

Online Fraud-Fighting Facts

(NAPSA)—Shoppers are chipping in to combat identity theft in a new way. They're paying for the goods and services they buy with a new generation of credit cards that use microchips to keep customer information safer.

This EMV technology—named for the companies behind it: Europay, MasterCard and Visa—is now required at all retailers. Any merchants that haven't installed the appropriate card readers become liable for counterfeit purchases, rather than the liability falling on the credit card companies.

Safer Shopping

The technology in the microchip makes it more difficult for criminals to forge fakes and easier for merchants to authenticate cardholders. The change comes as card fraud has more than doubled in the U.S. over the last 15 years while falling in much of the rest of the world where chip-enabled cards have been in place for a good deal of that time.

Not Available Online

Consumers should note, however, that while this technology is designed to make in-person sales transactions more secure, it does not increase online security for online transactions.

Help Wanted

Despite the early success, additional technology and professionals are needed in the information security sector. In fact, a 2015 (ISC)2 Global Information Security Workforce Study found that 62 percent of survey respondents say



Commercial technology has created a need to upskill workers in the industry and recruit more professionals to continue to develop ways to enhance consumer protection.

their organizations have too few information security professionals, up from 56 percent in 2013. The same report estimates that the global shortfall in the information security workforce will reach 1.5 million in five years.

Learn How

For people with a passion for technology, there has never been a better time to get into the industry. Higher education institutions are working with industry leaders to meet this workforce demand with innovative curricula aligned with industry standards. The University of Phoenix College of Information Systems and Technology offers a number of cyber security degrees and certificates.

Learn More

For more information on University of Phoenix's degree offerings, visit www.phoenix.edu.