

Temporary credit card numbers safeguard cyber-shoppers

By Zlati Meyer, Detroit Free Press 6:25 p.m. EST February 8, 2015



(Photo: ASSOCIATED PRESS)

You use plastic bags. You get paper car floor mats. You cover your hands with Latex gloves. You eat off Styrofoam plates.

The concept of one-time use does more than prevent you from getting dishpan hands. Disposability, meet credit cards. Temporary credit cards numbers are specially generated limited-use numbers designed to protect your real credit card number when shopping online.

Also known as virtual account numbers or single-use cards, they have spending limits and short life spans, so even if a hacker or shady online merchant tries to reuse the numbers, they're invalid after, say, one day or \$50, depending on how the number is set up.

"The advantage is it gives the user some sense of security, because you're not giving them your real credit card number and exposing your full credit line to that merchant," said Edgar Dworsky, founder of the Internet consumer resource guide consumerworld.org. "I just make the credit line available to that virtual card number equal to or slightly more than the purchase amount."

Don't confuse the virtual credit cards with prepaid cards, which you load with a certain amount of money. These are masks, blocking online vendors or hackers from seeing your real account number.



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Jolyn Felten, 39, of Sterling Heights, was a victim of the 2013 Target credit card breach, so she takes online security seriously. (Photo: Lisabeth Photography)

Jolyn Felten, 39, of Sterling Heights, was a victim of the 2013 Target credit card breach, so she takes online security seriously.

"Whenever I'm shopping, if I have to pay with a credit card, I always use the virtual number," the blogger said. "It puts a wall between you and your personal information and if anything would happen where the number was compromised, you know it will start right there. ... I know it has a limited window."

Among the credit card issuers who offer virtual credit cards are Bank of America and Citi.

Betty Riess, a spokeswoman for Ban of America, said in an e-mail, "ShopSafe (the name of BoA's virtual card program) provides an added layer of security when making online purchases with a Bank of America credit card."

That this moat around customers' real financial data is embraced isn't surprising. Credit card issuers swallow two-thirds of the \$5.47 billion in annual credit card fraud that plagues the industry, according to the Nilson Report's most recent data.

But these temporary cards aren't a plastic panacea. For example, they can make doing returns difficult. Some experts argue that with today's advanced online security systems, the need for these disposable numbers is no

longer there, while others make the opposite point.



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"Even though there's a limited credit line and a supposedly short life span, some people have reported being charged above the credit limit," said Dworsky of consumerworld.org. "People have said you have a false sense of support."

Many credit card companies don't offer them; others, like American Express, used to — and then stopped.

Felton, who estimated she makes an online purchase at least once a month, remains a fan.

"I look to be cautious with my money, and I certainly don't want to have my personal information (out) and we live in an age where it's very easy to get that kind of information. I'd rather try to prevent identity theft if I could," she said.

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Temporary credit cards' advantages and disadvantages

ADVANTAGES

- Adds an extra layer of protection for your real credit card number.
- Provides peace of mind to people who shop online.
- Is available for free.

DISADVANTAGES

- Can make returns hard.
- Isn't 100% safe.
- Is unnecessary in an era when online security is so much tighter.

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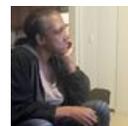


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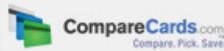
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