

West Virginia Executive Branch Privacy Tip of the Week

Pre-texting

Question:

Last week I got a call from a lady stating she was an employee of my credit union and needed me to confirm my checking account and routing numbers. I was suspicious and didn't give her the information. Did I do the right thing?

Answer:

Many years ago a New Yorker cartoon observed, "On the Internet, no one knows you're a dog." It's very easy to pretend to be someone else online, or even on the phone. And the temptations to impersonate others can be great.

Consider someone trying to locate an individual, perhaps for collections or to serve an arrest warrant. That person likely does not want to be found, and if you call him to ask where he is, he will probably not tell you. But what if you say you've got flowers to deliver? What if you tell him he's won a prize and you just need to confirm his address? You might even tell your story to a family member, neighbor or friend, and they would want to be helpful and might tell you what you want to know.

Pre-texting is the act of inventing a scenario to get someone to divulge information (such as a location or even a Social Security number) or do something (such as meet you) when the person would not otherwise do so.

Pre-texting for the purposes of obtaining information from financial institutions (such as bank account balances) is illegal. Pre-texting to commit fraud or identity theft is also illegal. Other types of pre-texting, such as to obtain location information for collections or law enforcement is not illegal, but it does violate the spirit of the **West Virginia Privacy Policy: Notice**.

One of our core privacy values is openness. Under the Notice Policy, we should not collect any Personally Identifiable Information (PII) without providing an accurate and appropriate notice as to why we are seeking the PII.

If a Department is required to use pre-texting, such as in connection with law enforcement work or other investigations, it should consult with the Privacy Officer to develop an appropriate procedure. The goal is to limit the use of pre-texting, so that it is only used when vital PII cannot be obtained through open and transparent mechanisms.