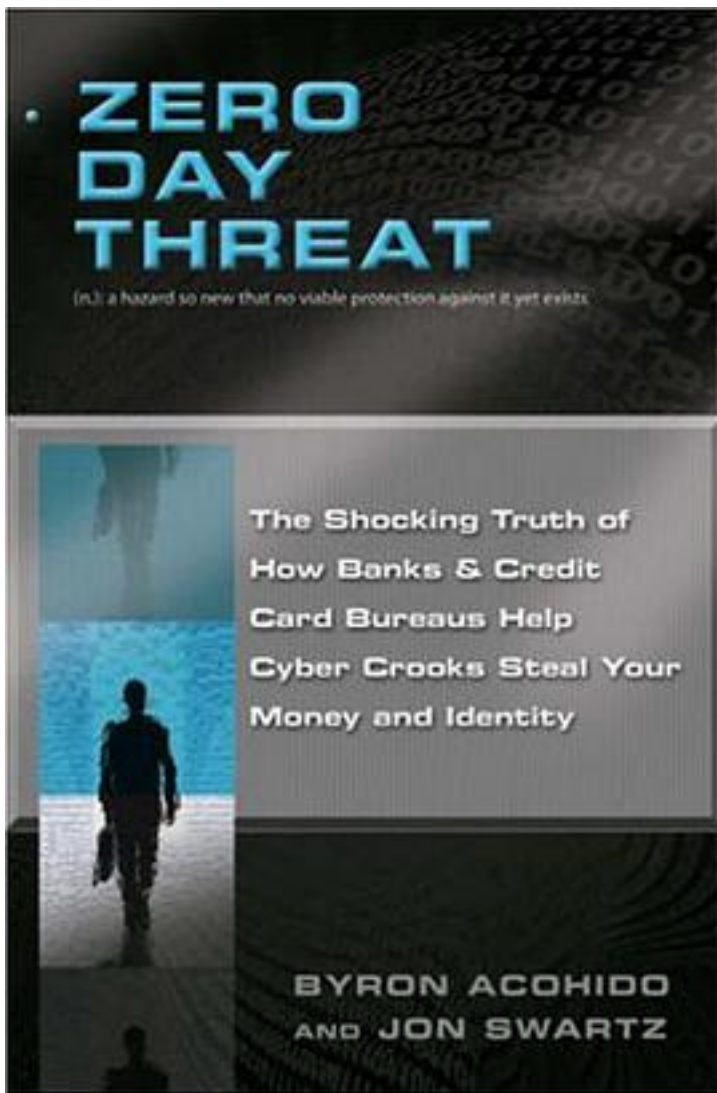


Zero Day Threat



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“If you bank or manage your stocks online, you have to read this book. Cyberspace is making all sorts of things possible. Unfortunately, among them are fraud, theft, and espionage—all of which can directly impact you.” --Richard Clarke, noted counterterrorism expert and bestselling author of *Against All Enemies*

A white-collar true-crime story, *Zero Day Threat* is a powerful investigative expose on bank and lending policies that actually facilitate ID theft and fraud. USA Today reporters Acohido and Swartz reveal the many ways that established corporations and technology giants (including Bank of America, Microsoft, and Google) have fixated on the Internet to maximize their profits, heedless of increased risks to customers. While examining the exploding range of hidden Internet hazards, they reveal the ways in which cyber crooks nab identity data--such as Dumpster diving for bountiful paper trash that offers account user names, passwords and Social Security numbers--and then exploit that information through channels opened up by careless corporate policies.

Using real-life examples of those who have endured the nightmare of a stolen identity, *Zero Day Threat* organizes its narrative around three central archetypes: The Exploiters: The drug addicts, scam artists, and crime lords who carry out the gritty aspects of data theft and financial fraud; The Enablers: The credit card companies, banks, and credit bureaus who broker data; The Expeditors: The technology experts running the gamut from good guys like Bill Gates to the devious virus writers and database hackers always on the alert for fresh flaws. Intended not merely to alarm, but to illuminate, *Zero Day Threat* exposes how lawbreakers do their dirty work, and how corporations help them do it.

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