

**E1.2 : LANGUE ANGLAISE APPLIQUÉE À
L'INFORMATIQUE ET À LA GESTION***(partie écrite)***Durée : 2 heures****Coefficient : 2**

*L'usage d'un dictionnaire bilingue est autorisé.
Les calculatrices sont interdites.*

Who's Who

Every year scam artists reportedly create some 700,000 false identities - enough to fill a virtual San Francisco. That estimate is conservative, insists Norman A. Willox, Jr., of the National Fraud Center, a consulting firm. It's based on the number of fake credit cards, bank accounts, driver's licenses and other supposed proofs of identity that are being uncovered. Data from the U.S. General Accounting Office suggest that identity fraud has been increasing by roughly 50 percent a year since 1999. And despite corporate and government moves toward universal IDs, the quest for absolute proof that you are who you say you are appears quixotic.

Creating a false identity is easy, especially if you start with a real one. A few visits to web-based public directories (or local libraries and records offices) can yield addresses and phone numbers past and present, date of birth, employers, mother's maiden name and similar vital personal data. Add an illegitimately obtained Social Security or credit-card number, and an impostor has almost as solid a case for claiming to be someone as the real person does. Criminal information brokers even package up complete identities for sale, according to Willox.

In a society in which people regularly do business without meeting face to face, a system that bases trust on a few dozen bytes of lightly guarded data is fundamentally insecure. Federal estimates of losses from identity fraud are well up in the billions of dollars a year, and those whose names or numbers are used as a basis for fake identities may spend several years and thousands of dollars trying to clear their records. Some have even been arrested and imprisoned for crimes committed by their doppelgängers¹. The rapid expansion of global trade, Willox says, is at risk.

The rise in identity theft, coupled with the current climate of fear about terrorism, has led organizations ranging from database builder Oracle to the American Association of Vehicle Administrators to propose the development of tamperproof IDs that would positively verify everyone's identity for purposes as diverse as opening a bank account or getting on an airplane. Besides the usual name, address, birth date and ID number, proposed computer-readable identity

¹ Doppelgängers = double, copie de quelqu'un. ≅ «copycat»

25 cards could also contain biometric data such as fingerprints or iris scans to make falsification impossible -assuming that it was issued to the right person in the first place.

30 But in addition to the obvious civil-liberties implications of an ID that could be used to track every commercial or government transaction, an ostensibly perfect token of identity could reduce security rather than enhance it. One problem, says Lauren Weinstein, moderator of the Internet-based Privacy Forum, is that you shouldn't confuse proof of identity with proof of trustworthiness. The FBI and CIA knew exactly who Robert Hanssen and Aldrich Ames were, for example, but that didn't stop their espionage. Similarly, Weinstein argues, relying on a "frequent traveler card" for airline security could lead to relaxed vigilance just when it's most needed.

35 Tamperproof ID would be a "high-value target", Weinstein explains. Given how often criminals dupe or suborn the officials who issue birth certificates or driver's licenses (and how many false identities are already in place), even 99.9 percent accuracy would give thousands of fake people a government imprimatur. Biometric certification of dubious identities could make life even worse for victims of identity fraud - today as a last resort you can cancel all your accounts and even get a new Social Security number, "but how do you cancel your fingerprints?" Weinstein points out.

Paul Wallich (Scientific American, July 2002).

QUESTIONS

Compréhension: (12 points)

Résumer le texte en français en 200 mots (+/-10%).

Expression : (8 points)

Répondre aux deux questions en anglais.

1. Two weeks ago, you visited the "sales" web site of a US-based computer hardware retailer but didn't order anything. However, your bank account balance sheet received today shows a \$ 500 credit card payment to that company. Write an e-mail note of protest to either the hardware retailer or your bank.
(70 mots +/-10 % : 3 points)
2. According to you, what are the best methods to counter identity fraud? Do they represent a danger for privacy? Why (or why not)?
(130 mots +/-10 % : 5 points)