

Take My Name Please! Just About Everyone Else Is Using It.

By DAVID J. WALLACE

In today's marketing-crazed world, your name is your fortune. It is also your Web site, television program, candy bar, fragrance and corporate logo. Easy work for Oprah, Sting, Martha Stewart or Puff Daddy and old news for Prince, who has moved on from a regal title, preferring iconic status. Another big name, Rodney Dangerfield, perfected the phrase "It's not easy being me" in his trademark routine about getting no respect. Audiences might not have taken the same advice from Jacob Cohen -- Dangerfield's name at birth -- and surely wouldn't have called his toll-free number, 800-RESPECT, or Web site, www.rodney.com.

I'm like millions of other mere mortals who use first and last names, personal identification codes, I.D. cards, fingerprints and retinal scans to introduce ourselves. And after nearly three years trying to get some respect, and credit, it's time I make a name for myself.

With all due respect to Dangerfield, it's *too* easy being me.

Several people in Philadelphia enjoyed signing my name and tapping my good credit after a box of checks was stolen in transit from the printer and several bogus checks were passed in my hometown. Soon afterward, in summer 1996, a phone call from a security director at a Maryland bank asked whether I was a black man with an address in Bethesda.

Equipped with my name and address, Nigerian scam artists obtained my Social Security number. Then the adventures began.

Like thousands of other people in this country, I became another statistic of "true-name fraud," where anybody's credit history can be taken over with just enough accurate information to keep computers satisfied and unsuspecting. In quick succession, banks, credit card companies, phone companies and other companies were calling to report overdue balances.

My response was typical: requiring credit reporting agencies to post fraud alerts on my reports so that any company checking my records to open a new account was required to first call me at home to confirm that I was actually involved. In one ironic instance, I walked home to receive a call from a cellular phone store then returned to the store and picked up my new phone 10 minutes later.

Don't get me wrong. I have as much self-esteem as anyone and no desire for fame. For years, conversations have dead-ended as people ask whether I am related to the former Alabama governor, more well-known journalists Mike or Chris or author Irving. The star quarterback at Vanderbilt University, a famous novelist, a respected urban planner and countless other people are also **David Wallace**. And

I've claimed the e-mail territory dwallace in several online outposts, so I often get mail for Doug, Dennis, Dayna and countless others.

But the technology that fuels true-name fraud and easy credit has done precious little for those of us who get tangled in its web of ones and zeroes. Complaints, affidavits and letters are still sent by fax and mail. Want a copy of your own credit report to review? You will have to call a toll-free number and wait for a copy to be mailed to your home address.

Q-Space Inc., based in San Francisco, has provided 18 million credit reports over the World Wide Web since it began two years ago. The Internet has turned every owner of property into an online merchant and rendered every buyer clueless about the seller's credentials. This landscape makes the Wild West look like high tea. Instead of getting hit by a stray gunfighter's bullet, you may be nicked by a misdirected electron that lodges squarely in your personal data file.

"Web users are a lot more aware of their personal information," said I.O.A. Eze, the president of Q-Space. "With credit, you never know when you're going to need it. If you were in the home-buying market last year and had to wait six months to repair your credit you'd pay 1.5 percent more in mortgage rates."

Federal law requires the main credit reporting agencies to provide a free copy of an individual's report once a year. And if an applicant is refused credit, he has the right to review the report that prompted that decision.

But credit reporting is only a portion of consumer profiling, said Patricia McGinnis, the managing director of Mainspring, an E-commerce consulting company in Cambridge, Mass. Strategies like "purchase circles" that identify buyers of a particular item can either build community, or they can reveal buying habits of companies and individuals who are unaware that such profiles are being compiled. "Today, the technology to track you and collect data about what you're doing is expanding much more quickly than the technology to protect you from it," Ms. McGinnis said. "Consumer privacy laws restrict pretty seriously what can be done with personal credit data, but there are no laws yet on use of commercial transaction information." People are not going to go to great lengths or great expense to protect themselves. Surveys show the anxiety level of using the Internet dropping, not rising.

Even in the bricks-and-mortar world, computer networks cannot keep pace. For more than a year, I could not give money to a bank. Opening a simple checking account became a Brobdingnagian adventure thanks to Chex Systems. Its job is to share information from one bank with others, yet it takes no responsibility for the accuracy of the data. Banks supply the records, and only they can correct them. When your Chex Systems report arrives, it provides no contact information, only the branch reporting a problem. I had banks in Virginia, New York and Pennsylvania report fraudulent attempts to open an account in my name. You're on your own to find the bank, identify the person with authority to alter the records, convince them of the error and then confirm that Chex Systems has cleared its reports.

The catch? Individuals cannot see their complete Chex Systems reports. Only bank employees are given real-time access to the company's database. Internet discussion groups routinely receive queries from frustrated consumers seeking a bank that is not part of the Chex Systems network and that might allow them to open an account.

Defending your good name is becoming a quixotic, lifelong task. The surprises just keep coming in this minefield where data overload, privacy and Internet connectivity all intersect. In March, I got one of those unexpected phone calls from a national home improvement chain asking about a debt of nearly \$12,000. The company had extended credit to a **David Wallace** in Flushing, N.Y., who had actually made several payments since November 1997 but had recently become delinquent.

Large corporations with understanding shareholders or sympathetic bankers can write off their bad debts as "acceptable risk." For consumers, one late payment can scar a credit rating. We don't have a department of employees, the time or money to police our own reputations. Yet, it can be as important as any other asset and a lot easier to steal. Despite the arrest in Maryland of one man who wanted to be me, I know the adventures aren't over. Not by a long shot.

A special note to mortgage lenders out there: When my application comes up for review, please keep in mind that I didn't play college football, haven't written any books, never lived in the Bronx or in Maryland and use my middle initial, J, to avoid confusion.