

Anupong criticises banks for ID theft saga

Better checks needed to verify customers

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Anupong Paojinda, the Minister of Interior, says banks are to blame for a case where a woman was almost jailed over a stolen ID card.

Commercial banks' failure to properly check people who open bank accounts are to blame for the arrest of a young woman unfairly linked to a call centre gang which allegedly opened bank accounts in her name, Interior Minister Anupong Paojinda says.

The case caught the public's attention after Nicha Kiarthanapaiboon, 24, on Tuesday asked the Crime Suppression Division (CSD) to track down people who used her ID card to open nine accounts with seven banks. These were used to handle the proceeds of a call centre scam.

She told police her purse and ID card disappeared in October last year. She suspects the card fell into the hands of the gang. She also showed an image from a CCTV camera at a bank in which a woman wearing a mask uses her ID card to open a bank account.

The issue has sparked public questions about bank security and why they allow people wearing face coverings to open accounts.

Gen Anupong said the ministry's Department of Provincial Administration (Dopa), which handles citizen ID cards, has signed a memorandum of understanding (MOU) with banks about collecting ID information, which can be used by banks to verify their customers.

If the banks want further information, they must have a card-reading device or computer software which could link to the ministry.

Most Thai banks did not use this **channel** to **verify** their customers. Only foreign banks in Thailand use this system, according to the minister.

Gen Anupong insisted the ministry's system is **sound** and nothing more needs to be done.

"The system has been in place for a long time but you can find out how many Thai banks access it to **verify** customer identities," he said.

Dopa director-general Arthit Boonyasopha said the department had signed MOUs with 56 organisations, including 10 commercial banks.

He also urged people who lose ID cards to report the loss immediately so the card can be terminated and a new one be issued.

The Thai Bankers Association chairman Pridi Daochai said a new system for ID verification could be **rolled out** by banks in the middle of this year.

This system would be more effective than the Interior Ministry's card-reading devices, he said, adding it can also be used to **verify** the identities of people who use online banking services. This should strengthen customer confidence.

Meanwhile, banks must **toughen** their rules on authenticating clients, he said.



Regarding Ms Nicha's case, she told the CSD that her purse containing her ID and ATM cards had gone missing on Oct 6.

She immediately **alerted** the bank to block her ATM card and went to a nearby district office to report the ID card loss. She applied for a new ID card the following day.

She later learned that on Dec 28 she had been **summonsed** by the police, who then attempted to arrest her at home and at work, but she was absent on both occasions.

She decided to go to see the CSD on Saturday after learning someone had used her lost ID card to commit financial crimes.

She was sent to Tak police station and later taken to court. She was initially refused **bail**, but was eventually released on **bail** the following day. Ms Nicha insisted she had nothing to do with the call centre **scam**.

Pol Lt Gen Tawitchat Palasak, the commander of Provincial Police Region 6, in charge of Tak police, said a committee chaired by a deputy Tak police commander will look into Ms Nicha's case. If she is found not to be involved, police will **drop the charges**, he said.

Vocabulary:

- alert** : to tell someone in authority about a danger or problem so that they can deal with it - เตือนให้ระวัง
- authenticate (verb)** : to prove that something is genuine, real or true - ทำให้น่าเชื่อถือ, รับรองเป็นของแท้
- bail** : money that is given to a court when someone is allowed to stay out of prison until their trial. If they do not return for the trial, the court keeps the money - เงินประกัน; การประกันตัว
- channel (noun)** : a method for doing something - วิธีการ, ช่องทาง
- drop the charges** : to decide that the accusations made against a person are not correct and should not be taken to court - ยกฟ้อง

memorandum of understanding (MOU)	: a document used to describe a form of a written agreement between two or more groups, countries, etc. The document is not as strong as a contract but outlines a commitment between the two to work together toward the same purpose or goals -
proceeds (noun)	: money gained from some activity - รายได้
rolled out	: when something new is introduced; to introduce a new product or service; launch - เปิดตัว, เริ่มนำ
scam	: a dishonest plan, especially for getting money - กลโกง, แผนร้าย
sound	: in good condition; not damaged, hurt, etc - แข็งแรง
summons (verb)	: to officially order someone to come to a place - เรียกตัว
terminate	: to end or stop something - ทำให้สิ้นสุด
toughen (verb)	: to make somebody/something stronger and more able to deal with difficult situations - ทำให้แข็งแรง
urge	: to advise someone very strongly about what action or attitude they should take - ผลักดัน, กระตุ้น
verify	: to prove that something is true, or to make certain that something is correct - พิสูจน์ว่าเป็นความจริง

