

The Dun & Bradstreet logo is a large, stylized, light-colored graphic that overlaps the left side of the slide. It consists of a large 'D' and 'B' intertwined, with a smaller 'd' and 'b' nested within them. The background of the slide is a photograph of a classical building with white marble columns and a pediment featuring a winged eagle sculpture. The sky is a clear, light blue.

dun & bradstreet

Rising Business Registrations and Reactivations

Andrew La Marca, CFE, CAMS
Leader, Global High Risk & Fraud Insight

July 20, 2020

COMMERCIAL IN CONFIDENCE

What is Business Identity Theft – Dun & Bradstreet Point of View



CONSUMER ID THEFT

The identity of a consumer is stolen via breach, hack, malware, shoulder surfing, etc.



BUSINESS REG COMPROMISE

The “actor” visits the Secretary of State and performs updates to the business registration (re-activates, adds/deletes principals, changes address and/or phone information)



DUN & BRADSTREET

The “actor” attempts to associate to the subject business D-U-N-S® Number and perform informational changes.



GO SHOPPING!

Actor obtains credit/goods/services under compromised business identity. Debt is then left under business name.

What are the victims (business owners) saying?

I purchased a business for \$10K that turned out to be a stolen charter

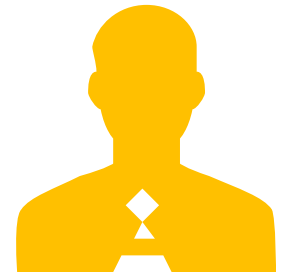
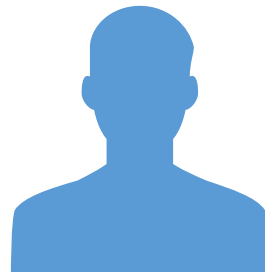
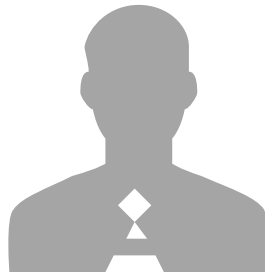
A bad actor opened a cell phone account under our business name

My business registration was compromised and my personal identity was also stolen

Our business email was compromised and used to switch bank accounts

We are receiving credit cards in the mail that we didn't apply for

Someone is impersonating our business and is obtaining good/services under our name



How big of a problem are we talking....



Since 2017, Dun & Bradstreet has seen Business Identity theft rise significantly year-over-year:

2017

US – 400
UK/IE – 100
CA - 5

2018

29%

2019

106%

2020
YTD

275%

FL and CA are among the top 5 states receiving the most in PPP loans *and* have the highest concentration of Business Identity Theft



FLORIDA

- ✓ D&B identified 37 companies as victims of identity theft this year
- ✓ 62% received a \$150,000 - \$350,000 loan
 - Approximately \$5.75M total
- ✓ 24% received a \$350,000 - \$1M loan
 - Approximately \$6.1M total



CALIFORNIA

- ✓ D&B identified 8 companies as victims of identity theft this year
- ✓ 50% received a \$150,000 - \$350,000 loan
 - Approximately \$1M total
- ✓ 25% received a \$2-\$5 million
 - Approximately \$3.5M total

Florida Compromise Example #1:

Florida Profit Corporation
PLUS BENEFITS UNLIMITED, INC.

Filing Information

Document Number P97000029470
 FEI/EIN Number 59-3436807
 Date Filed 04/01/1997
 State FL
 Status ACTIVE
 Last Event REINSTATEMENT
 Event Date Filed 03/16/2020

Principal Address

1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Changed: 03/16/2020

Mailing Address

1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Changed: 03/16/2020

Registered Agent Name & Address

BUSSEY, HUBERT
 1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Name Changed: 03/16/2020

Address Changed: 03/16/2020

Officer/Director Detail

Name & Address

Title PRESIDENT DIRECTOR

BUSSEY, HUBERT
 1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Title VICE PRESIDENT DIRECTOR

HATER, JOHN
 1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Annual Reports

Report Year	Filed Date
2018	03/16/2020
2019	03/16/2020
2020	03/16/2020

Document Images

[03/16/2020 -- REINSTATEMENT](#)

[03/09/2017 -- ANNUAL REPORT](#)

[01/08/2016 -- ANNUAL REPORT](#)

[02/23/2015 -- ANNUAL REPORT](#)

[03/27/2014 -- REINSTATEMENT](#)

[02/13/2012 -- ANNUAL REPORT](#)

[03/16/2011 -- ANNUAL REPORT](#)

[02/20/2010 -- ANNUAL REPORT](#)

[03/29/2009 -- ANNUAL REPORT](#)

[05/16/2008 -- ANNUAL REPORT](#)

[01/29/2007 -- ANNUAL REPORT](#)

[04/06/2006 -- ANNUAL REPORT](#)

[01/20/2005 -- ANNUAL REPORT](#)

[03/18/2004 -- ANNUAL REPORT](#)

[07/31/2003 -- ANNUAL REPORT](#)

[03/14/2002 -- ANNUAL REPORT](#)

[03/20/2001 -- ANNUAL REPORT](#)

[01/26/2000 -- ANNUAL REPORT](#)

[04/06/1999 -- ANNUAL REPORT](#)

[03/31/1998 -- ANNUAL REPORT](#)

[04/01/1997 -- Domestic Profit Act](#)

2017 FLORIDA PROFIT CORPORATION ANNUAL REPORT

DOCUMENT# P97000029470

Entity Name: PLUS BENEFITS UNLIMITED, INC.

Current Principal Place of Business:

3680 COQUINA KEY DR, SE
 SAINT PETERSBURG, FL 33705

Current Mailing Address:

3680 COQUINA KEY DR, SE
 SAINT PETERSBURG, FL 33705

FEI Number: 59-3436807

Name and Address of Current Registered Agent:

BUSSEY, HUBERT
 3680 COQUINA KEY DR, SE
 SAINT PETERSBURG, FL 33705 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

Date

Officer/Director Detail :

Title PRESIDENT DIRECTOR
 Name BUSSEY, HUBERT
 Address 3680 COQUINA KEY DR, SE
 City-State-Zip: SAINT PETERSBURG FL 33705

Title VICE PRESIDENT DIRECTOR
 Name BUSSEY, GLORIA
 Address 3680 COQUINA KEY DR, SE
 City-State-Zip: SAINT PETERSBURG FL 33705

Certificate of Status Desired: No

FILED
 Mar 09, 2017
 Secretary of State
 CC9086017672

2020 FLORIDA PROFIT CORPORATION REINSTATEMENT

DOCUMENT# P97000029470

Entity Name: PLUS BENEFITS UNLIMITED, INC.

Current Principal Place of Business:

1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309

Current Mailing Address:

1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309 US

FEI Number: 59-3436807

Name and Address of Current Registered Agent:

BUSSEY, HUBERT
 1001 W CYPRESS CREEK RD
 STE 320
 FORT LAUDERDALE, FL 33309 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: HUBERT BUSSEY

Electronic Signature of Registered Agent

03/16/2020

Date

Officer/Director Detail :

Title PRESIDENT DIRECTOR
 Name BUSSEY, HUBERT
 Address 1001 W CYPRESS CREEK RD
 STE 320
 City-State-Zip: FORT LAUDERDALE FL 33309

Title VICE PRESIDENT DIRECTOR
 Name HATER, JOHN
 Address 1001 W CYPRESS CREEK RD
 STE 320
 City-State-Zip: FORT LAUDERDALE FL 33309

Certificate of Status Desired: Yes

Reinstatement



New Address

New Officer

\$350,000-\$1M PPP loan, June 2020

D&B spoke with Bussey and confirmed the company was dissolved

California Compromise

C1544424 VENTURA MEDICAL SUPPLY, INC.

Registration Date: 10/08/1986
Jurisdiction: CALIFORNIA
Entity Type: DOMESTIC STOCK
Status: ACTIVE
Agent for Service of Process: JASON LEVY
 1788 19TH AVE, SECOND FLOOR
 SAN FRANCISCO CA 94122

Entity Address: 1788 19TH AVE, SECOND FLOOR
 SAN FRANCISCO CA 94122
Entity Mailing Address: 1788 19TH AVE, SECOND FLOOR
 SAN FRANCISCO CA 94122

[Certificate of Status](#)

A Statement of Information is due EVERY year beginning five months before and through the end of October.

Document Type	File Date	PDF
SI-COMplete	08/23/2019	
SI-COMplete	12/05/2017	
AMENDMENT	07/05/1988	
REGISTRATION	10/08/1986	

* Indicates the information is not contained in the California Secretary of State's database

C2943632 BEVERLY HILLS PLASTIC SURGERY, A MEDICAL CORPORATION

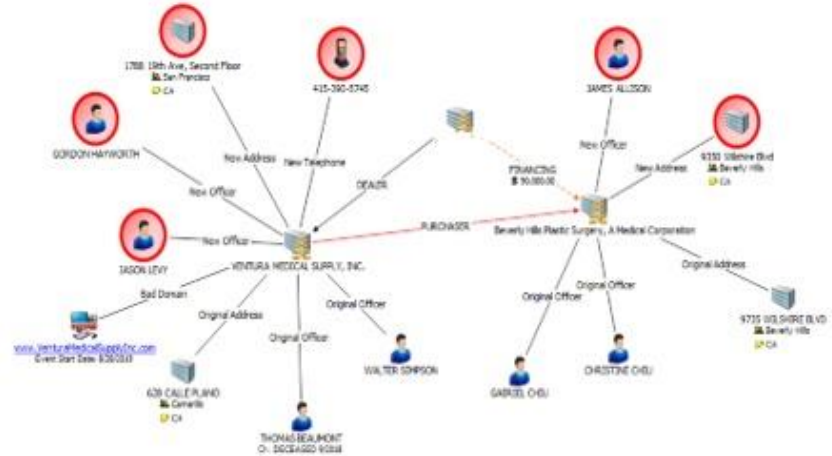
Registration Date: 01/22/2007
Jurisdiction: CALIFORNIA
Entity Type: DOMESTIC STOCK
Status: ACTIVE
Agent for Service of Process: CHRISTINE ALEXANDRA CHIU
 9454 WILSHIRE BLVD GROUND FLOOR SUITE 10, 8
 BEVERLY HILLS CA 90212

Entity Address: 9454 WILSHIRE BLVD GROUND FLOOR SUITE 10, 8
 BEVERLY HILLS CA 90212
Entity Mailing Address: 9454 WILSHIRE BLVD GROUND FLOOR SUITE 10, 8
 BEVERLY HILLS CA 90212

[Certificate of Status](#)

A Statement of Information is due EVERY year beginning five months before and through the end of January.

Document Type	File Date	PDF
SI-COMplete	12/12/2019	
SI-COMplete	10/15/2019	
REGISTRATION	01/22/2007	



D&B received a tip that these compromised corporate charters helped perpetuate a \$90K LOSS via a Dealer/Agent scheme.

- Both Charters had principal and address changes

Colorado/Georgia Compromised Charter Example

Name: PREMIERE COPIER PRODUCTS, INC.
ID number: 19951014291

Found 24 matching record(s). Viewing page 1 of 1.

#	Event	Date Filed	Date Posted	EffectiveDate	Document # (click to view)	Comment
1	Articles of Incorporation	02/03/1995	02/03/1995	02/03/1995 12:00 AM	19951014291	PREMIERE COPIER PRODUCTS, INC.
2	Report Printed	01/21/1997	01/21/1997	01/21/1997 12:00 AM		CR - 02/01/197 - 04/30/97
3	Report Printed	05/22/1997	05/22/1997	05/22/1997 12:00 AM		CR - 05/31/1997 - DA 07/31/1997
4	Report	06/05/1997	06/05/1997	06/05/1997 12:00 AM	19971090010	PERIODIC REPORT
5	Report Printed	01/14/1999	01/14/1999	01/14/1999 12:00 AM		CR - 02/01/1999 - 04/30/1999
6	Amendment	03/11/1999	03/11/1999	03/11/1999 12:00 AM	19991045872	CHANGE RORA
7	Report	03/11/1999	03/11/1999	03/11/1999 12:00 AM	19991045872	PERIODIC REPORT
8	Report Printed	01/19/2001	01/19/2001	01/19/2001 12:00 AM		PR - 02/01/2001 - 04/30/2001
9	Report Printed	05/30/2001	05/30/2001	05/30/2001 12:00 AM		PR - 05/31/2001 - DA 07/31/2001
10	Status Changed	08/01/2001	08/01/2001	08/01/2001 12:00 AM		AGENT SHOEMAKER KRISTINE
11	Status Changed	08/01/2001	08/01/2001	08/01/2001 12:00 AM		AGENT 3850 S TRUCKEE WAY
12	Status Changed	08/01/2001	08/01/2001	08/01/2001 12:00 AM		AGENT AURORA CO 80019
13	Status Changed	08/01/2001	08/01/2001	08/01/2001 12:00 AM		A DISSOLVED COLORADO CORPORATION, 2001
14	Status Changed	12/01/2001	12/01/2001	12/01/2001 12:00 AM		
15	Amended and Restated Articles of Incorporation	01/03/2019	01/03/2019	01/03/2019 01:22 PM	20191009712	
16	Articles of Reinstatement	01/03/2019	01/03/2019	01/03/2019 01:40 PM	20191009817	
17	Amended and Restated Articles of Incorporation	01/07/2019	01/07/2019	01/07/2019 03:07 PM	20191019860	
18	Statement of Correction	01/07/2019	01/07/2019	01/07/2019 03:14 PM	20191019904	Principal address corrected;
19	Statement of Correction	01/07/2019	01/07/2019	01/07/2019 03:21 PM	20191019943	Registered agent information corrected;
20	Statement of Change	05/01/2019	05/01/2019	05/01/2019 03:33 PM	20191380523	Registered agent information changed/Removed agent mailing address;
21	Periodic Report due	12/23/2019	12/23/2019	12/23/2019 02:34 AM		Periodic report due by: 03/31/2020
22	Periodic Report due in one week	03/24/2020	03/24/2020	03/24/2020 01:56 AM		Periodic report due by: 03/31/2020
23	Change in Status: Noncompliant for failure to file Periodic Report	04/01/2020	04/01/2020	04/01/2020 01:30 AM		Entity noncompliant and will become delinquent 05/31/2020
24	Report	05/06/2020	05/06/2020	05/06/2020 03:27 PM	20201410745	

BUSINESS SEARCH

BUSINESS INFORMATION

Business Name: **PREMIERE COPIER PRODUCTS, INC.**
 Business Type: **Foreign Profit Corporation**
 NAICS Code: **Retail Trade**
 Principal Office Address: **445 Windy Hill Rd SE, Marietta, GA, 30060-7352, USA**
 Jurisdiction: **Colorado**

Control Number: **19059698**
 Business Status: **Active/Compliance**
 NAICS Sub Code: **Electronics Stores**
 Date of Formation / Registration Date: **5/2/2019**
 Last Annual Registration Year: **2020**

REGISTERED AGENT INFORMATION

Registered Agent Name: **Charleston Kelley**
 Physical Address: **1992 DONALD LEE HOLLOWELL PKWAY SUITE-B, Atlanta, GA, 30318, USA**
 County: **Fulton**

OFFICER INFORMATION

Name	Title	Business Address
Shetera Oats	CEO	1992 DONALD LEE HOLLOWELL PKWAY SUITE-B, Atlanta, GA, 30318, USA
Shetera Oats	CFO	1992 DONALD LEE HOLLOWELL PKWAY SUITE-B, Atlanta, GA, 30318, USA
Shetera Oats	Secretary	1992 DONALD LEE HOLLOWELL PKWAY SUITE-B, Atlanta, GA, 30318, USA

[Back](#) [Filing History](#) [Name History](#) [Return to Business Search](#)

- CO Corp 2/1995
- Dissolved 12/2001
- 2019 Reinstatement
 - Principal change
 - Address changes

D&B received a tip that these compromised corporate charters helped perpetuate a \$500K LOSS via a Dealer/Agent scheme.

Takeaways

1. Business Identity Theft is significantly increasing and is not widely discussed/known about
2. Sharing: Join the Extreme Risk Consortium & Repository (ERCR) and the *State of Colorado* to share instances of malfeasance and business identity theft amongst commercial and government agencies
3. KYC – do you know who is accessing your “front doors”?
 1. Knowledge Based Authentication
 2. Device Fingerprinting (Frictionless)
 3. Two Factor Authentication