WASHINGTON STATE DEPARTMENT OF LICENSING

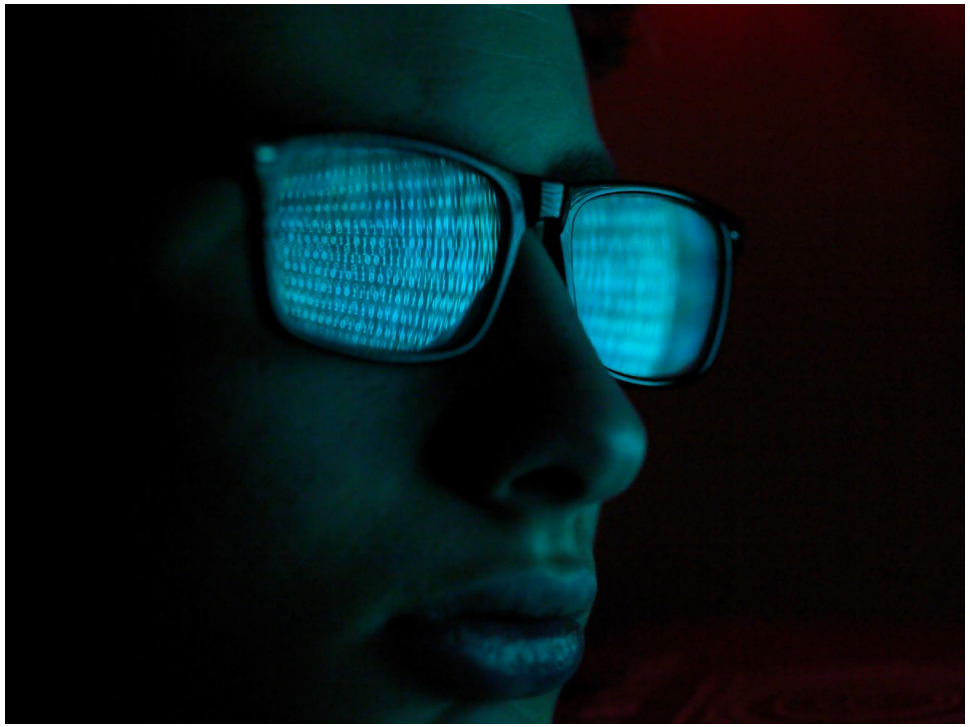
Identifying Fraudulent Credentials
Driver and Vehicle Investigations
Investigator Andy Nunes



AGENDA

- Impact of Identity Theft & Fraud
- WA Credential Features
- Hand-on Evaluation
- Resources

The impact of identity related crime



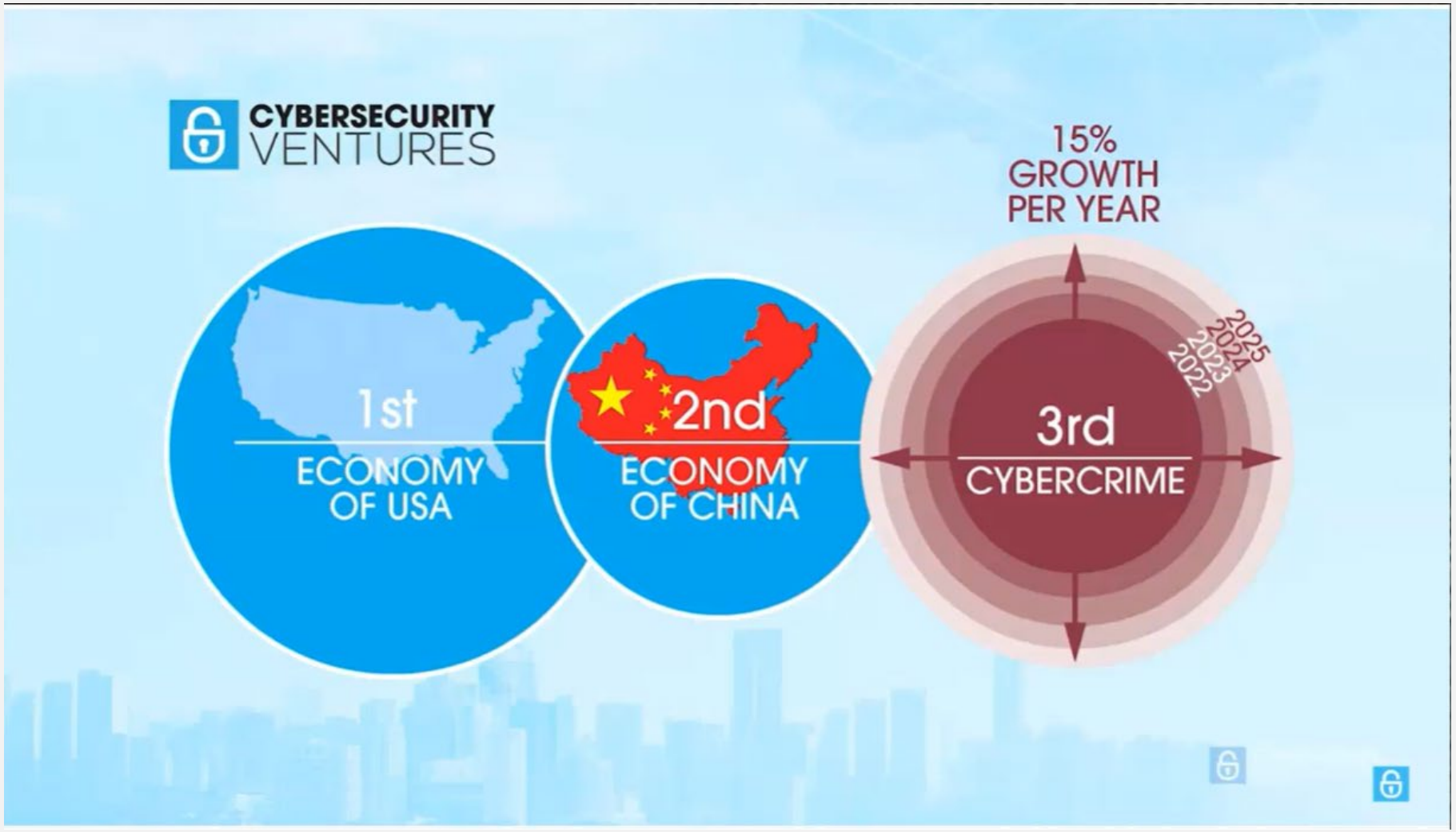
All over the world, societies have become more dependent on identification information

Information is being bought and sold as a commodity

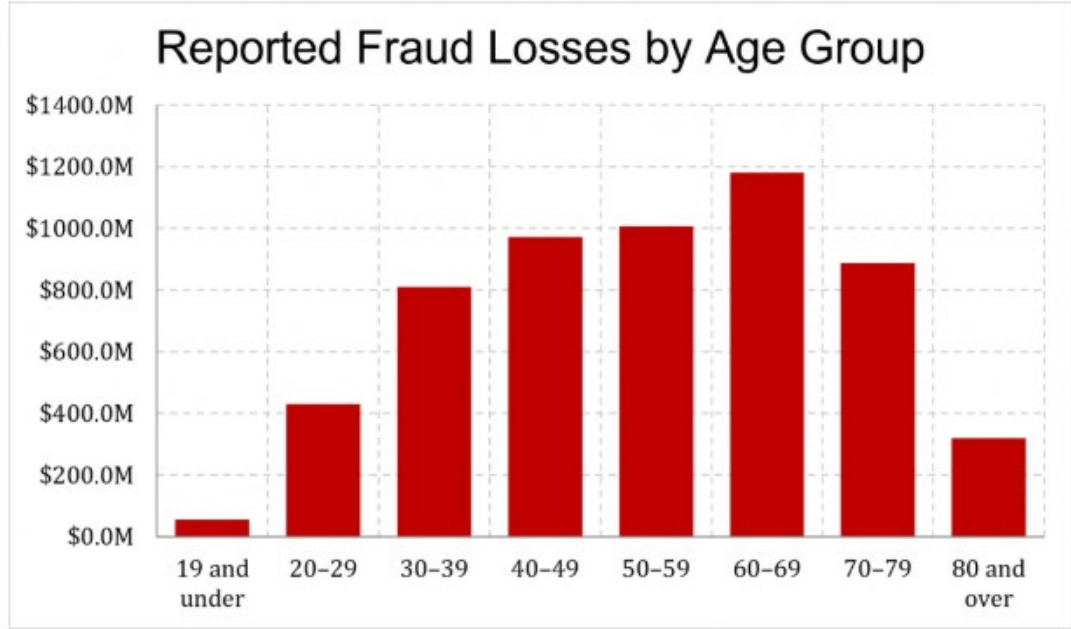
Criminals exploit the vulnerabilities in these systems to steal our information

This requires all of us to become more diligent and knowledgeable about ways to safeguard and defeat these criminal attempts.

The Impact of Cybercrime



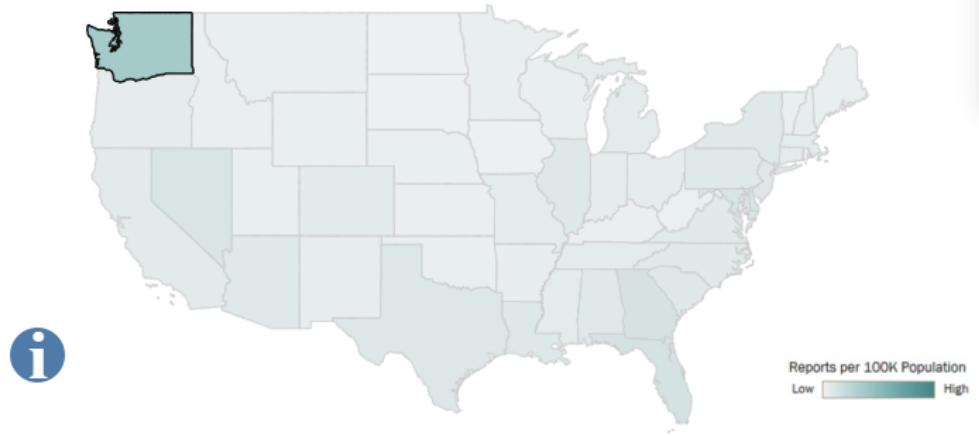




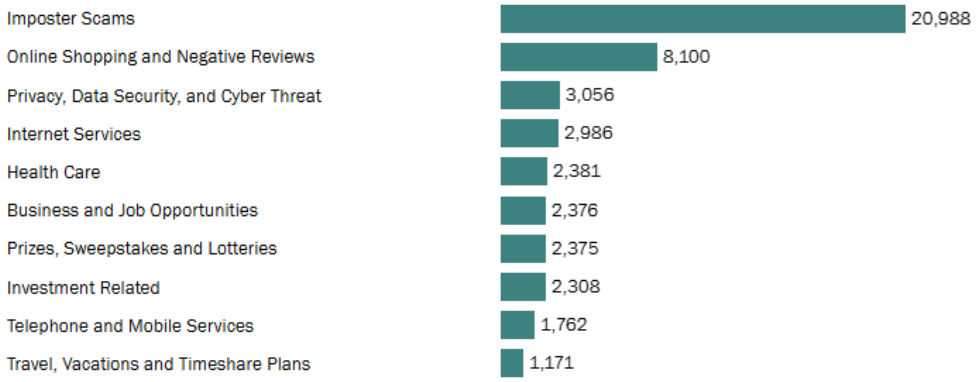
Consumer fraud is a problem for all age groups, with consumers in age groups 30–39 to 70–79 all reporting over $800 million in losses in 2024.

Washington
Year: 2024

View: Map | Year: 2024 | Quarter: (All), 1, 2, 3, 4



Top 10 Fraud Report Categories



Fraud Facts

56,358
# of Fraud Reports

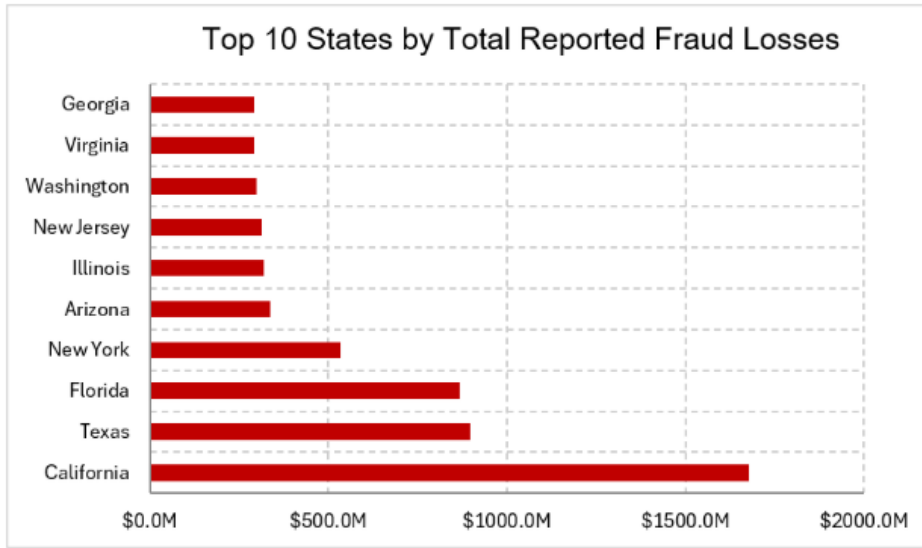
$297.2M
Total $ Loss

$465
Median $ Loss

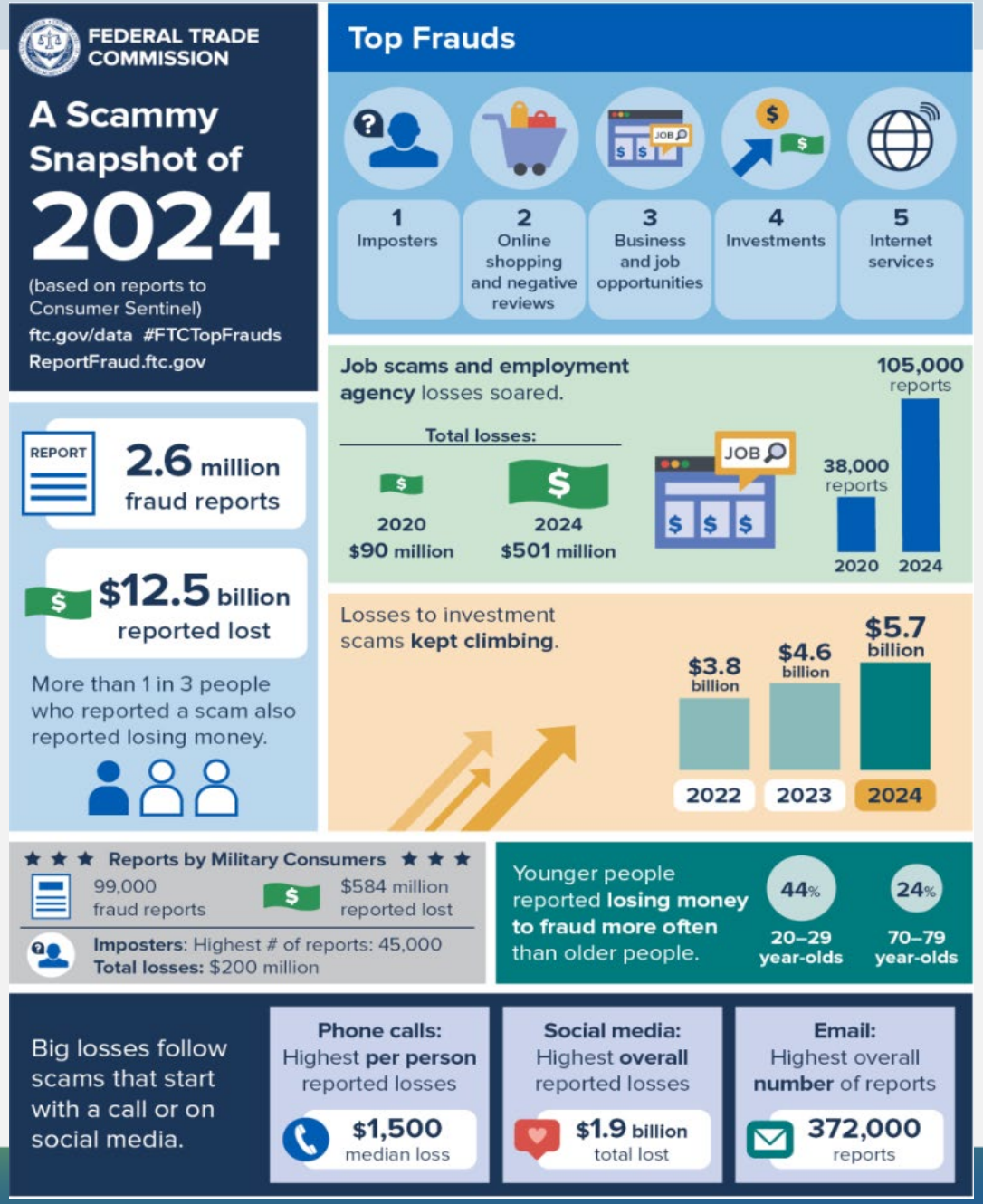
State population estimates are based on U.S. Census population estimates for 2023. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

FEDERAL TRADE COMMISSION • ftc.gov/exploredata

Top 10 States by Total Reported Fraud Losses



California, Texas, and Florida, the states with the largest populations, were the states with the most total reported consumer fraud losses in 2024.


FEDERAL TRADE COMMISSION
A Scammy Snapshot of 2024
(based on reports to Consumer Sentinel)
ftc.gov/data #FTCTopFrauds
ReportFraud.ftc.gov
Top Frauds
1 Imposters
2 Online shopping and negative reviews
3 Business and job opportunities
4 Investments
5 Internet services
2.6 million fraud reports
$12.5 billion reported lost
More than 1 in 3 people who reported a scam also reported losing money.
Job scams and employment agency losses soared.
Total losses:
2020 $90 million
2024 $501 million
105,000 reports
38,000 reports
2020
2024
Losses to investment scams kept climbing.
$3.8 billion
$4.6 billion
$5.7 billion
2022
2023
2024
Reports by Military Consumers
99,000 fraud reports
$584 million reported lost
Imposters: Highest # of reports: 45,000
Total losses: $200 million
Younger people reported losing money to fraud more often than older people.
44% 20–29 year-olds
24% 70–79 year-olds
Big losses follow scams that start with a call or on social media.
Phone calls: Highest per person reported losses
$1,500 median loss
Social media: Highest overall reported losses
$1.9 billion total lost
Email: Highest overall number of reports
372,000 reports

COUNTERFEITING OF DRIVER'S LICENSES CONTRIBUTES TO ANNUAL COSTS ASSOCIATED WITH:

$61.9 B
underaged drinking



$174 B
counterterrorism



$13 B
traditional identity fraud



$4.1 B
check and bank fraud



$9.7 B
returned goods



Totaling more than $250 billion, these equate to an annual cost of $1,000 for every adult in the United States.

Current Fraud Trends

Current scams to watch for

These are current scams we are aware of that could affect you as our customer:

Traffic ticket fee scam

An email or text claiming to be from the Washington State Department of Transportation, Department of Licensing, or a "Department of Motor Vehicles" includes links to a fake website. The message urges people to pay a ticket now to avoid higher fees, legal action, and to prevent issues with their driver license.

REAL ID scam

An email or text claims you can skip DMV lines and get a REAL ID-compliant document quicker if you pay the sender of the message money or give them certain information.

The only way to get a new enhanced driver license, which is a REAL ID-compliant document, is to go to a driver licensing office. There is no phone number to call or money to pay to speed up the process.

GOOD 2 GO toll scam

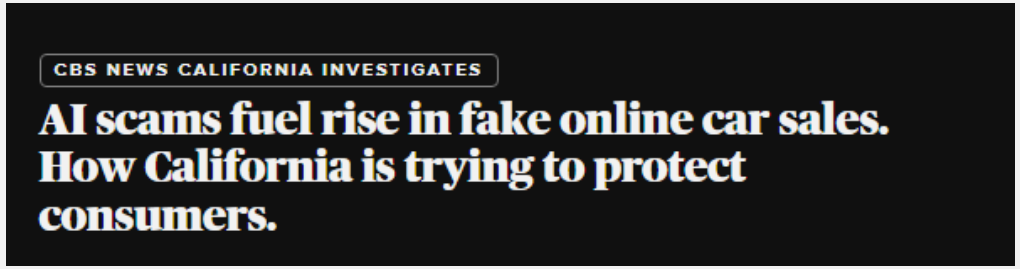
A text message claims you have an unpaid toll. If you don't pay, you will receive more fines and legal action will be taken against you.

Washington's Department of Transportation (DOT) also does not send texts asking for payment. DOT also does not refer to us as the "DMV."



Sample Fraudulent Text Message

Current Fraud Trends





- 70% of people are moderately or extremely worried about the threat of generative AI-based fraud and deepfakes online
- 68% of businesses have encountered workforce-related fraud, with impersonation of an employee as the most common fraud type
- Businesses observed a shocking 76% increase in phishing attempts

Roundtable

What types of fraud are you currently seeing?

Do you collaborate with other agencies/businesses/stakeholders to share information or collaborate?

Does your agency have a plan already in place that talks about fraudulent credentials?

What Can You Do?

1

Be aware of the scope of the problem

2

Be diligent and know how to spot a fraudulent document

3

Notify the appropriate agencies or departments when a fraudulent document is identified

4

Remember we are helping *individuals*

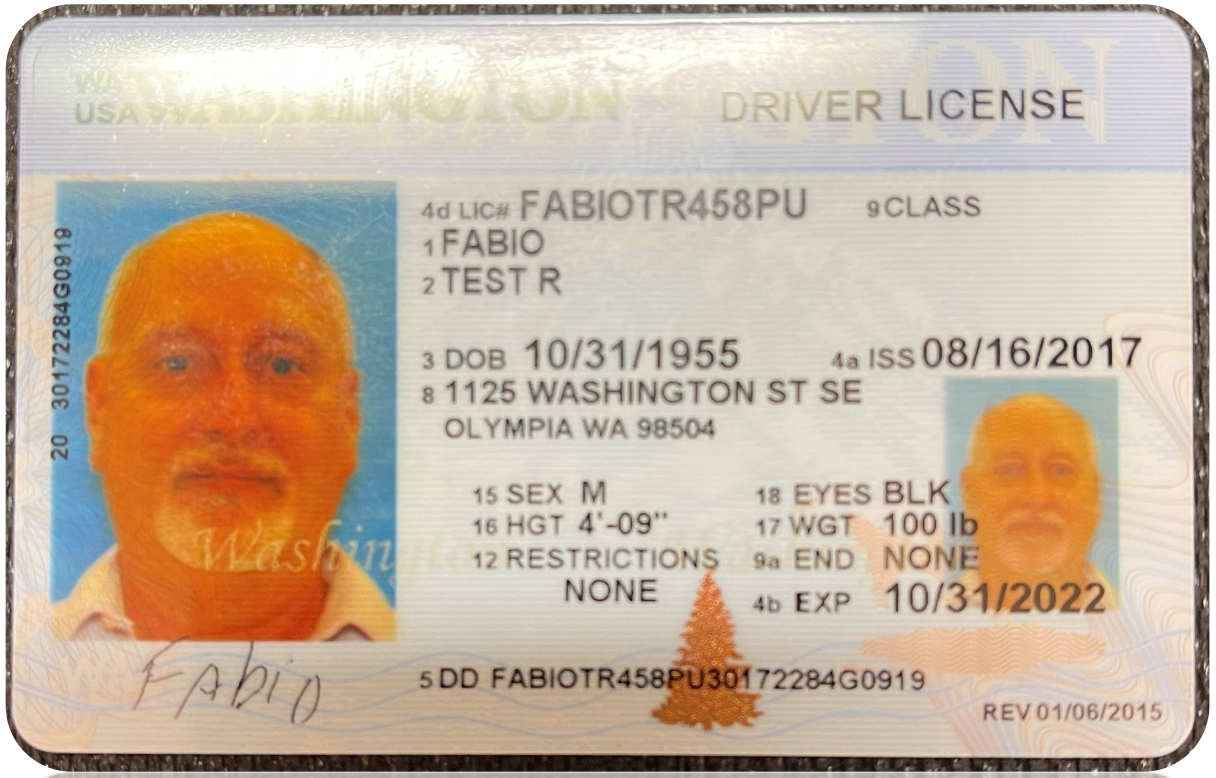
Terms: Types of Fraudulent Credentials

- Counterfeit Identity Documents
- Valid Documents Issued in a Fictitious or Stolen Identity
- Valid Documents Altered after Issuance



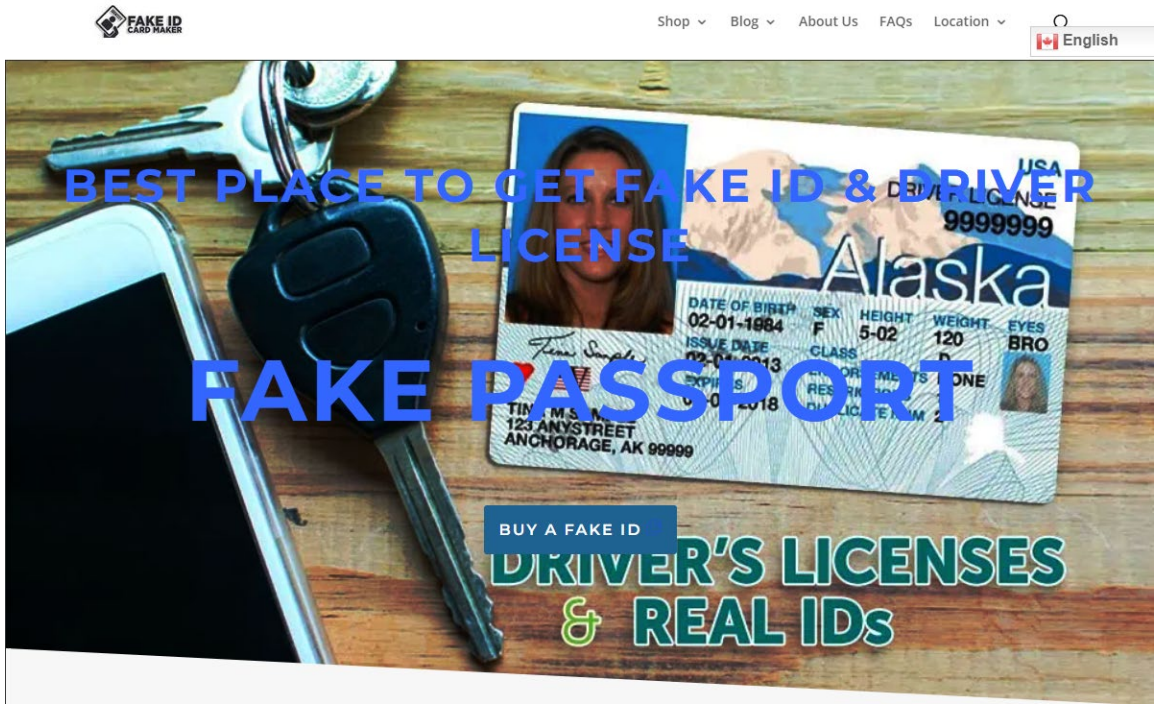
Why Do People Get Fraudulent Credentials?

- Financial Fraud
- Employment Fraud
- Immigration Fraud
- Evade Law Enforcement/ Court System
- Healthcare Fraud
- Academic Fraud
- Social Engineering Scams
- Ticket Fraud
- Age Fraud



Obtaining a Fraudulent Credential

- Directly from a state DMV or Department of Licensing*
- Internet sites dedicated to producing fraudulent documents*
- Homemade or home altered
- High end domestic forgers



Online Marketplace

FAKE ID CARD MAKER



Policy

Every ID comes with a 2-month warranty (This Does Not Cover User Errors Or User Damage!).



Scannable

All Fake IDs are scannable With Holograms (UV) A free Duplicate with every Order.



Delivery

Your tracking number will be provided within 24 hours: Express Delivery and Regular Delivery



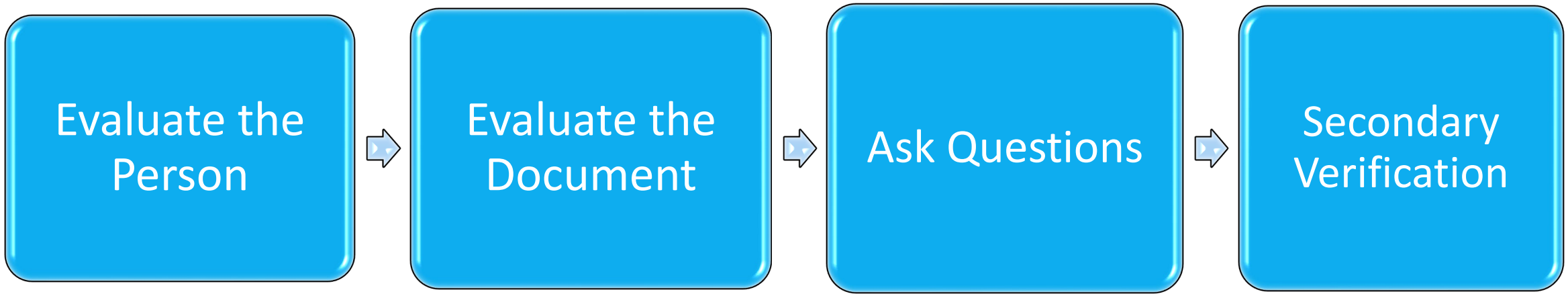
Free Shipping

Free Shipping for orders above $1000.
Our Fake Id and Driver License are 100% reliable.

King Fake ID has the widest range of legal Fake ID cards, Car titles, Social Security cards, Passports, and banknotes available anywhere within and outside of the USA.

180	139	050	12123
Countries We Ship To	Active Orders	Cancelled Orders So Far	Delivered Since Open

Four Steps for Evaluating Credentials



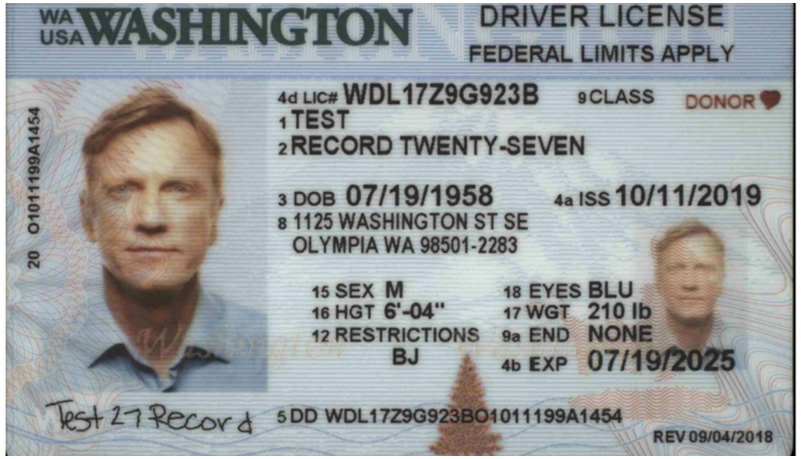
Evaluate the Person

- How are you contacting the subject? (phone/in-person/email)
- How is the subject acting?
- Why are you contacting the subject?
- What is the benefit of using the fraudulent document?



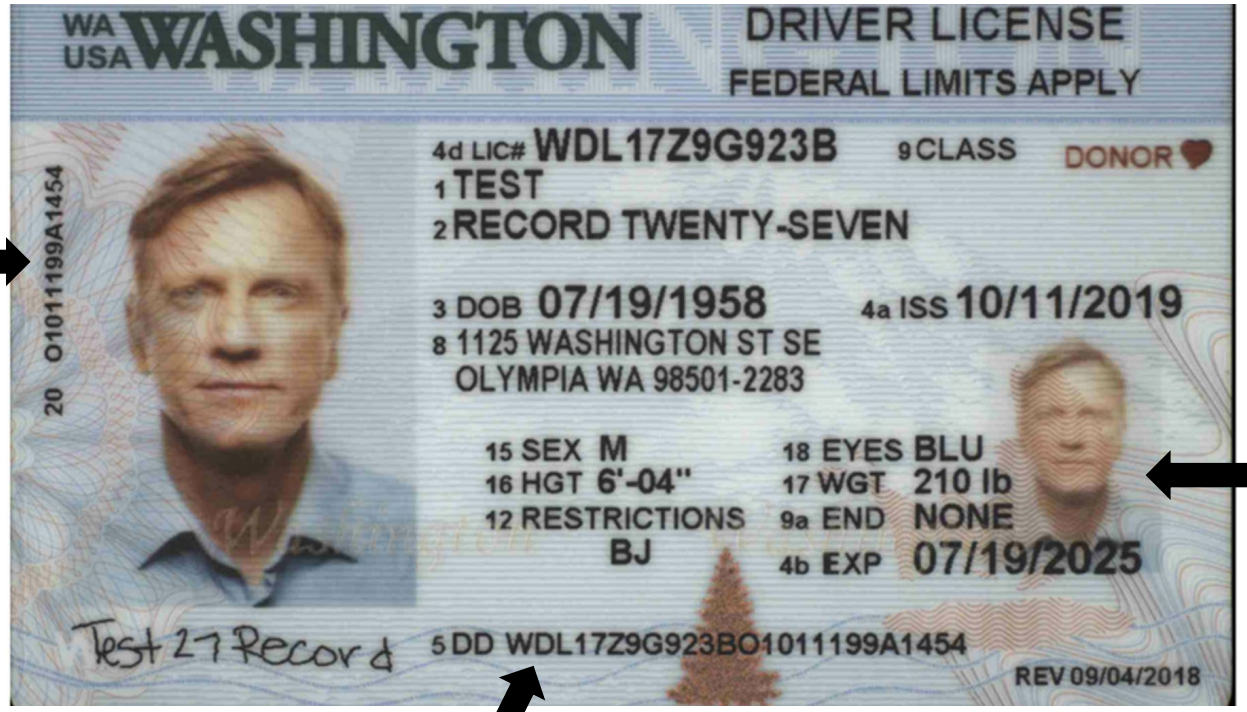
Evaluate the Document

- Does the format of the license match when the document was issued?
- Is the header the right color for the type of credential?
- Are there lowercase letters on the document?
  - Washington documents are block letters and capitalized
- Is the font consistent?
- Do the height, weight and/or eye color match the subject you are speaking with?
- Are the data fields in the wrong order?
- Are the dates on the document consistent?
  - Does the birthdate match the apparent age?
  - Is the expiration date before the issuance date?



Credential Features- Front

Control Number

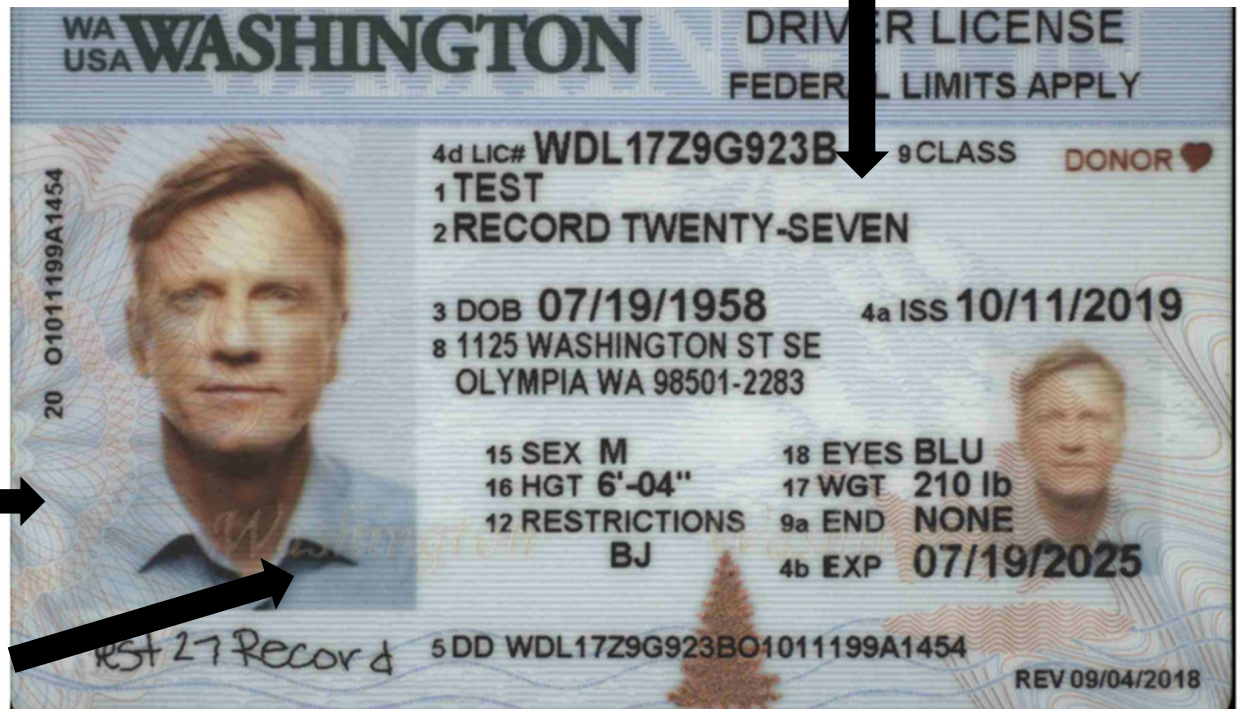


Secondary Image

WDL Number and Control Number

Security Features- Front

Image of Mt Rainier



Washington Across the Front

American Flag (Enhanced) or No Flag (Standard)

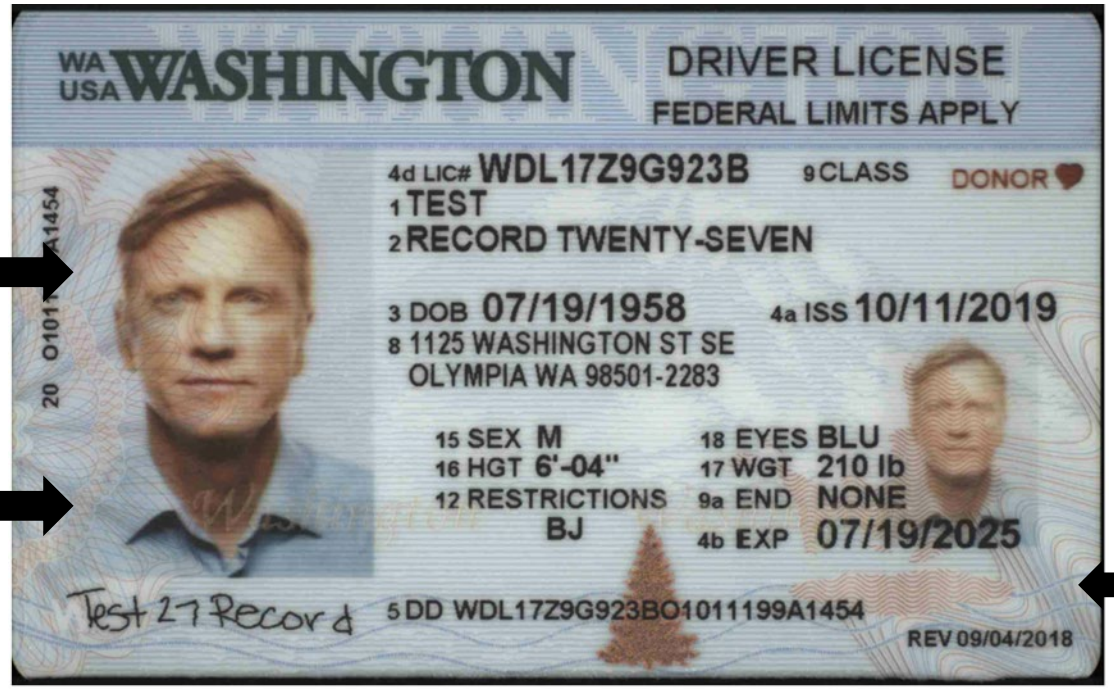


Color Shifting Tree

UV Security Features- Front

Washington State Seals

Washington Written Across the front



Lines on Lower Right Corner

Credential Features- Back

Document Number



1D & 2D Barcodes

Three WA State Seals

Customer DOB

UV Security Features- Back

Washington State Seals Across the Back



Temporary Documents

Washington, and other states, issue Temporary License Documents because the physical documents are not produced at the licensing offices any longer

A WA Temporary Document is printed on a sheet of paper

A WA Temporary Document does not contain a photograph

A WA Temporary Document is valid for a short period of time, usually allowing enough time for the true document to be delivered

A WA Temporary Document is not a valid form of identification unless accompanied by another piece of identification such as an expired license or ID card



CIS**TR723DU CIS, TEST RECORD

This is your temporary document. Carry this with you until you receive your new one in the mail.

Your new card will show the last photo we took. If you don't receive your document in 45 days, please call us (360) 902-3900 or email drivers@dol.wa.gov.

This Temporary Document Expires 4/2/2017

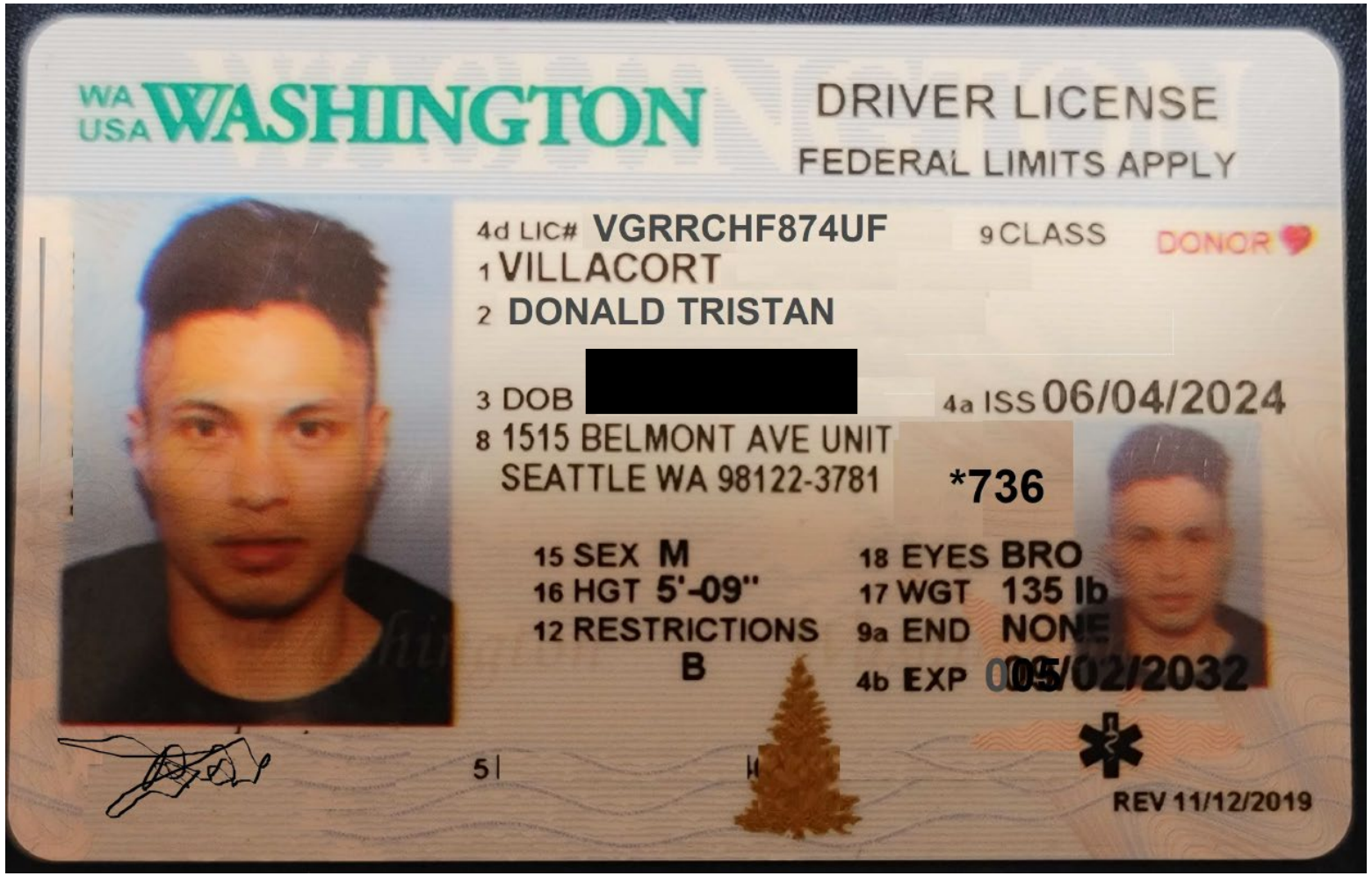
This document is intended to be used for driving purposes only. It is not valid for identification purposes unless accompanied by another piece of identification, like a recently expired driver license.

~ PERSONAL INFORMATION ~	
NAME	CIS, TEST RECORD
BIRTH DATE	03/31/1928
GENDER	M
HGT	1'-00"
WGT	700
EYES	DIC
RESIDENCE ADDRESS	421 BLACK LAKE BLVD SW OLYMPIA, WA, 98502-5046

~ LICENSE INFORMATION ~	
DOCUMENT TYPE	DRIVER LICENSE
LICENSE #	CIS**TR723DU
CONTROL #	311704740S1830
ISSUE DATE	02-16-2017
EXPIRATION DATE	03/31/2023
RESTRICTIONS	NONE
ENDORSEMENTS	NONE
CLASS	NONE
ORGAN DONOR	NO
VETERAN	NO

~ MAILING ADDRESS ~	
Your license will be mailed to:	421 BLACK LAKE BLVD SW OLYMPIA, WA, 98502-5046

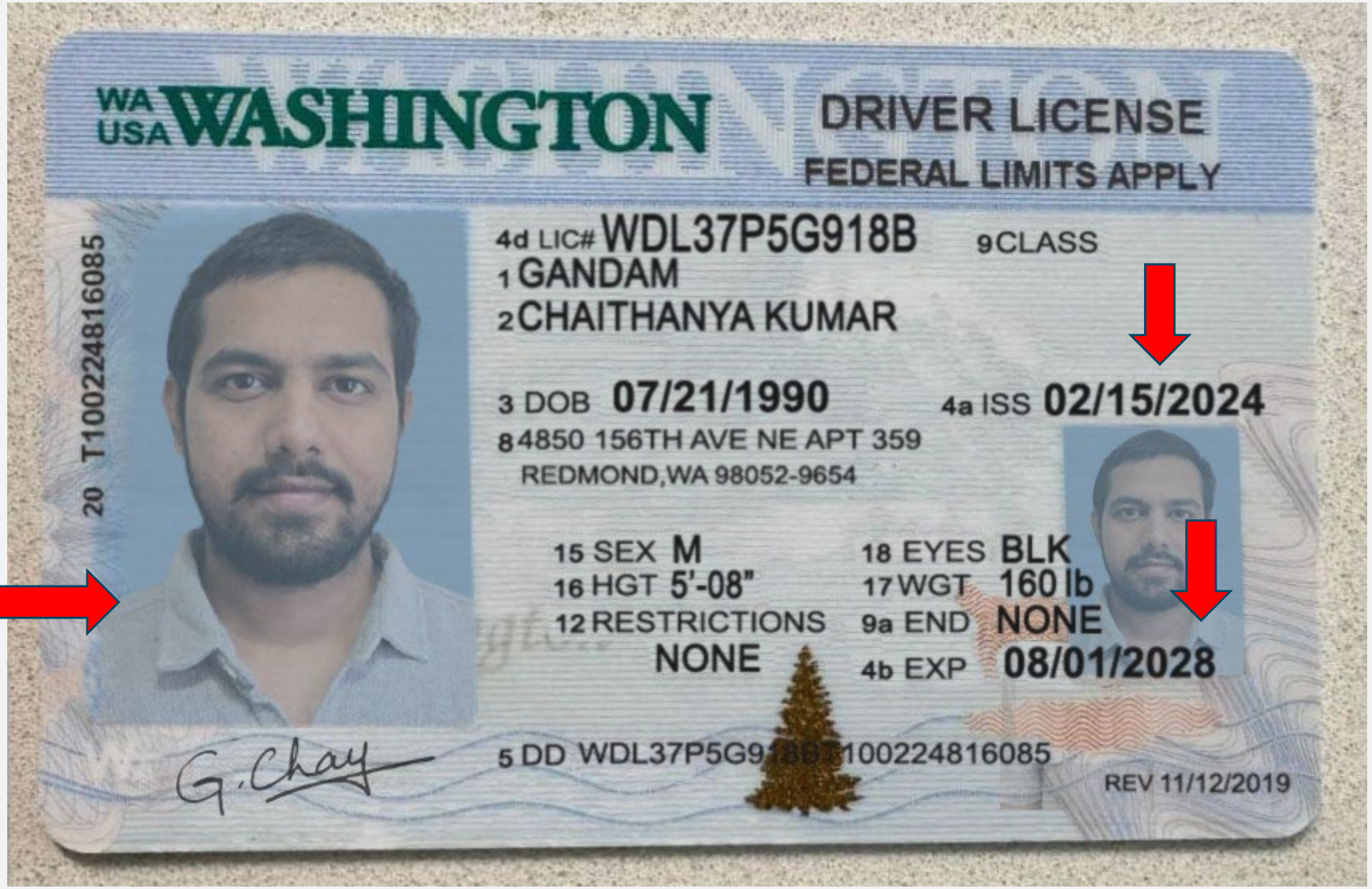
Evaluate the Credential



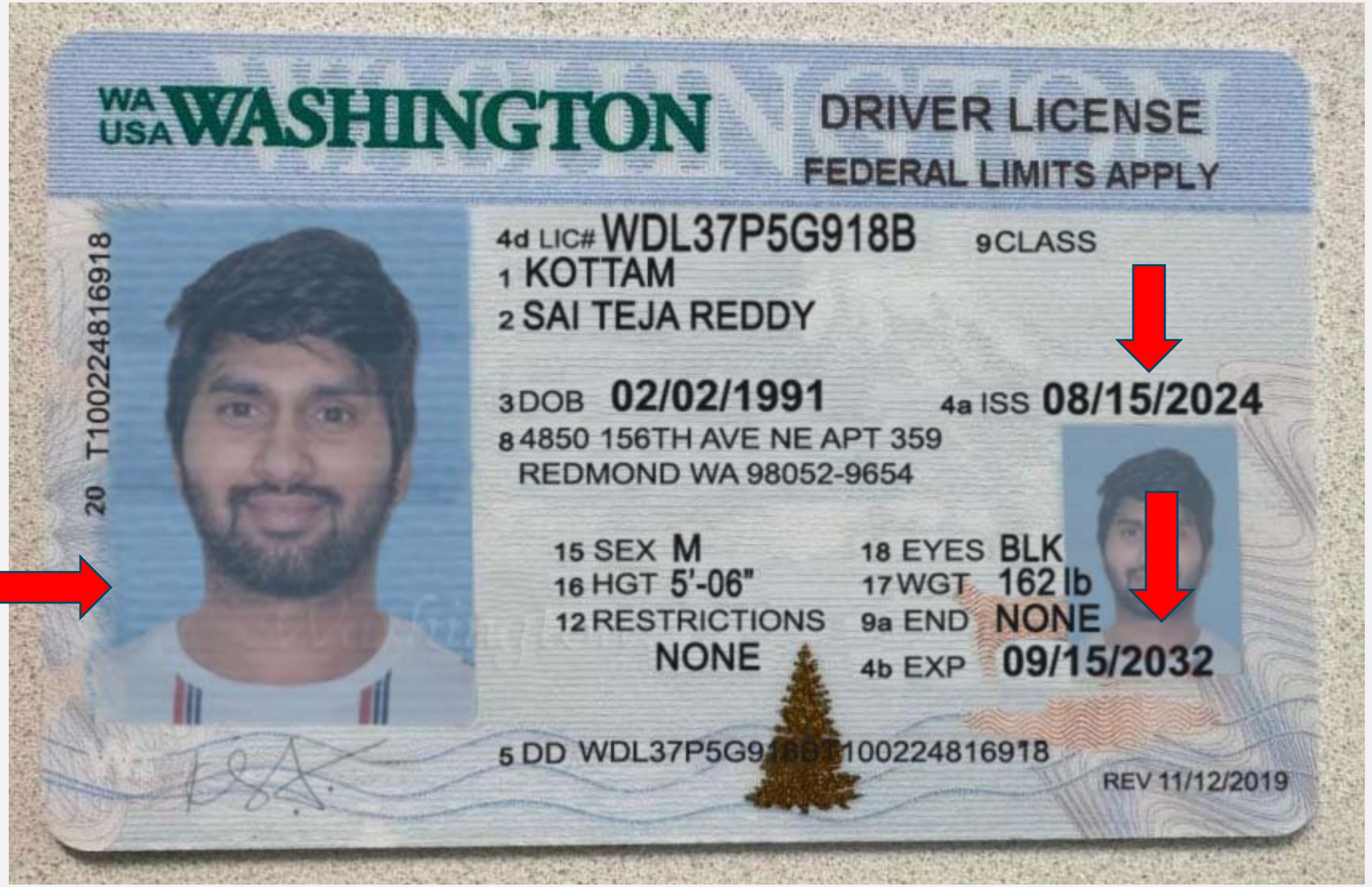
Evaluate the Credential



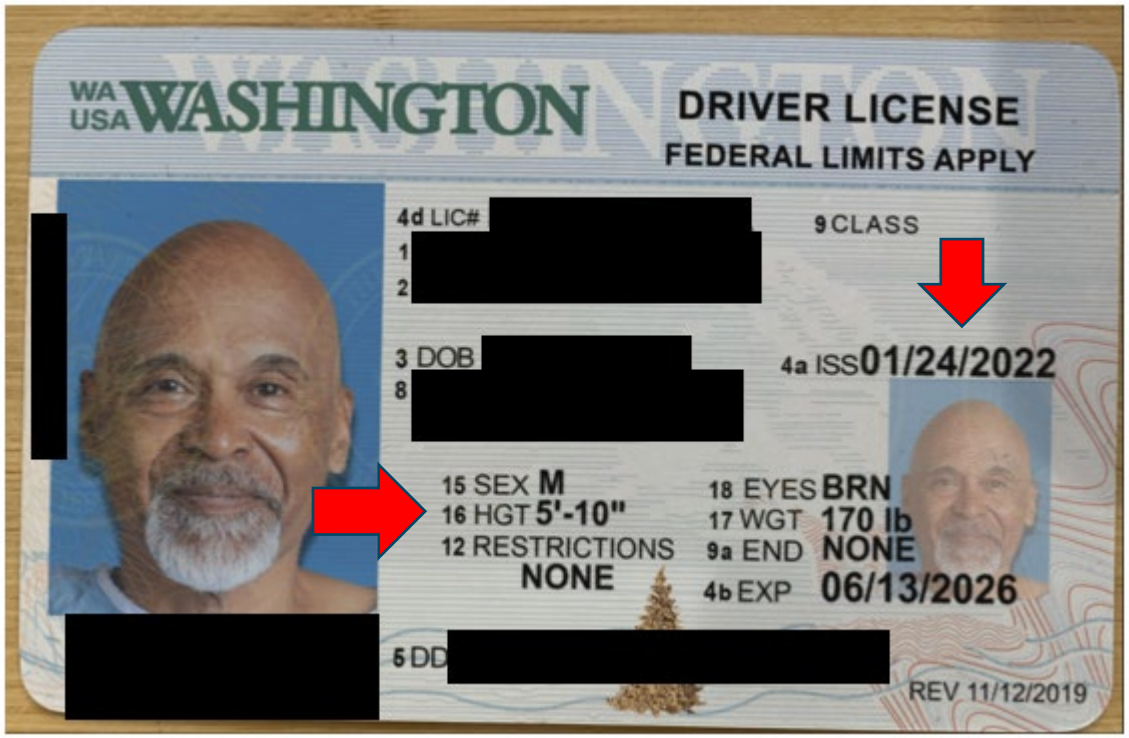
Evaluate the Credential



Evaluate the Credential



Evaluate the Credential





Evaluate the Credential



Ask Challenge Questions

- Confirm the information contained on the license
- Listen to how the subject responds to the questions
- Questions related to information on the license should be easy for the subject to answer

Secondary Verification



Have a plan to conduct a secondary verification when the document is questionable



Determine the standard for rejecting a document



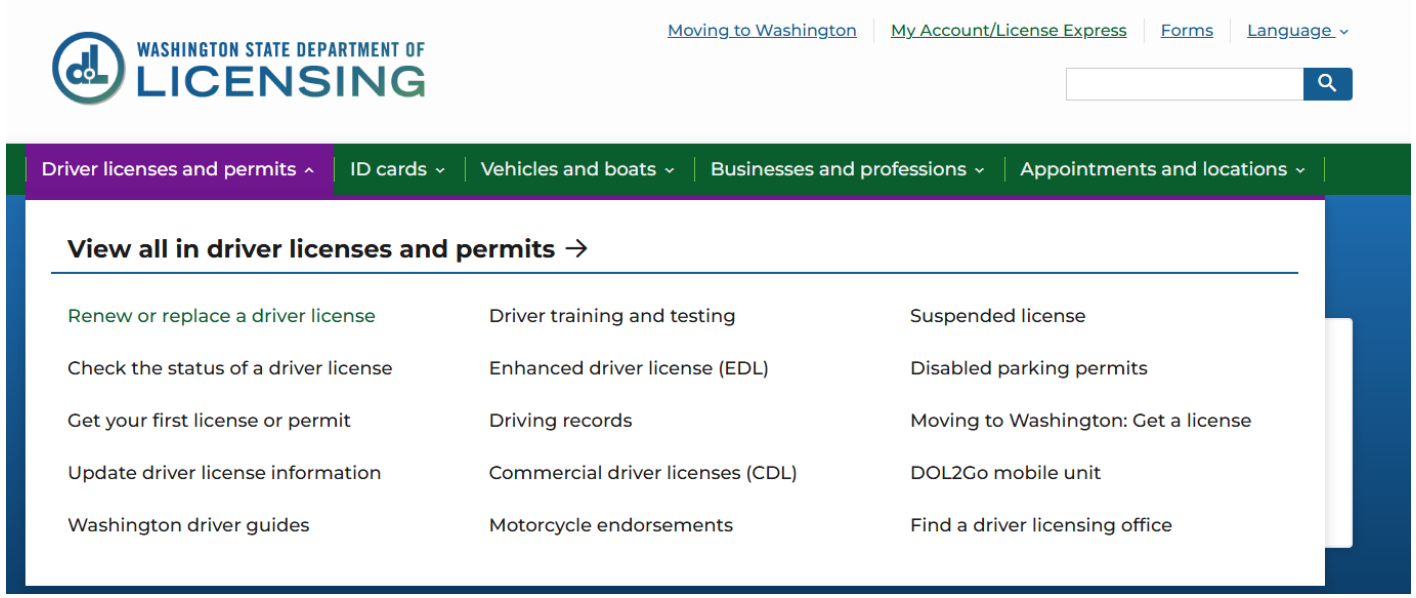
If possible, and within the scope of your authority, check the subject through NLETS or your state CJIS to confirm if the credential was issued by a DOL/DMV

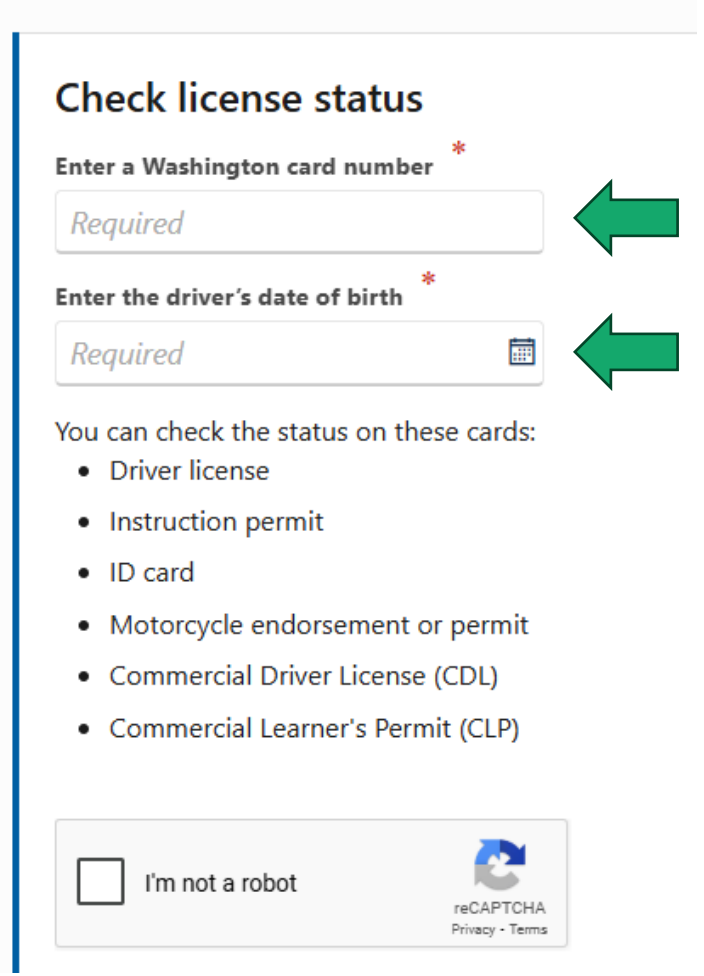
Secondary Verification

Washington Resources

- Check the status of the license or ID through DOL online using: https://fortress.wa.gov/dol/extdriveses/ESP/NoLogon/_/
- Request a DOL photo through DOL's online records request portal (NextRequest): https://wadolpublicrecords.nextrequest.com/
- You can confirm the appearance of the currently issued Driver License or ID card at: https://dol.wa.gov/driver-licenses-and-permits/driver-license-designs or https://dol.wa.gov/id-cards/id-card-designs

License Status Check





https://fortress.wa.gov/dol/extdriveses/ESP/NoLogon/_/

License Status Check

This DLN is valid for the following credential types

None

This DLN is not valid for the following credential types

What does this mean?

Driver license

Identification card

Instruction permit

Commercial Driver License (CDL)

Commercial Learner's Permit (CLP)

Restricted License

Agriculture permit

Additional Information

Ignition Interlock Device (IID) requirement	Ignition interlock device required for 9 years and 364 days and Interlock 180 Day Compliance

WA Credential Designs

License design types by year issued

Type of license	2018 design (Issued July 2018 - present)	2017 design (Issued February 2017 - June 2018)
Driver license (Younger than 21)	View larger image	View larger image
Driver license (21 years and older)	View larger image	View larger image
Commercial driver license (CDL)	View larger image	View larger image
Enhanced driver license (EDL) (21 years and older)	View larger image	View larger image
Enhanced driver license (Younger than 21)	View larger image	View larger image
Restriction driver license* (21 years and older) *Issued September 2018 - present	View larger image	
Temporary driver license* (Printed on paper) ***Not valid as ID unless used with another piece of ID**	no change	View larger image

https://dol.wa.gov/driver-licenses-and-permits/driver-license-designs

What to Do with a Fraudulent Credential?

If possible, don’t return the document to the customer

Based on your agency policies, take the appropriate enforcement or administrative action

Contact the agency in your state that investigates credential fraud for guidance

Key Points

- Develop a system to evaluate credentials that works for your organization
- Train employees regularly to keep them updated on new trends and reenforce procedures
- Build a network of resources to exchange information
- Use your resources
- Report suspected fraud to the appropriate agency



QUESTIONS AND COMMENTS

CONTACT

Andy Nunes

Driver & Vehicle Investigations

Phone: 360-634-5332

andrew.nunes@dol.wa.gov

Resources

General Fraud Questions or Referrals in WA: (360) 902-3915 or fraud@dol.wa.gov

To check the status of a Washington document online:
https://fortress.wa.gov/dol/extdriveses/NoLogon/_/

Current WA Credential Designs: https://dol.wa.gov/driver-licenses-and-permits/driver-license-designs or https://dol.wa.gov/id-cards/id-card-designs

DOL online public records request: https://wadolpublicrecords.nextrequest.com/

Federal Trade Commission: ftc.gov

American Association of Motor Vehicle Administrators: aamva.org