

Skimming: The New Identity Theft

Have you been issued a "contactless", "payWave", "FastPay" or "smart" credit card or ATM card? Do you have an American Express Blue card? Was your passport issued after December 2005? If so, then you are carrying one or more RFID tags. RFID tags may also exist in security pass cards, hotel door access cards, library cards, drivers licenses, and other credit cards you carry.

RFID stands for Radio-Frequency IDentification. The acronym refers to small electronic devices that consist of a small chip and an antenna. The RFID device serves the same purpose as a bar code or a magnetic strip on the back of a credit card or ATM card; it provides your name, issuer, and account information. And, just as a bar code or magnetic strip must be scanned to get the information, the RFID device must be scanned to retrieve the identifying information.

If you're carrying RFID tags, you are at risk for the next identity theft wave, skimming. Wireless identity thieves, called "skimmers", can steal your RFID information out of your wallet or purse while the cards are still in place. All they need is an antenna hooked up to a PDA in their shirt pocket or a laptop with deciphering software, a setup that costs less than \$150 to build. As the victim walks by, as far as 69 feet away, their information is easily and silently stolen. The thief can then replay that pulse and use the information however they please.

Identity thieves aren't the only concern. "Authorized users" of RFID technology, such as stores and restaurants that accept RFID payments, have been planning to siphon information from RFID-laced credit, debit, and "loyalty" cards to deliver up targeted advertising and perform in-depth marketing research. They are legally able to hide RFID readers in doorways, counters, tables and other locations to grab information you would never offer up voluntarily.

To stop wireless ID theft, Arizonan Catherine Leyen and her team developed the patent pending Armadillo Dollar. This novelty dollar is made with a proprietary material that when placed in your wallet, will block the RF pulses skimmers use to steal your information and protect you from random wireless theft. Please, do your homework. Search the internet for keywords "RFID skimming theft". For more information about the Armadillo Dollar, [click here](#).