG said. “If that information isn't treated correctly you could be at risk for ID theft.”

The danger is that stolen information, like names, Social Security numbers and credit-card numbers will be used without permission of the owner to commit fraud or other crimes.

NRPIRG criticized one travel Web site because “there was no privacy policy listed at www.abtravel.com”; and calls and e-mails to the site weren't returned.

Apple Vacations' Web site, on the other hand, was lauded because NYPIRG found that the Web site “will only obtain personal information from you when necessary and when you choose to provide it.”

Mike O'Mally, Chicago travel agent and spokesman of the American Society of Travel Agents, said personal information such as social security numbers and birth dates are never needed to purchase travel tickets.

If an online company is asking for that information it “should send up a red flag for the consumer,” O'Mally said, and the consumer should not book their travel with that agency.

O'Mally said, if a consumer is shopping for tickets online and finds one Web site with a drastically cheaper price, it should be cause for alarm.

“Usually prices are within a couple dollars from each other,” O'Mally said, and a significant discount offered by a single Web site may be a sign of fraudulent business.

Katya Gifford of Cyber Angels, an online security organization, suggested a number of precautions to take when shopping online to make sure your personal information will remain safe.

Gifford said to always read a Web site's privacy policy, which NYPIRG also recommends. Checking your credit report frequently is a good way to find out if you have been the target of identity theft, Gifford said.

Never make a transaction online with a debit card and always use a credit card, because credit transactions can be nullified whereas debit cannot, Gifford said. Many banks, like MBNA, Citi and Discover are now offering special, single-use credit cards specially for online shopping, Gifford said.

There were 246,035 reported identity theft cases in the country last year, according to the Federal Trade Commissioner. New York State was the eighth on the list of states with the most reported identity theft, with 16,452 victims.