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English speakers hit hardest by ID theft But punters worldwide lax with password security

By [John Leyden](#) • [Get more from this author](#)

Posted in [ID](#), 23rd October 2008 13:03 GMT

Victims of identity theft are twice as likely to hail from English-speaking countries than from France, Germany or Spain. Some punters worldwide are putting themselves at risk by putting personal details - such as pet names - used as passwords for sensitive online accounts into social networking profiles.

A survey commissioned by PayPal of 1,000 people revealed that one in 10 online shoppers in Canada, the US and the UK had fallen victim to identity theft. This compares to one in 20 of those surveyed in France, Germany and Spain collectively.

PayPal suggests this illustrates that identity theft "tends to occur in countries where a higher percentage of e-commerce is concentrated". E-commerce as a way of paying for goods is certainly less common in Spain, where face-to-face transactions are generally preferred, but is just as common in Germany as the UK, which contradicts PayPal's argument.

The survey also found that German consumers are the most careful with passwords, with only about one in four (28 per cent) claiming to have never shared an account password with a friend or family member. By comparison, 60 per cent of Americans and a similar 56 per cent of French punters have. Only three per cent of Germans fell victim to online cybercrooks - it's tempting to think this increased diligence is a big part of the reason why.

Almost half those surveyed in all countries based their passwords on information that might be guessable by fraudsters with background information. Important dates, family member names, nicknames or pets' names continue to form the basis of many passwords, the study showed. Getting at this information could be quite easy in many cases because two in five of those surveyed use social networking sites.

A sizeable proportion of these social networking users put snippets of personal information in their profiles that also form the basis of the passwords they choose. For example, more than one in four French punters put their birthday into social networking profiles while also using their dates of birth in online passwords. Less than one in 10 of those surveyed in either the UK or Canada do the same.

French and Spanish people were discovered to be the most lax at updating their passwords with more than three in five in each country saying they change their password less than once a year or only when they are forced to change their login credentials.

PayPal has accompanied the publication of the [survey](#) with the launch of a new [microsite](#) that provides tips on online safety in the form of a secret-agent game, alongside hints on

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how ecommerce consumers might minimise their risk of falling victim to cybercrime.

In related news, UK banking association APACS [launched](#) a "Be Card Smart Online" campaign this week, predicting shoppers will spend 15 per cent more online this year despite the effects of the credit crunch. ®


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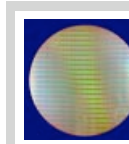



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