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Arts & Entertainment

Whose fault is credit card fraud?



You think?

By Pasha Carroll

There is a crime, rarely thought of 30 years ago, now being committed every 79 seconds.

The crime is when a thief steals your identity then opens accounts in the your name, according to CBS News.com on Jan. 25 2001.

Credit card fraud doesn't only happen when your wallet has been lost or stolen. Nowadays it is a whole new ballgame. Many times the victims have no idea they are being used as such until it is too late.

Disturbingly, your identity can be snatched without you ever knowing about it. That is until it's too late.

It makes you think, should a credit card company be held liable for a stolen identity caused by a card offer that a person never solicited or even knew about?

Many times an identity thief takes credit card offers unopened, from people's mailbox. He or she then opens the account and charges away.

Well, that certainly wasn't Joe Shmoe's fault that the credit card company sent him an unsolicited offer. It wasn't his fault he wasn't waiting at the mailbox for his junk mail to be delivered.

So who gets the ugly end of the stick?

Well, Joe Shmoe does, of course. He has to spend countless hours, days, months and even years repairing his tarnished credit.

The credit card company does not take responsibility. Yeah, maybe the ole boy doesn't have to pay those charges, but he does pay the price on his credit report.

Hopefully, one of these victims will wise up, sue the giant card company for millions or more, then peo-

ple will no longer have to rush to beat thieves to the mailbox and spend time shredding the day's 10 various low 1.9 percent APR offers.

According to the U.S. Department of Justice, identity theft is the fastest growing crime in the U.S. And that isn't only due to dumpster divers and mail thieves. A lot of it has to do with the vast Web and the breach of information that happens ever so often in this day and age.

On June 17, Visa found a major security breach when it investigated multiple cardholder accounts riddled with fraudulent charges. Hackers had accessed 40 million credit card holders information including security codes and account numbers.

There are multiple ways it could have been prevented.

First, CardSystems Solutions (the credit card processing center that was hacked) admitted they should not have kept the information in databases. (Representative's say they did for research purposes.)

Second, the processing center's computer systems should have prevented it.

Fraud detection standards are high in the credit card processing world, but it only takes one out-of-date company to compromise that.

So, just when you think that you are safe, you shred every piece of mail meticulously and keep a watchful eye on your wallet, there is a new trick up the thief's sleeve.

Florida has the 4th-highest rate of identity theft, according to a Federal Trade Commission report in 2002.

There seems to be nothing the average Joe Shmoe can do about it, unless precedence is set in court.

You think that huge companies like MasterCard, Visa, Discover and American Express will ever take responsibility for the hours of manpower it takes to reverse the damage that results from credit card fraud.

Sure, they may take responsibility for the charges. But for the hours it takes to erase such a fraud from one's credit history ... priceless.

'You think' is a weekly rumination that plagues Pasha Carroll's brain. If you have something to say, call her directly (850) 267-4555.

