

Crossing the Digital Divide Volume 25

“Chips”

by Joseph Feigon

for the Observer

We just returned from a two week trip to Spain, where the buildings, roadways and food choices much different than our slice of paradise. The climate was comparable to that in Long Valley, with the exception of our time in Seville, where temps and humidity levels exceeded tolerable. We had a great time nonetheless. Most of our stays were small villages, where we were able to enjoy local farm products, organic veggies, olive oil, fresh seafood, and Iberico ham. The ham of Spain could easily be the ham of Long Valley – the pigs love acorns, and our Oak trees produce just the right kind.

We learned a few things on this trip; Google Maps/Mobile data is **really** helpful, and easier to use than the physical maps we prefer. American Express is not welcome in most places, and, you really really want to have a credit card with a fully-enabled EMV chip.

No, I haven't gone crazy with all things Internet and Electronic. We rented a car, which I drove at mostly speed limits (120kph is pretty fast), and appreciated the fact that, with minor exception, everyone is driving the same “class” car – Europeans pay a huge premium for engines over 2 liters, and prefer the newer TDI (turbo-diesel) engines for their frugality and torque. Fuel costs, whether gas or diesel, is sold by the liter, not gallon, and isn't cheap. The average, based on 5 stops to refill over 2000km's of windshield time, was just under \$4/gallon. Our car averaged 45mpg, a tad better than my F-150.

Because our trip was primarily rural Spain, we converted dollars to Euro's early on. Whenever possible, if only as a hedge against exchange rates, we'd charge things (our stays, our fuel, some meals, some gift purchases). I brought two cards, one Amex, one Visa. I was able to use the Amex card three times; car rental, airport food(?), one gift purchase in Barcelona. All other vendors politely declined, and requested Europay/MC/Visa.

These new cards are equipped with EMV chips as well as the more traditional magnetic stripe. No one swipes cards in Spain, no waiter will ever take your card away from the table. Portable reader/printers are everywhere, and enable vendors and customers with all the ease of a credit card transaction with none of the security risks associated with card readers. I didn't know that half of it until I got home, and I doubt I'll use a non-EMV card again, here's why:

A properly configured EMV equipped credit card provides multiple layers of security, saving the card holder theft risks, and vendor bad-sales from stolen cards. You might recall reading about card data being stolen at ATM's, Restaurants, etc. because someone installed an intercept scanner, gleaning everything on the card (numbers, names, PIN's) and using elsewhere, often escaping with thousands in purchases before the card provider and client disable the card. With an EMV chip, each transaction is unique, and cannot be repeated or falsified. It gets better, when the EMV enabled card is setup with a PIN, two-factor authentication is default – use a stolen card and NOT have the proper PIN, no sale! So much safer than “signature authorization” which we all know to be bogus.

All credit card issued in the United States are supposed to be equipped with EMV by the end of this year. Retailers in many states/cities/counties have had to upgrade their Point-of-Sale terminals to support EMV cards – some have, many have not. If you use a credit card, ask your favorite retailers to upgrade their equipment to support EMV, and reach out to your bank/ credit card company and ask them when you'll be receiving your EMV equipped Debit or Credit cards. When you get your cards, make sure you set a PIN when activating. Keep what's yours yours.