ATM Skimming Remediation

Securitas Mobile Guarding Division has been successful in acquiring financial services clients by developing a service mix that allows its clients to provide their customers with an increased sense of safety. Mobile has also demonstrated that it is able to help its clients safeguard customer assets by detecting ATM skimming devices that facilitate fraudulent access to customer accounts.

In one case, a banking client received complaints about unauthorized withdrawals from customer accounts. After investigating, the client concluded that they it was having issues with suspected skimming devices at several of its branch locations throughout Los Angeles County.

After assessing the client’s requirements and conducting an operational analysis, Securitas Mobile Guarding recommended a service plan that included conducting three inspections each night, Monday through Friday, and six inspections each day on Saturday and Sunday. The goal was to locate any skimming devices that might be present, watch for suspicious vehicles or persons within 100 yards of the ATM branch location, and contact law enforcement if a skimming device was found.

In order to provide his officers with guidance as to what to look for, Branch Manager Keith Corley personally conducted the initial patrol.
Training and vigilance enabled officers to detect well-concealed skimming devices.

inspections for the client in Los Angeles metropolitan area. He had received training in the detection and identification of skimming devices and knew that such devices looked very much like part of the ATM itself. This understanding allowed him to discover a skimming device during his very first patrol inspection.

As seen in photos taken at the scene, the skimming device found by Corley was placed directly over top of the credit/debit card area of the ATM. To the untrained eye, the device would have been unnoticeable. When Corley grabbed the sides of the skimming device, he noticed that it adhered to the credit card slot with double-sided tape.

Realizing that the machine had been compromised, he first contacted the bank’s call center and informed it of the discovery. Once the call center requested local law enforcement to respond to his location, Corley contacted the Securitas Account Manager and the bank security director and briefed them on the situation. Local law enforcement arrived, took pictures to document the findings, confiscated the device for evidence and provided Corley with a copy of the incident report.

**Action to Secure the Future**

After Securitas Mobile Guarding discovered another ATM skimming device at a separate location, the client contracted for inspection services at additional locations in the Malibu and West Los Angeles areas. The ability of a financial institution to safeguard its customers’ assets is essential to maintaining their trust.

An inability on the part of a financial institution to ensure the physical safety of its customers or protect their customers’ assets can result in damage to its reputation and subsequent difficulties in acquiring and retaining customers. Securitas Mobile Guarding was able to provide a solution that allowed the client to be proactive and help secure its ATM locations. The random patrols help to discourage intruders, and routine inspections enable the timely detection of skimming devices. Understanding client requirements and site activity is vital to recommending an effective service mix. Having officers who are trained in the detection of skimming devices has enabled the Mobile Guarding Division to provide a valuable service that helps protect its clients’ reputations and strengthens the client relationship.