

Forum:[Hack Forums](#)

Thread: [Why do debit and credit cards expire?](#)

James Burnham - December 29, 2019, 5:04 am

Do they update the technology or what? What is the reason of cards having an expiration date?

Yin Yang - December 29, 2019, 5:06 am

I would imagine for security purposes

Seagulls - December 29, 2019, 5:07 am

I'd assume it's so that your debit card information is not stored on an unsecured website you used 15 years ago to purchase a pair of socks?

Lorem Ipsum - December 29, 2019, 5:08 am

(Dec 29, 2019 06:04 AM)Burnham Wrote: [\[CITE\]](#) Do they update the technology or what? What is the reason of cards having an expiration date?

So people won't just get a card, put money at it and leave it in a drawer to 'save up' money which could be easier than putting all the cash in a sock drawer.

Too minimise the costs, having a card costs money due to being able to use the ATM's and other 'scanners' for the card, so people won't just buy cards without using them for years and years.

And of course to update the technology, like NFC, RFID and other things.

Also, some cards ask a subscription fee each year, without expiration date you would have to cancel it yourself after a few years. Like your driver's license and such.

Gilbo - December 29, 2019, 5:09 am

jesus you're lazy

copy paste your title to google.

Spoiler [\(Click to View\)](#)

Fr3eD0M - December 29, 2019, 5:12 am

(Dec 29, 2019 06:09 AM)Gilbo Wrote: [\[CITE\]](#) jesus you're lazy

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Your Screen Shot give the all answer :)

Thanks

Voxi - December 29, 2019, 5:18 am

I'd assume fraud prevention just like the above guy said lol.

Geass - December 29, 2019, 5:24 am

(Dec 29, 2019 06:09 AM)Gilbo Wrote: [\[CITE\]](#) jesus you're lazy

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why not just make a conversation here?

is this so annoying for you? :P

Fish - December 29, 2019, 8:47 am

One more verification and if your account gets hacked and it has an expired cc, then it won't be able to get used

Rally the Bulls - December 29, 2019, 9:03 am

(Dec 29, 2019 06:09 AM)Gilbo Wrote: ([CITE](#)) [jesus](#) you're lazy

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Oof, destroyed.

Linux X - December 29, 2019, 10:53 am

(Dec 29, 2019 06:09 AM)Gilbo Wrote: ([CITE](#)) [jesus](#) you're lazy

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LMAO ?

Grizzly - December 30, 2019, 3:48 pm

Yeah I guess security purposes and if you aren't actively using it no point in keeping service.

Aeowulf - December 30, 2019, 3:54 pm

We don't Google! HF is our Google.

Me: I have a rash

Google: You have cancer

Me: I have a rash

HF: Ew don't touch me with that ish. Get that ish checked out. You might have cancer.

See, much more interesting.

genesiseher - December 30, 2019, 3:55 pm

for fraud. cause if you card got breached and maybe only 5 bucks a month was coming out, not enough to notice you would like if the card eventually got disabled and u received a new one. ya it sucks if u memorize the number etc but good for security

SweetTs - December 30, 2019, 4:00 pm

(Dec 30, 2019 04:54 PM)Aeowulf Wrote: ([CITE](#)) We don't Google! HF is our Google.

Me: I have a rash

Google: You have cancer

Me: I have a rash

HF: Ew don't touch me with that ish. Get that ish checked out. You might have cancer.

See, much more interesting.
Valid point nonetheless

Mullet Muscle - December 30, 2019, 4:14 pm

(Dec 29, 2019 06:09 AM)Gilbo Wrote: [\[CITE\]](#) jesus you're lazy

copy paste your title to google.

Spoiler [\(Click to View\)](#)
But... Post count bro...

0l1v14 - December 30, 2019, 4:26 pm

(Dec 30, 2019 05:14 PM)Mullet Muscle Wrote: [\[CITE\]](#) But... Post count bro...
Haha, it's funny because it's true

eXceptional - December 30, 2019, 5:19 pm

[James Burnham Gilbo](#) All the reasons above suck. Google more for a proper source or just call your bank and ask them they'll give you the reason mentioned below.

True Reason. Why do cards have an expiry? [\(Click to View\)](#)Banks or companies send you a new card is that the old card physically doesn't last forever. Within about three years, the magnetic stripe/magnetic chip on your card may stop working and your card may start to delaminate.

You might have noticed there are cards that do not have an expiry is because they do not have magnetic chips/stripe inside them. Some physical GC's also have 1-year validity due to the same reason.

Gliese - December 31, 2019, 2:13 am

Because the plastic and magnetic strip wears down by the expiration date.

SIM-3343347 - December 31, 2019, 2:20 am

Because it looks dope as fuck

Dhoroty - December 31, 2019, 3:24 am

They say it is for security, but, it is only for get you (or your bank) to pay for the new one!

Evax - December 31, 2019, 4:50 am

Purely for security reasons.

Bossk - December 31, 2019, 5:25 am

i think it has something to do with SAFETY

techies - December 31, 2019, 6:02 am

Aside from fraud prevention, let's mention the obvious: so we get the new card designs!

spiral - January 1, 2020, 7:38 am

(Dec 30, 2019 06:19 PM)eXceptional Wrote: [\[CITE\]](#) [James Burnham Gilbo](#) All the reasons above suck. Google more for a proper source or just call your bank and ask them they'll give you the reason mentioned below.

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finally someone gave a good answer ?

Aznar - January 1, 2020, 7:45 am

People die, accounts close, etc. Only so many numbers.

eXceptional - January 1, 2020, 8:02 am

(Jan 1, 2020 08:38 AM)spiral Wrote: [\[CITE\]](#) finally someone gave a good answer ?

I was 100% sure about this because I called my bank and asked them about it. I spoke to them for like 30 minutes and also had a debate with one of the seniors.