

PRIVACY & ETHICS

CHAPTER 8



CONSUMER
SENTINEL
NETWORK
DATA BOOK 2023



SNAPSHOT

5.5
MILLION
REPORTS

TOP THREE CATEGORIES

- 1 Identity Theft
- 2 Imposter Scams
- 3 Credit Bureaus, Info Furnishers and Report Users

2.6 million fraud reports

27% reported
a loss



\$10.3 billion
total fraud losses

\$500
median loss

Younger people
reported losing
money to fraud
more often than
older people.

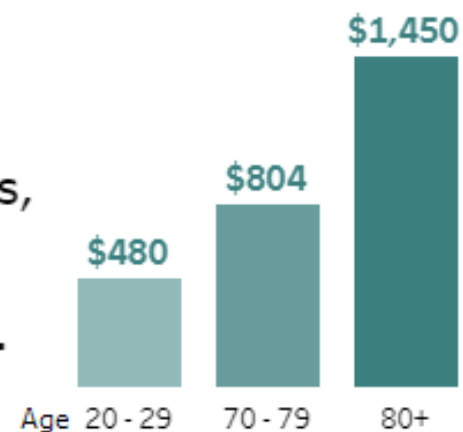


Age 20-29



Age 70-79

But when people
aged 70+ had a loss,
the median loss
was much higher.

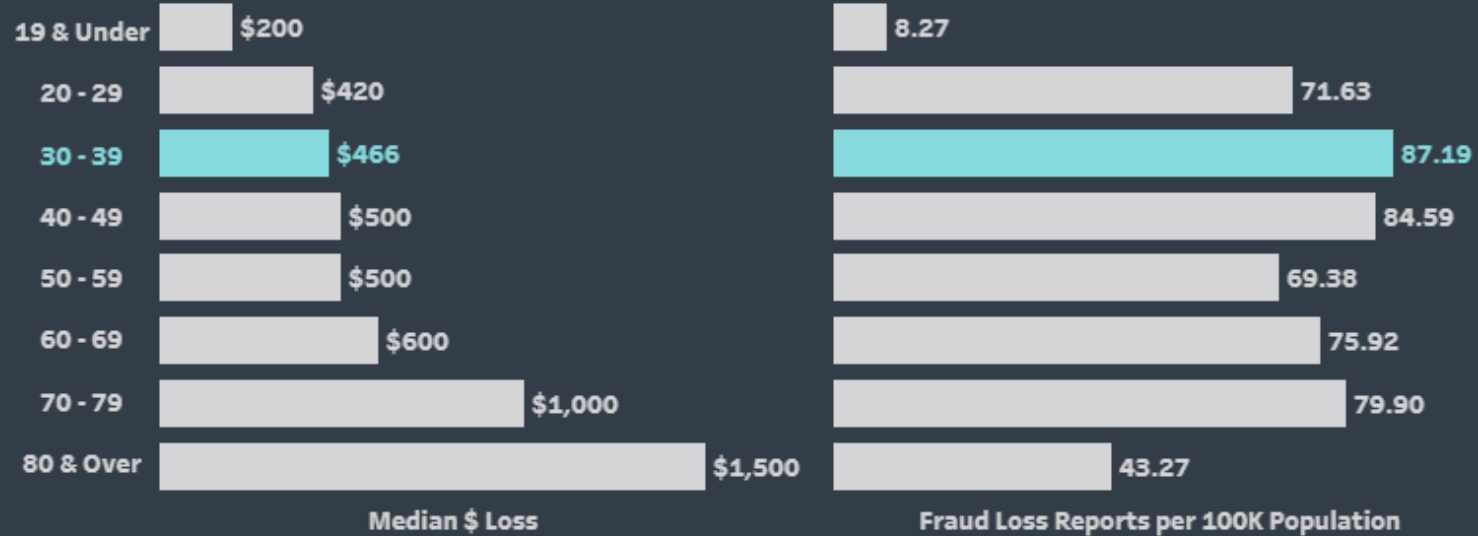


Select Age:

Select Year:



2024_{YTD}

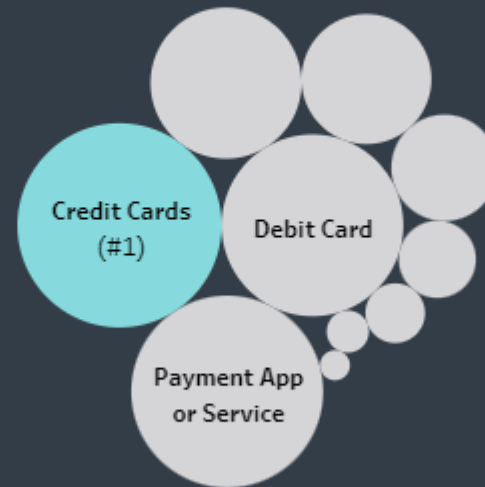


Fraud affects every generation differently.

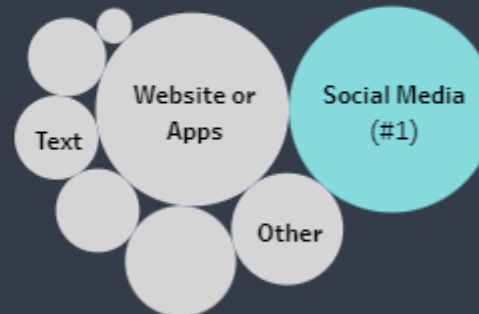
Top Loss Reports
for People Aged 30 - 39

- 1 Online Shopping
- 2 Business Imposters
- 3 Miscellaneous Investments & Investment Advice
- 4 Government Imposters
- 5 Job Scams & Employment Agencies

Payment Method



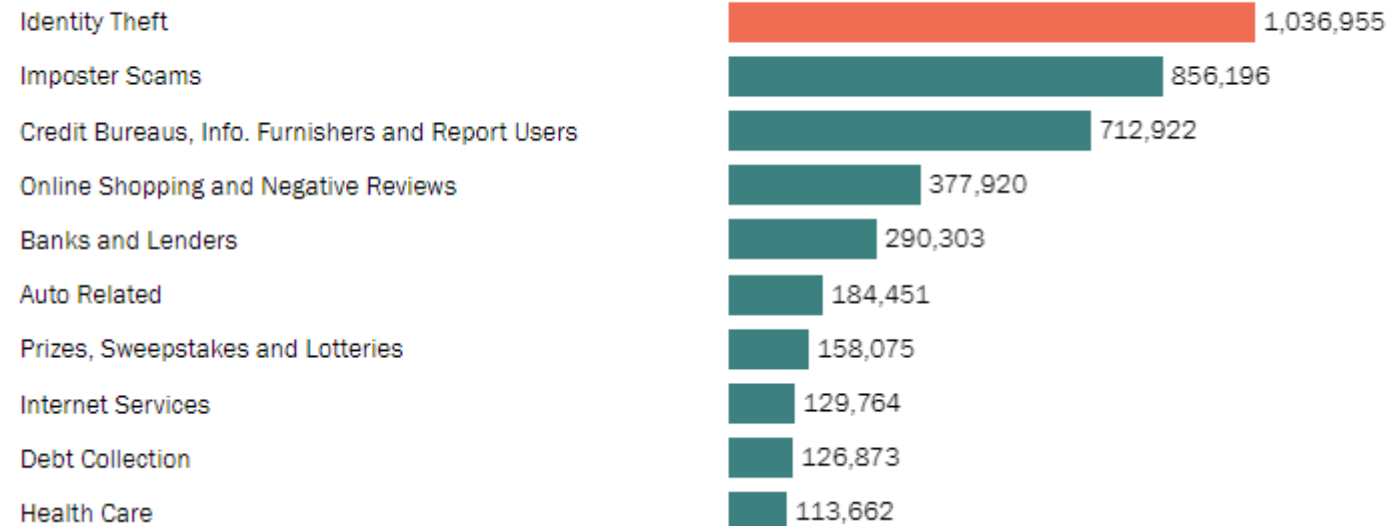
Contact Method



Learn more about fraud at ftc.gov/PassItOn

North Carolina – Fraud Categories - 2023

Top 10 Report Categories



Fraud Facts

2,606,042

of Fraud Reports

\$10,349.9M

Total \$ Loss

\$500

Median \$ Loss

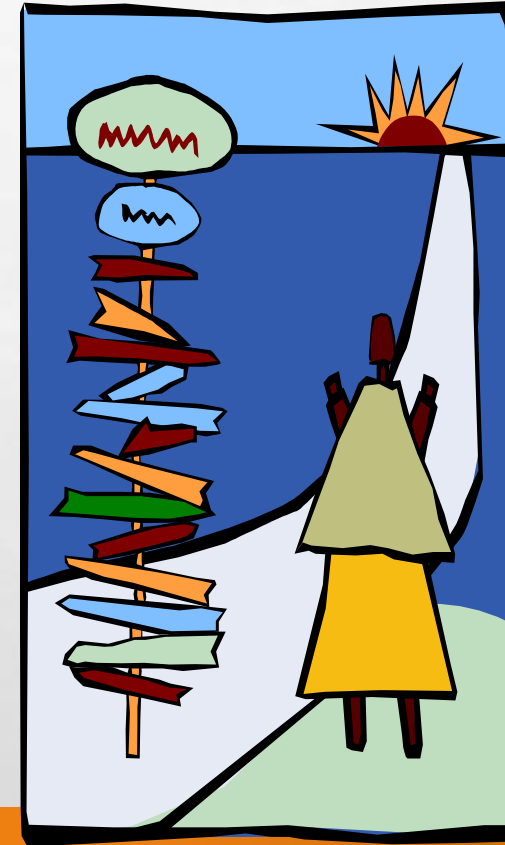
WHAT IS YOUR DEFINITION OF ETHICS?

Ethics – The principles and standards that guide our behavior toward other people

INFORMATION ETHICS

- **GOVERN THE ETHICAL AND MORAL ISSUES ARISING FROM THE DEVELOPMENT AND USE OF INFORMATION TECHNOLOGIES,**

AS WELL AS THE CREATION, COLLECTION, DUPLICATION, DISTRIBUTION OF DATA



INFORMATION ETHICS

- **BUSINESS ISSUES RELATED TO INFORMATION ETHICS**
 - **INTELLECTUAL PROPERTY**
 - **COPYRIGHT**
 - **PIRATED SOFTWARE**
 - **COUNTERFEIT SOFTWARE**
 - **DIGITAL RIGHTS MANAGEMENT**



ACCEPTABLE USE POLICY

- **ACCEPTABLE USE POLICY (AUP)** – REQUIRES A USER TO AGREE TO FOLLOW IT TO BE PROVIDED ACCESS TO CORPORATE EMAIL, INFORMATION SYSTEMS, AND THE INTERNET

EMAIL PRIVACY POLICY

- **ORGANIZATIONS CAN MITIGATE THE RISKS OF EMAIL AND INSTANT MESSAGING COMMUNICATION TOOLS BY IMPLEMENTING AND ADHERING TO AN EMAIL PRIVACY POLICY**
- **EMAIL PRIVACY POLICY – DETAILS THE EXTENT TO WHICH EMAIL MESSAGES MAY BE READ BY OTHERS**



WORKPLACE MONITORING POLICY

- **COMMON MONITORING TECHNOLOGIES INCLUDE:**
 - **KEY LOGGER OR KEY TRAPPER SOFTWARE**
 - **HARDWARE KEY LOGGER**
 - **COOKIE**
 - **ADWARE**
 - **SPYWARE**
 - **WEB LOG**
 - **CLICKSTREAM**



ETHICS IN THE AI AGE

- [HTTPS://WWW.YOUTUBE.COM/WATCH?V=AGWYTUZMQUK](https://www.youtube.com/watch?v=AGWYTUZMQUK)