



## Debix Recommends 44<sup>th</sup> President Commit to a Zero-Tolerance Approach for Identity Theft

*Public Hearing Focuses on Stopping Identity Theft, A Serious Problem for Every American*

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**Washington, DC – April 28, 2008** – Debix ([www.Debix.com](http://www.Debix.com)), the nation’s leader in proven identity theft protection solutions, today announced that it is recommending to the incoming Presidential administration that it take a “zero-tolerance” approach for identity theft, and that it agree not to treat this growing crime as just a cost of doing business. Debix is making these recommendations in testimony today before the “Commission on Cyber Security for the 44<sup>th</sup> Presidency” on how to stop identity theft, a serious problem for every American.

“Tolerance is a real barrier to ending identity theft. We tolerate it by budgeting \$50 billion in fraud losses every year. We excuse weak security practices that fail to protect consumers over eight million times every year,” said Julie Ferguson, VP of Emerging Technologies for Debix, who is appearing before the Commission. “While identity theft is complex, the cure is simple - ask consumers for permission before using their identities. They know if they are applying for new credit, requesting medical care, or applying for a job. All we have to do is start asking permission and stop tolerating identity theft.”

Ferguson presented a preview of Debix’s quantitative research proving that identity theft stops when you ask the consumer for permission. A recent Debix study of 259,761 subscribers found that over three months, from October 2007 to December 2007, Debix subscribers responded to 30,618 Instant Authorization™ calls from banks and stopped 380 reported attempts of identity theft. Most importantly, there were zero incidents of identity theft when banks asked consumers for permission before using their identities.

Ferguson also presented Debix’s recommendations for dramatically reducing identity theft including:

- Ask consumers for permission before using their identities
- Enhance the existing systems that facilitate consumer permission in financial services by implementing the recommendations from the ANSI / Better Business Bureau Identity Theft Standards Panel (IDSP)
- Extend the existing systems to stop medical and employment identity theft.

“At Debix we have zero tolerance for identity theft. We believe business and government should embrace the same philosophy. Implementing our simple recommendation to ask the

consumers permission before taking action will provide the ability to eliminate the majority of identity theft,” said Ferguson. “A thief can convince someone else they are you, but they can’t convince you that they are you.”

Ferguson is joined by three other experts in identity theft, Jay Foley, Executive Director of the Identity Theft Resource Center; David Mortman, CSO-in-Residence at Echelon One; and Lisa Sotto, Partner, Hunton & Williams.

Sponsored by the Center for Strategic & International Studies (CSIS), the public hearing is being held April 28, 2008 from 9-11:15am at 1800 K Street NW, B-1B Conference Center in Washington, DC. More information about the Commission on Cyber Security for the 44<sup>th</sup> Presidency is available at <http://www.csis.org/tech/cyber/>.

### **About Debix Inc.**

Debix Inc. operates the first national Identity Protection Network dedicated to protecting consumers, and the organizations that serve them, from identity theft. The Debix Network is the only identity protection solution that proactively stops identity theft at the moment it is attempted. Backed by exclusive, patent-pending technology, the Debix Network brings consumers together with financial institutions, state and local governments, and law enforcement to catch identity thieves in the act. With its “zero-tolerance” approach to prosecuting the crime of identity theft, Debix’s mission is to eradicate the problem altogether. Led by the nation’s most experienced identity protection experts, Debix is continuously working on the development of innovative new technology and services to protect consumers. The company is partnering with a wide range of national organizations, including the Identity Theft Resource Center, Merchant Risk Council, American National Standards Institute and the Better Business Bureau , to develop programs and solutions to improve identity theft protection services. To date, more than 35 state and local governments have joined the Debix Network to provide protection service to their citizens. The company is headquartered in Austin, Texas and privately funded. For more information, visit [www.Debix.com](http://www.Debix.com) or call 888-DebixMe (332-4963).

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