

BEWARE OF ATM, DEBIT AND CREDIT CARD 'SKIMMING' SCHEMES



You may have heard in the news that ATMs are being targeted by criminals who secretly attach high-tech devices to the machines in order to record consumers' keystrokes and steal or, as it is sometimes called, "skim" personal identification numbers (PINs) along with credit or debit card account numbers. In addition, criminals are known to add similar devices to credit or debit card readers at checkout registers, especially at gas stations, convenience stores or other merchants where customers may be in a hurry and not notice or take the time to report something suspicious

Skimming devices and what to look for

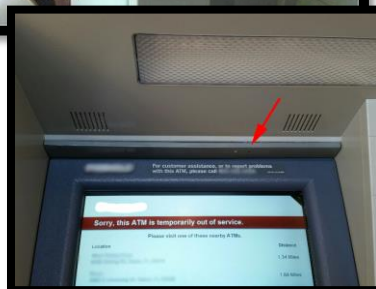
CARD-READER OVERLAYS

The most common ATM skimmer, and perhaps the easiest device to detect, is the card-reader overlay. It is made of plastic and fits over the slot where you insert your card. As you insert your card, the device reads the data from your card and stores it. How can you tell if there's an overlay hiding an illegal card reader? "Before inserting your card, look at the card reader for signs it has been altered," said Amber Holmes, a financial crimes information specialist with the FDIC. "Be suspicious if your card doesn't easily go into the machine or if the card reader appears loose, crooked or damaged, or if you notice scratches, glue, adhesive tape or other possible signs of tampering."



HIDDEN CAMERAS

While banks typically have security cameras near their ATMs to keep an eye on the area, thieves sometimes hide tiny cameras on or around ATMs. Check for tiny holes in the ATM housing or in something else that looks like it was hastily stuck onto the ATM to cover a small camera.



PIN-CAPTURE OVERLAYS

Criminals have been known to attach dummy keypads over an ATM's real keypad to record and capture PIN numbers as they are entered. The keypad might be fake if it looks too thick or different from what you're used to seeing.

Some thieves go as far as placing a fake ATM cover that contain card-reader overlays, hidden cameras and PIN-capture overlays over some or all of a real, fully operating machine. The best way to determine if an ATM has a false cover is to look for flaws like loose wires, seams that are not flush and slots or keypads that look out of place.

