



NEW YORK STATE SENATOR

Martin J. Golden

Senator Golden Supports Bill Making Theft of Credit and Debit Card Numbers a Crime

MARTIN J. GOLDEN May 30, 2012

| ISSUE: **CRIME**

Albany- State Senator Martin J. Golden (R-C-I, Brooklyn) today joined colleagues in the New York State Senate in approving S. 1411, sponsored by Senator Steve Saland, that makes the theft of credit and debit card numbers a crime. Current law states that the theft of the card itself is a crime and this legislation expands the law to include the theft of the numbers. Someone who steals credit or debit card numbers with the intent to use them would face felony charges.

“Incidents of credit and debit card numbers being stolen are happening all too often in Brooklyn and throughout New York State. In years past when shopping was always done in person in a store, a thief had to actually possess a stolen credit card to use it fraudulently. Now that we shop by phone and over the Internet, it’s no longer necessary to swipe your credit card to make a purchase. Surprisingly, while it is against the law to steal credit card, it is not against the law to steal a credit card number. Criminals are finding clever avenues to circumvent the laws and with rapidly changing technology, our laws need to be amended to give law enforcement the tools they need to protect the public.”

Under current law, it is a felony to steal credit and debit cards, but if someone steals credit or debit card numbers, no crime has been committed until that person uses the numbers to purchase something.

Credit card numbers can be stolen in a number of ways. In stores, restaurants, or retail locations, numbers can be entered into a device to capture account information and the card is then returned to the customer who is unaware the card number has been stolen.

Dishonest employees can copy numbers from receipts or during phone orders; thieves can steal numbers from bills in the mail or by hacking into computers. Stolen credit card numbers can also be encoded on plastic to create fraudulent cards.

The bill will be sent to the Assembly.