

Law and Ethics

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Ignoring the fact that laws are put in place for a reason and that by living or working in a specific place or area you are agreeing to abide by these laws, I am constantly surprised by the things people are willing to do. Most of us have morals or a code of ethics we follow whether we have discussed it with ourselves or not. There are still plenty of people out in the world who will just ignore this and do something they know to be wrong for the sake of wealth, fame, companionship, or some other reason. A group of people soon to be discussed are just some of those willing to do so. We will go over the general details of the case they were involved in, what they did wrong, and how I felt ethically about it.

The case includes seven individuals involved in computer fraud and identity theft. The ring would start off by stealing the social security number as well as other personal identifying information, commonly known as PII. Using this information, they would then disguise themselves online using Virtual Private Networks, or VPNs, in an effort to hide their IP addresses while filling out online unemployment insurance applications under the stolen identity's name. In this process, the members of the fraud group would gain access to most recent place of employment information which was their goal. Working with other members that had ties to or were employed by a company called Paymerica they could sell the place of employment information after it was confirmed. Paymerica's part in this is that they sell the place of employment information to debt collectors for a cost so the debt collectors could attempt to get their money. Paymerica would sell the information for \$90 per debtor and over the course of the three years the group was operational they collected the information for around 200,000 individuals across all 50 states. They were able to sell the information of over 12,000 of these from across 40 of the states. All seven plead guilty to the charges on November 23rd of 2021 and are awaiting sentencing which is scheduled to happen on March 16th of this year.

Charges were similar across the board, but each person was charged based on which actions they performed during the course of the operation. The main person was charged with computer fraud, misuse of a social security number, aggravated identity theft, and conspiracy charged having to do with his part in the scheme to sell information that was obtained unlawfully. The next individual is being charged with similar conspiracy charges as well, along with, misuse of social security number and aggravated identity theft. Two of those involved are both being charged with conspiracy to commit computer fraud, aggravated identity theft, and obtaining information off a protected computer. The last three are all only being charged with aggravated identity theft. This all resulted in commercial sales of place of employment information resulting in a million dollars for Paymerica but will cost each of them years in prison and possible unrepairable acts done to the debtors whose information was stolen.

There are so many pieces to this case that I have problems with on an ethical platform just based on what I consider to be right and wrong. The first of these is identity theft. There are many cases in which identity theft is unrecoverable from. Someone is stealing the things that make you you and using this information in a way that benefits themselves at your expense. But to then do this only to those who are already having a rough time of life by being in debt is just worse. They can't even claim to be pulling a robin hood because they are targeting those who are already poor and helping those trying to get money from them. While I don't know each person's situation on how they got into debt and have always found that in most cases debt is avoidable it doesn't discard the fact that to be in debt is a hard place to be in and even harder place to get out of.

We should always follow laws and do our best to not break them on purpose or not. The thing we should follow even more so is a code of ethics personal to ourselves. I feel as though

this not only holds us accountable to the law but ourselves. This group of people either didn't have any ethics to follow or let greed override them. They are paying for this fact and serving as an example for others to see and know not to follow.

References

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