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New Material Launched to Protect RFID Credit Cards

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June 5, 2007—Chase Corporation, a 61-year-old, hundred-million-dollar protective materials manufacturer, has turned its sights to RFID. The company's PaperTyger division, which

produces tear and water resistant laminated papers, has just announced RFID Shield, a new material aimed at the contactless credit card market. RFID Update spoke with Chase Corporation's national sales manager Mark Weibel about RFID Shield.

RFID Shield is a new three-layered material in the same vein as Chase's other PaperTyger laminated paper products which are as strong and durable as synthetic but function like conventional paper, so that they can be printed and converted in standard machinery. RFID Shield is specially designed to block radio frequency, protecting the chip around which it is wrapped from "skimming", or the surreptitious scanning from a nearby hacker's RFID reader.

Chase's Weibel said that his company sees the protection of contactless credit card data as the most attractive target market. The RFID Shield material, which Chase sells in bulk, could line envelopes that deliver contactless credit cards to bank consumers, thereby protecting the data en route. It could also be used to construct a slim card sleeve in which consumers might carry their contactless credit cards within their wallets or purses.

"We work with the two largest envelope manufacturers in the world, who call on the consumer banks that issue credit cards," Weibel explained. As part of Chase's market evaluation, the envelope manufacturers proposed the idea of RFID shielding to the banks to gauge their interest. "It was an overwhelming yes," recounted Weibel. "There was a lot of interest." When banks compare the marginal expense of shielded envelopes and sleeves to the extraordinary cost of identity theft recovery and investigation, the shielding starts to seem like a no-brainer.

He said a number of orders have already been placed to test RFID Shield, and he predicts that within a few months Chase will start receiving a significant volume of orders for actual usage. National Envelope has already commercialized it and put

it on sale as the Smart Card Guard model of envelope.

While there have been other products like RFID Shield released on the market, they have largely been targeted directly at consumers. Chase's strategy of working with banks and envelope manufacturers is a very different approach. Weibel also emphasized that competing products are relatively thick at ten to twelve millimeters. RFID Shield, by contrast, is only 4.5 millimeters thick and looks like everyday paper.

RFID Shield appears to be a well-conceived product with the potential for high-volume demand. But one has to wonder if banks' deployment of protective liner for contactless credit cards would undermine their assurances that the cards are safe and secure. If the cards should be wrapped in a special sleeve, does that mean that consumers are at risk of identity or financial theft if they do not use a sleeve? Furthermore, if a consumer uses a sleeve, and then has to pull the card out of the sleeve to buy something with it, doesn't that additional labor defeat the very convenience contactless cards were meant to provide? It is questions like these that banks will no doubt face as they consider the deployment of RFID Shield and its potential competitors.

Read the announcement from Chase Corporation



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