

Good day, I had a suggestion and decided to write in and see what you guys thought. I had my wallet stolen from a respectable gym in the Boston area approx 2 years ago about a week before Christmas. I had my clothes and wallet in a locked locker. The gym was busy but there must have been a few people working the job because nobody noticed anything. They were good too, because they left all my cash and only took my driver's license and one credit card. They replaced my driver's license w/ another photo ID I had, so when I say my locker was open (even the lock looked fine) I checked my wallet first, and all my money was there, so I thought I was fine. Long story short, I canceled my credit card w/I 2 hrs (took me that long to figure out what happened) of the robbery. They spent approx \$2k worth on my credit card.

So when I canceled my credit card the thieves tried it several more times but it was declined because it was canceled. My question is why doesn't the card machine when the card is entered, show up saying "stolen". Meaning when the consumer calls the credit card company and says my card was stolen or even lost (because if a unscrupulous person finds the card they might try to use it which is against the law) it should appear on any machine they try to use or give their card to a store clerk as "STOLEN". This would stop the problem right out of the gates. I know people would still get away with some stuff but the ones that keep trying to use a particular card would be stopped and the clerk would know to contact authorities (retailers would need to train employees on proper procedures).

So there should be some system where when a consumer calls into the credit card company the data is instantly broadcast out to the system and when someone uses a stolen card they would be caught instantly. In my case not one person was ever caught, and they got away w/ over \$2500 in goods. I feel it is too easy for these guys to get away with it that is why they keep doing it.

You should also strongly encourage retailers that anyone who uses a debit card or credit card must show a driver's license or some photo ID. This would be a two fold solution. Yes, it is an inconvenience but it would save the companies, gov't and consumer (we always pay whatever extra costs are anyways) a ton of money. By having them show proper ID it would allow the store clerk to make sure the proper person is buying the goods and also it would make the thief take a little longer to use the stolen credit card because he would need to make a photo ID of himself w/ the stolen name on credit card or use the card not at all.