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Forty million credit cards hacked

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Today's contents

The Article	2
Warm-ups	3
Before Reading / Listening	4
While Reading / Listening	5
After Reading	6
Discussion	7
Speaking	8
Listening Gap Fill	9
Homework	10
Answers	11

19 June, 2005

THE ARTICLE

Forty million credit cards hacked

BNE: What is your biggest nightmare? How about opening your credit card statement and seeing \$10,000 of purchases you never made? This is a real possibility after computer hackers stole the personal details of 40 million credit cardholders worldwide. Card Systems Inc., a major data processing company, confirmed this in a press release*, saying a serious “security breach” occurred in its database in May.

Card Systems Inc. said it immediately contacted the FBI, which then informed VISA and MasterCard. The company said it is currently “completing the installation of enhanced/additional security procedures”. Meanwhile, the world’s banks are very busy changing the bank account and credit card details of worried and angry cardholders.

Card Systems Inc. apologized to anyone who has lost confidence in credit card security. It said: “We understand and fully appreciate the seriousness of the situation.” It also promised the business world it was doing its best to correct the situation: “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 / banks / being angry with banks / bank customers

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, take part in these fun 2-minute debates. Students A strongly believe in the opinions on the left, Students B support the opinions on the right. Change partners often.

1. Cash is best. vs. Plastic is best.
2. Credit cards are dangerous. vs. You cancel the card and everything is safe.
3. Credit cards are convenient. vs. Credit cards are convenient to steal.
4. Internet shopping is so easy with credit cards. vs. The Internet is dangerous.
5. It's easy to buy things with credit cards. vs. Credit cards are dangerous.
6. Interest rates are too high. vs. Interest is zero if you pay every month.
7. It is bad to buy things on credit. vs. This is the 21st century. Everybody does it.
8. 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 can 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 credit cards. | T / F |
| b. Americans cannot sleep because of scary credit card dreams. | T / F |
| c. A security breach occurred at a data processing company. | T / F |
| d. The credit card data processing company is improving security. | T / F |
| e. The FBI is investigating VISA and MasterCard. | T / F |
| f. The world's banks are busier because of the hacker's actions. | T / F |
| g. The security company sent letters of apology to credit cardholders. | T / F |
| h. The security company is doing everything it can to resolve things. | T / F |

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

- | | |
|----------------------|---------------------------|
| a. nightmare | improved |
| b. details | totally |
| c. breach | notified |
| d. informed | system |
| e. currently | doing everything possible |
| f. enhanced | bad dream |
| g. procedures | bread and butter |
| h. fully | violation |
| i. lifeblood | information |
| j. sparing no effort | presently |

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

- | | |
|-----------------------|-----------------------|
| a. your worst | credit card details |
| b. credit card | no effort |
| c. purchases | correct the situation |
| d. press | statement |
| e. it immediately | release |
| f. bank account and | you never made |
| g. lost confidence in | of this matter |
| h. doing its best to | contacted the FBI |
| i. sparing | nightmare |
| j. get to the bottom | credit card security |

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 **tiniest** nightmare? How about opening your credit card **statement** and seeing \$10,000 of purchases you never **sold**? This is a real **impossibility** after computer hackers **stole** the personal details of 40 million credit cardholders worldwide. Card Systems Inc., a **major** data processing company, confirmed this in a **press** release, saying a serious “security **broach**” occurred in its database in May.

Card Systems Inc. said it **lazily** contacted the FBI, which then **notified** VISA and MasterCard. The company said it is **currently** “completing the installation of enhanced/additional **danger** procedures”. Meanwhile, the world’s **supermarkets** are very busy changing the bank **account** and credit card **details** of worried and **happy** cardholders.

Card Systems Inc. apologized to anyone who has **found** confidence in credit **card** security. It said: “We understand and **partially** appreciate the seriousness of the situation.” It also **promised** the business world it was doing its **worst** to correct the situation: “Our **customers** and their customers are our lifeblood. We are **sparing** no effort to get to the **top** 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.

- 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:

- | | |
|-------------|---------------|
| • nightmare | • procedures |
| • purchases | • angry |
| • worldwide | • apologized |
| • May | • seriousness |
| • FBI | • lifeblood |
| • VISA | • bottom |

DISCUSSION

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

- a. What did you think when you first read this headline?
- b. Did you automatically want to read the article?
- c. Do you like to read news of computer hacking?
- d. What is your opinion of credit card security?
- e. Are you surprised that one company processes so much information?
- f. Will you check your credit card statement more closely from now?
- g. Do you think hackers are really bad criminals?
- h. Are you happy with the idea of a cashless society in which all money is digital?
- i. Should the card companies tell the 40 million people 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 a mistake ever been made on your statement?
- 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 people whose personal information was hacked?
- 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) what problems would occur if thieves managed to steal or copy the personal items or information below, (2) how well you protect these things now and (3) what you should do in future to protect these things.

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. said it immediately contacted the FBI, _____ VISA and MasterCard. The company said it is currently “completing the installation of enhanced/additional _____”. Meanwhile, the world’s banks are _____ the bank account and credit card details of _____ cardholders.

Card Systems Inc. apologized to anyone who has _____ credit card security. It said: “We understand and _____ the seriousness of the situation.” It also promised _____ it was doing its best to correct the situation: “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. Tell the company your thoughts about your personal information being stolen. Tell them what they should be doing to 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. T e. F f. T g. F h. T

SYNONYM MATCH:

a. nightmare	bad dream
b. details	information
c. breach	violation
d. informed	notified
e. currently	presently
f. enhanced	improved
g. procedures	system
h. fully	totally
i. lifeblood	bread and butter
j. sparing no effort	doing everything possible

PHRASE MATCH:

a. your worst	nightmare
b. credit card	statement
c. purchases	you never made
d. press	release
e. it immediately	contacted the FBI
f. bank account and	credit card details
g. lost confidence in	credit card security
h. doing its best to	correct the situation
i. sparing	no effort
j. get to the bottom	of this matter

SPOT THE MISTAKES:

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