AM I WHO I SAY I AM? A SYSTEMS ANALYSIS INTO IDENTITY FRAUD IN NEW ZEALAND

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Abstract: *Identity fraud transcends borders, governments and commercial enterprises on this globalized planet. While not a new phenomenon, the incidences of identity fraud in the media have proliferated since the horrific terrorist events of September 11, 2001 in New York. Western governments in particular responded to this event with sweeping reforms – especially in relation to border systems and policies. Despite its relative geographic isolation, New Zealand was not immune to these reforms and has worked hard to improve its own systems in an effort to combat identity fraud. Nonetheless, identity fraud is a real world issue whose complexity is mirrored in public policy development and decision-making.*

The multi-dimensional nature of identity fraud also has a great impact on a relevant and appropriate research methodology in this field. A systems analysis methodology allows flexibility and adaptability in examining how identity fraud systems and subsystems operate and interact with one another. In this research, the three methods that complement this methodology are key informant interviewing, participant observation and secondary information.

Keywords: *identity fraud, policy, systems, border, model*

Introduction

My name is Mireille Johnson. I was born in New Zealand but hold more than one nationality. I completed my undergraduate studies in Australia. I am married. But am I who I say I am? “Of course” you will probably say. You know that I must provide evidence of my identity to enrol in the Master of Philosophy program and to obtain a student identification card. What you do not know is whether the identity that I provided the university was fictitious or not. I could be a KGB spy, a drug mule on the run from a cartel, a murderer who has escaped custody or an Al Qaeda convert. In all my years on this earth, I have never been stopped at any airport by any customs or immigration agency, and let’s face it: I am not what they are looking for. I am a white female with blue eyes and rather non-descript features and unless I travel from a risky drug port such as Bangkok and I stand nervously in the Customs queue, sweating and playing with my clothes, I am an unlikely target for any government border agency. I know that government resources are limited and there are bigger fish to fry than me.

In order to enrol in this course I needed to provide a certified copy of my passport and academic record to the university. I could have purchased my Bachelor of Arts and Bachelor of Commerce degrees on the Internet. Alternatively, I could have borrowed my friend's qualifications and doctored them – chemical washing works a treat if you are careful. Besides, I know that university qualifications contain relatively unsophisticated security features and that because mine are from overseas and less familiar to the New Zealand eye, the chances of detection are relatively low. Moreover, getting documents certified is no problem as the people certifying them would have great trouble spotting a good fake. As for my passport, which could have been purchased on the streets of Kuala Lumpur, Bangkok, Guangzhou, Johannesburg, Sao Paulo or even Frankfurt – the possibilities are endless. Naturally, I would have to be vigilant as to the quality of my forged passport as just one spot of glue reacting under ultra violet light during an examination could give the game away. If I plan correctly, I could arrange to land in New Zealand at peak time, when Customs officers at the primary line are often required to process 1500 passengers in just one hour. I could get even luckier, knowing that Customs had just recruited a substantial number of inexperienced, new staff. The odds of my walking through the airport border undetected are rather good.

Once I am in New Zealand, my new life as somebody else begins to be realised. I could take my forged passport or forged overseas driver's licence to AA and sit my testing for a valid New Zealand driver's licence. I know that the people behind the counter at AA are extremely unlikely to be trained in documentation examination and, even if they were it is not an exact science and I doubt they will have the equipment to do the job anyway. Therefore, the chance of my not getting a New Zealand driver's licence is remote. Now that I have a validly issued New Zealand document that is often used as a form of identity, I can go down to the local department store and gain finance in my false identity. I know that even if the finance company is wary of me, they can check the validity of my New Zealand driver's licence and I will be fine. Alternatively, I can present them with my forged passport that I used to enter New Zealand on, as I know that they too will not be able to spot a fake – especially if it is a foreign passport. Moreover, as they are so keen to make a sale, they are unlikely to question me.

So my life in New Zealand evolves and I can open bank accounts, become a permanent resident, marry, join a gym, and buy a house, all as somebody else. Finally, by the time I apply to enrol in university, my false identity could be well established. Even if the university checks with Immigration, my passport and biodata will be in their system as having entered New Zealand. The university will be happy with this as they will think that this is sufficient verification that I really do exist. After all, the university does not know that government records are not always testimony to the authenticity of a person. Besides, like the finance company, they too appreciate more business and if they wish to see more evidence of my identity, I always have that New Zealand driver's licence to show them. So now do you take it at face value that I am who I say I am?

The world of identity fraud and identity theft is not limited to the above scenario. Identity fraud transcends borders, governments, and commercial enterprises on this globalised planet. My own initiation into the identity fraud arena began in 2000, when I started work as an Immigration Officer for the New Zealand Immigration Service (now Immigration New Zealand). It was during my training at one of the visa and permit branches in Auckland that we had a visit from a senior Immigration Officer who worked for the Border and Investigations Branch (now the Border Security Group). She brought with her a pile of forged and counterfeit passports, which had been used by foreign nationals in attempts to enter or remain in New Zealand. These passports were from a variety of countries and to my untrained eye at that time, appeared genuine. During this training, I was introduced to my first ultra violet (UV) light and the benefits of its use in document examination. I immediately took the opportunity to duck under the table where it was darker with the UV light and discover what it was about these passports that were wrong. I was excited by the large differences in security features between passports from around the world and how counterfeiters attempted to beat the system. To this day, my interest in passport examination has not waned.

When a position became available to work for Border and Investigations at Auckland International Airport, I jumped at the opportunity. Despite my several years experience already in Immigration, the airport introduced me to another world – beyond that of honeymooners, business people and family vacationers. On my second day at the airport in the early evening, I had to escort two African males along with the police to their plane. They were being removed from New Zealand but were considered potentially too dangerous to be taken via the normal internal route to the plane. Six of us marched along the tarmac and up the external stairs of the air bridge before placing them in their seats. I felt like I was in a scene from a Hollywood blockbuster movie, feeling utterly naïve to think that this sort of thing did not go on in New Zealand. My naivety came to the fore once again when I was profiling passengers off a flight that had originated from Asia. I stopped a family and asked to see their passports but they told me that they did not have any – they only had forged ones that they had ripped up in the toilet on the plane en route to New Zealand. Naturally, over the following years, these events became quite familiar and commonplace to me. However, my time at the airport made me realise that New Zealand is not just a southern piece of land rather isolated from the rest of the world. It had become part of the globalised world and was not immune from its ‘dark side’.

After several years of dealing with people smugglers, refugees, prostitutes, drug mules, criminals and illegal workers at New Zealand’s largest port, I decided to expand my horizons in the identity field. In 2005, I began work as an Investigator for the Identity Services business unit with the Department of Internal Affairs (DIA). It is here that I currently investigate fraudulent activity in the areas of New Zealand passport applications, New Zealand citizenship applications and birth, death and marriages registrations. While my previous focus at INZ had been on foreign nationals, my experience at DIA has opened my eyes to fraud committed by New Zealand nationals as well. Their reasons for committing identity fraud can range in purpose from financial gain to running from the police to gang activities.

Methodology

When I started to think about writing a thesis on identity fraud several years ago, I had problems ascertaining an appropriate research methodology – even after having studied research methods for an entire year at university. The commonly spoken of social science practices such as action research or focus groups do not have ‘the teeth’ to meet the need of encompassing all of the variables in identity fraud and to paint an accurate picture of the issues at hand. This is due to the fact that the identity fraud problem is multi-dimensional and because examining one part of the problem in isolation is not going to explain its existence, nor assist in developing public policy recommendations for the future. Patton (2002) advocates that: “A systems perspective is becoming increasingly important in dealing with and understanding real-world complexities, viewing things as whole entities embedded in context and still larger wholes” (p. 120).

While identity fraud is commonly referred to as ‘a problem’, it is, in reality, a collective outcome from a number of problems and “it is common for a systems analysis to arise from a problem area or nexus of problems rather than a well-defined problem” (Miser and Quade, 1985, p. 17). Problems that give rise to identity fraud include loopholes in governmental policies, lack of international co-operation in law enforcement, lack of resources, jurisdictional hazards and the mere fact that no system is infallible. Pontell (2002) states: “These system vulnerabilities are, after all, the crux of the identity fraud problem” (p. 19). If one imagines a continuum with ‘identity fraud’ being the centrepiece, it can be said that identity fraud then causes continual problems further down the continuum (or system) with other crimes being committed due to the existence of identity fraud in the first place. Cuganesan and Lacey (2003) similarly noted: “The notion of identity is central to almost all aspects of socio-economic life … Given its importance, the fraudulent representation of an identity can have far-reaching consequences” (p. 1).

Furthermore, identity fraud is a *dynamic* phenomenon for which systems analysis is an appropriate methodology as “clearly a systems analysis begins with the fundamental assertion that change is constantly occurring” (Brock *et al*, 1973, p. 35). “Change” in identity fraud variables takes many forms: international conventions change; the *modus operandi* of identity fraud changes; immigration policies change; heads of States change; security features in documents change; regional stability changes; economic circumstances change; organised crime gangs change; technology changes; the price of a forged or counterfeit passport changes – these are but a few examples. Even as I write this paper, my own opinions on the subject change as identity fraud literature proliferates due to the growing media and public interest in the issue, causing governments around the world to respond quickly with solutions to what is seen as a serious global problem.

Complementing the systems analysis methodology, my research involves triangulating three methods: key informant interviewing, participant observation and secondary information. I am currently in the middle of my fieldwork which involves interviewing approximately 15 key informants in both the private and public sectors in New Zealand. The applications of identity fraud are diverse across industries. Every offender has their own agenda for committing an identity crime. My own personal knowledge and observations are limited to those areas in which I have worked. For this reason, I have employed key informant interviewing as one of my research methods to assist me in understanding the systems of identity fraud at play in New Zealand, across both the private and public sectors. In this regard, Patton (2002) supports the use of key informants, stating: "One of the mainstays of much fieldwork is the use of key informants as sources of information about what the observer has not or cannot experience, as well as a source of explanation for events the observer has actually witnessed" (p. 321). Moreover, due to the qualitative nature of my research the use of key informants complements a systems analysis methodology as "…the predictive models for systems analysis must depend on a more direct use of judgment and intuition and less on quantitative relations. To achieve this dependence, human participants, usually experts or especially qualified people, are brought into the model structure" (Quade, 1985, p. 195).

Key informants support my own participant observation in the identity fraud field by reinforcing my own knowledge. Burnham et al state that one of the downfalls of participant observation is that "A single researcher or even a team of researchers can only observe a certain amount" (2004, p. 235). Standard participant observation only allows the participant observer a snapshot of activity over a limited period of time. In addition, in the identity fraud field, it is unlikely that an 'outsider' would be given the authority to observe frontline occurrences of identity fraud due to the security environment in which it occurs, privacy concerns, diplomatic concerns, national security concerns and/or the security status of the information received. Jorgensen describes the participant role on a continuum from that of “*complete outsider*” to “*complete insider*” (1990, p.55). Given my work experience in identity fraud, I fall within the “*complete insider*” realm and my immersion in this field has shaped my beliefs and behaviour on this topic.

Moreover, given the complexity of identity fraud, such a system requires an insider’s knowledge, as identity fraud is not just about the fraudulent identity document in front of you. It is imperative that for any study in this area, the researcher has a good understanding of the processes and systems involved. In my own experiences in observing the emotions of an offender, it is not just because they were caught – it is about the journey that they had embarked on to reach their destination. This journey is both physical and emotional with the offender having to endure sometimes days or months of travel, knowing at any point they could be arrested, knowing that they have a family to protect, for example. A standard participant observer would not have the necessary depth of understanding or insight to accurately report all the facets of this system without experiencing it first hand. In this vein, Denzin and Lincoln state: “because we cannot study the social world without being a part of it, all social research is a form of participant observation” (2003, pp. 180-181).

Secondary information is the third part of triangulation in this research. It supports my primary data collected through key informant interviews and my own participant observation by: (a) providing a backdrop to the environment in which identity fraud has emerged; (b) providing statistics in identity fraud; (c) describing trends in identity fraud; (d) reporting strategies from around the world to combat identity fraud; (e) reporting issues in identity fraud; (f) describing the impact of identity fraud. Stewart states that “More often, primary and secondary research are used in a complementary fashion, rather than as substitutes for one another” (1984, p. 12). Secondary sources of information in my research include annual reports, statements of intent, media articles, media releases, books, journal articles, academic reports, commercial reports, international and domestic statistics and government reports.

It is important to note that comparing and evaluating secondary information for validation purposes is not a clear cut process because as Schutt (2006) states: “We cannot assume that available data are accurate, even when they appear to measure the concept in which we are interested in a way that is consistent across communities” (p. 103). Furthermore, Stewart (1984) comments: “Noncomparability of data is a serious problem when one is making comparisons across information from multiple sources. National Governments often differ in both the methods employed to collect data and the definition of categories.” (p. 44). In identity fraud, secondary data consistency problems can include differing classes of offences between agencies, an interchangeable use of terms such as ‘false’, ‘fraudulent’ and ‘counterfeit’, different reasons for recording data and differing levels in the amount of data required. Moreover, agency opinion varies on what constitutes an offence. In relation to governmental secondary sources, Gomm states that “Such data are primarily used for internal agency purposes and for the external monitoring of their performance. They are a product of the way such services are organised” (2004, p. 140). In New Zealand, Gomm’s comment would mean that secondary data and information are published in line with governmental outcomes. However, governmental outcomes are a reality that justifies budget allocations to agencies. The fact that they are politically driven does not make the secondary sources any less valid, unless of course, the data was purposely manipulated.

The issues surrounding the reliability and validity of secondary information are compounded when secondary information originates in an overseas country. Stewart cautions that: “Another problem with secondary data in other nations is a lack of reliability. Official statistics often reflect national pride and international political considerations rather than reality” (1984, p.43). New Zealand ranks first equal with Finland and Iceland on the Transparency International Corruptions Perceptions Index 2006 (Transparency International website, retrieved August 12, 2007) – an international survey which measures the perceived bureaucratic corruption in each country in the world. Less transparent states may be prepared to publish erroneous statistics to satisfy not only their own agenda, but also to quiet international organisations and any pressure from other countries to perform on the world stage. Consideration must also be given to the fact that what is classified as an offence in one country, may not be an offence in another. Moreover, due to the ‘borderless’ nature of identity fraud, diplomatic and agency issues often effect any formal judicial processes and hence, subsequent quantitative recording.

The Emergence & Consequence of Identity Fraud at the Border

Methodological issues aside, you may be asking yourself what all the fuss is about – why has the interest in identity fraud proliferated in recent times? After all, identity fraud is not a ‘new’ phenomenon. Lloyd (2003) detailed the events of Italian revolutionary Count Felice Orsini who entered France on a British passport in the false identity of Thomas Allsop. On 14 January 1858, Orsini attempted the assassination of Emperor Napoleon III and his wife Empress Eugenie outside the Opera House in Paris. (pp. 1-22). Lloyd also stated “The USA has divulged that between 1914 and 1945 three complete counterfeit versions of their red-covered passport were detected … It is also known that the British ‘perfection itself’ passport was counterfeited within five years of its introduction” (ibid., p. 214). Booth (2000) reported that in 1906, senior Triad official, Sun Yat-sen attempted to raise funds through a scam to sell “republican ‘passports’, costing S$2 each, which would allow entry to China after the revolution” (p. 346). He further stated “Some time around 1968/9, the 14K in Hong Kong decided to appoint Chung Mon their pan-European controller. He started to travel widely, using passports in different names proclaiming him to hold British, Taiwanese, Malaysian or Indonesian nationality; the Taiwanese passport afforded him diplomatic immunity” (Booth, 2000, p. 432). It was only when the tragic terrorist events of 9/11 unfolded in New York in 2001 that the world sat up and took notice of the immense harm that could be caused as a consequence of identity fraud – in this case, its facilitation in the taking of nearly 3,000 human lives.

The aftermath of 9/11 saw the United States Government reassess its national security, intelligence and immigration policies and *The 9/11 Commission Report* poignantly and publicly stated:

> In the decade before September 11, 2001, border security – encompassing travel, entry, and immigration – was not seen as a national security matter … In national security circles … only smuggling of weapons of mass destruction carried weight, not the entry of terrorists who might use such weapons or the presence of associated foreign-born terrorists.
>
> For terrorists, travel documents are as important as weapons. Terrorists must travel clandestinely to meet, train, plan, case targets, and gain access to attack. To them, international travel presents great danger, because they must surface to pass through regulated channels, present themselves to border security officials, or attempt to circumvent inspection points.
>
> In their travels, terrorists use evasive methods, such as altered and counterfeit passports and visas, specific travel methods and routes, liaisons with corrupt government officials, human smuggling networks, supportive travel agencies, and immigration and identity fraud. (n.d., pp. 383-384)

9/11 caused sweeping immigration and national security reforms to take place throughout the Western world, particularly the tightening up of border practices at major ports. New Zealand was not exempt from these changes. In recent years New Zealand has put in place border systems such as Advanced Passenger Processing (APP), followed by the Regional Movement Alert System (RMAS) so that the eligibility of passengers bound for New Zealand is assessed at check-in. These systems electronically check to see whether a passenger has an Immigration alert against them, whether they hold a valid visa, whether their passport has been reported lost or stolen, for example. In addition, New Zealand, like other Western governments, employs the use of Interdiction Officers, otherwise known as Airline Liaison Officers (ALOs) at offshore high risk ports. Unfortunately, New Zealand currently only has one permanent ALO based in Bangkok with three month assignments to other ports being dependent on financial resources. Their job is to work with the airlines to also assess the eligibility of passengers to enter New Zealand. ALOs look for passengers travelling on forged or counterfeit documentation and have the authorization to offload anyone from the flight who does not meet New Zealand Immigration policy. The ALOs are also able to contact Immigration Officers 24 hours a day, seven days a week in New Zealand to warn them in advance of any suspect passengers on board an aircraft, thus allowing for a timely response on the passenger's arrival. These systems essentially move the New Zealand border offshore – for the first round of checks anyway. On arrival in New Zealand, all passengers are then assessed again as they pass through the Customs Primary Line and any problematic passengers are ultimately referred from Customs to Immigration for further investigation.

Nonetheless, despite these systems identity fraud still exists. This can be explained in part by the fact that any system requires human input and human errors are made. In addition, no system is infallible. Spontaneous refugees with forged, counterfeit or no documents still arrive on our shores as do other passengers who are seeking a better life for themselves in New Zealand. In my experience with APP, there is a reliance on people actually reporting their passport as lost or stolen for the system to work. Some people fail to report due to laziness or indifference while others fail to report on purpose. Rudner (2008) notes “Although contemporary passports may be difficult to counterfeit, because of built-in security safeguards, lost or stolen passports can go undetected for considerable periods of time due to impediments and delays in international notification” (p. 103). It is not uncommon for refugees who often hold a New Zealand passport as well as a passport from their country of birth to give one passport away to a family member or friend. The passport is then forged or sometimes, it is untouched and the family member or friend travels to New Zealand as an impostor. During my time at DIA, I have seen New Zealand based refugees apply for another New Zealand passport the same day that an asylum claimant lands on New Zealand soil with their ‘lost’ or ‘stolen’ passport – a coincidence perhaps but most likely not. In other cases, offshore airline check-in staff enter the incorrect passport details into the system so that a passenger receives an APP “OK to board” message when they should have received a “Do not board” directive. Sometimes these mistakes are understandable but in other cases they appear to be deliberate. In overseas countries it is not uncommon for a bribe to be paid and the New Zealand Government cannot directly regulate such activity except through the airline representatives in New Zealand.

Compounding the regulation issue, is also the fact that New Zealand does not automatically fine airlines for bringing in incorrectly documented passengers – an infringement letter is merely sent to the airlines to warn them about the passenger that they brought in. Other countries automatically fine airlines thousands of dollars for incorrectly documented passengers and this acts as an incentive to the airline to ensure that passports and any other relevant documentation are properly checked. For example, the Department of Immigration and Citizenship (DIAC) in Australia state on their website: “Where a carrier brings an inadequately documented passenger or an undocumented passenger to Australia, they may be liable, upon conviction, to a fine of $10,000. As an alternative to prosecution, carriers may elect to pay a prescribed penalty of $5,000 for an offence (infringement notice).” (2008, Infringement Notices, para. 3). Several years ago I had an airline representative at Auckland International Airport tell me that their check-in staff overseas do not care about the New Zealand bound flights as they know that they will not get in trouble if they make any mistakes – all because there is no automatic fine system. This issue has been raised in New Zealand in Section 13 of the Immigration Act Review which states:

> The fundamental problem is that there are difficulties in enforcing obligations on airlines. Immigration staff issue notices of infringement at the airport to airlines that fail to fulfil their obligations, but the infringement notices have no legislative basis. They cannot be used to enforce airlines’ legal obligations. Prosecution of airlines rarely occurs because it is expensive, time-consuming and resource-intensive. (Department of Labour website, retrieved April 5, 2008).

The bottom line is that many cases of identity fraud start at the border by the illegal entry of foreign nationals. Once the Immigration system records their identity, this is often the start of their fraudulent social footprint in New Zealand and proving otherwise is not always a straight forward matter. Of further concern is that identity fraud at New Zealand’s border is not just a threat to New Zealanders and our reputation overseas but also to the global community in which we live. Ladley and White (2006) state:

> Identity fraud is growing in prevalence, and it poses a risk to New Zealand in terms of protecting both our own borders from illegal immigrants with false documentation and the reputation of our documentation as trustworthy. There is a risk that we disadvantage our citizens if New Zealand border agencies are seen to be insufficiently vigilant in ensuring documents are genuine. The integrity of our systems affects out

> international reputation, which in turn is critical to effective facilitation of the flow of people. But secure identity documents depend on other states' capacities to recognise the documents (e.g. by common electronic systems) and/or their willingness to accept them as valid. (p. 29).

Identity Fraud & Public Policy

The New Zealand government is faced with a myriad of policy issues when attempting to deal with the identity fraud evolution. In brief, some of these issues include technology; organisational data reliability and validity; privacy; interagency co-operation and information sharing; resourcing in terms of feasibility, cost and measuring efficiency and effectiveness of systems; jurisdiction; difficulties in overseas document verification; outcomes; domestic and international politics; proactive vs. reactive measures; risk vs. facilitation and custodial issues relating to who 'owns' a policy. Pontell (2002) points out that "It is clear from both the U.S. and Australian experience at least, that identity fraud poses serious challenges and policy choices that generally center on issues of cost and control" (p. 4). These policy issues can be as complicated as the system of identity fraud itself. Davies and Hosein (2007) acknowledge this point in stating: "Identity policies, as with all sophisticated and complex policies, have contentious components" (p. 3) and "Like most policies that involve advanced social, legal, technological and economic issues, identity policies are complex" (p. 5).

Modelling Identity Fraud

The complexity of the identity fraud system can partly be attributed to the fact that it is made up of multiple subsystems which change according to the environment, the nature of the identity crime being committed, the modus operandi and the combination of 'elements' in play, for example a forged or counterfeit driver's licence or passport. Therefore, no two situations involving identity fraud are ever the same. In an attempt to simplify what an identity fraud system is, I sought to develop a model which encompassed the generic elements of identity fraud and one that was simple enough to represent graphically. I was mindful that the model needed to provide a universal platform while at the same time acknowledging the global nature of identity fraud, the dynamic nature of identity fraud and the two sides of the identity fraud system: the criminal side and the government side. The working model I developed is on the following page (take in Figure 1) and subsequent is an explanation of the model components:

The Globe: Identity fraud permeates not just domestic but transnational borders. The international nature of identity fraud is represented by the globe in my model. However, the globe is not stagnant – it continually rotates in either direction, pivoting on 'identity fraud', bringing the 'Dark Side' and 'State Side' into contact with one another on an ongoing basis.

Dark Side: The 'Dark Side' represents the criminal element of identity fraud as well as the unknown. Environmental influences such as political and religious persecution, economic disadvantage or outstanding criminal warrants can cause a person to obtain a false identity in order to escape their current situation. These factors, in turn, feed the organized crime groups who benefit financially from forged or counterfeit document manufacture, people smuggling and human trafficking; paying bribes to corrupt government officials who pave the way for the identity crime to be committed. As the globe turns, the Dark Side comes into contact with State Side and Dark Side practices are sometimes challenged. For example, the State may introduce new technology and policies at the border to prevent identity fraud. The organized crime groups must therefore adapt, and find new ways or routes of entering a particular border.

State Side: 'State Side' represents not only law enforcement but the whole of government of which law enforcement is a part. As the Dark Side comes into contact with the State, governmental policies, regulations and legislation adapt where appropriate. The State produces its own identity documents and is continually challenged by the Dark Side who tries to forge or counterfeit State documents. Thus, the State regularly updates security features in identity documents and their relative systems with the aim of preventing identity fraud from occurring. The State is further challenged by identity fraud from the Dark Side as the State is often the provider of primary governmental services for which identity verification is imperative. The Dark Side provides the impetus for the usage of law enforcement tools to combat identity crimes and for the collation of intelligence.

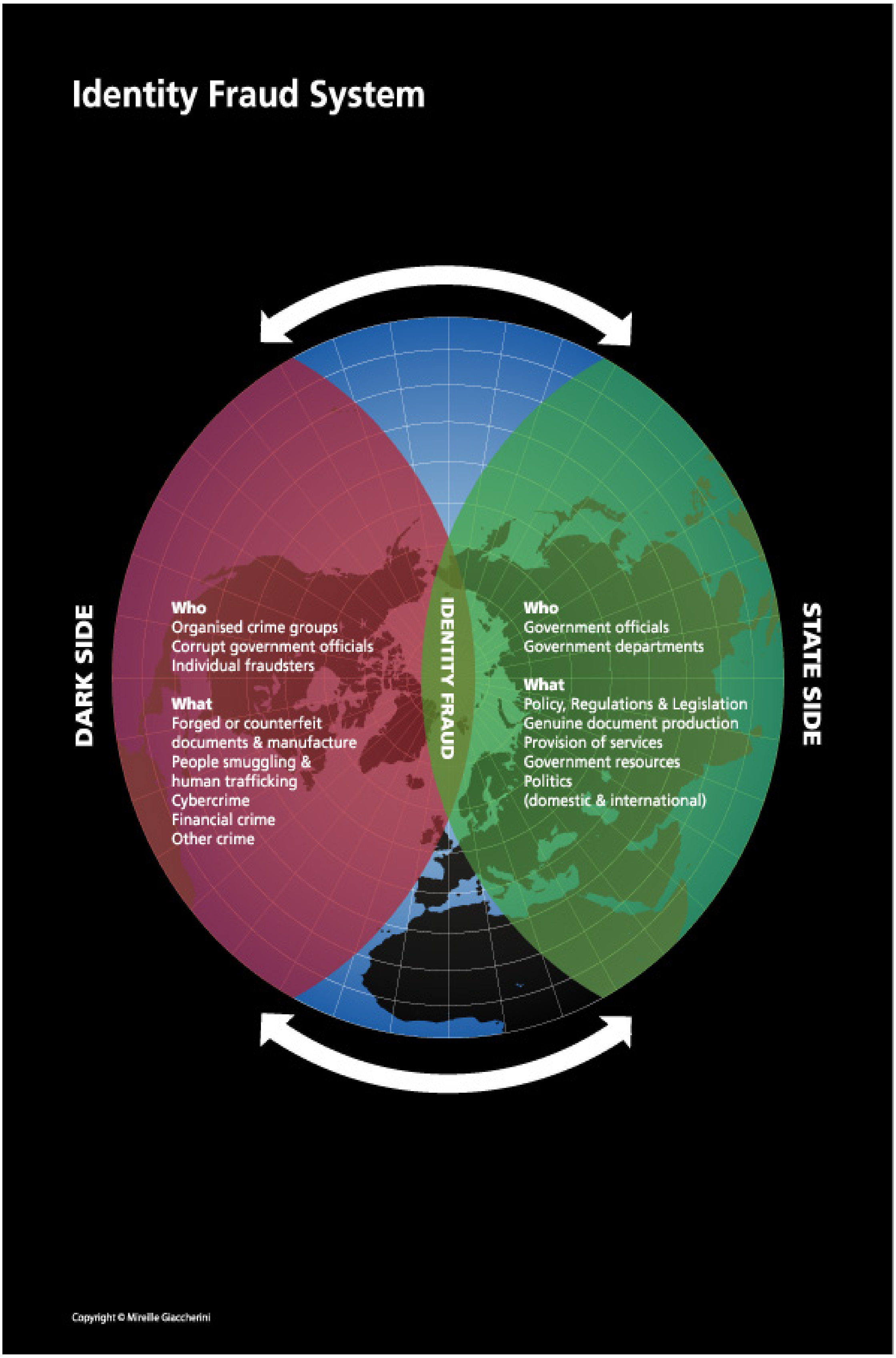
Identity Fraud System
DARK SIDE
Who
Organised crime groups
Corrupt government officials
Individual fraudsters
What
Forged or counterfeit documents & manufacture
People smuggling & human trafficking
Cybercrime
Financial crime
Other crime
IDENTITY FRAUD
Who
Government officials
Government departments
What
Policy, Regulations & Legislation
Genuine document production
Provision of services
Government resources
Politics (domestic & international)
STATE SIDE
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Figure 1

However, the State also faces additional challenges from both domestic and international politics. Domestically, groups may be opposed to any legislative changes as has been seen in New Zealand in recent times with the media and genealogists being opposed to the proposed Births, Deaths, Marriages and Relationships Registration Amendment Bill. Internationally, New Zealand faces compliance pressures from international organizations and the global community. For example, New Zealand has obligations to fulfil in respect of New Zealand passports meeting standards set by the International Civil Aviation Organisation (ICAO).

Ultimately in my research, I aim to answer the question of whether New Zealand needs a dedicated Identity Policy, to assist in the battle against identity fraud. In the meantime, I am left to reflect upon the words of Pontell (2002): “How many other “dramatic improvements” need to be accomplished given the complexities of effective response to the problem of identity fraud” (p. 13).

Conclusion

Despite identity fraud not being a new crime, the worldwide media coverage of the terrorist attacks in New York on September 11, 2001 and its aftermath, focused public attention on the use of identity fraud in the facilitation of this horrific event. While governments around the world scrambled to rectify loopholes in their border controls and to introduce new systems, the media, to this day, has continued to cover incidences of identity fraud from around the globe, thus raising public awareness on the issue.

The impact of incidences of identity fraud at the border cannot be underestimated as this is often the beginning of further criminality down the track. Identity fraud committed by foreign nationals in New Zealand compounds the identity issue due to offshore verification difficulties and jurisdictional hazards. However, developing public policy in the identity fraud arena is fraught with complexity due to the large number of issues at hand.

The complexity of the identity fraud system has also had implications in the selection of the methodology best suited to my research. Systems analysis is flexible and adaptable in its approach and its relevance is significant, in that it is through the examination of current systems that the susceptibility of those systems to identity fraud can be identified.

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