

# Stay safe online - blog five - protecting your identity

## Blog

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Protecting yourself when you go online is a necessity. With a world of information accessible at your fingertips, it is easy to get caught up in the ease of accessibility and on-demand information available. However, you don't want your personal details to be easily accessible to everyone else. Our '[stay safe online](#)' [blog series](#) will share tips that you can utilise going forward to protect yourself when interacting with the online world.

Today's blog will cover:

## Why is it important to stay safe online and protect your identity?

Any personal information that can be used to identify you, such as your name, date of birth, address, or even your mother's maiden name, can potentially be used to access your details and accounts. When you consider the most often used security questions - the name of your first pet, or the first street you lived on - this information is easy to find if you do not protect your identity online. This is why it is important to be mindful of where you share that information.

## What is identity theft?

Identity theft occurs when someone who isn't you uses your personal information to pretend to be you. This information is then used to create bank accounts or apply for credit cards in your name, or to commit fraud.

## How is identity stolen?

Your online identity can be stolen through [phishing scams](#), where scammers send fraudulent communications, such as messages or emails, to an individual in an attempt to encourage the recipient to provide sensitive personal data.

It is also possible to have your identity stolen if the device you are using to connect to the online world has malware downloaded onto it or you are using an insecure network, or if you have shared your password with someone untrustworthy. Another way that identities are stolen is through data breaches in companies that hold your personal information.

## How can I protect my identity online?

The first step is to ensure all the devices you use to connect to the internet are safe, secure, and up to date with security software and system updates.

It is also important to use strong passwords that haven't been shared elsewhere. We have a blog that explains why they are important and how to create strong passwords that you can read [here](#).

When purchasing anything online, make sure to look at the URL (the web address). Https is a secure protocol used to validate the privacy and security of a site, so it's important to make sure you only use websites with https to share personal or financial information.

Another essential part of protecting your identity is to be cautious about what information you share online. As mentioned above, there are several ways that information about you can be gathered, such as through innocent seeming posts on social media that encourage you to share data. For example, posts that ask you what your 'fantasy name' would be if you combine your mother's maiden name with your favourite colour and the last thing you ate. Whilst your eating habits may not be of much use, maiden names are often used as security questions for accessing an account without a password, and your favourite colour could be part of a password you've once used. Be mindful about what you, and others, share about you, and ensure your privacy settings on social media are protecting you.

## **What do I do if I think my identity has been stolen?**

If you think you may be the victim of identity fraud, or you have lost any important documents such as your passport, banking cards or driving licence, report it immediately as lost or stolen to the organisation that issued it to you. It is also advisable to speak to your bank, building society, or credit card company, and inform them of the situation so they can put a block on your account and prevent any transactions.

You should also report identity theft to Action Fraud - the UK's national fraud reporting centre. Visit their website to read a [guide on reporting](#) and to find out what your next steps should be.

If you get any communication from TAB that seems strange or out of place please contact us immediately to make sure before entering any personal information.

Stay tuned to read more about staying safe online in this blog series.

This online blog series is an introduction to online safety and is designed to raise awareness of the challenges of interacting online. This article is for information only and does not constitute advice or a personal recommendation. When it comes to online activity it is important to be cautious and seek appropriate professional advice.

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