Kirsten Nugal

Think Loopholes.

By turning your wallet into a digital one, is the convenience really worth the risk?

Think Loopholes.
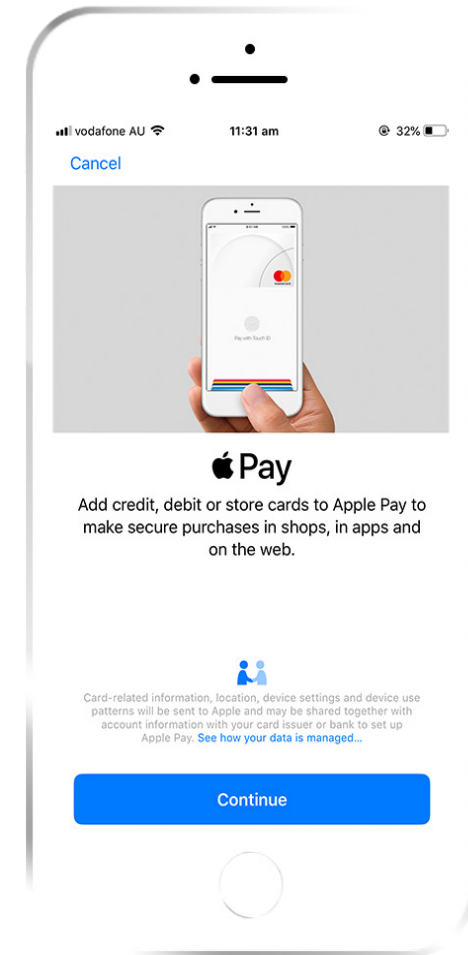
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Security is significantly important when we provide our private & personal information to certain services, however knowing if it is or isn't secure can be stressful. Apple Pay is a digital wallet and payment service that allows users to complete payments in stores, on iOS and the web. However, despite its conveniences, the main issue is in its security system. Apple Pay has loopholes that can hinder the level of protection your privacy and personal information has. By relying on a reputable company that has loopholes in their system, the safety of your private information is at risk of being exposed and exploited.

Although Apple Pay provides many benefits, there is a loophole in their security system. Despite claiming that Apple Pay is an easy, secure and private way to pay it's not as hacker-proof as you may think. Within their security system they lack one barrier that is crucial against hackers, resulting in other companies that have a similar service to be considered as more secure and private. In addition, despite these companies failing to succeed, they are still able to include necessary barriers. Furthermore, the CVV number located on the back of your credit card is 1 of 1000 CVV numbers. This is dangerous if you are one of the 127 million Apple pay users as it does not restrict the amount of times a user is able to enter a CVV number. For that reason, hackers are able to take advantage of this loophole, resulting in private and personal information from being stolen. In conclusion, Apple Pay is not so secure and private as there is a loophole and the lack of a barrier leaves their users in danger of losing control over their private and personal information.

Security does not only mean digitally in the system, but also physically in the real world. When you have transferred your wallet or any other personal information and accounts into your mobile phone, you must take extra care of it. If you were to lose your mobile phone, it is equivalent to losing all your private and personal information. This is especially dangerous if you are unaware of how to **temporarily lock your Apple Wallet** because it is possibly the only way to prevent the thief from accessing your private information. Despite technology having powerful identification scanners, it
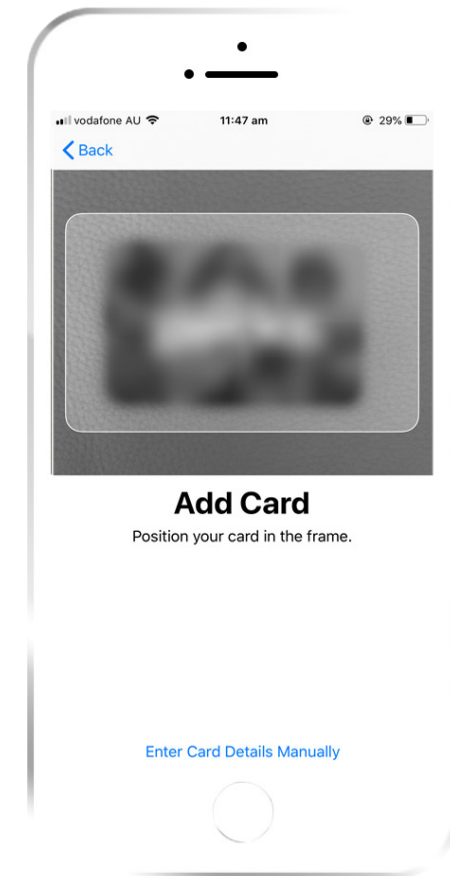
isn't 100% hacker-proof and it creates a false sense of security for your users. In conclusion, ensure that you have your mobile phone with you before you leave for your next destination because losing your phone creates an open door to your life that anyone can access, especially hackers.

Furthermore, as an Apple Pay user, you will most likely transfer the rest of your credit cards on a compatible Apple device. However, this method isn't safe as it's a loophole for hackers and can put you at high risk of getting your digital wallet cloned. It is significantly important that you are mindful of where you are when transferring cards into your digital wallet because public networks such as those in airports, cafes or universities can have hackers lurking. This becomes an issue as not many people are aware of the dangers that lurks in public networks as most take it for granted. Resulting in your private and personal information being stolen, with you having little control over the situation. In conclusion, consider your location and what network your mobile phone is connected

to before adding any private accounts and personal information into your phone.

To conclude, be mindful and considerate when providing your private and personal information to certain services as the level of protection they have can be significantly hindered due to a poorly security system. Not only is this a personal issue but it contributes to private contract law acting upon what public law could not contain or control. Despite its various conveniences, the disadvantages far outweigh the benefits.
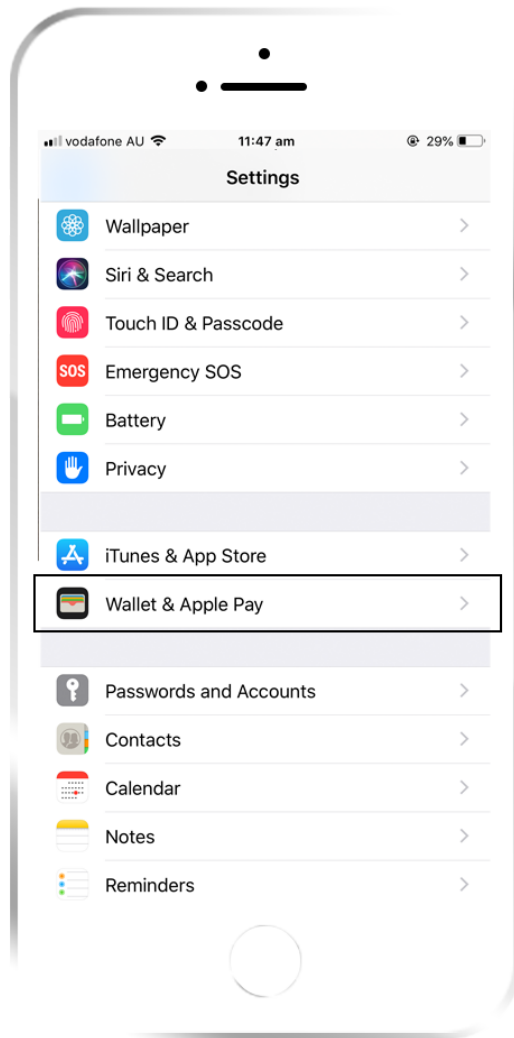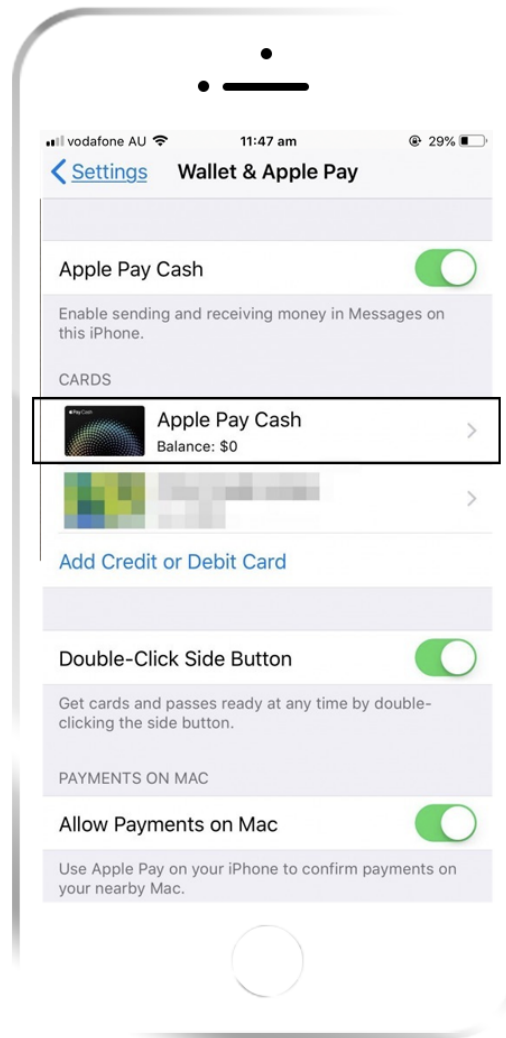
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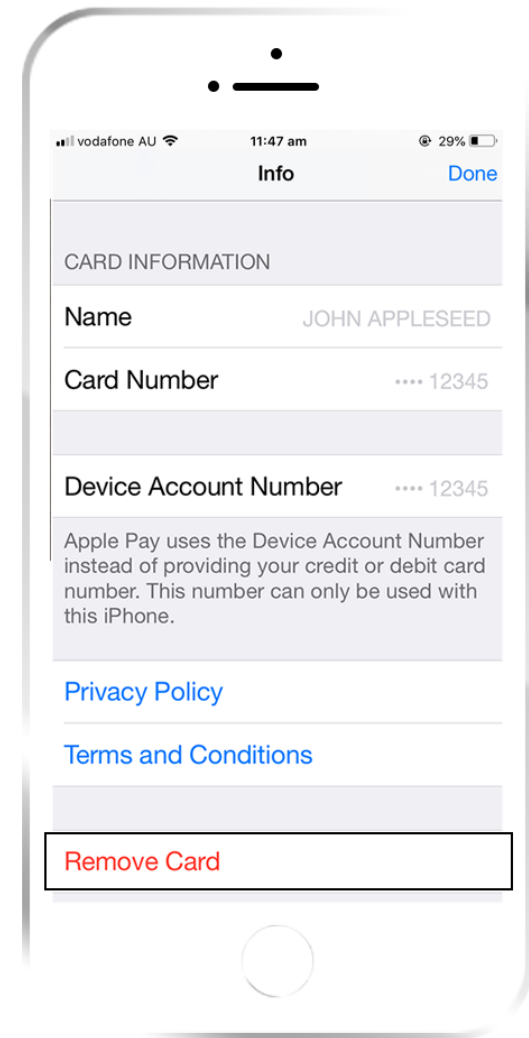
How to suspend your Apple Pay Cards if your phone was stolen – Method 1

Screen 1 – Settings

vodafone AU 11:47 am 29%

Settings

Wallpaper	>
Siri & Search	>
Touch ID & Passcode	>
Emergency SOS	>
Battery	>
Privacy	>
iTunes & App Store	>
Wallet & Apple Pay	>
Passwords and Accounts	>
Contacts	>
Calendar	>
Notes	>
Reminders	>

Screen 2 – Wallet & Apple Pay

vodafone AU 11:47 am 29%

< Settings   **Wallet & Apple Pay**

Apple Pay Cash [on]

Enable sending and receiving money in Messages on this iPhone.

CARDS

Apple Pay Cash
Balance: $0 >

Add Credit or Debit Card

Double-Click Side Button [on]

Get cards and passes ready at any time by double-clicking the side button.

PAYMENTS ON MAC

Allow Payments on Mac [on]

Use Apple Pay on your iPhone to confirm payments on your nearby Mac.

Screen 3 – Info

vodafone AU 11:47 am 29%

Info   Done

CARD INFORMATION

Name	JOHN APPLESEED
Card Number	•••• 12345
Device Account Number	•••• 12345

Apple Pay uses the Device Account Number instead of providing your credit or debit card number. This number can only be used with this iPhone.

Privacy Policy

Terms and Conditions

Remove Card

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1. Go to Settings, scroll until you find 'Wallet & Apple pay' and tap.
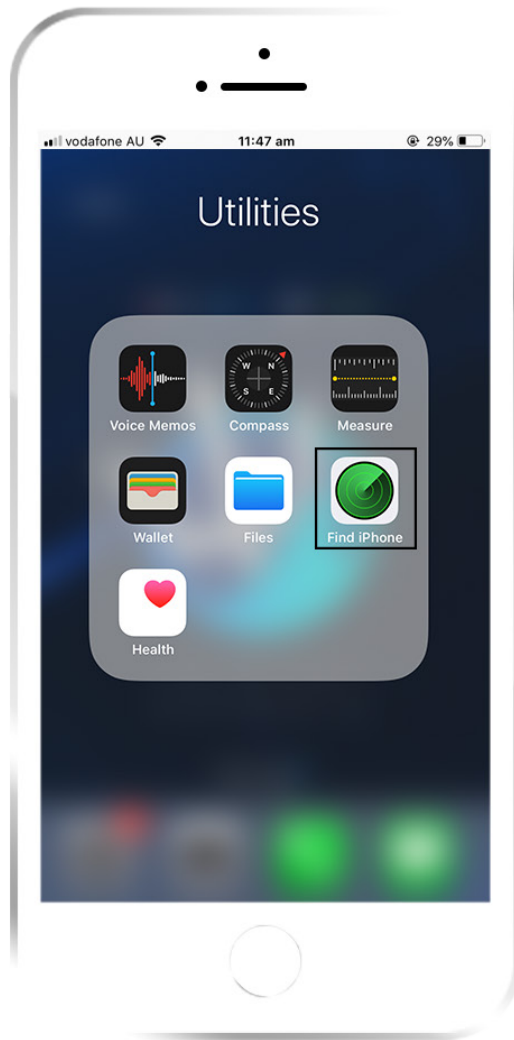
2. Begin to select your current cards by tapping on it.

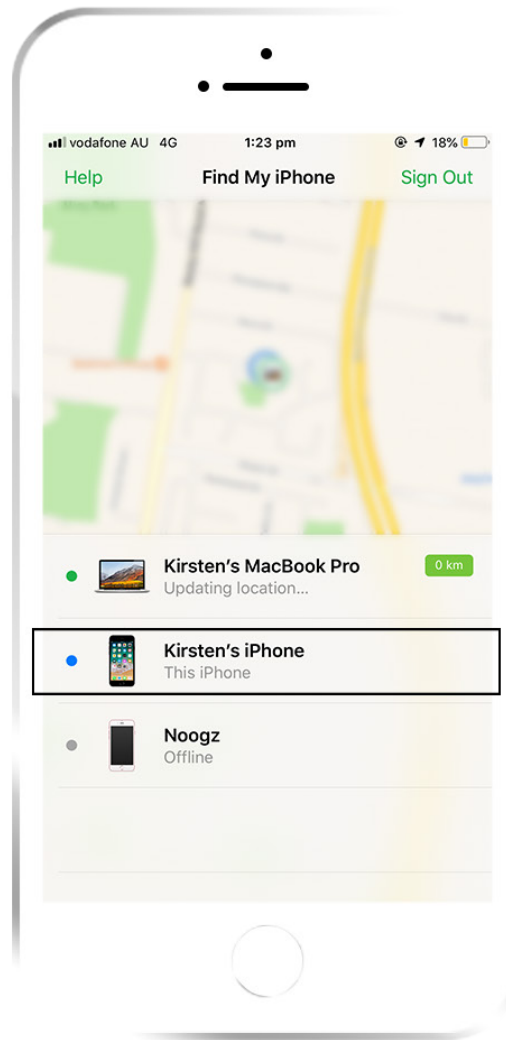3. Once shown with the card information, scroll to the bottom until you see 'Remove Card' and tap.
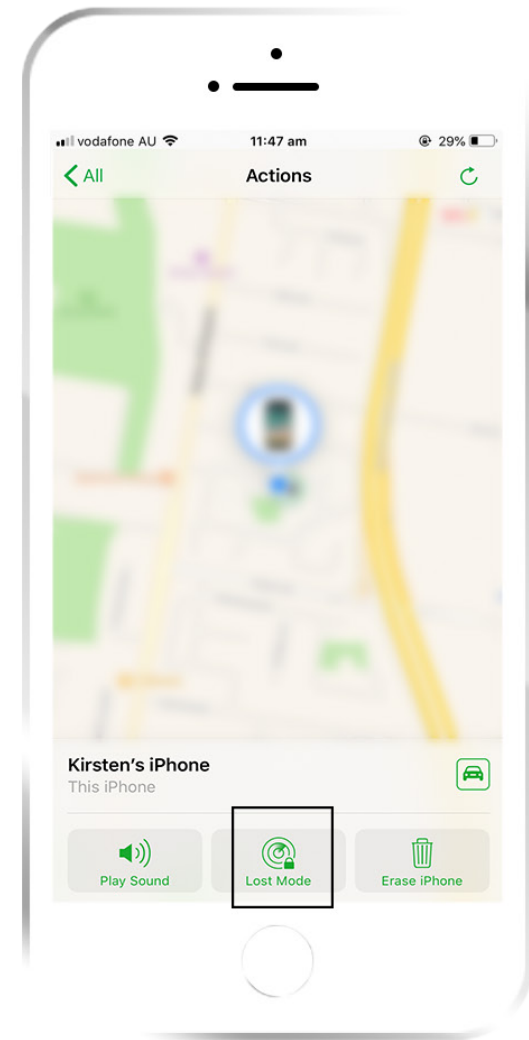
How to suspend your Apple Pay Cards if your phone was stolen – Method 2

1. Go to the 'Find My iPhone' app.

2. Select your missing device.

3. Once shown with the missing device's details, tap on 'Lost Mode'. The ability to make payments via apple Pay have now been suspended.

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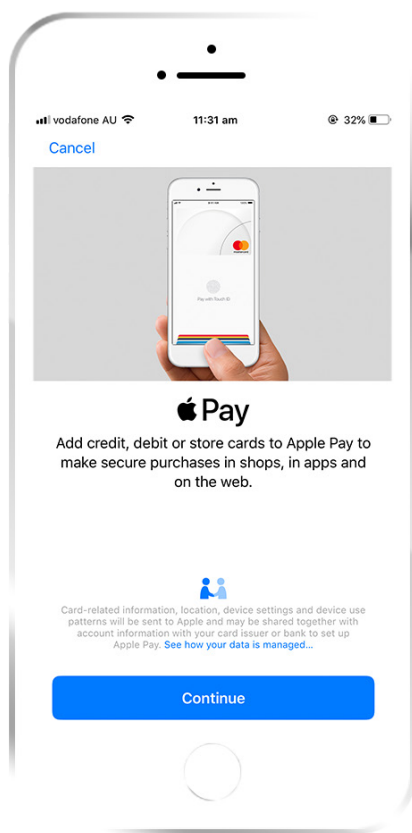
Pay

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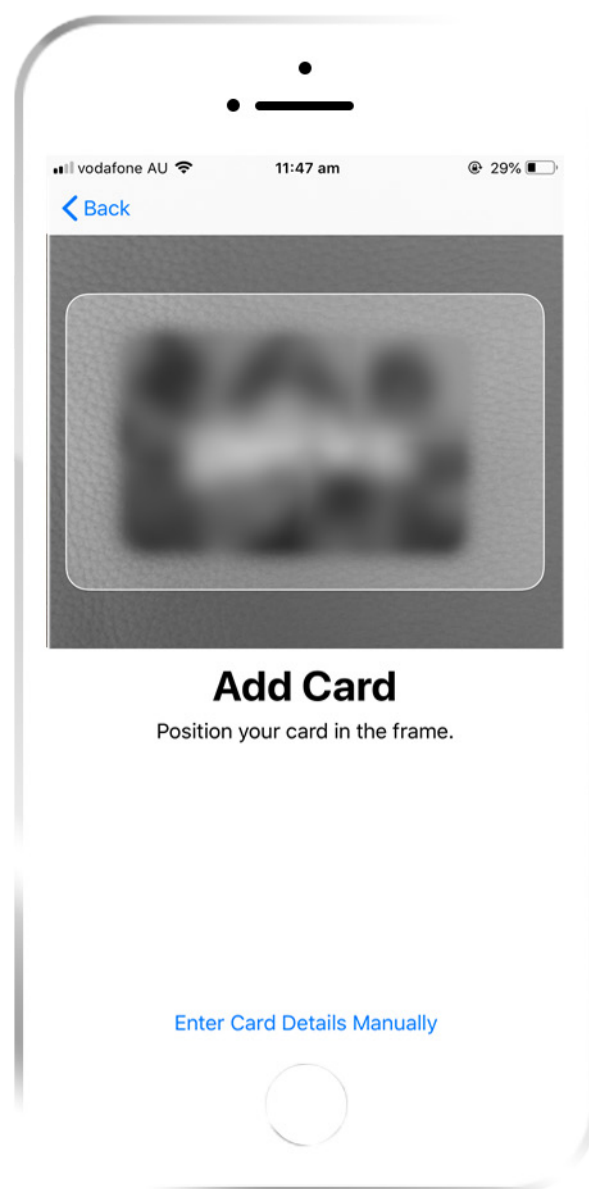
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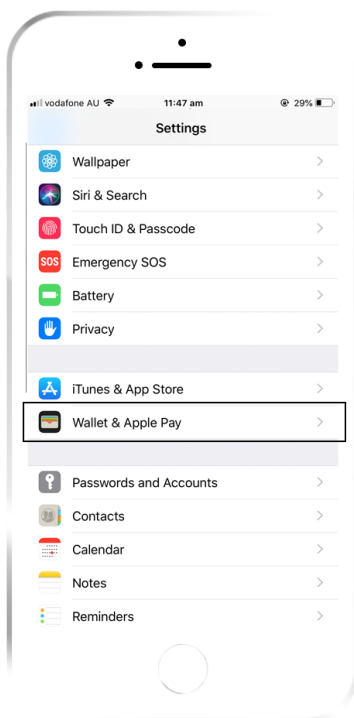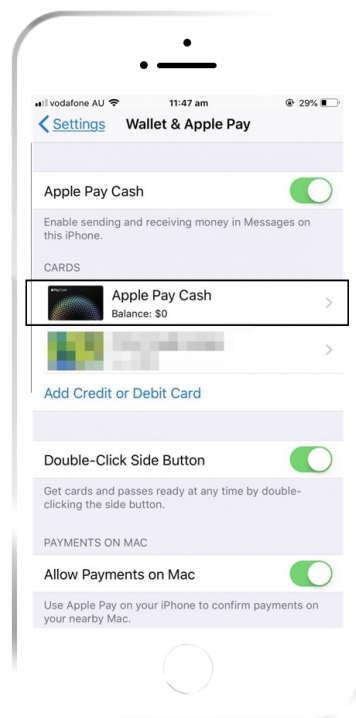
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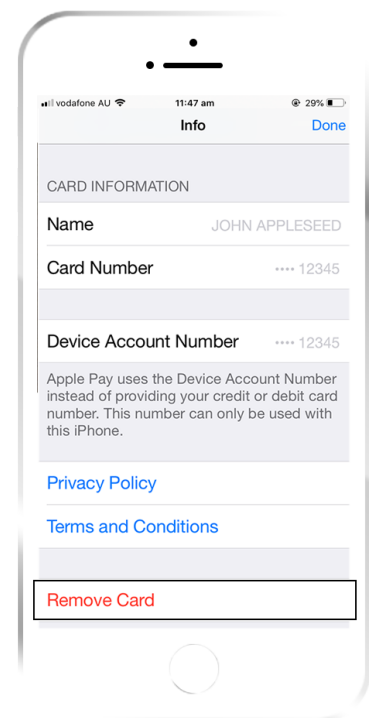Statista. (2018). Number of Apple Pay users worldwide in 2016 and 2017 (in millions). Retrieved from https://www.statista.com/statistics/911914/number-apple-pay-users/

How to suspend your Apple Pay Cards if your phone was stolen – Method 1

Screen 1 (Settings)

vodafone AU   11:47 am   29%

Settings

Wallpaper	>
Siri & Search	>
Touch ID & Passcode	>
Emergency SOS	>
Battery	>
Privacy	>

iTunes & App Store	>
Wallet & Apple Pay	>

Passwords and Accounts	>
Contacts	>
Calendar	>
Notes	>
Reminders	>

Screen 2 (Wallet & Apple Pay)

vodafone AU   11:47 am   29%

< Settings   Wallet & Apple Pay

Apple Pay Cash

Enable sending and receiving money in Messages on this iPhone.

CARDS

Apple Pay Cash
Balance: $0   >

>

Add Credit or Debit Card

Double-Click Side Button

Get cards and passes ready at any time by double-clicking the side button.

PAYMENTS ON MAC

Allow Payments on Mac

Use Apple Pay on your iPhone to confirm payments on your nearby Mac.

Screen 3 (Info)

vodafone AU   11:47 am   29%

Info   Done

CARD INFORMATION

Name   JOHN APPLESEED

Card Number   •••• 12345

Device Account Number   •••• 12345

Apple Pay uses the Device Account Number instead of providing your credit or debit card number. This number can only be used with this iPhone.

Privacy Policy

Terms and Conditions

Remove Card

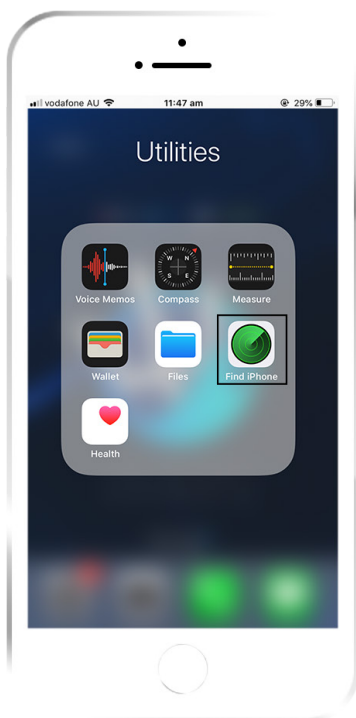1. Go to Settings, scroll until you find 'Wallet & Apple pay' and tap.

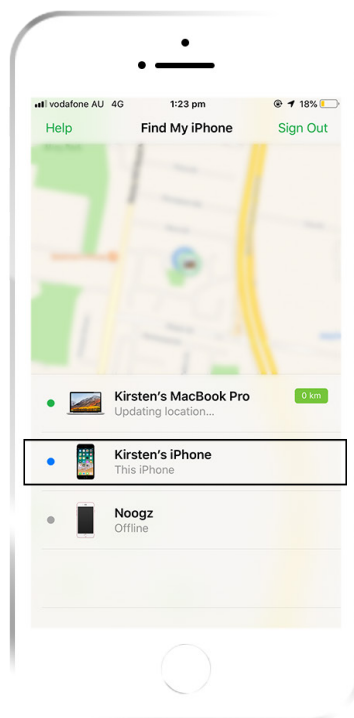2. Begin to select your current cards by tapping on it.

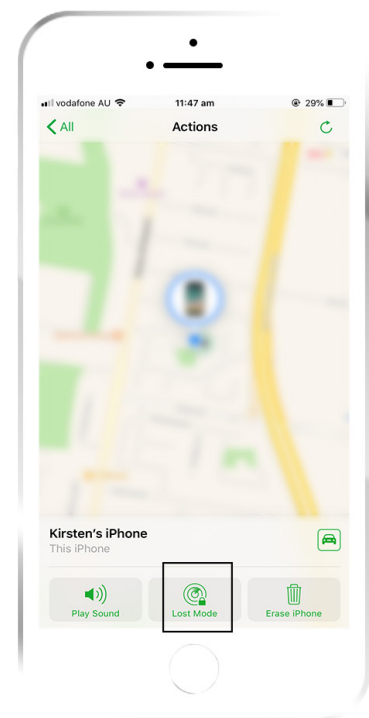3. Once shown with the card information, scroll to the bottom until

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