Subject: Target security breach Posted by Pioneer on Tue, 28 Jan 2014 03:07:14 GMT View Forum Message <> Reply to Message

The Target security breach seems to have opened a Pandora's box of debit and credit card related issues. Now a couple more stores have come out and said their customers' credit and debit card info may have been breached. Is it time to go back to cash?

Subject: Re: Target security breach Posted by iLoveiPod on Tue, 28 Jan 2014 08:03:05 GMT View Forum Message <> Reply to Message

Maybe. I was reading an article earlier about the Target breach that said most consumers haven't even changed their shopping or spending habits. I think people are starting to feel like there's nothing they can do to stop identity theft from happening, so why bother.

Subject: Re: Target security breach Posted by Jackson on Tue, 28 Jan 2014 19:10:36 GMT View Forum Message <> Reply to Message

I was ensnared in the Target breach. I went to Target during the period in question, so in order to protect me, my bank automatically cancelled my debit card. That would have been nice to know before I had a cart full of groceries at the checkout. They did order me a new one though.

Subject: Re: Target security breach Posted by gofar99 on Tue, 28 Jan 2014 20:50:28 GMT View Forum Message <> Reply to Message

A can of worms for sure. I went to the bank and got a new debit card before anything bad could occur. It doesn't address the long term problem though. One of the best answers I have encountered is to get the temporary bank cards that have appeared in the past few years. They are not linked to anything except the amount of money you put into it. Gift cards might work as well except the fees that tend to go with them. I figure we should just shoot the guys that do this and it might make others think twice. A death penalty for identity theft might be in order as the thief is not the person he claims to be so therefor should be terminated.

Edit....where I'm heading might be better in Dungeon

Subject: Re: Target security breach Posted by iLoveiPod on Wed, 29 Jan 2014 09:12:02 GMT View Forum Message <> Reply to Message Well... I don't know about a death penalty for identity thieves... but I agree the penalties should be stiffer. I was also reading up on temporary card numbers as a way to thwart identity theft. Basically the bank assigns your card a temporary number that's only good once, so even if the thieves get the number, they can't use it. It doesn't seem to be catching on quickly, though.

Subject: Re: Target security breach Posted by LuckyLucy on Thu, 30 Jan 2014 00:41:45 GMT View Forum Message <> Reply to Message

There are apps that you can get that will give you one time numbers for online purchases. The one I have, Abine, claims that you could use its mobile app in a store, just read their number off to the cashier and make him enter it by hand. I haven't tried it yet, but it seems in theory it would work

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