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Viewpoints

Viewing life as Christ's cross-scarred hand points out the blessings he's overseeing.

Data Collecting - August 23, 2013

There's one situation where I don't mind all my data being collected.

[Online Version & Archive](#)

I don't normally get into arguments with clerks at the register. But recently I did. And it irked me so much, you're going to hear of a dirty little secret.

I had purchased a product but was unhappy with it. Since the store advertised "satisfaction guaranteed" I brought it back. The clerk was happy to issue a refund. But in the process he asked for my driver's license. I said, "Excuse me?" He said again, "I need to swipe your driver's license into our system, but don't worry, we won't sell your data to third parties." (Obviously he's met some resistance on this issue previously.)

"Say what?!" I replied. "You can't ask for my driver's license! In fact, your store's instructions regarding returns, printed right here on the back of my receipt (to which I pointing rather virorously) says nothing about your needing my driver's license. Are you telling me that your stated policy says one thing but your real policy is different?" "I guess so," mumbled the guy. To which I said with as much disgust as I could muster, which wasn't very hard to muster: "Your store can't even print its return policy correctly and you want me to trust you with my personal data?"

And I didn't. I refused to hand over my license, and he refused to refund my product. So after getting the general manager's phone number, I left the store and immediately called him as I was driving home. And he said – *Wait for it!!* — and he said: "Blah, blah, blah, blah, blah... and I'm sorry that our printed policies are wrong... blah, blah, blah." Nice, huh?

Now, here's the dirty little secret? VISA and MasterCard merchant-credit card agreements don't allow stores to require ID for credit card transactions. Merchants can ask for ID, but they can't refuse the transaction if you don't show your ID. Bet you didn't know this!

But since it's a bigger waste of my time to drill down on this store and get them in trouble with VISA for violating their contract with Visa, I simply will not shop there any more. But then to my surprise, the news is reporting that more and more merchants are asking to swipe your driver's license, especially when you make a return.

Maybe you're OK with this. But not me, ever since my credit score data started claiming that I was living in a California beach rental, while at the same time I owned a multi-million dollar home in outside of Colorado Springs. I wonder what color I painted the living rooms.

Do you think I should take a printout of my credit score data and convince the true owners that I can stay a week or two in their homes. For free of course, because my printout says that these are my residences after all.

So now you know what I think about my personal data being collected, dispersed and handled on an ever increasing basis. But there's one situation where I don't mind having all my data being collected. Because actually, everything about me, and everything about my comings and goings is already collected, even before I do it.

Did you know that the Lord God of the Bible tracks everything about you? And he doesn't need to swipe your driver's license. And what does he do with your private data? Well, you can trust him with it. He is after all, the Lord God who left heaven to give himself as the redeeming sacrifice at the cross, to pay for your sins and to open his heavenly home to you. And he is the one who promised to be your eternal friend- the one who is with you every hour of every day as you walk through life. I strongly suggest you take the time to read all of [Psalm 139](#). Here is the one situation over which you can rejoice and celebrate about all your private data being collected!

O LORD, you have searched me and you know me. You know when I sit and when I rise; you perceive my thoughts from afar. You discern my going out and my lying down; you are familiar with all my ways. Before a word is on my tongue you know it completely, O LORD. Where can I flee from your presence? If I go up to the heavens, you are there; if I make my bed in the depths, you are there. All the days ordained for me were written in your book before one of them came to be. (*Psalm 139, selected verses, NIV 1984*)

Source Material (Links may become inactive over time.)

[Retailers keeping tabs on consumers' return habits](#) @ Associated Press

[Section 2: Card Present Transactions- Requesting Card Holder ID](#) @ Card Acceptance Guidelines for VISA Merchants

[ReportA Problem Shopping](#) @ Master Card Merchant Violations

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Blessings to you and your loved ones, Pastor Mike Nitz

