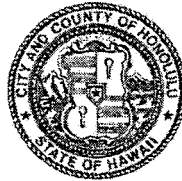


POLICE DEPARTMENT  
CITY AND COUNTY OF HONOLULU

801 SOUTH BERETANIA STREET · HONOLULU, HAWAII 96813  
TELEPHONE: (808) 529-3111 · INTERNET: www.honolulu-pd.org

**LATE**

KIRK CALDWELL  
MAYOR



LOUIS M. KEALOHA  
CHIEF

DAVE M. KAJIHIRO  
MARIE A. MCCAULEY  
DEPUTY CHIEFS

OUR REFERENCE KH-NTK

April 14, 2014

The Honorable Glenn Wakai, Chair  
and Members  
Committee on Technology and the Arts  
The Honorable Will Espero, Chair  
and Members  
Committee on Public Safety, Intergovernmental  
and Military Affairs  
The Honorable Rosalyn H. Baker, Chair  
and Members  
Committee on Commerce and Consumer  
Protection  
State Senate  
Hawaii State Capitol  
415 South Beretania Street  
Honolulu, Hawaii 96813

Dear Chairs Wakai, Espero, and Baker and Members:

Subject: House Concurrent Resolution No. 32, Urging Congress, Hawaii  
Financial Institutions, and Hawaii Businesses to Adopt Legislation,  
Policies, and Procedures to Use Identity Theft-Resistant Credit Cards

I am Keith Horikawa, Captain of the Criminal Investigation Division of the  
Honolulu Police Department, City and County of Honolulu.

The Honolulu Police Department supports House Concurrent Resolution No. 32,  
Urging Congress, Hawaii Financial Institutions, and Hawaii Businesses to Adopt  
Legislation, Policies, and Procedures to Use Identity Theft-Resistant Credit Cards.

The Honorable Glenn Wakai, Chair  
and Members  
The Honorable Will Espero, Chair  
and Members  
The Honorable Rosalyn Baker, Chair  
and Members  
Page 2  
April 14, 2014

Theft-resistant credit cards, also referred to as "chip and pin" and "chip and sign" credit cards, are well established in the Asian and European markets and have reduced credit card fraud by more than 70 percent through the use of microchip technology in place of traditional magnetic-strip encoding. In Hawaii, credit card fraud accounts for millions of dollars in losses each year and is the most common type of financial crime scheme. Utilizing theft-resistant credit cards would significantly reduce credit card fraud and lessen the victimization of individuals and businesses in Hawaii.

The Honolulu Police Department urges you to support House Concurrent Resolution No. 32, Urging Congress, Hawaii Financial Institutions, and Hawaii Businesses to Adopt Legislation, Policies, and Procedures to Use Identity Theft-Resistant Credit Cards.


Thank you for the opportunity to testify.

Sincerely,



KEITH HORIKAWA, Captain  
Criminal Investigation Division

APPROVED:



LOUIS M. KEALOHA  
Chief of Police

# LATE



1654 South King Street  
Honolulu, Hawaii 96826-2097  
Telephone: (808) 941.0556  
Fax: (808) 945.0019  
Web site: [www.hcul.org](http://www.hcul.org)  
Email: [info@hcul.org](mailto:info@hcul.org)



Testimony to the Senate Committees on Technology & the Arts, Public Safety,  
Intergovernmental & Military Affairs, and Commerce & Consumer Protection  
April 14, 2014

Comments on HCR 32

To: The Honorable Glenn Wakai, Chair  
The Honorable Clarence Nishihara, Vice-Chair  
The Honorable Will Espero, Chair  
The Honorable Rosalyn Baker, Chair  
The Honorable Brian Taniguchi, Vice-Chair  
Members of the Committees

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League, the local trade association for 75 Hawaii credit unions, representing approximately 804,000 credit union members across the state.

Credit/debit card fraud is a growing problem, as evidenced by the recent breaches experienced by Target, Neiman Marcus, and other merchants. Credit unions strive to provide the best service and safety for the financial needs of our members, and many credit unions are already working towards greater protections in credit and debit cards. For example, Hawaii State Federal Credit Union recently announced that they will be offering new cards that contain microchips that are encrypted.

Thank you for the opportunity to testify.