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Forty million credit cards hacked

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Today's contents

19 June, 2005

THE ARTICLE

Forty million credit cards hacked

BNE: What is your worst nightmare? How about opening your credit card statement and seeing thousands of dollars worth of purchases you never made? This is a possibility for 40 million credit cardholders worldwide following a security breach at a major data processing center. U.S.-based Card Systems Solutions Inc., which processes transactions for banks and merchants around the globe, has issued a press release* saying it "identified a potential security incident" in May.

Hackers infiltrated the system and made off with the personal details of up to 40 million people – the same number as the entire population of Spain. Card Systems immediately contacted the Federal Bureau of Investigation, which in turn notified VISA and MasterCard. The company said it is currently "completing the installation of enhanced/additional security procedures". Meanwhile, the world's banks are working overtime changing the account details of concerned and irate cardholders

Card Systems Inc. expressed sympathy with anyone who may have lost confidence in the integrity of credit card security or suffered anguish as a result of the breach. It said: "We understand and fully appreciate the seriousness of the situation." It also assured the business world its primary focus was client oriented. The press release said: "Our customers and their customers are our lifeblood. We are sparing no effort to get to the bottom of this matter."

* http://www.cardsystems.com/news.html

WARM-UPS

1. CREDIT CARD HISTORY: In pairs / groups, talk about credit cards. How many do you have / want / need? When did you first get one? How often do you use one? Which credit card company is best? Do you worry about credit card security? What would life be like without credit cards?

2. CHAT: In pairs / groups, decide which of these topics or words are most interesting and which are most boring.

> *Nightmares / credit cards / expensive purchases / security breaches / computer hackers / Spain / working overtime / anguish / customers / lifeblood*

Have a chat about the topics you liked. For more conversation, change topics and partners frequently.

3. VISA: Spend one minute writing down all of the different words you associate with the word "visa". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

4. 2-MINUTE CREDIT CARD DEBATES: With a partner, engage in these fun 2-minute debates. Students A firmly believe in the opinions on the left, Students B support the opinions on the right. Change partners often.

Cash is best. vs. Plastic is best.

Credit cards are dangerous. vs. You cancel the card and all is safe.

Credit cards are convenient the world over. vs. Credit cards are stolen the world over.

Internet shopping is so easy with credit cards. vs. The Internet is dangerous.

Credit cards allow you to buy things you want now. vs. With cards you build up debt.

Interest rates are shockingly high. vs. Interest is zero if you settle every month.

It is immoral to buy things on credit. vs. Hey, this is the 21st century.

E-money is the future. vs. There'll never be a cashless society.

5. SHOPPING EXPEDITION: Imagine you have a millionaire's credit card and full authority to spend as much as you like in one day. In pairs / groups, talk about the following shopping expedition details:

- Who with?
- Which shop first?
- Where to have lunch?
- What you need most?
- A present for a friend

- Where?
- What to buy first?
- What to eat?
- Where to relax or have some fun?
- What to buy your English teacher?

BEFORE READING / LISTENING

1. TRUE / FALSE: Look at the article's headline and guess whether these sentences are true (T) or false (F):

a.	Forty million dollars has been stolen using illegal credit cards.	T / F
b.	Americans cannot sleep because of scary credit card dreams.	T / F
c.	A major security breach occurred at a data processing company.	T / F
d.	Hackers stole the credit card info of every Spanish credit cardholder.	T / F
e.	The credit card data processing company is beefing up security.	T / F
f.	The world's banks are busier because of the hacker's actions.	T / F
g.	The security company sent sympathy cards to credit cardholders.	T / F
h.	Customers are the lifeblood of the data processing company.	T / F

2. SYNONYM MATCH: Match the following synonyms from the article:

a.	nightmare	beefed up
b.	breach	bad case scenario
c.	processes	accessed
d.	infiltrated	soundness
e.	made off with	hopping mad
f.	enhanced	bread and butter
g.	irate	handles
h.	integrity	centered
i.	oriented	violation
j.	lifeblood	swiped

3. PHRASE MATCH: Match the following phrases from the article (sometimes more than one combination is possible):

a.	your worst	you never made
b.	purchases	cardholders
c.	Hackers	our lifeblood
d.	made off with	infiltrated the system
e.	the entire	of this matter
f.	irate	nightmare
g.	client	the personal details
h.	customers are	no effort
i.	sparing	oriented
j.	get to the bottom	population of Spain

WHILE READING / LISTENING

SPOT THE MISTAKES: Four of the words in bold in each paragraph are right and four are wrong. Circle the incorrect words and replace them.

Forty million credit cards hacked

BNE: What is your **best** nightmare? How about opening your credit card **statement** and seeing thousands of dollars worth of purchases you never made? This is a possibility for 40 million credit card **grippers** worldwide following a security **broach** at a major data processing center. U.S.-based Card Systems Solutions Inc., which **processes** transactions for banks and **merchandise** around the **globe**, has issued a press release saying it "identified a **potential** security incident" in May.

Hackers **infiltrated** the system and made **on** with the personal details of up to 40 million people – the same number as the **entity** population of Spain. Card Systems immediately **contacted** the Federal Bureau of Investigation, which **out** turn notified VISA and MasterCard. The company said it is **currently** "completing the installation of enhanced/additional security procedures". Meanwhile, the world's banks are working overtime **charging** the account details of concerned and **irate** cardholders

Card Systems Inc. **depressed** sympathy with anyone who may have **lost** confidence in the integrity of credit card security or suffered anguish as a **result** of the breach. It said: "We understand and **fully** appreciate the seriousness of the situation." It also assured the business world its **primate** focus was client oriented. The press release said: "Our customers and their customers are our **lifeblood**. We are **undertaking** no effort to get to the **edge** of this matter."

AFTER READING / LISTENING

1. WORD SEARCH: Look in your dictionaries / computer to find collocates, other meanings, information, synonyms … for the words **'credit'** and **'card'**.

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. SPOT THE MISTAKES: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about any relationship the corrected words have with their incorrect partners.

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. STUDENT CREDIT CARD SURVEY: In pairs / groups, write down questions about credit cards and data security.

- Ask other classmates your questions and note down their answers.
- Go back to your original partner / group and compare your findings.
- Make mini-presentations to other groups on your findings.

6. TEST EACH OTHER: Look at the words below. With your partner, try to recall exactly how these were used in the text:

• purchases	• VISA
• breach	• irate
• globe	• expressed
• May	• anguish
• infiltrated	• lifeblood
• Spain	• bottom

DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

   a. What were you initial thoughts upon seeing this headline?
   b. Did you automatically want to read the article?
   c. Do you usually read news of credit card fraud?
   d. What is your opinion of credit card security?
   e. Are you surprised that so much information is in the hands of just one company?
   f. Will you check your credit card statement more closely from now?
   g. Do you think hackers are really bad criminals?
   h. Are you comfortable with the idea of a cashless society in which all money is digital?
   i. Should the card companies let the 40 million people know who they are?
   j. What is your worst nightmare?

STUDENT B's QUESTIONS (Do not show these to student A)

   a. Did you like reading this article?
   b. How many credit cards do you have, want and need?
   c. What would life be like without credit cards?
   d. What are the disadvantages of credit cards?
   e. Has an error ever been made on your statement or have you questioned a purchase you did not make?
   f. Have you ever lost your credit card?
   g. Do you think shopping on the Internet is safe?
   h. Does your credit card company make you feel you are part of its "lifeblood"?
   i. How would you feel if you were one of the 40 million?
   j. Did you like this discussion?

AFTER DISCUSSION: Join another partner / group and tell them what you talked about.

   a. What question would you like to ask about this topic?
   b. What was the most interesting thing you heard?
   c. Was there a question you didn't like?
   d. Was there something you totally disagreed with?
   e. What did you like talking about?
   f. Do you want to know how anyone else answered the questions?
   g. Which was the most difficult question?

SPEAKING

SECURITY: In pairs / groups, discuss (1) the potential problems involved if thieves managed to steal or reproduce the personal items or information below, (2) how well you protect these things and (3) what you should do in future to better protect them.

PERSONAL ITEMS / INFO	PROBLEMS IF STOLEN	HOW I PROTECT THEM NOW	BETTER PROTECTION IDEAS
Credit card			
E-mail passwords			
Wallet / purse			
House / car key			
Signature, personal stamp or seal			
Jewelry (USA) Jewellery (UK)			
Children			
Other			

Change partners and explain what you discussed with your previous partner(s).

Provide each other with feedback on your "better protection ideas".

LISTENING

Listen and fill in the spaces.

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Card Systems Inc. _____ _____ _____ anyone who may have lost confidence __ ___ _____ of credit card security or _____ _____ as a result of the breach. It said: "We understand and fully appreciate the seriousness of the situation." It also assured the business world its primary focus ___ _____ _____. The press release said: "Our customers and their customers are our lifeblood. We are _____ __ _____ to get to the bottom of this matter."

HOMEWORK

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. HACKERS: Search the Internet and find more information on hackers and the information they have stolen. Share your findings with your class in the next lesson.

3. NO CASH: Write an essay about a future without cash. How will our lives be different if all money is digital? Read your essays to your classmates in your next lesson. Did everyone write about similar things?

4. LETTER: Imagine you are one of the 40 million cardholders whose personal information has been stolen by hackers. Write to your credit card company to express your thoughts on this occurrence. Tell them what they should be doing to better protect your personal information. Read your letter to your classmates in the next lesson. Did you all write about similar things?

ANSWERS

TRUE / FALSE:

a. F   b. F   c. T   d. F   e. T   f. T   g. F   h. T

SYNONYM MATCH:

a.	nightmare	bad case scenario
b.	breach	violation
c.	processes	handles
d.	infiltrated	accessed
e.	made off with	swiped
f.	enhanced	beefed up
g.	irate	hopping mad
h.	integrity	soundness
i.	oriented	centered
j.	lifeblood	bread and butter

PHRASE MATCH:

a.	your worst	nightmare
b.	purchases	you never made
c.	Hackers	infiltrated the system
d.	made off with	the personal details
e.	the entire	population of Spain
f.	irate	cardholders
g.	client	oriented
h.	customers are	our lifeblood
i.	sparing	no effort
j.	get to the bottom	of this matter

SPOT THE MISTAKES:

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