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A problem Solved by Facts

I have always been a person that makes sure my finances are all good and I don’t have any bills I’m behind on. I will tell you a story when I found out my cards got hacked into.

I went on vacation to Mexico a year ago with my both of my siblings. I was staying in a small ranch with my grandparents and aunts house. I took my credit card and debit card with me in case I needed to use it, which I never did end up using them since my parents would send us money to buy things we wanted. It wasn’t until one day my dad calls me and tells me he got a message that I was using my card in a hotel in Las Vegas called The Cosmopolitan of Las Vegas, while I was in Mexico, I automatically went to my purse and checked if my cards where in there and in fact there where exactly where I left them, without a scratch or mark on them. I went into my bank app and indeed there was a charge of $80.00 for a diner and $200 for the room.

Since I didn’t have an internet service in my grandparents house, I had to face in the direction of the next door neighbors since they had internet service. But it was no use since my phone automatically connected to the internet from Mexico which is Telcel and it is extremely slow. So I couldn’t call my bank since the call wouldn’t go through. My dad couldn’t call since the account is in my name, so I was stuck between letting these people keep using my card or having to find a way to get WiFi to be able to make a call to my bank to freeze my card. The next door neighbors internet was not working, and no one else in the small ranch had internet. I was desperate, since these people kept using my card over and over so I finally got the help from my dad he called my bank and asked if my card could get frozen since this wasn’t me using it, even though I had informed my bank 3 months prior that I was leaving the country.  
(BMO Harris Bank) My dad is my co-signer for my debt card even though I was over the age of 18 his name was still on the account. The bank approved it and my card got frozen. But I had to be the one to activate my card again, or else there wouldn’t be any movement into my card. I was more relived that these people in Las Vegas couldn’t use my card anymore even though they didn’t physically have it which seemed strange to me, so I began to investigate and found out people didn’t need your physical debit or credit card to purchase things, they now have this machine that scans your card without you taking it out, for example if you have your wallet in your back pocket it is easy to use, they scan the tool and get all of your card information, the people just make a different card with those same numbers and name, and the charges get made to you. I thought nothing of this since I always had my wallet in my purse and it couldn’t be possible that, that had happened to me.

When I came home a month ago from my vacation I got my card reactivated and confirmed with the ability of using it again, so I asked the lady on the phone when I was getting my card reactivated, “Do you know how my card got hacked since I had it on me this whole entire time.” She responded to me with a chuckle in her voice, “Well ma’am when you were out of the country, a person in the street or in a store could have noticed you aren’t from there and pass this type of machine that automatically scans credit card and debit card numbers with the pin and then they fabricate new cards using that exact information and the bill get charged to you.” I just laughed at myself knowing that it actually happened to me, “So these people could have flown to Las Vegas and used my card there?” She replies with, “Yes ma’am, people find new ways to hack into people’s cards and steal their identity. Just so your aware your money got refunded to you, the hotel paid it all back and your on the clear to use your debit card again.” I nodded to myself and told her thank you very much. I solve this problem not just by myself but with help but mostly by myself, because if my dad wouldn’t have gotten that text message and I wouldn’t have checked my bank account I would have never been aware that my “card” got stolen. What I mostly learned from this, is that it is good that I’m financially stable and that the situation made me feel very responsible even if I was away from home, it helped me learn how to deal with the problem, when others couldn’t necessarily help me.