

# Skimming - What is it?

Skimming - theft of credit/debit card information used in an otherwise legitimate transaction.

- Easy to Facilitate
- Easy to manufacture and purchase over the internet
- International Problem w/losses over one billion a year
- Common throughout United States and Europe

# Skimming Process

- Suspects place skimmers onto machines that accept debit/credit cards.
- Skimmers intercept bankcard information as the bankcard passes through the device and into a legitimate card reader.
- Small overhead pinhole cameras on ATM machines can be used to capture PIN numbers as they are entered by customers.
- Suspects synchronize captured skimmer info together with a customer's bankcard PIN allowing suspects to access the customer's account.

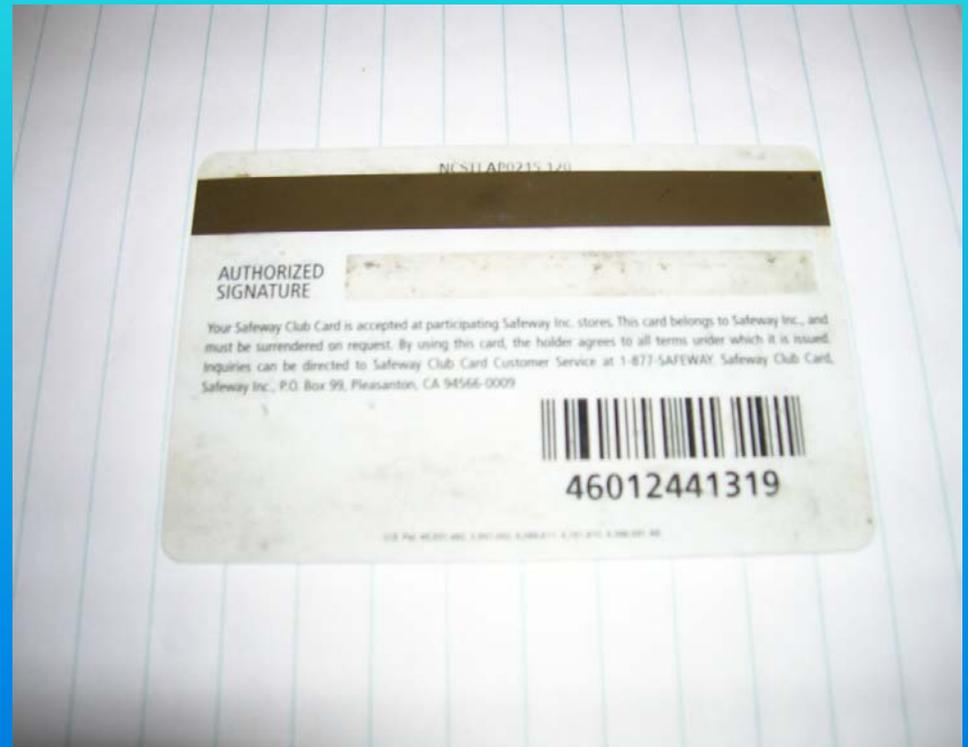
# Skimming Process (cont.)

- Skimmers are equipped to hold information on hundreds of bankcards
- Information obtained is placed on a new cloned bankcard
- Bankcards can be cloned onto blank card stock from downloaded information from a computer
- Skimmers will often have a USB port to transfer the information quickly and worldwide

# The information can be downloaded to any card with a magnetic strip.

## These cards can be:

- 1) Blank card stock
- 2) Gift Cards
- 3) Other bank cards
- 4) Safeway, Costco, library cards, etc.



# ATM Machines

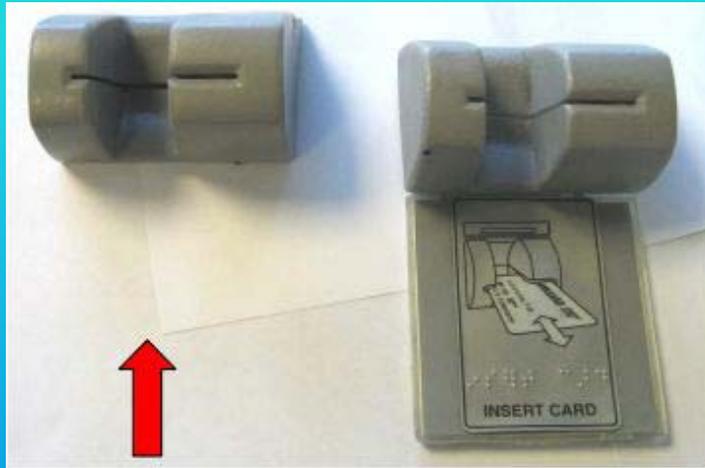


# ATM Overlay



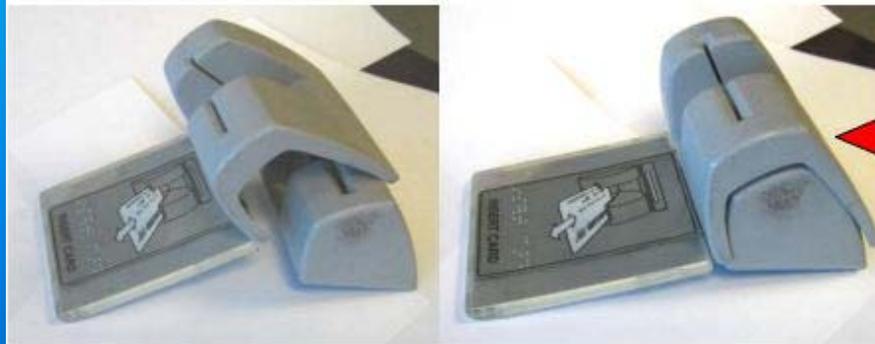


# ATM Overlay



The real card reader slot.

The capture device



The side cut out is not visible when on the ATM.



small PIN pad camera

custom fit  
card skimmer

# ATM Vestibule



# ATM Vestibule (cont.)



# Consumer Safety Tips for ATMs

1. Visually and physically inspect ATM before use (look up for camera)
2. Cover number keypad when typing PIN
3. Use ATM's during banking business hours
4. Check bank account online frequently
5. Use Point of Sale terminals for cash back

# Gas Pumps



# Consumer Safety Tips for Gas Pumps

1. Try to purchase gas during daytime hours
2. If purchasing gas at night, pay using cash or credit card
3. Use gas pump closest to clerk or store front
4. Check bank account online frequently

# Hand Held Devices

