

Skimming is a Scam

It's a crime and you can stop it!



Skimming is one method criminals use to illegally obtain card information. It is your responsibility to protect your customers from skimming fraud.

Be on the lookout for skimming activity.

If, in your workplace...

- You see anyone using a device that is not part of your day-to-day activities
- Anyone offers to service or repair your Point of Sale (POS) terminal
- Anyone offers you money to record account information

... call your acquiring bank or processor, your company's security department, or local law enforcement, and let them know immediately!

What does a skimming device look like?

Skimming devices, or "skimmers", come in many shapes and sizes, and are small and portable, with a slot where the card can be swiped and "skimmed". Many of these devices are hand held but some can be installed inside the POS terminal, or on one of its cables or connections.

What is skimming?

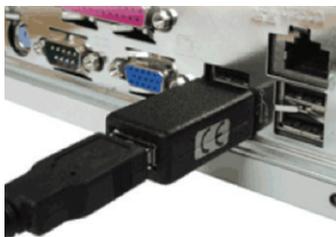
Skimming is a method used by criminals to capture data from the magnetic stripe on the back of a card.

How does skimming work?

Typically, someone in a workplace uses a small, manual skimmer to steal information from a card's magnetic stripe. That information is sold to criminals, put onto a counterfeit card and used to make fraudulent purchases.

While making it look like they are performing maintenance, criminals can open the Point of Sale (POS) terminal and install the skimmer. In some circumstances, they remove the existing POS and replace it with one already modified. They can also install a device on one of the terminal's communication cables, capturing the card information during its transmission.

You should be vigilant of any potential skimming activity and take actions to prevent this criminal activity in your workplace. If you suspect this type of activity has, or is, taking place, please contact your acquiring bank's security or fraud department.



Hardware Keylogger – records keystrokes and stores the data.

Top: Manual Skimmer – captures data stored on the magnetic stripe of the card.



Compact Manual Skimmer – smaller version of the manual skimmer, can be concealed more easily.