

# ATM & Gas Pump Skimming

View the following tips on how to protect yourself from card skimmers and PIN capturing devices.



## Detecting Skimmers

Experts offer several ways in which people can spot skimmers and help keep themselves from becoming victims of fraud. Check the gas pump or ATM carefully for signs of a skimmer, and follow these tips:

- **Check out the keypad.** Criminals can use a fake keypad to record your keystrokes as you enter your PIN, says the FBI. If it moves, appears raised above the surface of the device, or looks suspicious, don't use it.
- **Check for any loose parts.** Inspect the credit card reader before using it and be suspicious if you see anything loose, crooked or damaged. Tug at it, if possible. It shouldn't wiggle. Also, check for scratching around the card slot, adhesive tape or glue residue. Skimmers are often attached to an ATM or terminal by nothing more than temporary glue or double-sided tape for easy removal.
- **Look for broken seals.** Be suspicious if the gas pump has a broken security seal, or the word "void" appears on it. These are part of a voluntary program by the industry to thwart gas pump tampering.
- **Look for hidden cameras.** At ATMs, skimmers are sometimes used in conjunction with hidden cameras that record you as you enter your PIN, says the FBI. Thieves sometimes attach a tiny camera attached to the top or sides of the device, sometimes with temporary lighting, to capture credit card numbers and PIN entries on video.

## Additional Tips

- **Always use a cover** – your hand, your phone, a piece of paper – as you type in your PIN.
- **Wiggle your card** a bit as you swipe it or push it into the reader. Skimmers reportedly have a harder time collecting the data because of the wiggle motion.
- **Choose pumps wisely.** Opt for those closest to the physical building, not the ones hidden around the corner.
- **Go Inside.** If possible, advises the FBI, go to an ATM inside a bank branch, and avoid ATMs in tourist areas. When getting gas, pay inside if you feel uncomfortable or suspicious at the pump.
- **Credit, not debit.** Use a credit card, not debit card, when you pay. If a credit card number is skimmed, you're playing with the bank's money and protected by the card's zero-liability policy. A stolen debit card number could yield far worse damage. "If a debit card gets compromised, and they have your PIN, you've just given someone access to your cash," says Velasquez of the Identity Theft Resource Center.