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NEVADA ATTORNEY GENERAL'S OFFICE ALERTS CONSUMERS TO BEWARE OF ELECTRONIC PICKPOCKETING

The Nevada Attorney General's Office is issuing a series of daily consumer advisories as part of the 13th Annual National Consumer Protection Week, March 6 to 12, 2011.

Las Vegas- Consumers should be aware that criminals can steal your credit card, debit card, passport and other valuable information without even touching your wallet or purse. This crime is referred to as "electronic pickpocketing". The technology used to perform this type of theft is called radio frequency identification or "RFID".

Hundreds of millions of credit cards, debit cards and all passports issued since 2006 are embedded with a radio frequency identification chip—or RFID. RFID chips are also commonly used in hotel keys, cards that raise gates in parking garages and unlock doors at businesses. Government, military and port of entry ID cards are also vulnerable to this type of theft. You need only swipe the card in front of a reader. The RFID chip is always on, making consumers more susceptible to identity theft.

Thieves can steal this information by using a frequency reader. These readers are inexpensive and easy to obtain. The thief can simply walk next to you and acquire your credit card number and expiration date without any physical contact. While these cards are in your wallet or purse they can transmit your card or passport number and in some states, your digital drivers' license information when placed near a reader. The information almost immediately appears on a computer screen without you ever knowing about it. Apparently U.S. passports are more difficult to read than cards with RFID chips because they require a password. However, hackers with enough knowledge can see everything on the passport's front page. A thief can be long gone before the consumer ever realizes his information has been stolen. This is "electronic pickpocketing".

The credit card industry and the U.S. Department of State use RFID chip technology because it holds more data than magnetic strips and can be read quicker. However, the convenience can also put consumers at risk of having their information stolen. For instance, instead of swiping these cards, they can simply be tapped or passed by a sensor/reader to complete the transaction. This makes paying faster and easier. It is reported that scanned information transferred onto hotel keys has also been read and used to make purchases.

It is important for consumers to protect themselves from this type of identity theft. While the makers of RFID cards say they are safe, consumers need to learn how to prevent this electronic theft from occurring. You can tell if your credit or debit card has the RFID chip by the four wavy lines on the front or some other symbol that indicates they transmit. If your debit card has an RFID chip, most banks are happy to exchange it for a card without the RFID chip. If you have credit cards or a drivers' license with the RFID chip, contact the issuer to provide a secure sleeve and keep your card inside the sleeve at all times when you are not using it. Other forms of protection are to place the cards in protective sleeves often made of foil or possibly even tin foil or special badge holders that prevent RFID cards from being read unknowingly.

If you would like further information, please call the Attorney General's Office in Las Vegas at (702) 486-3420 or in Carson City at (775) 684-1180. Consumer protection information can also be found on the Attorney General's website at www.ag.state.nv.us, the Nevada Fight Fraud website at www.fightfraud.gov, and at the Federal Trade Commission website at www.ftc.gov.