

**Parliamentary Joint Committee on the  
Australian Crime Commission**

**Inquiry Into Cybercrime**

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My experience of criminal use of the net occurred because internet service providers, financial institutions, telecommunications companies and Australia Post have made it easy for crooks to do business at our expense.

1. Banks, finance companies and credit card providers permit applications for finance to be lodged from an anonymous hotmail or AOL mailbox. Having obtained an application they will forward the credit card or line of credit approval to the applicant's specified mail address.
2. The credit check agency used by these institutions is Baycorp and it merely tells the credit provider what existing facilities have been approved to the applicant.
3. Australia Post will permit a change of address redirection to be lodged at any post office for any address with a simple ID such as a work ID Photo being used as proof of identity. No record of the ID is kept by Australia Post.
4. Telstra allows telephone applications to be made for voice box facilities and will allocate a telephone number, sending the first account to the named party some 30 days after the voice box is approved.

So periodically over a few months a crook removes mail from various mailboxes in the morning and returns it later in the day, having obtained some detail of the various peoples financial lives.

When there is sufficient detail the crook presents at a number of post officers and is granted a redirection on the victim's mail. There maybe several victims with mail redirected to the same mailbox.

Hotmail accounts and Telstra mailboxes are opened in the victim's name. A number of online applications are made for credit card facilities. They are approved and sent to the victim's address. Any enquiries about the application or the postal facilities are directed to the voicebox and calls returned from public phones. The cards are redirected and the money spent asap. The crook then cancels the redirection for the mail. The victim then receives bills for the cards and the telstra mailboxes.

Urgent reform is needed.

1. Credit approval and Australia Post redirections should require the usual 100 points of ID and records of ID to be kept. Australia Post should be required to alter its' mail re-direction procedures, particularly recording if more than one re-direction to a Post Office Box is recorded. To assist investigation ISPs should be required to keep their records for 2 months.
2. A national cybercrime taskforce with multi-jurisdictional powers is needed so crimes can be investigated quickly by people with the expertise. These force needs powers to require all the above to deliver information; administrative systems should be implemented to ensure it is done quickly.
3. Australia Post's internal investigative systems need to be upgraded.
4. The operations of Baycorp, the former credit reference authority need to be reviewed and every Australian provided with costless access to their credit records.

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