

Digital Theft

How to steal your credit card



Cash

4520 1234 5678 9123

4520

GOOD
THRU ▶

12 / 20

G RAYMOND

VISA

Signature

Customer Inquiries: 1-866-222-3456 or 416-983-5393 (Collect)

215879C(H) 07/11

AUTHORIZED SIGNATURE



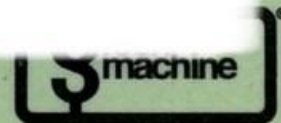
TTY 1-800-361-1180

264



* NOTICE: Use of this Card acknowledges receipt of and agreement by the cardholder to the terms of the agreement(s) which govern its use.

THIS CARD IS ISSUED BY AND IS THE PROPERTY OF THE TORONTO-DOMINION BANK AND MUST BE RETURNED UPON REQUEST



www.tdcanadatrust.com

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The Magnetic Strip

In Class Demo



TD CASH BACK CARD

MR JOHN DOE 1234 1234 1234 1234

STATEMENT DATE: March 23, 2020

1 OF 4

PREVIOUS STATEMENT: February 24, 2020

STATEMENT PERIOD: February 25, 2020 to March 23, 2020

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(S)
		PREVIOUS STATEMENT BALANCE	\$193.33
FEB 23	FEB 25	MCDONALD'S #5772 004 ETOBICOKE	\$1.05
FEB 23	FEB 25	TIME HORTONS #6977 ETOBICOKE	\$1.05
FEB 23	FEB 25	RITUAL - TUALAL FRESH DOWNTOWN TOR	\$8.53
FEB 25	FEB 27	TIME HORTONS #9065 TORONTO	\$3.77
FEB 26	FEB 27	TIME HORTONS #2224 TORONTO	\$1.88
FEB 26	FEB 27	ROBARTS STARBUCKS - UOFT TORONTO	\$1.75
FEB 26	FEB 27	METRO #065 ETOBICOKE	\$7.98
FEB 27	MAR 2	MCDONALD'S #5772 004 ETOBICOKE	\$2.09
FEB 27	MAR 2	POPEYES LOUISIANA KITCHEN ETOBICOKE	\$9.12
FEB 28	MAR 2	IBI*FABLETICS.COM 855-2023570 FOREIGN CURRENCY 32.71 USD @EXCHANGE RATE 1.38031	\$45.15
FEB 28	MAR 2	TIME HORTONS #6977 ETOBICOKE	\$3.45
FEB 29	MAR 2	SUBWAY #2451 ETOBICOKE	\$9.03
FEB 29	MAR 2	RABBA 177Q TORONTO	\$9.03
FEB 29	MAR 2	TIME HORTONS #6977 ETOBICOKE	\$2.09

Continued

CONTRACT INFORMATION

Customer Service/Lost & Stolen

1-800-983-8472

TTY Inquiries (with hearing loss)

1-866-704-3194

TD Cash Bank Dollars

Summary

TDSTM21000_1698644_017 0674971 HR -- 03 - 03 - 1

Previous Balance	+	40.30
Earned this statement period	+	3.91
Redeemed this statement period	-	44.00
Bonus, Accelerates & Adjustments	+	0.30

Total Cash Back Dollars = **0.51**
Balance:

PAYMENT INFORMATION

Minimum Payment	\$10.00
Payment Due Dates	Apr. 13, 2020
Credit Limit	\$500
Available Credit	\$41
Annual Interest Rate: Purchases	19.99%
Cash Advances	22.99%

Estimated Time to Pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is:
3 year(s) and 8 month(s)

CALCULATING YOUR BALANCE

Previous Balance	\$193.33
Payments & Credits	\$534.47
Purchase & Other Charges	\$799.43
Chas Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Subtotal	\$799.73
NEW BALANCE	\$458.73

FEB 26

FEB 27

ROBARTS STARBUCKS - UOFT TORONTO

\$1.75

What Happens When You Buy Something

Digital Currency

Inside VISA

6:14 min

[Inside Visa: Preventing Card Fraud \(youtube.com\)](#)



Gift Card Wall

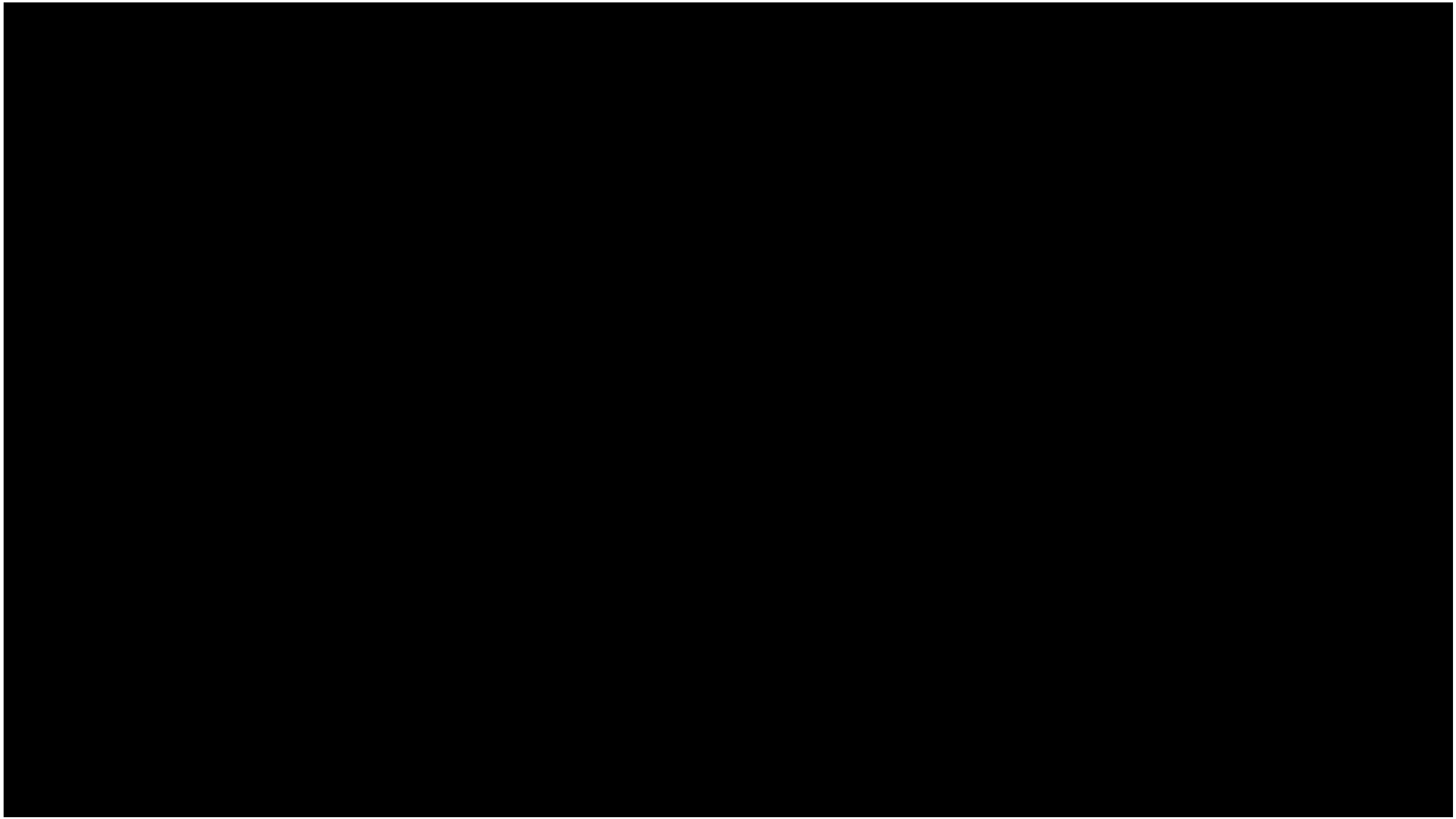


Improved Digital Currency

How to use Apple Pay

2:00min

[How to use Apple Pay | Apple Support \(youtube.com\)](#)





Is the future of Canada a cashless society?

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By [jilliancode](#)

Posted Jan 13, 2023, 8:18AM PST. Last Updated Jan 13, 2023, 8:22AM PST.



It seems more and more businesses are going cashless nowadays, and according to one Calgary professor, it's largely cheaper and more secure.

"Given that only very few people use cash, I think a lot of stores don't find that justified anymore," Alfred Lehar, professor of economics at the University of Calgary, said.

"If you don't have cash, no one's gonna rob you, the employees cannot take away the cash and defraud the store, and at the same time, cashless handling is getting cheaper and cheaper."

Cashless business models popped up with increased frequency throughout the height of the COVID-19 pandemic when many were worried the virus could be spread through touch.

Some businesses are going one step further and accepting digital payments only, but Canada appears to be lagging behind.

"We are seeing a lot more of this in other countries, like the Nordic countries in Europe," Lehar said.

Denmark seems to be reaping the benefits of a society where cash is virtually obsolete, the country recorded zero bank robberies in 2022.