



# Office of the City Clerk

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## Legislation Details (With Text)

**File #:** R2014-352  
**Type:** Resolution  
**Status:** Adopted  
**File created:** 5/28/2014  
**In control:** City Council  
**Final action:** 9/10/2014  
**Title:** Call for Commissioner of Department of Business Affairs and representatives of Chicago Police Department and banking and retail industry to provide information on fraud prevention and identity security when making credit card transactions  
**Sponsors:** Burke, Edward M., Laurino, Margaret  
**Indexes:** Business Affairs & Consumer Protection, Police  
**Attachments:** 1. R2014-352.pdf

Date	Ver.	Action By	Action	Result
9/10/2014	1	City Council	Adopted	
9/9/2014	1	Committee on Finance	Recommended to Pass	
7/29/2014	1	Committee on Finance	Held in Committee	Pass
5/28/2014	1	City Council	Referred	

### RESOLUTION

WHEREAS, In 2013, approximately 98 million customers of Target stores had personal information compromised in a wide-spread hacking of payment card data, including names, phone numbers, and email address; and

WHEREAS, The United States has fallen behind on credit card fraud prevention compared to other areas of the world, where EMV or chip cards, authenticate credit and debit card transactions by generating a unique code for each transaction, making hacking more difficult and ensuring additional layers of security for consumers; and

WHEREAS, identity theft and fraudulent credit card use cost Americans billions of dollars every year; and

WHEREAS, consumers in the City of Chicago and elsewhere in the United States expect privacy and security when conducting transactions, as well as transparency and honesty from businesses when personal information is compromised; and

WHEREAS, the United States Congress has under consideration HR 3990, Personal Data Privacy and Security Act of 2014, to mitigate and prevent identity theft, ensure privacy, provide notice of security breaches, and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches; and

WHEREAS, The City Council believes that passage of HR 3990 will provide consumers in Chicago and around the country enhanced protection and privacy of their personal information, and the issue of credit card fraud and identity theft in the City of Chicago is critical and costly; now therefore

BE IT RESOLVED, The Commissioner of the Department of Business Affairs and Consumer Protection, representatives of the Chicago Police Department, and representatives of the banking and retail industry are invited to appear before the Committee on Finance to provide information on the subject of fraud prevention and identity security when making credit card transactions; and

BE IT FURTHER RESOLVED, that a suitable copy of this resolution be presented to the Illinois Delegation to the United States Congress as a sign of our support of HR

Edward M. Burke yMargaretLaurino

Alderman, 14<sup>th</sup> Ward

/ Alderman, 39<sup>th</sup> Ward