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Ohio Secretary of State

Tackling Fraud in Ohio

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Overview



Technology Solutions



Legislative Solutions



Future Projects

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Problem #1 – Altering an Existing Record

- Problem: A person updates a business without proper authorization and the existing business is not aware of the change.
- Solution: E-notification system to alert a business owner or representative of a filing being added to their record.

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Problem #2 – Fraudulent UCC Filings

- Problem: A person submits a UCC filing listing a person or business as a debtor without an underlying security agreement.
- Solution: UCC Watch List alerts a user if their name is entered as a debtor.

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Problem #3 – Entities formed for Illegal Purposes

- Problem: A person forms an entity with false information and/or uses a stolen credit card for payment.
- Solution: Iovation, a Transunion Company, a technology solution to assess the risk of fraud based on device history and suspicious behavior.

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Problem #4 – Fictitious or Inaccurate Agent Address

- Problem: The statutory agent address provided is inaccurate or fictitious.
- Solution: Precisely, a real-time address validation system, verifies and standardizes an agent's address when an entity is formed, or the agent's information is updated. Fictitious addresses are not accepted.

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Pending Legislation to Protect Ohio Businesses

- Senate Bill 98, introduced on March 28, 2023, accomplishes the following:
 - Improves and streamlines a complaint process for the victim of business identity theft
 - Limits reinstatements
 - Restricts an agent from using a PO Box or other commercial mailbox.
 - Addresses deceptive and misleading solicitations

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Future Projects

- Tackle change-of address fraud and check theft scams.
- Educate customers on Corporate Transparency Act (CTA) filing requirements to prevent business owners from responding to deceptive mailers and websites.

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