

## **The Oasis Centre - Cornwall**

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



### **Looking Out for ..... Credit Cards**

Number 20 in a series of notes on important issues.

We live in the age of ‘magic plastic’. Everybody (or nearly everybody) these days has a credit or debit card handy to pay for purchases. It helps us to avoid having lots of cash on us and frequent visits to a cash dispenser for a top-up. Mobile telephones can also be enabled to perform the same function and advances in wireless technology mean that we can pay for our shopping with a simple tap. The trend is marked by articles in the press telling us that cash may be phased out. A reduction in the cash based, ‘black’ economy will increase the profits of card companies and help the government to recover more tax.

Criminals know all this and realised long before most people that, rather than stealing cash from banks, it is more profitable to steal cards. It also reduces their risks since they are less likely to be caught red handed. The physical theft of cards is not essential because a ‘skimmer’ in the hands of a criminal can read the data stored on a card and enable the production of a copy. It is alleged that equipment now available to criminals can read the data on a card in someone’s pocket.

The technical battle between the criminals and the security teams in banks and card companies is a continuous one. Today’s advance will always be overtaken by tomorrow’s new development. The expansion of wireless technology has brought into focus a security device known as a ‘Faraday Cage’, first discovered about 180 years ago and named after the scientist who did so. The device blocks electromagnetic fields and a solid enclosure is more effective than a cage. An elevator, with its metal frame and walls, is an example and explains why you cannot use your mobile phone in there.

A small metal box in which you can keep your credit and debit cards is another example of a Faraday Cage because it is designed to keep in the wireless transmissions with which newer cards are enabled for contactless transactions. The police have suggested that such a device should also be used in conjunction with keyless car security systems. That ‘key’ transmits a continuous signal that enables the car to function and it is wise to shield that ‘key’ from copying when not in use.

There are other measures we can take. It may not be a good idea to carry around a card with a high credit limit if it will only be used for small day-to-day purchases. We need to be able to alert our bank or card company instantly if our card vanishes so we must have the critical number handy – and not kept with the card! Of course, we all know that our pin number must never be written down. Our card represents a lot of money and it pays to protect it.

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