POLICE
City of Longwood

Duty to A.C.T.

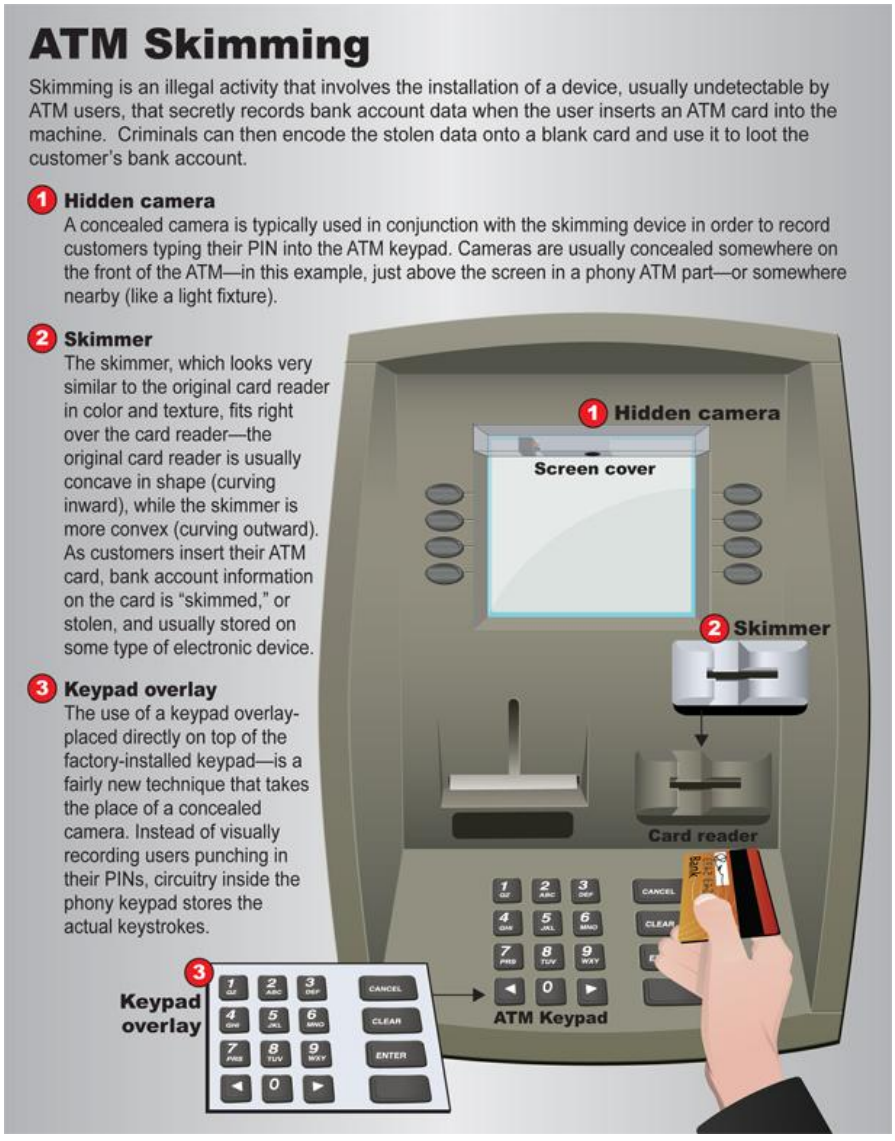
Accountability Consistency Transparency

CHIEF OF POLICE TROY K. HICKSON

SAFETY BULLETIN

Crime Trend: Skimmers

Skimmers can be found anywhere but most recently at ATMs, restaurants and gas stations. ATM "Skimming" involves the installation of a device that secretly records bank account data when the user inserts an ATM card into the machine. A hidden camera is used in conjunction with the skimming device in order to record the customer's Personal Identification Number. In lieu of a hidden camera, a keypad overlay placed directly over the installed keypad is sometimes used to record the user punching in their PIN. Criminals can then encode the stolen data onto a blank card and use it to steal money from the customer's bank account.



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- The equipment used to capture your ATM card number and PIN is cleverly disguised to look like normal ATM equipment. A "skimmer" is mounted to the front of the normal ATM card slot that reads the ATM card number and transmits it to the criminals sitting in a nearby car.
- At the same time, a wireless camera is disguised to look like a leaflet holder and is mounted in a position to view ATM PIN entries.
- The thieves copy the cards and use the PIN numbers to withdraw thousands from many accounts in a very short time directly from the bank ATM.


Equipment being installed on front of existing bank card slot.


The PIN reading camera being installed on the ATM is housed in an innocent looking leaflet enclosure.

Gas pump skimmers use the same technology to capture account information when using cards at the pump. Some retailers are installing tamper stickers to show consumers when they may be at risk:

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HOW TO AVOID BEING SKIMMED:

- **Inspect** the ATM, gas pump, or credit card reader before using it. Be suspicious if you see anything loose crooked or damaged, or if you notice scratches or adhesive tape/residue. The original card reader is usually concave in shape (curving inward), while the skimmer is more convex (curving outward).
- Be careful of ATMs in tourist areas – they are a popular target of skimmers.
- If your card isn't returned after the transaction or after hitting "cancel", immediately contact the financial institution that issued the card.
- Be aware of "Money Trapping", where the criminal attaches a device to the cash dispenser "trapping" the customer's money and retrieves it after the customer leaves the ATM area.
- **Use secure ATM machines** – under video surveillance or inside of a bank lobby. They're less likely to be tampered with. Thieves have to take more risk installing skimmers where there are security cameras.
- **Cover the ATM keypad** as you're entering your PIN -- just in case there's a hidden camera around.
- Skimming devices will stick out a few extra inches from an ATM. **If something looks suspicious, find another ATM**. Don't fall for a poor fitting device (or a sticker or sign that says "Swipe Here First" or "Use This Machine Only").
- If a machine keeps your card, **call the bank immediately** and report it.
- **Don't accept "help"** from anybody hanging around the ATM machine. They may say they were having trouble also and you just need to enter your PIN again.

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- **Keep your eyes on your card** if you have any doubts. Don't let a merchant walk off with your card -- even for a few seconds.
- **Use cash** at restaurants or at gas stations. If you need to use a card, pick gas pumps that are closest to the clerk/cashier and conceal your PIN.
- **Monitor** your bank statements routinely to help identify any potential fraud and **report** discrepancies to your financial institution and law enforcement**.**

For more information, visit:

http://www.fbi.gov/news/stories/2011/july/atm_071411

http://www.ftc.gov/bcp/index.shtml

http://krebsonsecurity.com/all-about-skimmers/