

# Credit card skimming essay sample



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Credit card companies should impose regulations that require pictures of credit card holders to appear on all credit cards. This will ensure that only card holders whose photos appear on the credit cards will be allowed to transact using the cards.

Biometrics could also be applied whereby identification of genuine credit card holders could be ascertained by demanding biometric information in the form of fingerprints or voice. These would highly reduce cases of skimming though it would demand additional hardware to undertake these tasks.

It would also help to sensitize credit card holders on several tips against credit card skimming. These include keeping credit cards within sight every time, watching out for dubious swipe machines and limiting the use of credit cards to situations where there are no options. It is also worthwhile to invest in a credit bureau that monitors accounts for any unusual spending patterns and put a stop on further spending until verification is done. Carrying out a keen scrutiny of credit card statements also helps to pick out any unauthorized spending.

The biggest challenge against fighting crime is that criminals will always evolve and find ways to bypass even the best laid crime prevention systems. In order to succeed in staging crimes, criminals work from the inside thus exploit weaknesses in the systems that they plan to plunder. It thus becomes a never-ending cycle meaning that what the best crime prevention system may do is only reduce the number of successful crimes against it.