## Barclays and Halifax rolling out RFID payment cards

Written by Chris Perver Sunday, 27 January 2008 15:27

Several major banks in the United Kingdom have begun rolling out RFID-enabled payment cards to their customers. The new system is called <a href="PayWave">PayWave</a>, and allows customers to wave their card in front of an RFID reader in a retail store, automatically debiting their account at up to £10 a time. The cards are being sent out unsolicited to customers of the Barclays and Halifax banks. It is hoped that the introduction of the cards will eliminate the need to carry cash, thus reducing crime by preventing theft. But the technology is only as secure as your wallet, for it is not necessary to enter a security pin number every time the card is used. Those wishing to retain their old credit cards rather than switching to the new RFID system are finding that easier said than done. One Halifax customer who received the new RFID card in the post, but had reservations about using it found that his old credit card had already been cancelled by his bank and he could no longer access his account.

Quote: "Bank staff, having verified Pete's identity, were not immediately able to work out why the card had been retained. They gave him back his card but, after other attempts to use his card failed, he was faced with the chore of getting his card replaced. After calling Halifax's helpline, Pete was told that the (unsolicited) issue of the contactless card had automatically cancelled his original card, something not mentioned in the paperwork that came with the old card, according to Pete. " Halifax are cancelling peoples' bank cards without permission and without even telling them, and forcing them to use these new cards, which as far as I know nobody has asked for, & guot; Pete told El Reg & guot; Who wants these things? Not me. And is there no limit to the level of insecurity they want to introduce to their cards? I guess not, so long as the cardholder can be stuck with the liability, " he added. A replacement card also came with the unwanted contactless card technology. Curiously, Pete's wife didn't get a contactless card even though she is joint holder of the same Halifax account. Ultimately, after complaining long and loud, Pete has now received a non-Paywave bank card from Halifax. The incident has left him far from satisfied. Halifax turned down Pete's request for compensation. Halifax declined to speak about individual cases, but confirmed it was conducting a trial of the technology across London, prior to a nationwide rollout.

RFID technology is being promoted as the final solution to our security problems. In the past, the British government has told us that a nationwide identification card could reduce fraud, prevent illegal immigration and combat global terrorism. The government was later forced to admit that it had oversold the benefits of a national identification scheme, and it was unlikely that the card would do any of these things. But the government is still pressing ahead with its plans, and <a href="mailto:next year">next year</a> all foreign nationals entering the European Union will be required to apply for an identification card. By the year 2010

all British citizens will be required to do the same. It is also proposed that these new RFID payment cards will eliminate the need to carry cash, thus preventing theft. But there is one caveat that is not being addressed by these organizations. If your card gets stolen or lost, with RFID you stand to lose much more than just a wallet full of cash.

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The Bible states that during the tribulation period, a global identification scheme will be launched. We are not told explicitly why this scheme will be launched, but the book of Revelation declares that without it, no man will be able to buy or sell (Revelation 13:17). Perhaps like today with RFID, there won't be any single reason given for people to take the Mark of the Beast. Perhaps global economic instability, political turmoil, the threat of global terrorism and practical convenience will all be factors, and the False Prophet will use whatever means he can to persuade people to take the Mark. But the case will be made for its adoption. RFID does seem to be one of the prime contenders for the fulfilment of the prophecy of the Mark of the Beast, because it is now being marketed as a tool that can eliminate the need for carrying cash. It also allows the government to keep a detailed record of every financial transaction you make. The problem of having your card lost or stolen will also be addressed, for this Mark will be taken in your right hand or forehead. And companies like Xmark are already implanting RFID chips into people. As you can see, we are now living in the last days. It is entirely possible that the prophecies of Revelation can now be fulfilled through modern technology. The Bible has been proven 100% accurate in what it has foretold. Jesus Christ is coming back. Have your sins been forgiven? Will you go with Christ to be with Him in heaven, or will you remain behind to face the wrath of a righteous God? Believe on the Lord Jesus Christ and you shall be saved (Acts 16:31).

## Revelation 20:4

And I saw thrones, and they sat upon them, and judgment was given unto them: and I saw the souls of them that were beheaded for the witness of Jesus, and for the word of God, and which had not worshipped the beast, neither his image, neither had received his mark upon their foreheads, or in their hands; and they lived and reigned with Christ a thousand years.

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