
HOUSE RESOLUTION

URGING CONGRESS, HAWAII FINANCIAL INSTITUTIONS, AND HAWAII
BUSINESSES TO ADOPT LEGISLATION, POLICIES, AND PROCEDURES
TO USE IDENTITY THEFT-RESISTANT CREDIT CARDS.

1 WHEREAS, credit card data theft is one of the fastest-
2 growing crimes in the nation, increasing 50 percent from 2005 to
3 2010, according to a recent report from the United States
4 Department of Justice; and
5

6 WHEREAS, credit card data theft is often included in the
7 general definition of identity theft, a crime that occurs when a
8 thief steals an individual's personal information and uses it
9 without the individual's permission; and
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11 WHEREAS, identity theft is a serious crime that can
12 devastate an individual's finances, credit history, and
13 reputation, and can take time, money, and patience to resolve;
14 and
15

16 WHEREAS, the number of malicious programs written to steal
17 an individual's personal information has grown exponentially
18 from about 1,000,000 in 2007 to an estimated 130,000,000 in
19 2013; and
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21 WHEREAS, identity theft is expected to surpass traditional
22 theft as the leading form of property crime, and security
23 analysts have reported that everyone should prepare to become an
24 identity theft victim at some point; and
25

26 WHEREAS, most Americans have a greater chance of having
27 their personal identity information stolen than being actually
28 held up at gunpoint; and



1 WHEREAS, a company has recently introduced a new type of
2 identity theft-resistant credit card that is designed to reduce
3 the chances of consumers being hit with fraudulent credit card
4 debt; and
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6 WHEREAS, in designing this new type of credit card, the
7 company has developed small, digital, internal components that
8 will allow a consumer to enter a personal unlocking code that
9 will generate a unique credit card number for every transaction,
10 making the card more difficult to use by thieves if it is lost
11 or stolen; and
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13 WHEREAS, at least one major bank is testing this new type
14 of credit card in a number of small pilot programs, and more
15 lenders may adopt the technology in the near future; now,
16 therefore,
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18 BE IT RESOLVED by the House of Representatives of the
19 Twenty-seventh Legislature of the State of Hawaii, Regular
20 Session of 2014, that the Congress of the United States, Hawaii
21 financial institutions, and Hawaii businesses are urged to adopt
22 legislation, policies, and procedures to use identity theft-
23 resistant credit cards; and
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25 BE IT FURTHER RESOLVED that the Congress of the United
26 States is urged to adopt legislation that would ease a
27 transition to a new type of identity theft-resistant credit
28 card; and
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30 BE IT FURTHER RESOLVED that Hawaii financial institutions
31 and Hawaii businesses that offer credit cards are urged to use
32 the new identity theft-resistant credit card technology to
33 reduce the chances of consumers being victimized by identity
34 thieves; and
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36 BE IT FURTHER RESOLVED that certified copies of this
37 Resolution be transmitted to the President Pro Tempore of the
38 United States Senate, the Speaker of the United States House of
39 Representatives, the members of Hawaii's congressional
40 delegation, the President of the Hawaii Bankers Association, the
41 President and Chief Executive Officer of the Chamber of Commerce



H.R. NO. 16

1 of Hawaii, and the Chairperson of the Board of Directors of the
2 Retail Merchants of Hawaii.

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OFFERED BY:

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FEB 03 2014

