Red Light Camera Scam Being Used to Commit Identity Theft

June 24, 2011 - There is a new scam that is being used to commit identity theft. It involves harassing consumers over bogus claims of unpaid red light camera tickets. The scam is especially deceptive because the scam artists involved are giving the impression to victims that they are being contacted by the police.

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(function() {
 var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
 s.type = 'text/javascript';
 s.src = 'http://widgets.digg.com/buttons.js';
 s1.parentNode.insertBefore(s, s1);
})();

The red light camera scam apparently started recently in Texas. Because there are no real barriers to entry for the scam artists, we believe that it is likely to spread rapidly across the country.

Victims are contacted by phone and told that they have a past-due red light camera ticket. They are told that they need to pay the ticket immediately or face increased fines and possible prosecution and/or jail time. They are specifically told that if they don't pay the ticket over the phone, an arrest warrant will be issued.

Victims are asked to provide a credit card along with billing address and the card's security code. In many cases, they are also asked for their Social Security number and date of birth.

We are unaware of any police agency in the entire country that attempts to collect on old tickets via the phone. Some localities will use private collection agencies but they typically will send a written notice to your home prior to engaging a bill collector.

More importantly, the police already have access to all of the information they need about most people. Any legitimate red light ticket will provide the police with the license plate number of the car being ticketed. From this, the police have access to all of the registration data associated with that car; including the owner's address. That means that anyone contacting your by phone would already have your address information.

It should be pointed out that in some jurisdictions, red light cameras are illegal. In others, they are serious questions about their constitutionality. In the City of Los Angeles the police commission just voted to eliminate all red light cameras for this very reason. At that time of that vote, the commissioners noted that unpaid red light camera tickets are not sent for collection and that attempting to collect may be unconstitutional in the State of California. In this case, it pays to know what your state and local laws are on this subject.

Anyone who is contacted via the phone or in person for ticket collection of any kind should resist the impulse to provide immediate payment information. Get as much information from the person who initiated the contact as you can. If you can determine the telephone number they called you from, make a note of it. Then contact your local police department

immediately and file a report.

Anyone who thinks that they may have already been victimized should also file a police report. Additionally, victims should contact their credit card companies and let them know that their credit card data may have been obtained fraudulently. Anyone who has released their Social Security number also needs to contact the credit bureaus and should seriously consider placing a credit freeze on their file.

byJim Malmberg Note: When posting a comment, please sign-in first if you want a response. If you are not registered, click here. Registration is easy and free. Follow me on Twitter: