

Shoppers Claim to Have Been Charged by Tap-to-Pay Terminals for Purchases They Haven't Made

April 30, 2023 - A growing number of shoppers are complaining of being charged for purchases they haven't made via tap-to-pay terminals that are now present in most major retail establishments. Those chip terminals use chip readers that are supposed to require cards to be in close proximity to the terminal at the time the charge is made. That means that the card should be within an inch or two of the terminal for it to be read. But some people are now complaining they have been charged when they never removed their credit card from their wallet.

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In a report from the San Francisco Bay area, one shopper claimed to have been charged when they were three feet or more away from the terminal. Another person claimed to have been charged before he could take his wallet out.

This isn't a new concern. A few years ago we published a series of articles about how the RFID chips in credit cards were being targeted by scam artists to steal credit card information. In those articles, we cited a number of reports that showed that the scammers never had to have direct contact with a credit card to gain access to it. That's the same technology that is being used in tap to pay contactless payment systems.

Currently, the only way for consumers to proactively protect themselves from this is to use a RFID-proof steel wallet to store their cards in. In the event you don't have one of these, then you need to be checking your credit card bills very carefully each month. You can view the report from KGO TV in San Francisco, below.

by Jim Malmberg

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