



Deep Fakes & Synthetics

Data Now Has A Face!!!

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SYNTHETIC IDENTITIES

- SYNTHETIC IDENTITY FRAUD (SIF) IS A FRAUD THAT INVOLVES THE CREATION OF A FICTITIOUS IDENTITY
- NEW IDENTITIES ARE MANUFACTURED WITH A COMBINATION OF REAL AND OR FABRICATED INFORMATION.
- TARGET SSN'S THAT ARE NOT ACTIVELY BEING USED
- CHILDREN, ELDERLY, DECEASED, IMMIGRANTS

SYNTHETIC IDENTITIES – FINALLY DEFINED!!!

The industry-recommended definition of synthetic identity fraud (SIF) is the use of a combination of personally identifiable information (PII) to fabricate a person or entity in order to commit a dishonest act for personal or financial gain.

<https://fedpaymentsimprovement.org/strategic-initiatives/payments-security/synthetic-identity-payments-fraud/synthetic-identity-fraud-defined/>



SYNTHETICS ARE NOT NEW!!!



WHAT'S THE SCOPE OF THE PROBLEM?

- MORE THAN 6 MILLION NEW ADULTS BEGIN THEIR CREDIT FILES EACH YEAR, WITH LITTLE TO NO DATA OR HISTORY.
- THERE ARE OVER 20 MILLION VALID IDENTITIES WITH OVERLAPPING SOCIAL SECURITY NUMBERS.
- THERE IS NO VICTIM TO REPORT THE FRAUD, FINANCIAL INSTITUTIONS HAVE NO TRUE PERSON TO INQUIRE ABOUT FRAUD OR COLLECTIONS.
- MOST SYNTHETIC IDENTITIES ARE UNIDENTIFIED OR ARE TREATED AS A CREDIT LOSS AND LOST IN COLLECTIONS CHARGE OFFS.

TYPES OF SYNTHETIC IDENTITIES

Full Synthetic

Invalid SSN

Fake name and date of birth
that do not belong to any
known consumers

Type of Synthetic ID fraud
made easier from SSN
randomization

Partial Synthetic

Valid SSN
(e.g., from temporary
immigrant, stolen from a
child)

SSN, name, and date of birth
combination do not match
with any one person

More traditional type of
synthetic fraud from pre or
post SSN randomization
era

Manipulated
Profile

Invalid SSN
(sometimes called CPN)

Name and date of birth
match the applicant's real
identity

Can be used by non-
malicious consumers to
erase history and gain
access to credit

Legitimate
Profile

Valid SSN

SSN, name, and date of birth
match the applicant's real
identity

Fraudster who is willing to
ruin their own credit or
who has obtained a
legitimate profile from
someone else

CREATING SYNTHETIC IDENTITIES

- CREATE & SCREEN THE SSN
 - SELECT IDENTIFIERS & SSN
 - [HTTPS://WWW.FAKENAMEGENERATOR.COM/](https://www.fakenamegenerator.com/)
 - [HTTPS://STEVEMORSE.ORG/SSN/SSN.HTML](https://stevemorse.org/ssn/ssn.html)
- APPLY FOR CREDIT
 - CREATES A RECORD FOR THAT NEW IDENTITY TO BE VALIDATED.
- ESTABLISH HISTORY — UTILITIES, PHONE, REWARDS ACCOUNTS, SOCIAL MEDIA
 - [HTTP://WWW.LISTYOURSELF.NET/LISTYOURSELF/](http://www.listyourself.net/listyourself/)

Your Randomly Generated Identity

Gender

Random

▼

Name set

Brazil

▼

Country

United States

▼

Generate

Advanced Options



Logged in users can view full social security numbers and can save their fake names to use later.



Júlio Melo Pereira

1563 Oliverio Drive
Ashland, KS 67831

Curious what **Júlio** means? [Click here](#)

Mother's maiden name

SSN

Geo coordinates

PHONE

Phone

Country code

BIRTHDAY

Birthday

Age

Tropical zodiac



ep.com
ress. [Click here to activate it!](#)

NT 10.0; Win64; x64)
(HTML, like Gecko)
; Safari/537.36

ograms)

74 7

Decoding Social Security Numbers in One Step (for numbers issued prior to June 25, 2011)

[Stephen P. Morse](#), San Francisco

[Structure of SS Numbers](#)

[My Other Webpages](#)

Three-Digit Decoder

SSN starting with - XX - XXXX

was issued in

Where card was issued, not where person was born

Five-Digit Decoder

SSN starting with - - XXXX

was issued in 001-01: New Hampshire, 1936-1950

Where and when card was issued, not where and when person was born

State/Year Decoder

In the year the state of

issued SSN 416-01-XXXX

[More](#)

Three-Digit Assignment Chart

0xx, 1xx	2xx, 3xx	4xx	5xx	5xx	6xx	7xx, 8xx, 9xx
001-003 NH	212-220 MD	400-407 KY	501-502 ND	540-544 OR	600-601 AZ	700-728 RR*
004-007 ME	221-222 DE	408-415 TN	503-504 SD	545-573 CA	602-626 CA	729-733 EE*
008-009 VT	223-231 VA	416-424 AL	505-508 NE	574-574 AK	627-645 TX	734-749 XX*
010-034 MA	232-232 NW*	425-428 MS	509-515 KS	575-576 HI	646-647 UT	750-751 HI
035-039 RI	233-236 WV	429-432 AR	516-517 MT	577-579 DC	648-649 NM	752-755 MS
040-049 CT	237-246 NC*	433-439 LA	518-519 ID	580-580 PV*	650-653 CO	756-763 TN
050-134 NY	247-251 SC	440-448 OK	520-520 WY	581-584 PR	654-658 SC	764-765 AZ
135-158 NJ	252-260 GA	449-467 TX	521-524 CO	585-585 NM	659-665 LA	766-772 FL
159-211 PA	261-267 FL	468-477 MN	525-525 NM	586-586 PI*	666-666 XX*	773-799 XX*
	268-302 OH	478-485 IA	526-527 AZ	587-588 MS	667-675 GA	800-899 YY*
	303-317 IN	486-500 MO	528-529 UT	589-595 FL	676-679 AR	900-999 ITIN*
	318-361 IL		530-530 NV	596-599 PR	680-680 NV	
	362-386 MI		531-539 WA		681-690 NC	
	387-399 WI				691-699 VA	

NW* North Carolina if next two digits are 30, otherwise West Virginia

NC* [The government's SSA site](#) indicates that the range 237-246 was unassigned

All other references I've seen indicate that it was assigned to North Carolina

PV* Puerto Rico, Virgin Islands

PI* Pacific Islands (Guam, American Samoa, Northern Mariana Islands, Philippines)

RR* Railroad Workers (prior to July 1, 1963)

EE* Enumeration at Entry

ITIN* Individual Taxpayer Identification Number if next two digits are in range 70-88

XX* Unassigned as of June 25, 2011

YY* Not valid (after June 25, 2011: appears to be used for non-citizen parent of a US born child)

CREATING SYNTHETIC IDENTITIES

- MANAGE THE IDENTITY – CREDIT MONITORING SERVICES
 - CREDIT KARMA, & OTHER SERVICES
 - POLLINATION
- UTILIZE & NURTURE THE IDENTITY – OPEN ACCOUNTS, MAKE PURCHASES & PAYMENTS

POLLINATION

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[INVENTORY](#) [FUNDING PROGRAMS](#) [BROKER PROGRAM](#) [SUPPLIER PROGRAM](#) [BLOG](#)

GUARANTEED TO BOOST CREDIT SCORES

GUARANTEED TO POST ON ALL 3 CREDIT BUREAUS

QUALIFY FOR:

- ✓ Mortgages
- ✓ Auto Loans
- ✓ Personal Credit Cards
- ✓ Personal Loans
- ✓ Business Credit Cards
- ✓ Business Loans
- ✓ Business Lines of Credit
- ✓ Insurance Policies
- ✓ Employment

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Learn How It Works!



REAL CLIENT RESULTS

200 Point Increase for Ash!



Ash - San Francisco, CA.

Spent \$6,500 for Diamond Package

BEFORE:

EF: 718
XP: 687
TU: 747

[View the Proof!](#)

AFTER 39 Days:

EF: 778 (+ 60 Points)
XP: 772 (+ 85 Points)
TU: 802 (+ 55 Points)

[View the Proof!](#)

Skeptic raises her scores by 100 + points



Heather - Loxahatchee, FL.

Spent \$3,750 for Gold Package





BEFORE:

EF: 633
XP: 619
TU: 633

AFTER 7 Days Days:

EF: 680 (+ 47 Points)
XP: 678 (+ 59 Points)
TU: 719 (+ 86 Points)

POLLINATION

 CREDIT KINNECT LOGIN				
MAIN SITE HOME PRIVACY POLICY TERMS OF USE				
#		Aug Spots	Sep Spots	Oct Spots
1	<div>Pnc  Cost: \$1,000 Limit: \$25,000 7-1798 Opened: 10/2010 Age: 8 Years Statement: 19th Posting: 21st</div>	2	2	2
2	<div>Pnc  Cost: \$1,100 Limit: \$15,000 7-3538 Opened: 5/2006 Age: 12 Years Statement: 20th Posting: 22nd</div>	2	2	2
3	<div>Lowes Synch  Cost: \$875 Limit: \$8,600 7-588 Opened: 12/2001 Age: 17 Years Statement: 28th Posting: 2nd</div>	0	3	3

WHERE ARE THEY HEADING?

- Auto Lending
- Buy Now Pay Later
- Crypto
- Healthcare
- Human Trafficking
- Insurance
- Investments
- Immigration
- Mortgage
- Peer 2 Peer
- Retail
- Stocks
- Utilities



DEEP FAKES THE NEXT PHASE

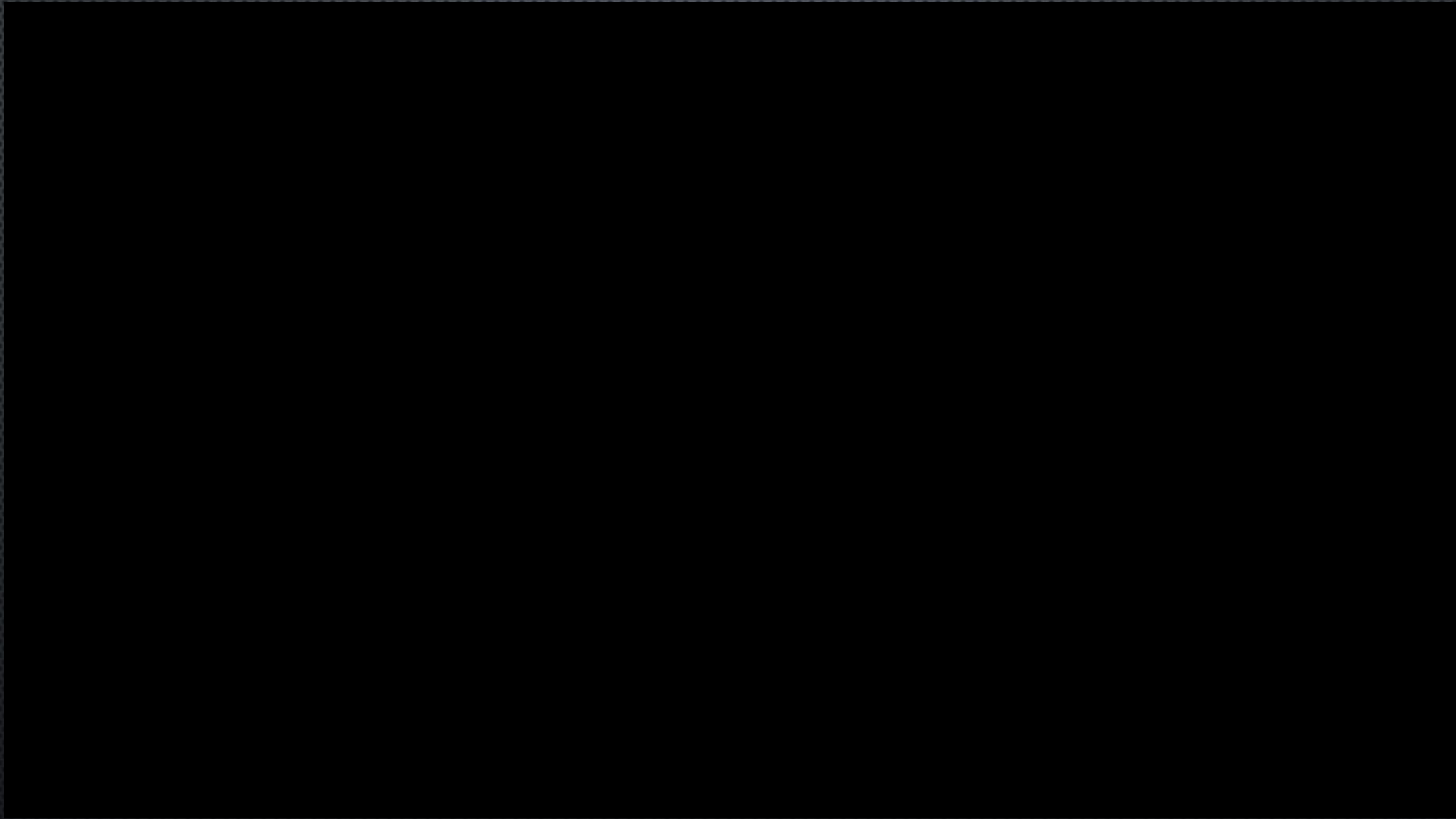
What is a deep fake?

- A deepfake superimposes existing video footage or photographs of a face onto a source head and body using advanced neural network-powered artificial intelligence and can make fraudulent video and audio content seem incredibly real.
- Anybody remember this guy?

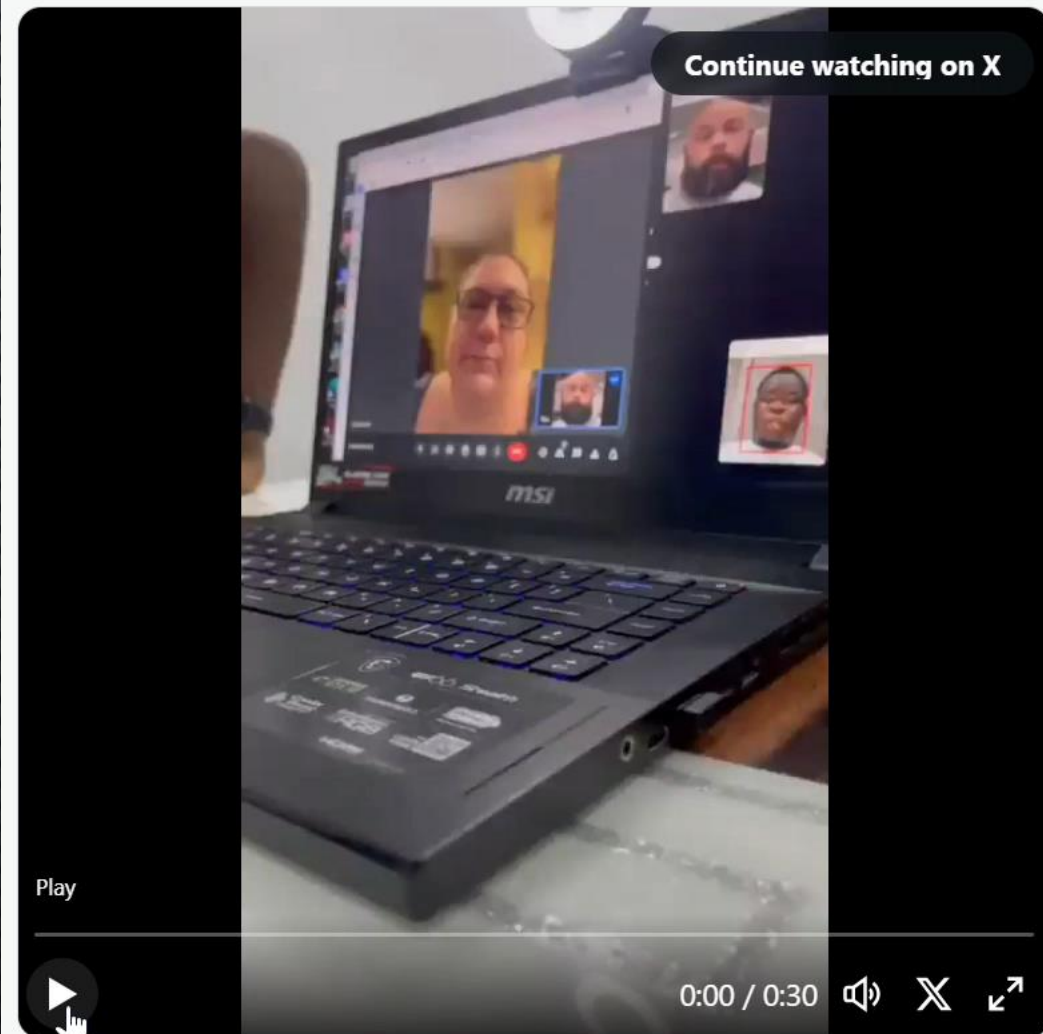


WHERE DID DEEP FAKES COME FROM?

- There is no way to put this nicely.....the Porn industry is far ahead of the us!
- The first deep fakes were pornographic videos of celebrities.
 - Deepfake porn constituted 96% of all deepfake videos online.
 - 113K deepfakes were uploaded in the first 9 months of 2023.
 - Today's deep fakes are now being created for malicious reasons; they include
 - Political
 - To spread misinformation domestic and international
 - Financial
 - BEC – Already happened in 2019 in Germany and January 2024 for \$25M.
 - Scams – Romance & Employment

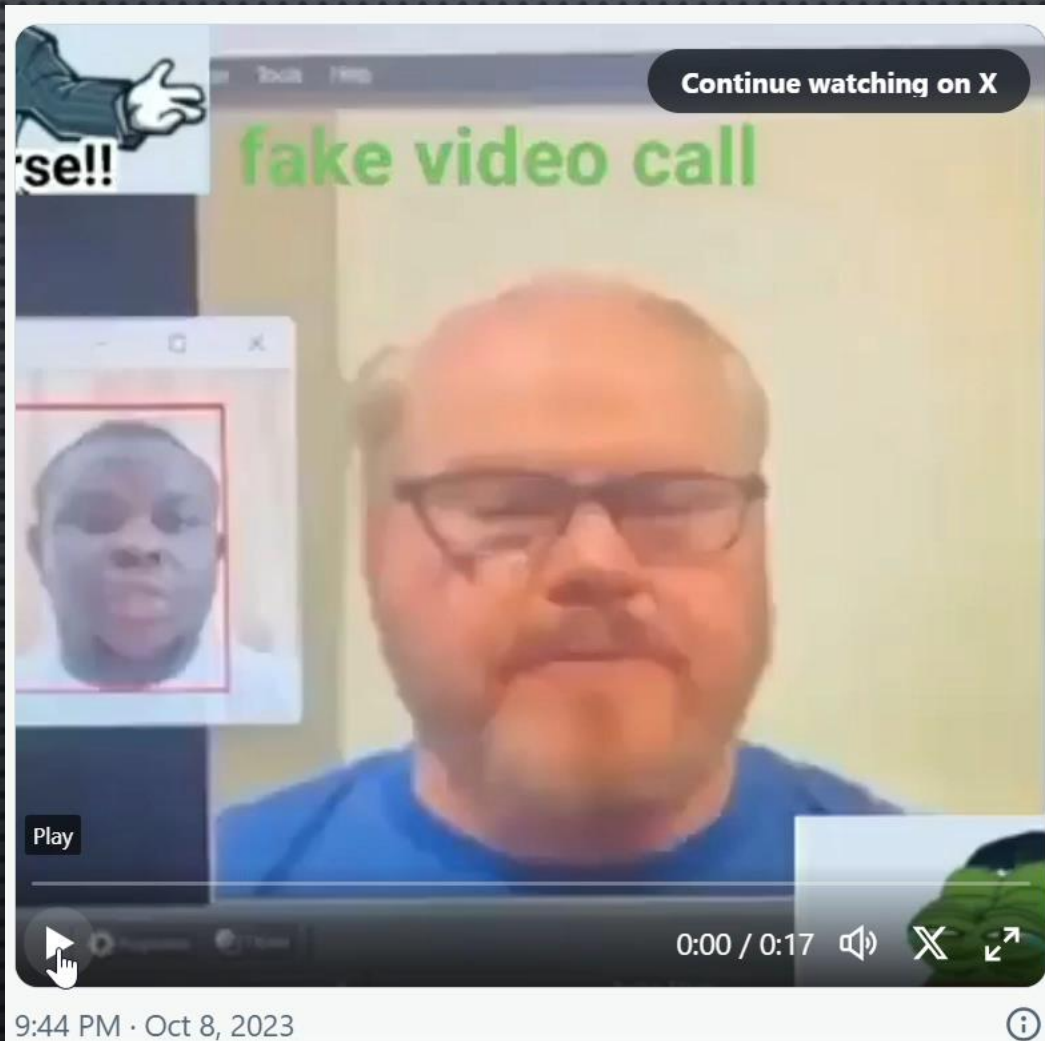


Big wiz C of O Jesus Lucifer Zino



2:28 AM · Oct 15, 2023





REAL OR FAKE?



REAL OR FAKE?



REAL OR FAKE?



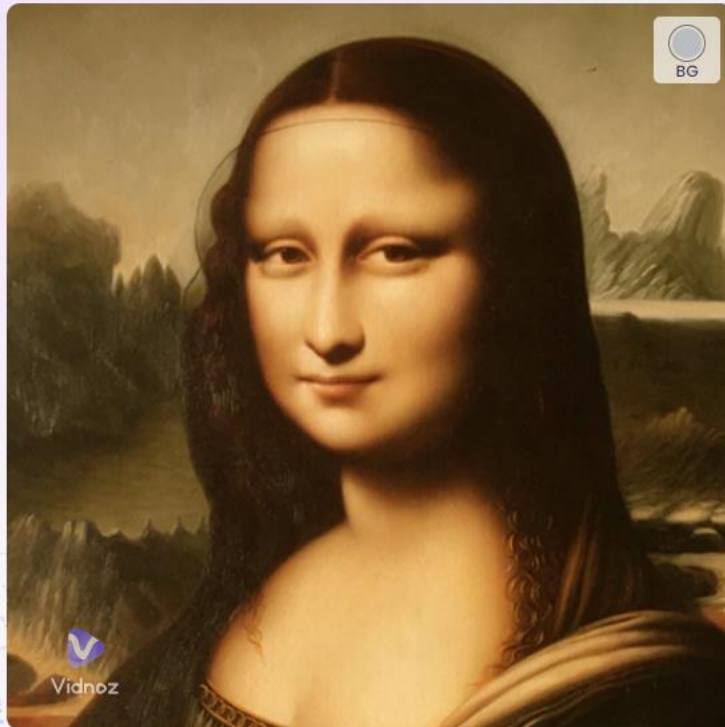
AI Talking Avatar

AI Text to Speech

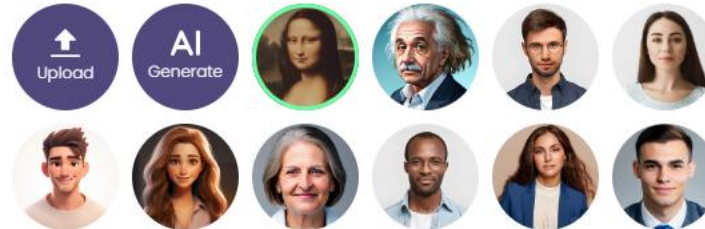
AI Avatar Generator

AI Talking Avatar Free – Bring Photos to Life

Make your realistic talking avatar with efficiency. Upload or select a photo, input text and create a talking photo AI online free in 100+ languages with our free AI talking avatar creator.



1 Choose an avatar



2 Input your speech

83/300

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Monica ▾

Normal ▾

▶ Preview

Generate Video

PRO Remove watermark

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Swedish

Filipino

Malay

Romanian

Ukrainian

Greek

Czech

Danish

Finnish

Bulgarian

Croatian

Slovak

Tamil

Eleven lets you voice any length of text in top quality, all while automatically matching what is being said with how it's being said. The model works best on longer texts, so type in at least a few sentences.

— Daniel ▾

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Generative Voice AI built for Enterprise

Resemble AI delivers a cutting-edge AI Voice Generator and robust deepfake audio detection, engineered for enterprises prioritizing advanced security and safety.

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 **Willow** Whispering ASMR

 **Primrose** Conversational Natural

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xpression camera

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for video chatting and live streaming



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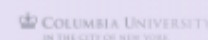
[* System Requirements](#)

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Female



Photo generation

Signature generating

Generation of 100+ documents

WHY THE SHIFT?

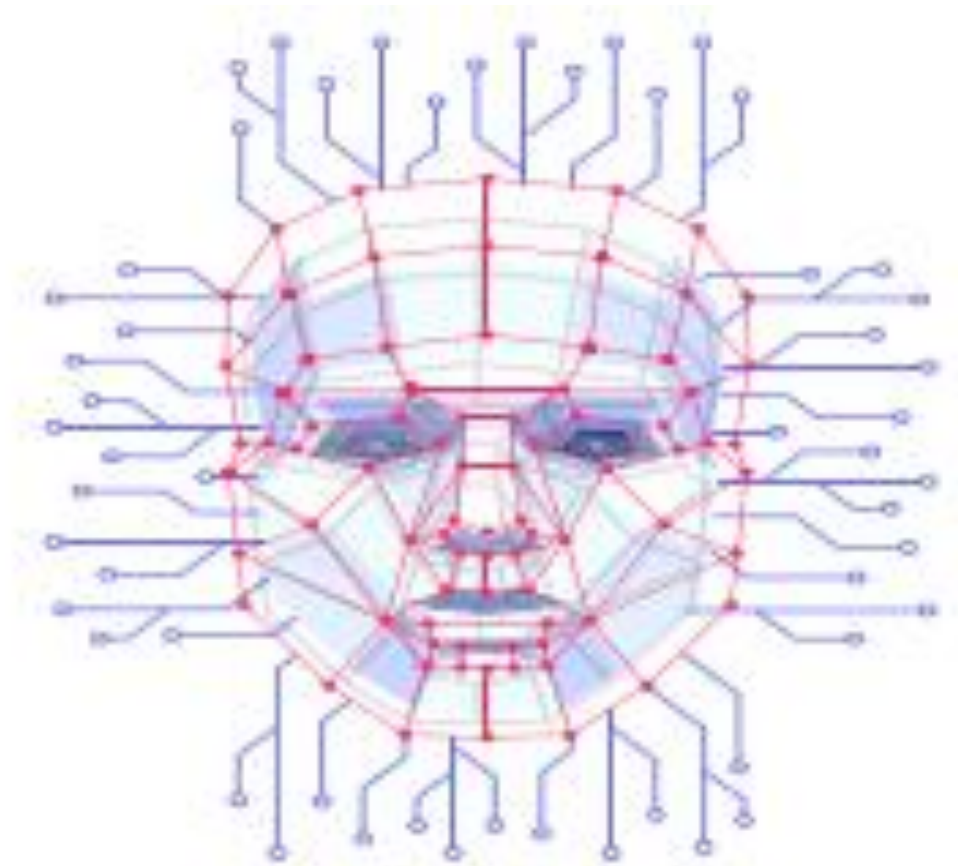
- Industry continues to move away from outdated authentication methods, such as SMS-based two-factor authentication and knowledge-based authentication.
- Increase in more advanced biometric-based authentication methods as a secure alternative, but depending on the sophistication of those biometric systems, the rise of deepfake technology will undoubtedly become a larger concern.
- Quantum computing is no longer on the horizon it is here and available to the public.
- Publicly available software that can help you create deepfakes for less than \$1,000 and a few weeks to learn the program.

SO, WHAT DO WE DO ABOUT IT?

- Its all about the data!!!!
- Have confidence in your data but not blind trust.
- Authenticate individuals and entities with nontraditional methods and data.
- Find the relationships or lack of.
- New or existing in your environment.
- Documentation is easy to manipulate and provide.
- Volume and velocity.
- Device Identification
- Collaborate
- Audit

THE FUTURE

- IT'S NOT GOING AWAY!!!
- IT'S GETTING MORE COMPLEX ACROSS ALL FINANCIAL SECTORS!!!
- WE ALL RELY ON DATA, AND WE ARE ALL CHASING FRAUDULENT DATA GHOSTS!



QUESTIONS & ANSWERS

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Join the BOSI working group!!!!

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