## It Might Be Today

## **EMV & Isis**

We like every week to bring what we call a Prophecy Update. We show how news and trends in the world are corroborating centuries-old prophecies found in the Bible.

When the apostle John wrote the Revelation of Jesus Christ in the first century he spoke of a cashless society in which each citizen would have some sort of a 'mark' on their body by which they would be uniquely identified to conduct business and communicate with the government.

Mid-way through the seven-year Great Tribulation, the man we know as the antichrist will take over that system and demand that his citizens swear allegiance to him. Those who refuse will not be able to conduct any business.

Ours is the generation that has seen the technology developed to fulfill this prophecy. There are new developments in the news every week. I want to talk about two of them.

On April 13 Bloomberg.com posted a story titled, *Wells Fargo Tests Microchip Credit Cards for Globetrotting Clients*.<sup>1</sup>

## Excerpts:

Wells Fargo & Co., the U.S. bank with the most branches, is testing microchipembedded credit cards with frequent travelers to address complaints of customers who have trouble using their cards abroad.

The pilot program announced today marks the first effort by a major U.S. bank to deploy Visa credit cards with so-called EMV-chip technology, which has become a standard in Europe and much of the rest of the world...

<sup>&</sup>lt;sup>1</sup> http://www.bloomberg.com/news/2011-04-13/wells-fargo-to-test-microchips-for-globetrotting-card-clients.html

"It's not an infrequent message from our customers of the acceptance challenges they have when they go overseas," Eric Schindewolf, vice president of product development for Wells Fargo's consumer credit-card unit, said yesterday in a phone interview. "We want to remain top-of-wallet, wherever our customers are."

The lender is preparing to notify 15,000 customers it identified as frequent travelers, including college students and clients of its private bank, that they've been invited to participate in the pilot. The cardholders will receive the EMV cards in the middle of the year.

The U.S. is among the last developed nations whose payment system relies primarily on cards with magnetic stripes and hasn't yet adopted EMV.

On April 6 TheRegister.com posted a story titled, Salt Lake City goes wallet-free with Isis; Trial run for national rollout.<sup>2</sup>

## **Excerpts:**

Operator consortium Isis has selected Salt Lake City as its flagship deployment to show the rest of the USA what NFC can do for them.

The plan will see Salt Lake City's public transport system accepting pay-by-wave from a mobile phone by the middle of next year. Retailers have also been encouraged to adopt Near Field Communications technology at the point of sale, as Salt Lake City strives to become The Place You Can Leave Your Wallet At Home.

Isis was set up less than six months ago: a consortium of US network operators including AT&T, T-Mobile and Verizon.

I also ran across this OpEd post describing the technological climate in the country of Estonia.<sup>3</sup>

Estonia made the headlines in 2000, an e-lifetime ago, when it introduced a 'paperless government.' Since then, the 1.3 million strong nation has remained a pioneer among EU member states when it comes to the e-society.

Estonian parents check the academic progress of their children online. Estonia's e-police are just a click a way from knowing whether the car you are driving has valid insurance or is due for a road safety test. Doctors write electronic prescriptions. And would-be entrepreneurs can electronically register a new business in under 20 minutes.

<sup>&</sup>lt;sup>2</sup> http://www.theregister.co.uk/2011/04/06/salt\_lake\_city\_nfc\_trial/

<sup>&</sup>lt;sup>3</sup> http://www.bibleprophecyblog.com/2011/04/eu-should-forge-ahead-with-electronic.html

Meanwhile Estonians no longer "go" to the bank at all; they "log on" to it. Only tourists buy paper tickets for the public transport system (everyone else does it via the internet and the use of their obligatory electronic ID card or their mobile phone). And all can vote electronically.

While there is opposition against the electronic Personal Identification Card (ID), the success will overrule it eventually.

Is there an alternative way? The answer is no. Whether we call it an electronic ID, a printed paper ID, or as is required in the United States, a driver's license ID, the various systems all will meet in the end. A modern society cannot function in a civilized manner without a workable identification system. Without proper ID, there is no bank loan, utility service, access to the educational system, healthcare and innumerable other social conveniences — all cannot be utilized without an ID. In the end, as all Bible believers know, this will lead to the final virtually perfect identity system, which is called the mark of the beast.

This is exactly the kind of news you'd expect if we were trending towards the fulfillment of Bible prophecy. You be seeing advancements in technology that make the kind of thing John saw in the first century possible and probable.

I remind you that although we follow the fulfillment of Bible prophecy, we are not waiting for any prophecy to be fulfilled. Jesus promised to return to resurrect and rapture the church as an imminent event. By that we mean the certainty that He may come at any moment and the fact that no prophesied event stands between the believer and that hour.

Are you rapture-ready? If not, get ready, stay ready, and keep looking up. **Ready or not, Jesus is coming!**