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An extremely detailed and technical post about how to hack an NFC card and why you should never use one. If you're using a contactless card for your metro ride, we want to take a moment to talk about the risks associated with this type of payment. More formally known as "near-field communication" (NFC) cards, these handy little plastic chips attach themselves to your wallet like a magnet and allow you the convenience of not having to carry cash or worry about finding an ATM. While many see them as more enticing than their paper counterparts, there are also concerns with contactless cards that make it worth investigating before adopting this new technology. The idea behind contactless cards is that you can pay for items merely by tapping the card to a contactless terminal. While NFC technology has been around for some time, this new wave of technology only recently caught on as a payment alternative with credit companies such as Visa and MasterCard, as well as many retailers. Of course, there's always the risk of skimming when using any type of card to pay for items. So what about those who choose to tap with an NFC card? It turns out they have a higher risk than most. This is because there are two types of skimmers: those that read data from cards and those that duplicate it. While some contactless cards will be read, the more invasive skimming devices are often limited to only copying the data. This allows for a card with one, but it can have multiple transactions. With this being said, there are still some precautions you can take in order to prevent your card from being swiped by either type of skimmer. These include identifying the real contactless chip on the card and checking it with your bank for security updates before touching anything at a payment terminal. Always use your own equipment at checkout by connecting the reader directly to the countertop via USB port or get them online for free where they ask you to provide them with an email address and password before proceeding. Not all contactless cards are created equally, which means you'll need to make sure the one in your wallet is not at risk of being copied. If you've already been skimmed, it's important to monitor your account carefully when you get home. Look for any unusual or unfamiliar charges. If there are any, call your bank right away to report them. This way you can stop them before they're finalized and save yourself some cash. One would think that with the recent advances in technology that our data would be safer than ever. Unfortunately, this is not always the case when it comes to contactless payment cards and the NFC chips that may or may not come with them. According to the UK's security watchdog GCHQ, the UK is currently one of the most vulnerable to cyberattacks due to its use of contactless payment cards. In a report submitted to parliament by the National Cyber Security Center, GCHQ warned that there is a serious risk that all contactless cards could be used as a vehicle for cybercrime because they're easy to skim and disguise as legitimate technology. There are several ways that these skimming devices could be used. The most common method is through keyloggers. This device records all keystrokes and data inputted into a computer or mobile device, which can then be used for illicit purposes without the knowledge of the owner.

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