



## Identity Theft - Electronic Pick Pocketing

Many of us today carry little cash and rely upon the convenience of a debit or credit card. The credit card industry is always improving on this technology to make usage as easy as possible. The "smart card" is an example of this. "Smart cards," known in the trade as "RFID" or Radio Frequency Identification cards, are embedded with a small chip which emits a radio frequency. When making a purchase the user does not have to swipe the card or enter a "PIN" they only need to hold the card in proximity of the cashier's card reader.



Not to be left behind, the Identity Thief has also improved on their technology and has the ability to "Electronically" pick pocket the "RFID" signal and duplicate your card. So please take a few moments to check your cards and verify if they are equipped with "RFID". Smart cards may be branded as "PayPass, blink, expresspay, and will have a symbol such as this somewhere on the card.

Analysts state, card skimming devices generally work when a victim only carries a single smart card. When carrying multiple "smart cards," the transmission creates a jumbled, unintelligible data stream.

If you are carrying a card equipped with "RFID" consider purchasing a protective sleeve to store your card, these sleeves reduce the ability of an identity thief to read the "RFID" signal. A simple internet search for "RFID protection" will provide you with multiple options for protecting yourself.